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Daniel Kafer

Paphos, Cyprus

ACCELERATING BUSINESS GROWTH BY IMPLEMENTING AI STRATEGY, ADVISORY BOARD MEMBER,
GROUP-XAI , FOUNDER, INVESTOR, EX META, EX OOREDOO



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

“Let us be the spark that lights up someone else’s path. Let someone say, ‘It was your courage that inspired me to persist.’”

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

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

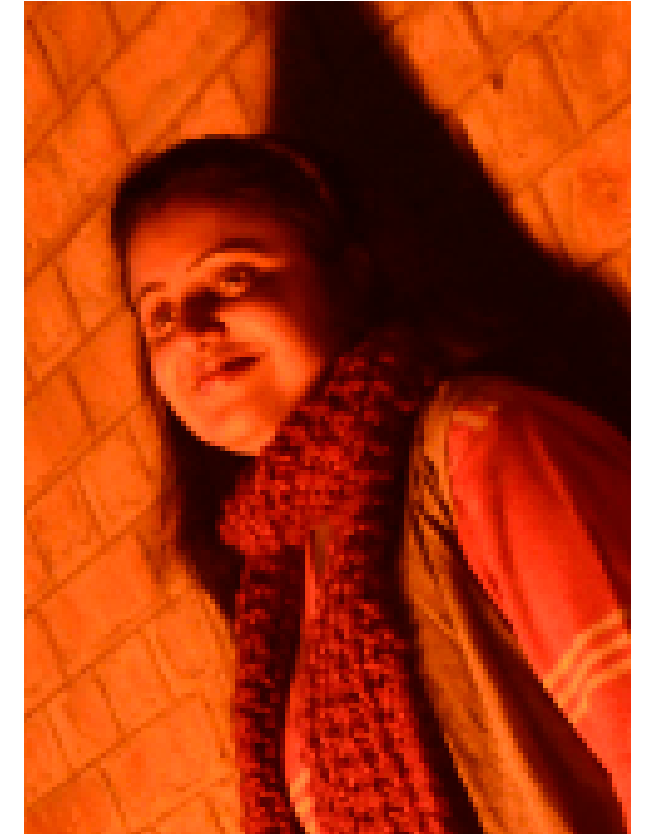
Corporate Investment Times: Inspiring Generations

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Rima M.



2024 AUGUST

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PAPHOS, CYPRUS

Embracing the Future

As AI and robotics advance at an unprecedented pace, I've noticed more discussions about their impact on our careers and lifestyles. While some fear these changes and refer to a future where human labor becomes less essential as "Post-Labor Economics," I see it differently. To me, this future isn't something to fear—it's an exciting opportunity to reshape what work and life can be.

Now is the time to redefine our goals for humanity and ourselves—what does success look like in the not-so-distant future?





I Challenged My 20-Year-Old Self to a Fight!

One of my current goals in life is to roll back the years. I believe that one of the biggest wastes in society is premature aging, and I'm confident that AI will eventually help us slow it down—or even reverse it.

I've always been fascinated by the comeback stories of older athletes. When 58-year-old Mike Tyson faced his opponent Jake Paul, who is 30 years his junior, in a boxing match, I found myself rooting for Mike to win. Inspired by his challenge, I've decided to challenge my 30-year-younger

self—not in a real fight, but in a test of strength, speed, and endurance.

As it stands now, the “fight” is rather unequal. I am heavier, weaker, and slower than my 20-year-old self by about 30-40%, but I believe that in the next 5 months, I can prove to myself that age is just a number!

Become we continue I invite you to follow my AGI lifestyle on social media:

<https://youtu.be/koC2HNIh6E?si=yMgogetGs5QEwvWq>

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

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Embracing the Future: My Post-AGI Career and Lifestyle

As AI and robotics advance at an unprecedented pace, I've noticed more discussions about their impact on our careers and lifestyles. While some fear these changes and refer to a future where human labor becomes less essential as “Post-Labor Economics,” I see it differently. To me, this future isn't something to fear—it's an exciting opportunity to reshape what work and life can be.

Now is the time to redefine our goals for humanity and ourselves—what does success look like in the not-so-distant future?

My Vision for the Future

My mission is clear: I want to help individuals and businesses navigate these rapid technological advancements with confidence and optimism. Instead of fearing the future, I advocate for

embracing a positive vision and developing strategies to thrive in a world increasingly shaped by AI and robotics.

One day, it struck me that I am already living my post-AGI lifestyle and career. I didn't even realize it at first, but it's always been within me. I've always wanted to walk a different path, free from the constraints of a 9-to-5 job until retirement. I wanted the freedom to work where I wanted, when I wanted, and on projects that truly excited me—a true labor of love.

This realization was a turning point for me. I recognized that the key to thriving in a post-AGI world is to create a career that aligns with my personal passions and values, even if it means sacrificing the comfort of a traditional salary.

Creating My Personal Universal Basic Income

Anticipating a future where AI and robotics play a more significant role in the workforce, I've acknowledged the potential for Universal Basic Income (UBI) to become a reality. However, I didn't wait for governments to implement such measures. Instead, I proactively created my version of UBI by investing in an equity portfolio that now covers my essential expenses.

I decided early on to build my own UBI. Once my investments were sufficient to cover my necessary costs, I could live off the capital gains, drawing an equivalent of \$1,500 per family member each month. This financial foundation



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Daniel Kafer is a visionary international futurist, renowned for his thought leadership through writing, videos, and keynote speeches. At the forefront of future innovation, his expertise spans AI, the Metaverse, social media, digital transformation, and digital marketing.

Globally recognized for his impactful insights, Daniel has delivered keynote speeches and digital transformation workshops in major cities including San Francisco, New York, Dubai, Riyadh, Paris, Karachi, Bangkok, Copenhagen, and many more.

As an accomplished author, Daniel has written "Media Theory," released in 2012, and "Release the Brakes on Growth," published in January 2020. His upcoming book, co-authored with Lars Tvede and Jacob Bock Axelsen, tentatively titled "The Cosmic Evolution of Genius," is set to be released in late 2024 or early 2025.

With a professional background that includes serving as the Country Head of Meta and Group Director at Ooredoo, Daniel now leads as the CEO of XAI Group, a Danish AI startup focused on helping individuals and companies harness the full potential of AI. Additionally, he is an associate and expert at the Supertrends Institute, where he continues to shape the landscape of digital transformation and AI innovation.

allows me to pursue only the gigs and projects that truly excite me. One of the reasons I chose to move to Cyprus was to keep the cost of living at a reasonable level, making it feasible to sustain this lifestyle while enjoying a high quality of life.

Pursuing My Passion Projects

Freed from financial constraints, I've focused on projects that resonate

with my interests and expertise. I deliver keynote speeches on AI, robotics, and future innovation, sharing my insights and inspiring others to embrace technological change. Additionally, I consult with individuals and companies to help them transition successfully to a world where AI plays a major role.

One of my most exciting endeavors is my involvement with the Swiss startup Supertrends, where I collaborate with hundreds of futurists and experts to map past and future innovations. This platform enables me to engage with cutting-edge ideas and contribute to shaping a brighter future.

I'm also co-authoring a book with Jacob Bock Axelsen and Lars Tvede, the founder of Supertrends, exploring

the future of AI and innovation. This project reflects my commitment to knowledge-sharing and my belief in the transformative power of technology.

Setting New Goals and Personal Growth

Beyond my professional pursuits, I've set new personal goals that reflect my post-AGI lifestyle. I'm committed to improving my physical health, training to regain the fitness level I enjoyed in my 20s. During my corporate career, my health often took a back seat to my work. But now, I prioritize staying in good shape and aging as slowly and healthily as possible.

I've set what might seem like a crazy goal: to outdo my 20-year-old self physically. I want to be

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able to perform all the feats I could back then—whether it's push-ups, bench presses, or running a 5K. It's not just about vanity; it's about proving to myself that I can turn back the clock, even a little, through dedication and effort. For example, I've already improved my push-up count from barely 15 at my lowest point to around 30 now. My goal is to surpass the physical benchmarks I set in my

youth by the end of the year.

Another significant goal is to influence how people view a post-AGI lifestyle. I want to encourage others to stop worrying so much about the future and instead adopt strategies that will make their own post-AI lifestyle better. This is part

of why I make these videos and write about these topics—I want to show that a post-AGI lifestyle can be something to aspire to, filled with freedom, quality time with family, and projects that genuinely interest us.

Embracing Longevity and Health

A critical part of my post-AGI lifestyle is embracing the potential for extended health and longevity. With so much research being done in the field of longevity, I believe that making healthy lifestyle choices now could pay off significantly in the future.

For instance, rejuvenation therapies being developed could potentially extend healthy lifespans by decades. My focus on health today is not just about



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feeling good now but about being in a position to take advantage of these advancements when they become available.

Sharing My Vision

My journey offers a compelling vision for the future—a future where technology enables individuals to pursue meaningful work and personal fulfillment. By redefining career success and embracing a lifestyle that values freedom and passion, I believe that a post-AGI world can be a landscape of opportunity rather than a cause for concern.

I'm excited to share my thoughts and ideas with others. I believe that by embracing the changes brought by AI and robotics, we can create a future where everyone can thrive. I also hope to contribute to the conversation around how artists and creatives can evolve with AI, not just to replicate existing art forms, but to create something entirely

new—much like how synthesizers introduced new sounds to the music world.

In a world where technological advancements are often met with apprehension, my story is a powerful reminder that the future is not something to fear but a canvas for innovation, creativity, and limitless possibilities. By choosing to walk a different path, I embody the spirit of the post-AGI era, inspiring others to follow suit and shape their destinies in a rapidly changing world.



Founders selling the opportunity to invest in their companies should do it wisely. Every single business has a lot of sh*t under the cover and when founders are highlighting only the positive side of the business it smells bad.

Fake.

I discovered a great approach to present companies to relevant VCs and want to share it with you.

Genia Xasis

CEO AND FOUNDER AT MULTIPLYERS VC

ABU DHABI EMIRATE, UNITED ARAB EMIRATES

Why Sugarcoating Your Startup Stinks

A Smarter Way to Pitch to VCs



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I use several documents to introduce the company to the GP of the fund.

1. Investment memo. It helps the team of the investor to jump into the opportunity without spending additional time for research. Sometimes the memo is enough to close all questions, sometimes it raises more questions, but they already know where to dig, which questions to pose. I first learned this format when presenting my first deal to a syndicate of investors. My first memo was not great, but I learned that there are so many variants on how to draft the memo. Some VCs prefer to see it the way that you are sharing charts and tables and describe them. Other VCs prefer to see the long read, 7-15 pages where you describe all the little details of the business, Intro (background, product and price, milestones, funding criteria and usage, previous investors), market, product, customer traction/feedback, timeline/

pitchdecks with a lot of text and useless information instead of traction, team, product description, the very ask. One Pager is the marketing material which summarizes everything and highlights the best takeaways you need to remember after reading it. I always create the one pager for companies which I am working with myself. I think that I have great sales skills, and I know what VCs usually look for in the One Pager. So this document is always up to me. I have my background as an owner of a tech recruitment company and I always looked into cover letters. This is absolutely the same but not for candidates, but for Founders. The only purpose of sending one pager for investors is to get him on the call with the founder. One Pager is getting founders the opportunity to actually pitch the startup and meet with the fund's team.

3. My note. I count myself as a good investor.

Genia Xasis, PhD in biochemistry, CEO and founder at Multipliers.VC. She previously founded a tech recruitment company that leveraged AI-backed hackathons and had operations in Eastern Europe, the USA, and the UAE. She had the opportunity to collaborate with industry giants like Phillips and Microsoft, and in 2019, her company became a Google community partner.

After relocating from California to the United Arab Emirates, she built a global VC network. Now, she focuses on helping seed and Series A companies raise capital. Her personal investment interests lie in FemTech and deep tech, and she is passionate about supporting female founders in their fundraising efforts.

financials/fundraising, team, competition, summary. Recently I met a founder who does this job himself saving a lot of time for VC and getting extra points.

2. Pitchdeck and One Pager. If you've seen a lot of great pitchdeck examples in your life and obviously poorly designed, messy

Even though I just started my career in VC. I didn't lose much money yet, and I am making 2X within half a year on my VC investments. I want to share my real note for the company I am working with right now and my comment, what is the purpose of the note.

I usually start my note with the company history. It gives an experienced VC the 360 perspective on

the company.

Company History:

Initially they were focused on cybersecurity forensic, helping corporations to counter disinformation campaigns in social media and detect coordinated activities. They learned how to filter professional conversations from those which were created by influencers and bots to manipulate the public opinion. At this stage they were supported by some angel investors.

Later they understood that to build a solid business they need to target the big market, which is the Finance market. At this stage they pivoted to provide Social Media and News investment

analytics and were supported by Wahed Ventures and 8X Ventures (both are related to GCC Region).

Since January 2024 they have

been generating revenue from 6 b2b clients that are using their data to feed their algorithmic investment strategies and risk management. Business model is yearly subscription (starting from \$50k/year), as right now they are releasing the second product and already closed one upsell. 20% of the clients in current portfolio and in the pilots are local, 80% are international from London, US, EU and Asia.. Pessimistically they can close it at 300k ARR, from the current pipeline, realistically they are aiming for \$1M ARR by the end of 2024."



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Now when VC learned everything about the company history I always share my vision on why I chose this company to present to him.

What I like about the company:

1. The tech team. I know some of the AI PhDs in the team from my own first steps as an entrepreneur since 2016- they were already very successful data scientists, sophisticated in their skills in the financial industry working for market leaders with unlimited budgets.
2. I think the market is huge, there are 30 000 hedge funds in the world, 137 000 regulated mutual funds and around 27 000 PE/VC funds. The company has all chances to grow to several hundreds millions dollars in valuation if not a unicorn.
3. I like the approach they take with clients, they ensure their data contains Alpha

and let clients to test it and after that they charge them a relatively big check. They invest in relationships with clients and that is why they expect to extend all contracts and upsell new data products in the 2025."

This paragraph I love to write the most. I always see gaps in the business or challenges. Sometimes I am advocating for the companies who have very short runway or they missed the milestones and that is why their previous investors don't want to follow on. Sometimes companies ran out of cash because of the pandemic or war in Lebanon/Palestine etc. There are so many things that could happen! But the business still has perspectives. When I trust the founding team to find the solution, I present it this way:

Challenges which I see:

1. I see a lot of companies, funds that are trying to develop either a model for algorithmic trading or a certain recommendation system for investors. Many of them tried that, I know Arjun Sethi, an American GP from Tribe Capital, he built an internal product for his fund and is raising capital for that. And we see how investment analytics and data companies start to soar. Previously this year AlphaSense raised at \$4B valuation and BlackRock acquired Preqin for \$3,2B in cash in June. Previously technologies were not there, it was not possible to build the same even 2 years ago. Right now we are ready technologically and there is a window of opportunities (my bet is on 1,5 years) to build a strong company in this domain). The Multi-trillion investment sector just started its transformation to become truly data driven.

2. Another challenge for all b2b companies is the deal cycle. And some of the companies in the Zenpulsar portfolio close within 1 month, some of them said that they can just start the pilot with them in 9 months, because they have a backlog of other data products to test for 9 months upfront. In this case, the company should have a very clear picture of the Ideal Customer Persona, to balance the portfolio and deal cycle. They are getting there, there is not a lot of data for that at the moment. But by the end of the year they will sort it out.

3. They are a young company with a limited portfolio of data products at the moment. Big hedge funds invest in different asset classes using different strategies. Also Zenpulsar's data has a minimal timeframe of 5 mins, which limits its usage for high frequency trading. But this is also work in progress. The idea is to sophisticate the tech and win the big share of the market with current robust data products, running R&D in parallel, and then grow within the onboarded client base and feed them with

new developed products"

After that, I share a small summary highlighting the positive outcomes of investing in the company as well as summarizing the ask. Investor needs this information to know how much they need to invest and what the valuation is.

Here is the good example of how to present it:

"They already brought 2X to the current investors within a year, They are planning to bring at least 3X to their seed investors within 2 years by the most pessimistic approximation.

Given all that, if this is within the scope that you are looking for, please take a look, they now raise \$3M under a valuation of \$15M pre money"

This was a real example of the note which I send to VCs.

I hope that material was useful for startup founders who raise capital, for Investor Relations who sell the opportunity for VCs to invest in the company and also for VCs, if they want to educate some of their team members and enhance their business processes at some point.

I am wishing you great multiples in your venture capital journey.

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10 Essential Insights Mastering Due Diligence in the UAE Market

In the dynamic UAE business environment, due diligence is crucial for success and informed decision-making. Whether for experienced investors or new entrepreneurs, mastering due diligence can lead to profitable ventures and reduced risks.

This article explores the importance of due diligence in the UAE, outlines a comprehensive due diligence process, recommends best practices, discusses strategies to overcome challenges and mitigate risks, and provides additional insights.



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Dr. Ahmed Hatem

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The Significance of Due Diligence in the UAE Market

The UAE market, with its diverse opportunities, attracts global investors and entrepreneurs. Due to its unique characteristics and regulatory nuances, thorough due diligence is essential. For example, in Dubai's tech sector, neglecting due diligence can lead to overlooking crucial factors like regulatory compliance and financial health, jeopardizing investments. Due diligence is

considering the following key components:

1. Legal and Regulatory Compliance

Ensure the target entity complies with UAE laws and industry-specific regulations. Check for any ongoing litigation or regulatory sanctions that might impact the transaction. Understanding the legal framework and compliance requirements helps protect your investment and prevent future legal issues. Consulting

Review financial statements, cash flows, and key performance indicators to evaluate stability and growth prospects.

Understanding the operational dynamics helps evaluate the company's efficiency, scalability, and growth potential. It's also



vital for informed decisions, risk mitigation, and long-term success. Understanding local market dynamics, cultural aspects, and regulatory changes provides a strategic advantage, aligning operations with local expectations and opening doors to new opportunities.

Key Components of a Comprehensive Due Diligence Process

To effectively undertake due diligence, it is crucial to follow a structured approach,

with local legal experts who can provide insights into recent regulatory changes and how they might impact your transaction is also important. Staying abreast of legal developments ensures that your investment remains compliant and avoids any potential legal pitfalls that could arise from non-compliance.

2. Financial Analysis

Conduct an in-depth examination of the target company's financial health.

Financial analysis provides insights into the company's profitability, liquidity, and overall financial well-being. This step also includes assessing the company's historical financial performance, which can reveal trends and patterns that might impact future performance. Moreover, evaluating the financial strategies employed by the company, such as debt management and investment approaches, can provide a deeper understanding of its financial robustness.

3. Operational Assessment

Assess the operational aspects of the business, including supply chain management, technology infrastructure, and human resources. Identify any inefficiencies or operational risks that could affect the transaction.

essential to consider the company's operational resilience, particularly how it has managed disruptions in the past. This can offer insights into its ability to navigate future challenges and maintain business continuity. Additionally, evaluating the company's technological adaptability and innovation capacity can indicate its potential for future growth and competitiveness in the market.

4. Intellectual Property Rights

Verify the ownership and protection of the business's intellectual property rights, including trademarks, patents, and copyrights. Ensuring the company has secured its intellectual property rights protects against infringement claims and strengthens its competitive edge. It's also



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crucial to evaluate the scope and duration of these protections and any potential risks related to intellectual property disputes. Understanding the strategic value of the company's intellectual property portfolio can provide insights into its long-term competitive advantage and market positioning.

5. **Market and Competitive Analysis**
Analyze the market dynamics and competitive landscape in which the target operates. Assess market trends, customer demographics, and competitive positioning to gauge the business's growth potential. Market and competitive analysis help identify opportunities, assess market share, and anticipate future challenges. This step also involves examining the company's marketing strategies and customer engagement practices. Understanding how the company differentiates itself from competitors and its approach to customer retention can provide valuable insights into its market strength and potential for sustainable growth.
6. **Engage Expert Advisors**
Leverage the expertise of legal advisors, financial analysts, and industry specialists familiar with the UAE market's intricacies. Their insights and guidance can streamline the due diligence process and uncover hidden risks. Furthermore, engaging with advisors who have a deep understanding of local market conditions can provide strategic insights that enhance the overall due diligence process. Their knowledge of industry-specific challenges and opportunities can help tailor your due diligence efforts to better suit the unique aspects of the UAE market.
7. **Utilize Technology Solutions**
Adopt technology-driven due diligence tools and platforms that automate data collection, analysis, and reporting. These solutions enhance efficiency, accuracy, and reliability

in decision-making, allowing for faster and more comprehensive data analysis. Additionally, utilizing advanced analytics and machine learning algorithms can provide deeper insights into patterns and trends that might not be immediately apparent. Embracing digital solutions not only streamlines the due diligence process but also enhances the accuracy and depth of the analysis, leading to more informed decision-making.

8. **Maintain Transparency and Communication**
Foster open communication channels with the target company throughout the due diligence process. Transparent discussions and mutual collaboration build trust and facilitate smoother transactions. Effective communication ensures concerns or issues are promptly addressed, leading to a more efficient due diligence process. Furthermore, establishing clear communication protocols and regular updates can help manage expectations and keep all parties aligned throughout the process. This proactive approach to communication can also help mitigate potential conflicts and ensure a more seamless transaction.
9. **Stay Updated on Regulatory Changes**
Keep abreast of the evolving regulatory landscape in the UAE market to mitigate compliance risks. Regularly monitor legal updates and seek guidance from regulatory experts to navigate potential challenges. Staying informed about regulatory changes helps adapt your due diligence approach and ensures compliance with the latest regulations. Additionally, participating in industry forums and engaging with regulatory bodies can provide valuable insights into upcoming regulatory changes and their potential impact on your investment. This proactive approach to staying informed can help you anticipate and prepare for regulatory



shifts, ensuring ongoing compliance and strategic alignment.

10. **Overcoming Challenges and Mitigating Risks**
Despite meticulous planning, due diligence in the UAE market may encounter hurdles such as cultural differences, language barriers, and bureaucratic red tape. To mitigate these risks, consider that the UAE's cultural diversity necessitates understanding local customs and business practices. Engage local advisors with deep knowledge of the culture and business environment to bridge cultural gaps and provide valuable insights. Additionally, investing time in cultural training and awareness programs for your team can enhance their ability to navigate cross-cultural interactions effectively. Understanding cultural nuances and business etiquette can foster stronger relationships

and facilitate smoother negotiations.

Additional Insights

Beyond the key components and best practices of due diligence, consider the following additional insights in the context of the UAE market:

Legal and Regulatory Considerations

The UAE's robust legal system governs various aspects of business operations, including company formation, commercial contracts, labor laws, and intellectual property rights. Compliance with these laws is crucial to avoid legal complications and ensure smooth transactions. Engaging legal experts well-versed in UAE laws and regulations can help identify legal risks and compliance issues. Additionally, understanding the procedural requirements and timelines for regulatory approvals can help streamline the due diligence process and avoid unnecessary delays.

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Sector-Specific Due Diligence

The UAE market comprises diverse sectors such as real estate, hospitality, finance, technology, and energy. Each sector has unique dynamics, challenges, and regulatory requirements. Conducting sector-specific due diligence is essential for understanding the target company's industry landscape, market trends, and competitive positioning. This specialized analysis helps assess sector-specific risks and opportunities. Additionally, leveraging sector-specific benchmarks and performance metrics can provide valuable context for evaluating the target company's performance and growth potential within its industry.

Financial Due Diligence

Financial analysis in the UAE market involves reviewing financial statements, cash flows,

tax compliance, debt obligations, and financial projections. Understanding the company's financial health and stability is crucial for assessing its ability to generate profits, manage liabilities, and sustain growth. Collaborate with financial experts to identify red flags and mitigate financial risks. Moreover, assessing the company's capital structure and funding sources can provide insights into its financial flexibility and ability to support future growth initiatives.

Cultural and Business Etiquette

Understanding cultural norms and business etiquette is vital for successful due diligence in the UAE. Building strong relationships and respecting cultural nuances enhance trust and effectiveness in business negotiations. Additionally, recognizing the importance of personal connections and relationship-building

in the UAE business environment can help facilitate smoother interactions and negotiations. Demonstrating cultural sensitivity and respect can also strengthen your reputation and foster long-term partnerships.

Cybersecurity and Data Protection

With increasing reliance on digital infrastructure, assessing the target company's cybersecurity measures and data protection policies is essential. Engaging IT and cybersecurity experts can help identify vulnerabilities and recommend measures to enhance data security. Furthermore, evaluating the company's compliance with international data protection standards and regulations can provide insights into its commitment to safeguarding sensitive information. Implementing robust cybersecurity practices can also protect your investment from potential data breaches and cyber threats.

Reputation and Brand Image

Conduct due diligence on the target company's reputation, brand perception, and customer satisfaction. Analyzing online reviews, social media presence, and customer feedback helps gauge public perception and identify reputational risks. Additionally, assessing the company's brand equity and market positioning can provide insights into its competitive advantages and potential for future growth. Understanding the company's reputation and brand image can also help identify areas for improvement and potential opportunities to enhance its market standing.

Post-Acquisition Integration

Post-acquisition integration involves aligning operations, systems, and culture of the acquired company with the acquiring entity. Conduct comprehensive integration due diligence to identify potential challenges, synergies, and strategies for a smooth transition. Additionally, developing a detailed integration plan that outlines key milestones, responsibilities, and timelines can help ensure a

successful integration process. Engaging with key stakeholders and maintaining open communication throughout the integration phase can also facilitate a smoother transition and maximize the value of the acquisition.

Conclusion

Due diligence is essential in the UAE market for informed decision-making, risk mitigation, and venture success. By understanding the legal, regulatory, financial, cultural, and reputational aspects, stakeholders can navigate the market complexities and achieve long-term success. Utilizing expert advisors, technology solutions, and transparent communication enhances due diligence effectiveness. Incorporating due diligence into business strategies helps stakeholders seize opportunities and minimize risks.

For additional information, please contact Al Safar & Partners at +971 4 422 1944 ext. 720 or +971 55 763 0405. You can also reach us via email at reception@alsafarpartners.com Learn more about our services by visiting our website at www.alsafarpartners.com

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Beyond Buzzwords

How Inclusive Leadership Drives Innovation and Boosts the Bottom Line

Rania Hoteit

MULTI-AWARD WINNING ENTREPRENEUR | GLOBAL IMPACT LEADER | PUBLIC SPEAKER
BOARDS DIRECTOR & ADVISOR | FOUNDER & FORMER CEO OF ID4A TECHNOLOGIES
UNITED STATES

While we continue to elevate the public discourse about, diversity, equality and inclusion, leaders need to urgently move into actionable solutions to address inequities across sectors, industries and geographies.

When it comes to shaping company culture, it's crucial for businesses and organizations to create a culture of innovation and purpose, and to set a leadership example of inclusivity, diversity and equity. A diverse executive team is not only important because it facilitates a top-down approach that permeates the entire organization and adds value to all aspects of a business.

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But it also creates an immense ripple effect in society when all people feel represented and included across positions of leadership. Thus, it's vital to build an organizational culture where everyone has equal rights, equal pay and equal opportunities to thrive, lead, and succeed. When we have 'diversity in the workplace,' it means that our companies truly reflect many facets of the communities we serve including age, race, ethnicity, religion, gender, sexual orientation, as well as differing cultural references, experiences,

educational backgrounds, personality types, and physical abilities.

Diversity has a tangible impact on a company's bottom line. According to the Center for American Progress, diversity is a key aspect of entrepreneurialism. It drives economic growth, captures a greater market share, helps our businesses avoid employee turnover costs, fosters an innovative workforce, and creates competitive economies in a globalized world.

In that sense, a diverse organizational leadership is extremely important to building bridges across

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boundaries, and leaders must be able to ignite a collaborative spirit to foster innovation within their companies. But even when a company is vastly diverse, if unique perspectives aren't being heard and if those different people do not feel a sense of belonging, the impact can be lost.

Therefore, we must cultivate inclusion simultaneously. Inclusion is when every single person is valued, heard, respected, empowered, and feels a true sense of belonging. It goes beyond tolerance to celebrating and elevating every person in the room. A report by Salesforce Research found that companies that actively make their cultures more inclusive are better

positioned to achieve strong customer loyalty and boost employees' engagement and productivity. Furthermore, a study by McKinsey showed that companies which are gender diverse are 21% more likely to outperform others; and those which are ethnically diverse are 33% more likely to outperform others. This study which was conducted on major companies' financial performance according to gender diversity at senior levels reported high returns on equity correlated with greater diversity. In essence, women senior leaders and board directors are connected with better financial performance. McKinsey also found that \$12T can be added to global GDP by advancing women's equality. So cultivating equality is not only the right thing to do, it's also smart because it has tangible economic impact.

Business leaders can identify DEI gaps by asking themselves critical questions such as:

1. Of our company's managers, how many identify as women?
2. Of those managers, how many identify as members of a racial or ethnic group historically underrepresented in business leadership?
3. Of our company's board members, how many identify as women?
4. Of those board members, how many identify as members of a racial or ethnic group historically underrepresented in business leadership? etc.

This initial assessment helps leaders take actionable steps to reshape their company's culture, improve performance, and seize new opportunities to provide value. Furthermore, companies can be powerful platforms for social change, and leaders have a responsibility to look beyond profit to make positive impact on the world.

From my experience, holding my vision as former CEO of ID4A Technologies despite

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Rania is featured in Forbes, Huffington Post, Inc, Thrive Global, and Disrupt Magazine where she was named with Oprah Winfrey amongst "7 Disruptive Women Paving The Way For Success in 2022". In 2024, Marquis Who's Who inducted her as "Honoree Listee" amongst the most accomplished leaders in America.

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negative perceptions that profitability equates with low societal value, I scaled a high-growth industrial automation and manufacturing technology company while integrating greater causes in our business strategies and driving global economic, environmental and social impact. Creating a culture of innovation, inclusivity, diversity and equity within ID4A was as important for as creating a positive impact in the world. We leveraged our cutting-edge AI and automation technologies to increase efficiency, scalability, flexibility and productivity across the manufacturing cycle. We also guided customers with practical steps to eliminate labor exploitation, provide decent employment opportunities, create safer work environments, and invest in the up-skilling and training of their workforce. With my unique strategies, our company's products and services resulted in creating sustainable operations and higher growth for customers, while helping them

reshape more equitable organizations.

All being said, equality, diversity and inclusion are integral parts of moving an entire business forward, if not an entire society; and the most innovative and profitable companies of the future will be those who foster diversity and inclusion, maximize the potential of every employee, adapt to the unique needs of their customers, and operate with the full understanding of both the societal and the business value of equality.

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Prof. Ahmed Banafa

FACULTY @ SAN JOSE STATE UNIVERSITY

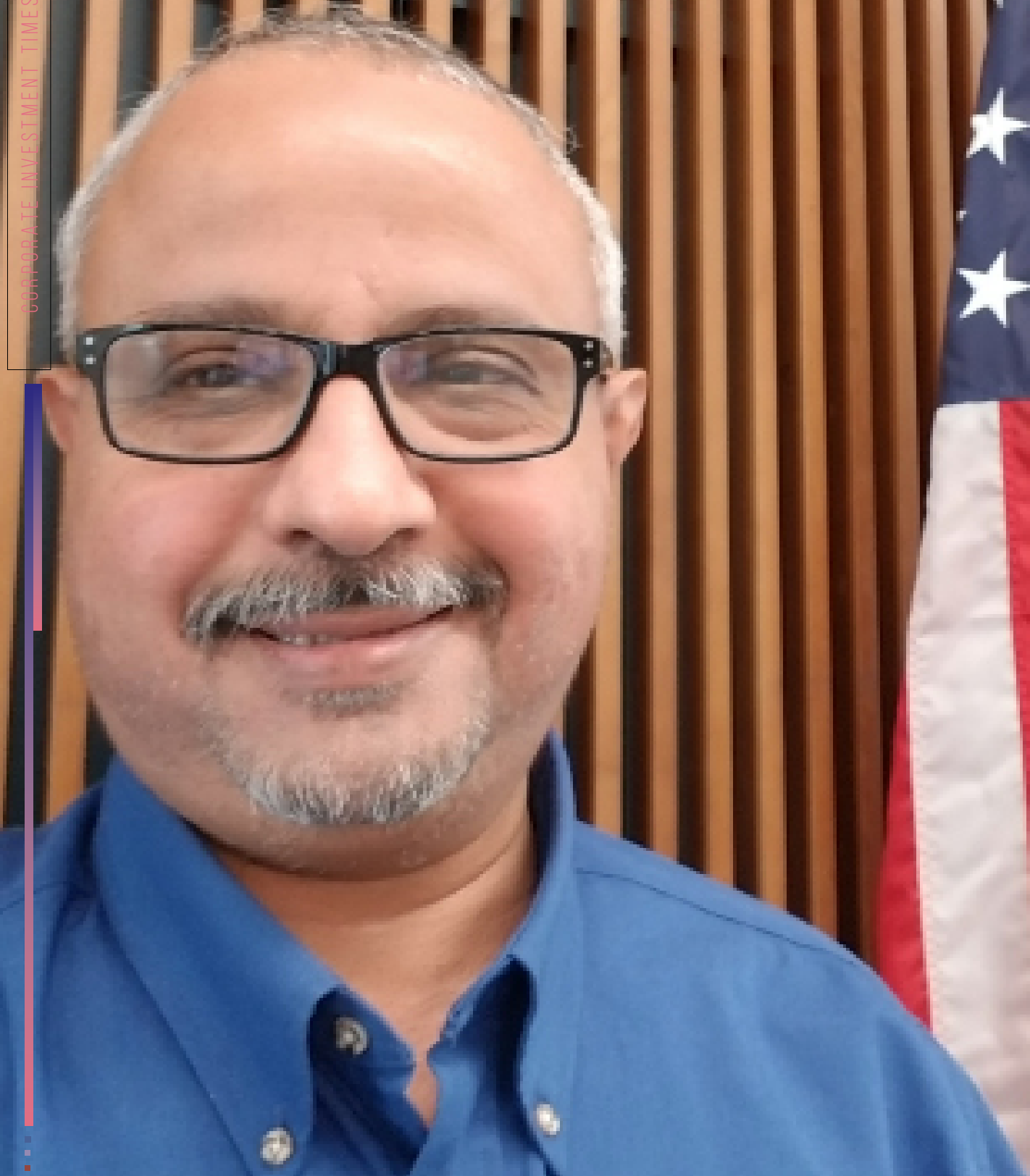
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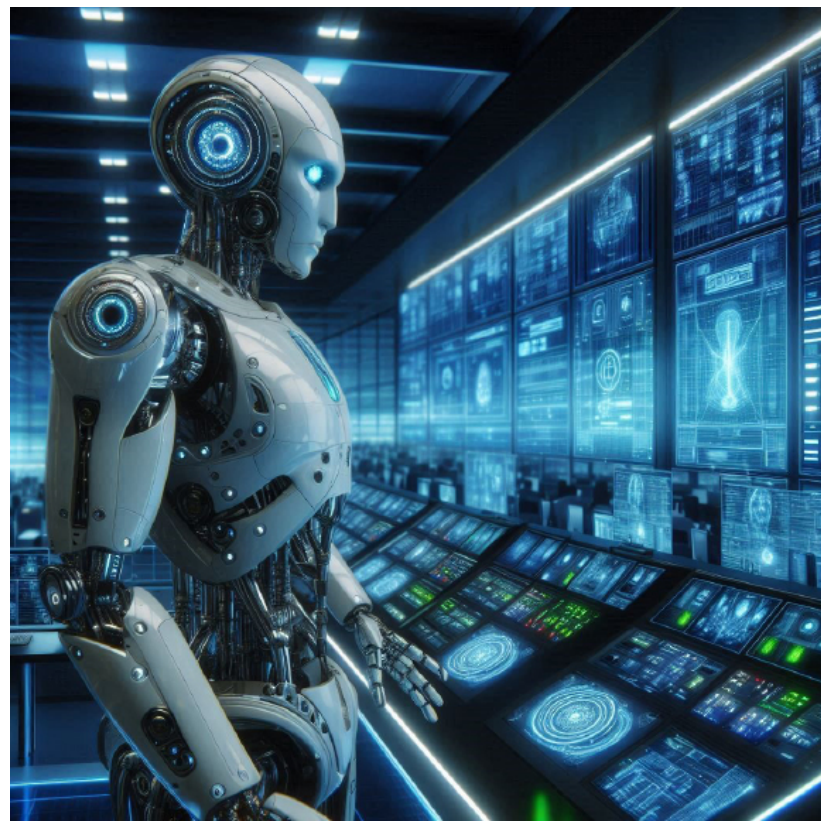
UNITED STATES

Artificial Intelligence and National Security



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In the rapidly evolving landscape of global security, artificial intelligence (AI) has emerged as a transformative force, reshaping the way nations approach defense, intelligence, and strategic planning. As countries around the world invest heavily in AI technologies, the implications for national security are profound and far-reaching. This article explores the multifaceted impact of AI on national security, examining its advantages, disadvantages, challenges, and potential future developments.



Advantages of AI in National Security

1. Enhanced Intelligence Gathering and Analysis

One of the most significant advantages of AI in national security is its ability to process and analyze vast amounts of data quickly and efficiently. Intelligence agencies generate enormous quantities of information from various sources, including satellite imagery, communications intercepts, and open-source intelligence. AI-powered systems can sift

through this data, identifying patterns, anomalies, and potential threats that human analysts might miss.

For example, machine learning algorithms can analyze satellite images to detect changes in military installations or unusual troop movements. Natural language processing (NLP) models can scan millions of social media posts to identify emerging security threats or track the spread of disinformation campaigns. This enhanced analytical capability allows security agencies to make more informed decisions and respond more quickly to potential threats.

2. Predictive Analytics and Threat Assessment

AI's predictive capabilities offer valuable support for national security planning and strategy development. By analyzing historical data and current trends, AI models can forecast potential security risks, geopolitical developments, and emerging threats. This enables security agencies to engage in more sophisticated scenario planning, anticipating possible attacks or crises and preparing appropriate responses.

For instance, AI systems could model the potential impact of various factors - such as economic instability, climate change, or political unrest - on regional security, helping policymakers develop more effective long-term security strategies.

3. Cybersecurity and Network Defense

As cyber threats become increasingly sophisticated, AI plays a crucial role in defending critical infrastructure and sensitive networks. Machine learning algorithms can monitor network traffic in real-time,

Advantages of AI in National Security

- Enhanced Intelligence Gathering and Analysis
- Predictive Analytics and Threat Assessment
- Cybersecurity and Network Defense
- Autonomous and Semi-Autonomous Systems
- Decision Support in Crisis Situations

Disadvantages and Risks

- Vulnerability to Adversarial Attacks
- Potential for Autonomous Weapons Systems
- Over-reliance on AI and Erosion of Human Expertise
- Data Privacy and Civil Liberties Concerns
- Potential for Escalation and Misunderstanding

Challenges in Implementing AI for National Security

- Ethical and Legal Frameworks
- Data Quality and Bias
- Interoperability and Standardization
- Workforce Development and Adaptation
- Adversarial AI and the AI Arms Race
- Explainability and Transparency

detecting anomalies and potential intrusions far more quickly and accurately than traditional security systems. AI-powered threat intelligence platforms can analyze global cyber threat data to predict and prevent future attacks.

Moreover, AI can automate many aspects of cybersecurity, such as patch management and vulnerability assessment, reducing the workload on human security teams and allowing them to focus on more complex security challenges.

4. Autonomous and Semi-Autonomous Systems

AI enables the development of autonomous and semi-autonomous systems that can operate in environments too dangerous or inaccessible for humans. This includes unmanned aerial vehicles (UAVs) for reconnaissance and surveillance, autonomous underwater vehicles for naval operations, and robotic systems for explosive ordnance disposal.

These AI-powered systems can enhance military capabilities while reducing risks to human personnel. They can also operate for extended periods in harsh environments, providing persistent surveillance and intelligence gathering capabilities.

5. Decision Support in Crisis Situations

In times of crisis or conflict, AI can provide rapid analysis of developing situations, helping military and political leaders make informed decisions under pressure. Machine learning algorithms can process real-time data from multiple sources, providing a comprehensive picture of the battlefield or crisis zone. This can lead to more effective tactical decisions and potentially reduce casualties.

Disadvantages and Risks

1. Vulnerability to Adversarial Attacks

While AI systems can enhance cybersecurity, they are also vulnerable to sophisticated adversarial attacks. Malicious actors can potentially manipulate the input data or

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exploit weaknesses in AI algorithms to deceive these systems. For example, subtle alterations to images could fool AI-powered surveillance systems, or carefully crafted text could bypass AI content filters.

This vulnerability could lead to serious security breaches or misinformation campaigns that undermine national security efforts.

2. Potential for Autonomous Weapons Systems

The development of fully autonomous weapons systems, often referred to as “killer robots,” raises significant ethical and security concerns. These AI-powered systems could potentially select and engage targets without meaningful human control, raising questions about accountability and the potential for unintended escalation of conflicts.

The prospect of autonomous weapons

systems also creates new arms race dynamics, as nations compete to develop increasingly sophisticated AI-powered military technologies.

3. Over-reliance on AI and Erosion of Human Expertise

As AI systems become more capable, there’s a risk that security agencies may become overly reliant on these technologies, potentially eroding human expertise and judgment. Critical thinking, intuition, and the ability to understand complex geopolitical contexts are uniquely human skills that remain crucial in national security decision-making.

Over-dependence on AI could lead to a false sense of security or blind spots in threat assessment if the AI systems fail to account for novel or unprecedented scenarios.

4. Data Privacy and Civil Liberties Concerns

The use of AI in national security often involves processing vast amounts of data, including information about citizens. This raises significant concerns about data privacy and civil liberties. The powerful surveillance capabilities enabled by AI could potentially be misused for political control or suppression of dissent, particularly in authoritarian regimes.

Balancing national security needs with

can intervene.

Additionally, the “black box” nature of some AI algorithms could make it difficult to understand how they arrive at specific recommendations, potentially leading to misunderstandings or mistrust between nations.

Challenges in Implementing AI for National Security



individual privacy rights will be an ongoing challenge as AI technologies become more pervasive.

5. Potential for Escalation and Misunderstanding

In crisis situations, the speed and automation of AI-powered systems could potentially lead to rapid escalation of conflicts. If multiple nations employ AI for military decision-making, there is a risk of creating feedback loops where AI systems react to each other’s outputs, potentially escalating tensions before human leaders

1. Ethical and Legal Frameworks

The rapid advancement of AI in national security outpaces existing ethical and legal frameworks. Developing comprehensive guidelines for the responsible use of AI in defense and intelligence operations is a complex challenge. Questions arise about the appropriate level of human control over AI systems, the accountability for AI-driven decisions, and the potential consequences of AI-powered security operations on human rights and international law.



2. Data Quality and Bias

The effectiveness of AI systems in national security depends heavily on the quality and representativeness of the data they are trained on. Biased or incomplete data could lead to flawed analysis and potentially discriminatory outcomes. Ensuring that AI systems have access to high-quality, diverse, and unbiased data sets is a significant challenge, particularly given the sensitive nature of much national security information.

3. Interoperability and Standardization

As different agencies and allied nations develop their own AI systems for security purposes, ensuring interoperability between these systems becomes crucial. Establishing common standards and protocols for AI in national security applications will require extensive international collaboration and negotiation.

4. Workforce Development and Adaptation

Integrating AI into national security operations requires a workforce with new skill sets. Security agencies need personnel who can develop, deploy, and interpret AI systems while also understanding the broader strategic and operational contexts. Recruiting and training this new generation of security professionals presents a significant challenge.

5. Adversarial AI and the AI Arms Race

As nations invest in AI for national security, they must also prepare for adversaries using similar technologies. This creates a new dimension of competition, where countries race to develop more advanced AI capabilities while also working to defend against and potentially exploit weaknesses in adversaries' AI systems.

6. Explainability and Transparency

Many advanced AI systems, particularly deep learning models, operate as "black boxes," making it difficult to

understand how they arrive at specific conclusions or recommendations. In the context of national security, where decisions can have life-or-death consequences, the lack of explainability in AI systems poses significant challenges. Developing AI models that can provide clear explanations for their outputs while maintaining their predictive power is an ongoing area of research.

Future Prospects for AI in National Security**1. Quantum AI and Cryptography**

As quantum computing technology matures, it could dramatically enhance the capabilities of AI in national security. Quantum-powered AI systems could break current encryption methods, necessitating the development of new quantum-resistant cryptography. Conversely, quantum AI could also enable unbreakable encryption methods, revolutionizing secure communications for intelligence and military operations.

2. AI-Enhanced Wargaming and Simulation

Advanced AI systems could transform military planning and training through highly sophisticated wargaming and simulation capabilities. These systems could model complex geopolitical scenarios, allowing military strategists to test various approaches and better prepare for a wide range of potential conflicts or crises.

3. Cognitive Electronic Warfare

AI is likely to play an increasingly important role in electronic warfare. AI-powered systems could engage in real-time spectrum analysis, rapidly identifying and countering enemy communications and radar systems. This could lead to a new era of cognitive electronic warfare, where AI systems engage in complex, dynamic electromagnetic battles.

4. Swarm Intelligence and Coordinated Autonomous Systems

Future military operations may involve large swarms of autonomous drones or robots coordinated by AI systems. These

swarms could perform complex tasks such as reconnaissance, area denial, or even coordinated attacks, presenting new challenges and opportunities for military strategists.

5. AI-Driven Threat Prediction and Prevention

As AI systems become more sophisticated, they may be able to predict potential security threats with unprecedented accuracy. By analyzing vast amounts of data from diverse sources, AI could identify early warning signs of terrorist activities, cyber attacks, or geopolitical crises, allowing for more proactive security measures.

6. Human-AI Teaming

The future of national security is likely to involve close collaboration between human operators and AI systems. This could include AI-enhanced decision support systems for commanders, AI co-pilots for fighter jets, or AI assistants for intelligence analysts. Developing effective human-AI teaming protocols and interfaces will be a key area of focus.

7. AI Ethics and International Cooperation

As AI becomes more central to national security, we may see the emergence of new international bodies and agreements focused on AI governance in defense and intelligence. This could include treaties on the use of AI in warfare, similar to existing arms control agreements, as well as collaborative efforts to address global security challenges using AI.

The integration of AI into

national security presents a complex landscape of opportunities and challenges. While AI offers significant advantages in terms of data analysis, predictive capabilities, and enhanced defense systems, it also raises important concerns about ethics, privacy, and the potential for unintended escalation of conflicts.

As we move forward, it will be crucial for nations to collaborate on developing ethical guidelines, regulatory frameworks, and best practices for the use of AI in national security. The goal should be to harness the power of AI to enhance security and stability while mitigating risks and preserving human rights and international law.

Balancing the potential of AI with its risks will require ongoing dialogue, adaptation, and cooperation among nations. As AI continues to evolve, so too must our approach to its use in the critical domain of national security. By addressing the challenges head-on and thoughtfully leveraging the advantages of AI, we can strive for a safer and more stable global environment.

Ahmed Banafa's books

[Covering: AI, IoT, Blockchain and Quantum Computing](#)

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Ismail Tekin

FOUNDER | LEADER | BOARD MEMBER | COMMUNITY BUILDER | IMPACTEUR
DUBAI, UNITED ARAB EMIRATES

The Journey of a Global Impacteur

The primary aim of my Social Entrepreneur and World Impact Forum is to accelerate the transition towards a more equitable and sustainable economy. By fostering dialogue among diverse participants, the forum seeks to highlight Best Practices and showcase successful social enterprise models that have effectively addressed social issues while maintaining financial sustainability. We Facilitate networking and create opportunities for attendees to connect with like-minded individuals and organisations, fostering partnerships that can amplify their impact.

Encouraging Innovation, we inspire new ideas and approaches to tackling societal challenges through workshops, panels, and keynote speeches from industry leaders and Advocate for Policy Change engaging with policymakers to promote supportive frameworks that enable social enterprises to thrive.

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Key Features of our Forum

Our workshops and Panels typically include a variety of sessions where experts discuss topics such as impact measurement, funding strategies, and innovative business models. Networking Opportunities for attendees who can participate in structured networking events designed to facilitate meaningful connections among participants. Youth Engagement that recognises the importance of youth perspectives in driving change, the forum often includes dedicated sessions for young changemakers.

Impact on Social Enterprises

The Social Entrepreneur World Impact Forum plays a crucial role in elevating the visibility of social enterprises globally. By bringing together diverse voices from different sectors, it helps foster collaboration between social enterprises and traditional businesses, increase access to funding by connecting entrepreneurs with potential investors and enhance knowledge sharing about effective practices in social entrepreneurship.

Conclusion

In summary, the Social Entrepreneur World Impact Forum is an essential event for anyone involved in or interested in the fields of social entrepreneurship. It not only provides valuable resources and connections but also contributes significantly to building a global movement aimed at creating a fairer economy that prioritises people and the planet.

I'd like to share an actual example, A Story of Impact in Brazil

Brazil, a country rich in biodiversity and natural resources, faces significant challenges related to

environmental degradation, climate change, and social inequality. One of the most pressing issues is the impact of deforestation in the Amazon rainforest, which not only threatens countless



species but also contributes to global climate change. In response to these challenges, various organizations and communities have initiated impactful projects aimed at conservation and sustainable development.

The Nature Conservancy's Work

One notable story of impact comes from The Nature Conservancy (TNC), which has been actively working in Brazil to protect vital ecosystems while supporting local communities. In 2023, TNC focused on several key areas: Community Conservation Initiatives: TNC partnered with indigenous communities to implement sustainable land management practices that respect traditional knowledge while promoting biodiversity conservation. These initiatives empower local populations by providing

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them with the tools and resources needed to manage their lands sustainably.

Restoration Projects: TNC launched restoration projects aimed at reforesting degraded areas within the Amazon and Cerrado regions. These efforts not only help restore habitats for wildlife but also enhance carbon sequestration capabilities, contributing to climate change mitigation.

Water Security Programs: Recognizing the importance of water resources, TNC implemented programs that focus on protecting watersheds and restoring springs. A study

titled "Invisible Reservoir" highlighted how restoring springs can significantly improve water security for urban populations in São Paulo, demonstrating the interconnectedness of ecosystem health and human well-being.

Impact on Local Communities

The impact of these initiatives has been profound:

Economic Benefits: By promoting sustainable agriculture and forestry practices, local communities have seen improvements in their livelihoods. For instance, agroforestry systems introduced by TNC allow farmers to diversify their income sources while maintaining forest cover.

Cultural Empowerment: Indigenous groups involved in conservation efforts report a renewed sense of pride and ownership over their ancestral lands. This empowerment fosters cultural preservation alongside environmental stewardship.

Increased Resilience: As communities adapt to climate change through improved land management practices, they become more resilient against extreme weather events such as floods and droughts. This resilience is crucial for



ensuring food security and sustaining livelihoods.

The story of impact in Brazil exemplifies how integrated approaches that combine conservation with community engagement can lead to positive outcomes for both people and nature. Organizations like The Nature



Conservancy are paving the way for a more sustainable future by addressing environmental challenges while uplifting local communities.

Living in the UAE I'd like to add A notable aspect of Sheikh Zayed's legacy is his dedication to environmental conservation. He understood the importance of sustainable development long before it became a global priority. His initiatives included extensive tree planting campaigns—over 140 million trees were planted—and wildlife conservation efforts that saved species like the Arabian Oryx from extinction. His environmental policies have had lasting impacts on biodiversity in the region.

In the words of JFK;

'Ask not what your country can do for you – ask what you can do for your country'.

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Daniel Gunba

FOUNDER / CEO AT TRIION GAMING
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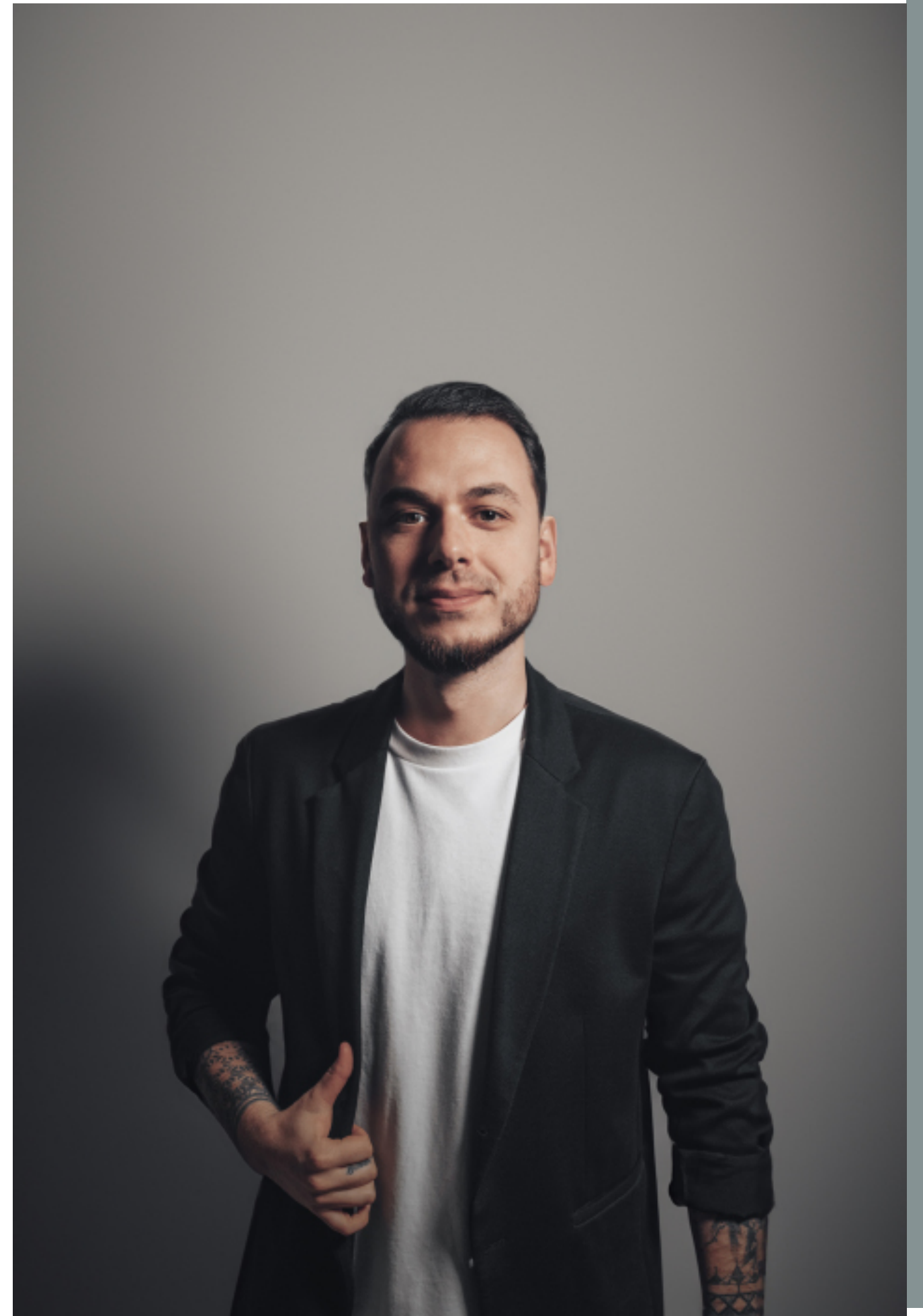
VR Casinos and the Future of iGaming

We are living in the era of technology, where anything can be automated, developed, and optimized.

The iGaming industry is one of the sectors pushing tech progress with new solutions.

Today, we will explore how VR technologies meet iGaming and complement each other.

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Daniel Gunba is the Founder and CEO of TRIION Gaming, a company specializing in creating immersive experiences specifically for the iGaming industry. In 2023, Daniel started the company in Malta and is now opening a new branch in Estonia. The original idea was to enhance all existing casino games to attract a new audience that values quality and balances traditional customers with a potential wave of advanced gaming users.

Daniel:
"I was working as a UI & UX designer and

see each other and share experiences. Initially, we aimed to bring live dealers into virtual studios using AI and computer vision, tracking their bodies, and streaming the movements to virtual avatars. This product is extremely advanced and currently still in development. After some time, we realized that AI body tracking systems require significant development attention, so we decided to shift our focus from a tool for casinos to a tool for casino players.

Daniel:
"That was our best decision. The market was



freelance photographer when I came up with the idea of a casino while sitting on the couch at my friend's place. At that time, everybody told me that it was too hard and almost impossible to enter this industry without proper financing. Today, we are based in two countries, Malta and Estonia, and winning awards at international conferences."

The plan was clear: we had all the pieces, VR, AI, and a basic understanding of game development. We wanted people to feel the same experience as playing in land-based casinos, where they can

clear, and we had enough experience and knowledge to serve the industry with the right product."

We decided to develop VR studios where we integrate existing casino games that players already love but with a new experience. Instead of clicking a browser button to spin the slot, you can now use your VR avatar to go to a slot machine, play, and see other people playing around. We call this the Land-Based iGaming Experience - Online.

To provide the best optimization and advanced mechanics, we decided to develop our studios

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using Unreal Engine and Blender for designing and prototyping.

Daniel:
"Fun fact: I never had experience in game development before I started learning it on the go. And my friend, who thought it was an impossible idea, is now Head of 3D Design and building studios."

As with every startup, we began with a demo and attended every possible iGaming conference to showcase the product. After a couple of conferences, we signed our first contract, and the fun started.

Now, every day is a tech race. With more and more tools on the market, we have to follow those trends. By opening a new branch, we decided



TRIION
G A M I N G

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to develop a new studio. This is a very creative product. We decided to switch from casino studios to something else. As a result, we are developing and designing a penthouse located in the city center, where an endless party is going on. Everything follows the best party traditions: DJs, beer pong, dance floors. Every player will have a gadget that can be spawned by triggering the VR controller and displaying the casino lobby.

This is a fresh experiment. We want people to feel relaxed with their loved community, have a chat, and let them play their favourite games in a cozy space.

We plan to launch this studio in August - September 2024, and everyone will be able to join and have fun. Of course, all gambling products are 18+, and if a person can't prove their age, they won't be able to gamble, but they can still enjoy the party.

All products will be available on our website:
<http://www.triiongaming.com>

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TRIION
G A M I N G
DANIEL GUNBA
FOUNDER / CEO



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Larisa B. Miller

PHOENIX GLOBAL GROUP HOLDINGS / AWARD-WINNING INTERNATIONAL KEYNOTE SPEAKER

ABU DHABI. MIAMI. RALEIGH

The Imperative and Challenge of Cybersecurity In Business

As a business leader in today's rapidly advancing technological landscape, I am ever aware of the importance of cybersecurity, and the threat cannot be overstated. As businesses of all sizes increasingly rely on data centers, automation, digitization, and real-time machine learning to drive growth and streamline operations, the corresponding rise in global cyber threats presents a significant risk.

This evolving threat landscape necessitates that all businesses, from large multinational



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corporations to small and medium-sized enterprises (SMEs), develop robust cybersecurity plans and implement effective prevention measures.

However, for many smaller companies operating on lean, often bootstrapped budgets, the challenge of funding these critical security measures poses a significant problem.

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The Dual Challenge of Growth and Security

As the CEO and founder of an international SME, I can fully attest that the reality of limited financial resources forces difficult decisions. Businesses which are often in the early stages of development, are charged with making every dollar count, focusing primarily on growth—acquiring customers, expanding market presence, and scaling operations. The pressing need to invest in these areas often overshadows the equally crucial need for cybersecurity measures. This is not due to a lack of awareness about the risks; rather, it is a pragmatic choice driven by financial constraints.

For many SMEs, the choice boils down to this: invest in growth and take the risk of a cyber-attack or allocate precious resources to cybersecurity at the expense of scaling the business.

Unfortunately, this gamble can have dire consequences, with cyber-attacks becoming increasingly sophisticated, targeting businesses of all sizes, with no discrimination other than the presence of gaps and vulnerabilities. For SMEs, a successful breach can result in devastating operational disruptions, loss of proprietary data, and the compromise of customer information. The financial and reputational damage from such incidents can be irreparable, potentially leading to the closure of the business. Therefore, while the focus on growth is understandable, it is imperative for SMEs to recognize that cybersecurity is not a luxury but a necessity—one that needs to be integrated into their business strategy and financial model from day one.

The Financial Conundrum: Funding Cybersecurity on a Lean Budget

One of the primary challenges SMEs face is determining where the budget for cybersecurity will come from, and anticipating how much of a risk to plan for. Unlike large corporations with dedicated IT departments and substantial financial reserves, SMEs often operate with



minimal staff and tight budgets. This makes it difficult to justify the expense of cybersecurity tools, training, and personnel, especially when the return on investment is not immediately apparent.

As the owner of a tech company, the cost of inaction can be far greater. According to a report by IBM, the average cost of a data breach in 2023 was \$4.45 million. For an SME, even a fraction of this cost could be catastrophic. Thus, it becomes clear that investing in cybersecurity is not just a protective measure but a crucial aspect of financial risk management.

Economically Accessible Cybersecurity: A Growing Opportunity

The challenge of affordable cybersecurity for SMEs presents a significant opportunity for cybersecurity companies. As the demand for protection against cyber threats grows, there is a critical need for economically accessible

cybersecurity solutions tailored to the needs and budgets of smaller businesses. This market gap is an invitation for innovation—cybersecurity companies that can develop cost-effective, scalable solutions stand to gain a substantial market share.

However, the dynamic nature of cyber threats means that cybersecurity companies themselves must continuously evolve. Staying ahead of emerging threats is no small feat, and it requires constant research, development, and agility. This environment may lead to an increase in competitive collaboration, where cybersecurity firms partner to tackle specific threats that fall outside their core expertise. For example, a

While the financial challenge of cybersecurity is significant, there are strategies that SMEs can adopt to balance their need for growth with the necessity of protecting their business from cyber threats.

Risk Assessment and Prioritization: SMEs should begin with a thorough risk assessment to identify their most critical assets and vulnerabilities. This allows them to prioritize their cybersecurity investments, focusing on the areas where a breach would have the most significant impact.

Managed Security Services: For many SMEs, outsourcing cybersecurity to a managed security service provider (MSSP) can be a cost-effective



company specializing in data encryption might collaborate with another that focuses on network security to provide comprehensive solutions for their clients. Such collaborations not only benefit the cybersecurity companies but also provide SMEs with more robust protection.

Strategies for SMEs: Balancing Growth and Security

solution. MSSPs offer access to expertise and tools that would be prohibitively expensive to maintain in-house, providing SMEs with comprehensive security coverage at a fraction of the cost. Just as you might hire a fractional Chief Financial Officer for your start-up, think of an MSSP as your fractional Chief Security Officer.

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Cybersecurity Training: Human error is one of the leading causes of security breaches. Investing in employee training to recognize phishing attempts, use strong passwords, and follow security best practices can significantly reduce the risk of a successful attack. Further, having a master backup of tech systems and platforms, allowing for a company to deactivate a system under attack, and reboot using a master backup, allows the company to face minimal down-time.



Cyber Insurance: Cyber insurance is becoming an increasingly important part of risk management for SMEs. While it does not prevent breaches, it can provide financial protection in the event of a cyber incident, covering costs such as legal fees, customer notification, and recovery efforts.

Incremental Investments: Rather than viewing cybersecurity as a one-time expense, SMEs can approach it as an ongoing investment. By making incremental improvements over time, staying on top of critical security updates, such as upgrading firewalls, implementing multi-factor authentication, and regularly updating software—businesses can build a strong security posture without overwhelming their budget.

The Future of Cybersecurity in Business

As technology continues to evolve, the cybersecurity landscape will become increasingly complex. For businesses of all sizes, staying ahead of cyber threats will require a proactive approach, ongoing investment, and a willingness to adapt to new challenges. Cybersecurity is no longer an option in a business plan, it is a fundamental component of resilience in the digital age. For SMEs, the path forward will require careful planning, strategic investment, and, where necessary, collaboration with

experts who can help them navigate the ever-changing threat landscape.

While the challenge of funding cybersecurity on a lean budget is real, something I know firsthand as a founder, but the cost of neglecting this critical area is far higher. By prioritizing cybersecurity, leveraging cost-effective solutions, and remaining vigilant with internal security measures, businesses can protect themselves from potentially devastating cyber incidents, ensuring their long-term success in this highly digitalized world. The Stone Age did not end because we ran out of stones, it ended because of progress.

And while cyber-attacks can stall—or even halt—forward momentum, the very nature of progress means that our collective knowledge continues to grow, pushing us ever further from the vulnerabilities of the past, much like how humanity has evolved far beyond the Stone Age.

In this relentless march forward, it is imperative that businesses, regardless of size, remain vigilant and adaptable, ensuring that their cybersecurity measures evolve in tandem with the ever-advancing threats, safeguarding both their future and the trust of those they serve.



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Revolutionizing Governance, Risk, and Compliance with AI Technology

Saboor Mubarak

AI | IT STRATEGY | TRANSFORMATION | IT GOVERNANCE | RISK |
COMPLIANCE | ITSM

DUBAI, UNITED ARAB EMIRATES

In today's rapidly evolving technological landscape, the importance of Governance, Risk, and Compliance (GRC) cannot be overstated. As organizations strive to navigate complex regulatory environments, manage risks, and ensure compliance, the adoption of Artificial Intelligence (AI) in GRC is transforming how these critical functions are executed.

This article delves into the implementation of AI in GRC, its myriad benefits, the sectors currently utilizing it, its potential in new industries, the challenges it faces, the departments sponsoring these innovations, and how AI is fundamentally changing the GRC landscape for the better.

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The implementation of AI in GRC involves leveraging machine learning algorithms, natural language processing, and data analytics to automate and enhance governance, risk management, and compliance processes. It starts with data integration, where information from various sources such as internal systems, external databases, and regulatory bodies is consolidated. Once integrated, AI analyzes this vast amount of data to identify patterns, trends, and anomalies. Predictive analytics then come into play, with machine learning models predicting potential risks and compliance issues before they occur. Automated monitoring allows for continuous oversight of transactions and activities, ensuring ongoing compliance and early

detection of risks. Finally, AI generates real-time reports and actionable insights for decision-makers, facilitating better governance and risk management.

The integration of AI in GRC offers numerous benefits. It enhances efficiency by automating repetitive tasks such as data collection, monitoring, and reporting, freeing up human resources for more strategic activities. AI also improves accuracy by minimizing human error, ensuring more precise risk assessments and compliance checks. Real-time monitoring provided by AI allows for immediate detection and response to potential risks and compliance breaches. Moreover, automation reduces the

need for extensive manual labor, lowering operational costs. The predictive capabilities of AI enable organizations to anticipate and mitigate risks proactively, rather than reactively. Additionally, AI systems can easily scale to handle increasing amounts of data and complexity, ensuring consistent performance as organizations grow.

Several sectors have already embraced AI technology for GRC. In the financial services industry, banks and financial institutions use AI to detect fraud, ensure regulatory compliance, and manage credit risks. Healthcare providers leverage AI to comply with regulations like HIPAA, manage patient data securely, and

predict potential compliance issues. In manufacturing, AI-driven GRC solutions assist in ensuring compliance with industry standards, managing supply chain risks, and improving product quality. Retailers use AI to monitor transactions, manage risks associated with supply chains, and ensure compliance with consumer protection regulations. Energy companies utilize AI for regulatory compliance, environmental risk management, and operational efficiency

AI's potential in GRC extends

beyond these traditional sectors, with emerging industries beginning to explore its benefits. Technology startups, as they grow, can use AI to manage compliance with rapidly changing regulations and mitigate risks associated with innovation. Educational institutions can employ AI to ensure compliance with accreditation standards, manage cybersecurity risks, and protect student data. Agricultural businesses can leverage AI to comply with environmental regulations, manage risks related to crop production, and optimize supply chains. Telecommunications companies can use AI to ensure compliance with data privacy regulations, manage network security risks, and optimize operations.

Despite its benefits, implementing AI in GRC comes with challenges. Ensuring the quality and accuracy of data fed into AI systems is crucial for reliable outputs. Navigating the regulatory landscape for AI technology itself can be complex and challenging. Integrating AI with existing systems and processes can be technically demanding and resource-intensive. While AI can automate many tasks, human oversight is necessary to validate AI decisions and manage exceptions. Additionally, as AI systems handle sensitive data, ensuring their security against cyber threats is paramount.

The drive to implement AI in GRC often comes from various departments within organizations. Compliance departments seek to automate regulatory compliance and reduce the risk of non-compliance. Risk management teams leverage AI to predict and mitigate risks more effectively. IT departments are typically responsible for the technical implementation and integration of AI systems. Financial departments support AI adoption to improve financial risk management and fraud detection. Strategic initiatives from executive leadership often drive the adoption of AI to achieve organizational goals.

AI is fundamentally transforming the GRC landscape by providing organizations with



unprecedented capabilities to manage governance, risk, and compliance more effectively. Traditional, manual approaches to GRC are being replaced by intelligent, automated systems that offer real-time insights and predictive analytics. This shift enables organizations to enhance decision-making, with AI-generated insights allowing decision-makers to make more informed, strategic decisions. Continuous monitoring and automated

compliance checks ensure organizations stay ahead of regulatory requirements, strengthening compliance. Predictive analytics allow for proactive risk management, reducing the likelihood of adverse events. Automation frees up human resources to focus on strategic initiatives, optimizing resources and driving organizational growth and innovation.

In conclusion, AI technology is revolutionizing GRC by offering enhanced efficiency, accuracy, and predictive capabilities. While challenges exist, the benefits

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far outweigh them, making AI an indispensable tool for modern organizations. As more sectors adopt AI-driven GRC solutions and address implementation challenges, the potential for AI to transform the GRC landscape will continue to grow, ensuring a more secure, compliant, and resilient future for businesses worldwide. The adoption of AI in GRC marks a significant advancement, heralding a new era where governance, risk, and compliance are not only more manageable but also more strategic and proactive, ultimately contributing to the overall

success and sustainability of organizations across various industries.

Saboor Mubarak is the Managing Director and Founder of Microbyte Innovations, an e-commerce and investment firm specializing in AI-based products. With over 15 years of experience in Technology Governance, IT Audits, IT Service Management, Business Resiliency, and Cyber Security, Saboor has a proven track record of driving growth and ensuring client satisfaction. He has led large-scale IT transformation projects, developed IT strategies, and implemented governance frameworks. Saboor has also played a crucial role in enhancing IT service management processes for numerous clients in the Middle East, showcasing his expertise in technology consulting and risk management.

Saboor's background in technology consulting, coupled with his expertise in business and practice development, led him to establish his own company in Dubai, UAE. Currently, Microbyte Innovations focuses on AI-based products for IT consulting and the real estate sectors, expanding its presence in the Middle East. Additionally, the firm has an investment arm that provides funding for tech-based startups, supporting young entrepreneurs in India and the Middle East. Through these ventures, Saboor continues to drive innovation and growth in the region's technology landscape.

Company Profile:

Microbyte Innovations, based in Dubai, UAE, is a pioneering firm specializing in AI-based solutions for IT Consulting and Real Estate. The company delivers intelligent IT audits, predictive risk management, and comprehensive ITSM documentation aligned with ISO 20000 standards. Their AI-driven GRC automation enhances compliance and reduces errors. Additionally, Microbyte Innovations offers smart property management, predictive market analysis, and AI-enhanced valuation models for the real estate sector. The firm also operates Advizorykit.com, an e-commerce platform for digital IT consulting products, and is launching an online academy for emerging technologies. Leveraging AI capabilities, the firm will also offer online courses on emerging technologies.



Rohan *Bansal*

INVESTMENT AND STRATEGY PROFESSIONAL | OXFORD MBA |

CLIMATE AND SUSTAINABILITY

OXFORD, ENGLAND, UNITED KINGDOM

Harnessing the Power of AI to Achieve Sustainable Development Goals

In a world where technological marvels and environmental urgency are both rapidly increasing, the need for sustainable solutions has never been more urgent. Imagine a future where artificial intelligence (AI) serves as the linchpin for global efforts to meet the United Nations' Sustainable Development Goals (SDGs).

The relentless march of AI technology presents a unique opportunity to address some of the world's most pressing challenges, from energy inefficiencies to agricultural sustainability and healthcare accessibility. However, this potential also brings forth ethical dilemmas and labor market upheavals, urging us to find a delicate balance between harnessing AI's capabilities and mitigating its risks.

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Energy Efficiency in Power Generation and Battery Storage

One of the most promising areas where AI can significantly contribute is in the realm of energy efficiency, particularly in power generation and battery storage. Traditional power systems often grapple with inefficiencies and waste, especially in emerging markets where infrastructure might be outdated or underdeveloped.

Enter AI, with its sophisticated forecasting and scheduling technologies. For instance, the use of AI algorithms to predict power demand and supply has revolutionized the energy sector. These algorithms analyze historical data and real-time inputs to calibrate energy production precisely, ensuring that the supply meets demand without excess wastage.

Moreover, AI-driven battery storage optimization can manage the energy produced from renewable sources like solar and wind, storing it efficiently and releasing it when needed. This technology not only maximizes the use of green energy but also stabilizes power grids, reducing the reliance on fossil fuels and cutting down carbon emissions.

An example is the implementation of AI by Google to enhance the efficiency of its data centers. By employing DeepMind AI, Google reduced its data center cooling bill by 40%, showcasing a direct application of AI in driving down energy consumption.

Transforming Agriculture with AI

Agriculture, the backbone of many economies, especially in developing nations like India, stands to gain immensely from AI advancements. The agricultural sector faces numerous challenges, including unpredictable weather patterns, pest infestations, and supply chain disruptions. AI tools can provide farmers with unprecedented visibility into crop health, yield predictions, and supply chain management. For instance, AI-powered drones and satellite imagery can



monitor large swathes of farmland, detecting signs of disease or pest infestation early on, allowing for timely intervention.

Additionally, AI algorithms can predict crop yields and market demand, enabling farmers to make informed decisions about planting and harvesting times, thereby reducing waste and improving food security.

An inspiring example is the use of AI by Precision Agriculture for Development (PAD) in India. PAD leverages AI to send personalized agricultural advice to farmers via mobile phones, helping them increase crop yields and improve livelihoods. This initiative has demonstrated

significant success, with participating farmers reporting higher productivity and profitability.

Revolutionizing Healthcare through AI

In the healthcare sector, the digitization of medical records and the proliferation of wearable health devices have generated vast amounts of data. AI's ability to process and analyze this data can transform healthcare delivery, making it more personalized and efficient.

AI can assist in early diagnosis, treatment recommendations, and even predict disease outbreaks. For instance, IBM's Watson for Oncology uses AI to analyze patient data and provide evidence-

based treatment options for cancer patients. This system not only improves the accuracy of diagnoses but also helps doctors devise more effective treatment plans tailored to individual patients.

Furthermore, AI can enhance the efficiency of healthcare systems by streamlining administrative processes and reducing wait times.

A notable example is the partnership between the UK's National Health Service (NHS) and the AI company DeepMind. By applying AI to patient data, the NHS aims to improve the detection of acute kidney injury, a condition that is notoriously

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Rohan Bansal is an investment and strategy consultant with extensive experience in private equity, AI-driven industrial solutions, and business development. He holds an MBA from the University of Oxford and a BA in Management Studies from the University of Mumbai. His career highlights include supporting early-stage entrepreneurs, securing significant investment deals, devising and leading innovative AI projects.



Rohan has facilitated startup fundraises, developed strategic business models, and contributed to startup growth through

difficult to diagnose early. This collaboration has the potential to save thousands of lives and exemplifies how AI can revolutionize healthcare.

AI holds the potential to accelerate progress towards achieving Sustainable Development Goals, particularly in energy efficiency, agriculture, and healthcare.

By developing AI's capabilities centred around foundational challenges in different sectors, we can address these challenges more effectively and create a more sustainable and equitable future. However, this technological advancement must be balanced with ethical considerations and proactive measures to ensure that its benefits are widely distributed, and its risks are mitigated.

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WE JUST MAKE SURE YOUR'S REACHES THOSE WHO MATTER

INSPIRE GENERATIONS

CORPORATE INVESTMENT TIMES

A Journey Through iGaming Investment Evolution

Vladimir Malakchi

CEO AND MANAGING PARTNER, XANADA INVESTMENTS
LIMASSOL, CYPRUS

The idea for Xanada Investments stemmed from Vladimir Malakchi's critical insights into the traditional venture capital landscape. During his tenure as an analyst and later in operational roles within startups, Vladimir Malakchi experienced firsthand the gaps in the industry.

He identified a pressing need for a more integrated approach to investment—one that extends beyond mere funding to include real, actionable expertise that startups can depend on.

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TOGETHER TOWARDS EXCELLENCE

Vladimir Malakchi has significantly influenced the business landscape for over a decade, using his expertise to scale various businesses across multiple industries by up to tenfold. His substantial impact has been particularly notable in the iGaming sector, where he has spent the last five years driving growth and innovation.

Early Career Insights

Vladimir's journey in iGaming began with a pivotal role - Chief Commercial Officer - at Evoplay, where his strategic initiatives substantially contributed to the company's expansion and success. With over ten years of experience in building and scaling businesses, his work in iGaming deepened his understanding of the industry's unique challenges and opportunities, laying the groundwork for his future endeavors.

Inspiration Behind Xanada Investments

The idea for Xanada Investments stemmed from Vladimir Malakchi's critical insights into the traditional venture capital landscape. During his tenure as an analyst and later in operational roles within startups, Vladimir Malakchi experienced firsthand the gaps in the industry. He identified a pressing need for a more integrated approach to investment—one that extends beyond mere funding to include real, actionable expertise that startups can depend on.

Reflecting on his experiences, Vladimir observed:

- A common disconnect between startups and investors.
- Startups often need more than financial assistance; they require mentors and industry connections to navigate the complex business landscape.

This realization sparked his motivation to create a fund that offers:

- A holistic support system, not just capital infusion.
- A comprehensive nurturing environment that



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fosters deep connections and mutual growth.

Xanada Investments: A New Vision for Venture Capital

Xanada Investments was founded to transform the investor-startup relationship by emphasizing strategic support and collaboration. Malakchi believes the investment world requires a shift towards:

- More personal relationships between investors and startups.
- Deep connections and a shared system of values.

The fund supports:

- Innovative leaders and projects from the Pre-Seed to Series A stages.
- Access to a wide array of resources beyond

Vladimir Malakchi is a strategic investor and business scaling expert with 10 years of experience.

Over the past 5 years, he has mentored iGaming companies, guiding them to commercial success and top industry rankings.

Recognized as Speaker of the Year and Influencer of the Year, Vladimir is among LinkedIn's top voices in the industry. He has led companies to over 300 awards and nominations.

A respected judge and speaker at global gaming conferences, Vladimir launched Xanada Investments—an investment fund that supports promising iGaming projects, focusing on business scaling through financial backing and a community-driven approach for mutual success.

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- ▶ Up to 2 000 000\$ Investment
- ▶ Expert Consulting
- ▶ Global Media Coverage



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STAND OUT, BE DIFFERENT
AND SHOW THAT DIFFERENCE BOLDLY**

monetary assistance, including strategic guidance, operational assistance, and an expansive network of industry experts.

Community Engagement and Industry Leadership

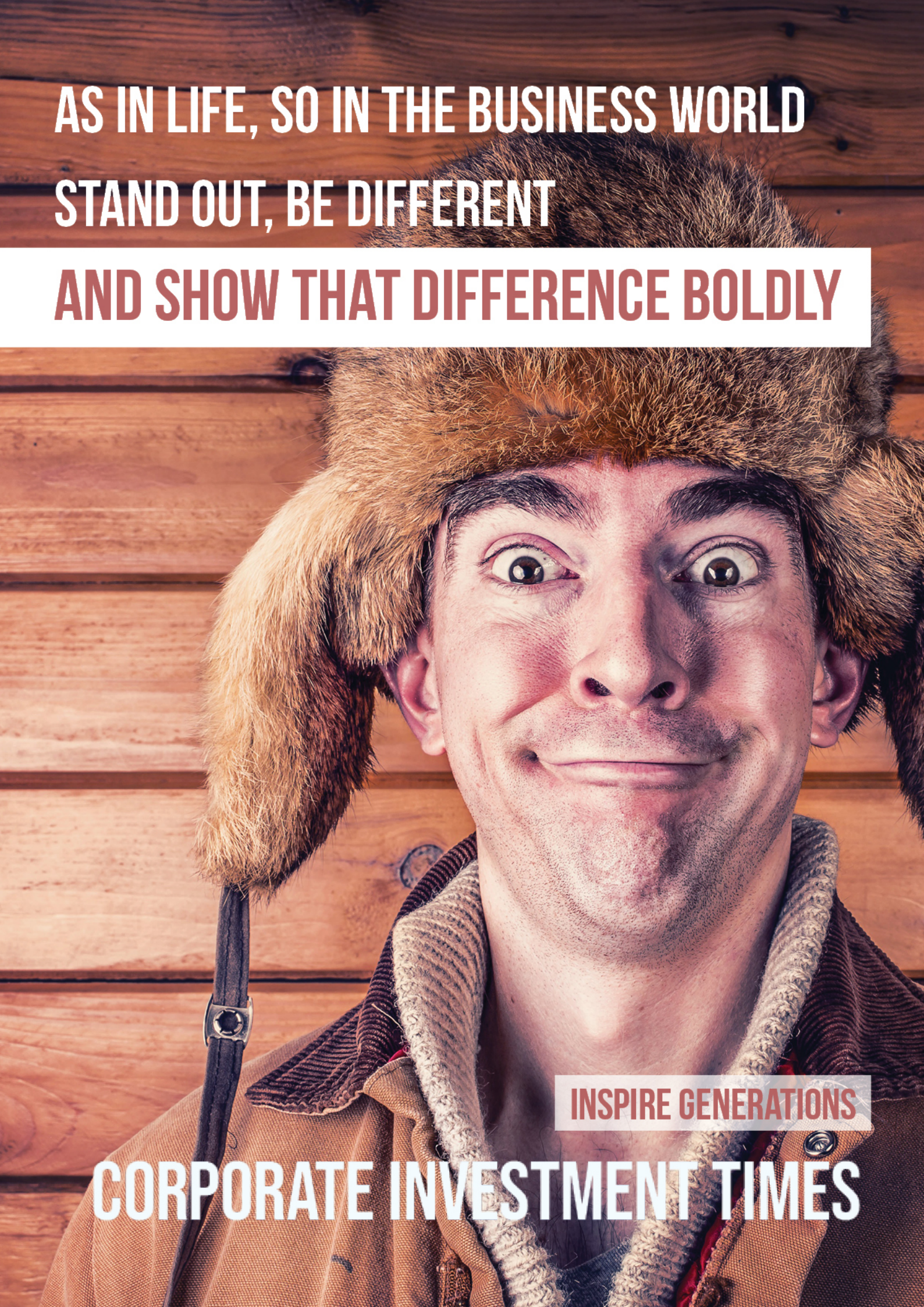
In addition to his role as CEO and Managing Partner, Vladimir Malakchi actively contributes to the iGaming investment community and has been recognized as Speaker of the Year and Influencer of the Year. Vladimir regularly participates as an expert and judge at industry events, including iGB Live, where he provides valuable insights and guidance. He is also scheduled to participate at the upcoming SIGMA STARTUP Village in Budapest, continuing his engagement with startups in the sector.

Together with his team, Vladimir organizes a variety of competitions and opportunities for startups, including the Xanada Startup Contest, which offers more than just financial support. This contest provides comprehensive backing, including mentorship and crucial industry connections, aimed at supporting the overall

development of emerging companies. Vladimir and his team are committed to expanding these efforts, with plans to announce more competitions in the future to continue fostering growth and innovation within the startup community.

Vladimir reaches a broader audience through podcasts and other media, working to build a network of innovators and promote a collaborative investment environment in the iGaming sector.

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INSPIRE GENERATIONS

CORPORATE INVESTMENT TIMES



Ahsan

Rasheed Khan

SALES DIRECTOR - ORACLE | EX-CHIEF COMMERCIAL OFFICER (CCO)-KHAZANA ENTERPRISE |
EX-COUNTRY MANAGER - VMWARE | EX-ORACLE | EX-NIFT | EX-AMZT | EX-PAKCERT
PAKISTAN

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Driving Global Impact through Healthcare Technology

In today's rapidly evolving world, technology has become the cornerstone of global progress, particularly in healthcare. My journey in the tech industry has been one of exploring how digital innovation can make a profound impact on the lives of the people it interacts with.

With over two decades of experience, I've had the privilege to witness and contribute to transformative changes in various industry vertical through the organisations I was and am part of, but more recently since last two years in the healthcare sector understanding the challenges that LMIC's (Lower middle income countries) populations face in the shape of chronic illnesses like cardiovascular diseases, diabetes and hyper-tension across South East Asia and Middle East & African regions.

Global Vision in Healthcare:

Joining Rightmetrics (US based digital health start-up) as their board of directors and co-founder, I have consistently focused on leveraging technology to bridge gaps in healthcare accessibility. The work at Rightmetrics has taken me from the United States to remotest parts of Southeast Asia, where I've observed the universal challenges that healthcare systems face, especially in remote and underserved areas. I believe that technology, particularly in telehealth and remote patient monitoring (RPM), holds the key to addressing these challenges on a global scale. Especially as the population ages, home care services and hospital at home concept are what we have worked at Rightmetrics to introduce these in LMICs as a new service delivery by traditional healthcare providers.

Harnessing Technology for Global Good:

One of the most satisfying experiences in my career has been the development and implementation of the Vivovitals telehealth & RPM platform with virtual wards and virtual hospitals. This platform, built on advanced analytics and real-time monitoring, has the potential to revolutionize healthcare not just in one country, but globally. By integrating these technologies into healthcare systems, we can ensure that patients, regardless of their

geographical location, receive continuous and proactive care. The global application of such platforms means that we can reduce the burden on hospitals, improve patient outcomes, and make healthcare more efficient and accessible worldwide.

Experiences in Social Impact:

A significant part of my journey has been my involvement in social impact initiatives. I've always believed that true innovation is measured not just by its market success but by its ability to bring about positive change in society. My work in community health projects, particularly those focused on chronic disease management, has reinforced this belief. By organizing and supporting healthcare camps in underserved regions like Kashmir, I've seen first-hand how technology can uplift communities and improve lives. When it is a decision between pricking 3 times your hand for blood glucose reading or a meal (cost for one single strip required for one blood glucose reading comes to around .51 AED or \$.14 cents) it is more than the price of one piece of bread, 3 would be equal to a normal meal for one person, here hunger wins over health. This is how poverty affects decision making resulting in delayed/deferment of health treatments by the chronic patient populations living in these remote parts of the world. To address these issues, we embarked on creating a digital diabetes foundation charity to not only provide telehealth & RPM consultation sessions but to also address the unaffordability situations faced by the patients to help them improve and stop the progress of chronic diabetes conditions.

Leading with Innovation and Experience:

Throughout my leadership roles, whether in multinational corporations or start-ups, I've emphasized the importance of innovation with a purpose. I've led digital transformation projects that have reshaped industries and created new opportunities for economic growth. However,



the most fulfilling aspect has always been seeing how these innovations translate into real-world benefits for people across the globe.

Looking Forward:

As I look towards the future, my goal is to continue exploring how technology can create global impact, particularly in healthcare. We have identified more challenges in these areas that we are now working towards addressing with Vivovitals 2.0 for broader acceptability across the globe utilising hyper-scaler clouds, local in-country cloud providers and AI to establish sovereign healthcare cloud platforms. The ongoing advancements in telehealth and RPM are just the beginning. I envision a world where these technologies become the

norm, ensuring that everyone has access to the healthcare they need, regardless of where they are.

To Conclude:

My journey has been one of continuous learning and growth, driven by a desire to make a global impact. By combining technological innovation with a commitment to social good, I believe we can address some of the world's most pressing challenges. As we move forward, I am excited to be part of this journey towards a healthier, more connected world as we are bringing these solutions to the middle east and African region and expanding in south-east Asia.

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Ahmad J. Naous

PRESIDENT (UIPM)/DIRECTOR UAPCU/GLOBAL EDUCATION INFLUENCER/INT.

BOOKS FOR PEACE AWARD 2020/LEADERSHIP GOLD AWARD 2021

BEIRUT GOVERNORATE, LEBANON

The Chief Happiness Officer (CHO) is a relatively new role in the corporate world, but it's gaining traction as companies recognize the importance of employee well-being.

What they do:

A CHO focuses on creating a positive and productive work environment for employees.

This involves implementing programs and initiatives that boost employee satisfaction, motivation, and overall well-being.

CHOs often work with HR departments and senior management to identify areas for improvement and develop strategies to address them.

Title and perception:

The title "Chief Happiness Officer" can be lighthearted, but the role itself is serious.

It's not about providing free lunches and foosball tables, although those can be perks.

A CHO works to create a culture of open communication, recognition, and work-life balance.

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The Important Role Chief Happiness Officer (CHO)



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Real-world examples:

Henry Stewart, founder of Happy, changed his title to CHO to reflect the company's mission of creating a fulfilling work environment for employees.

Many companies are adopting the CHO role, though titles may vary. For instance, some companies might have a "Head of Employee Well-being" or "Director of People Experience."

Overall, the Chief Happiness Officer plays a crucial role in fostering a positive work environment and promoting employee well-being.

Stratexology and Chief Stratexology and Chief Happiness Officer (CHO) come from different ends of the business strategy spectrum, but they can potentially complement each other. Here's how:

- **Stratexology Focus:** Stratexology is a framework for creating a holistic business strategy with a focus on shared value and positive impact for all stakeholders, including employees [Source: Grow Kudos].
- **CHO Focus:** A CHO directly addresses employee well-being and satisfaction, fostering a positive work environment [Source: AIHR].

Connecting the Dots:

While Stratexology looks at the bigger picture of a company's impact, a CHO focuses on the internal human element that drives that impact. Here's how they can work together:

- **Happy Employees, Better Strategy Execution:** Stratexology emphasizes successful strategy execution. Happy and motivated employees, a focus of CHOs, are more likely to be engaged and contribute effectively to achieving the company's goals.
- **Shared Value through Employee Well-being:** Stratexology promotes creating shared value. A happy and healthy workforce can contribute

to a company's positive social impact, aligning with Stratexology's goals.

In short: Stratexology provides the framework for a successful and impactful business strategy, while a CHO ensures the human capital within the company is well-positioned to execute that strategy and achieve those positive outcomes.

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In short: Stratexology provides the framework for a successful and impactful business strategy, while a CHO ensures the human capital within the company is well-positioned to execute that strategy and achieve those positive outcomes.

The success of a Chief Happiness Officer (CHO) is a complex issue. Here's a breakdown of the

factors to consider:

Arguments for Success:

- **Improved Employee Engagement:** Studies show a positive correlation between happy employees and higher engagement. Engaged employees are more productive, creative, and likely to stay with the company [Source: Forbes].
- **Reduced Turnover:** Happy employees are less likely to leave, saving the company money and time associated with recruitment and training.
- **Enhanced Employer Brand:** A focus on employee well-being can attract top talent and improve a company's reputation as a great place to work.
- **Positive Impact on Business Metrics:** Studies suggest a link between happy employees and improved customer satisfaction, profitability, and overall business performance [Source: Training Journal].

Challenges and Considerations:

- **Measuring Happiness:** Happiness is subjective and difficult to quantify. Defining success for a CHO can be challenging.
- **Superficial Solutions:** A focus on perks and gimmicks won't create lasting happiness. CHOs need to address deeper issues like work-life balance, recognition, and career

development.

- **Leadership Buy-in:** For a CHO to be successful, they need strong support from senior management. Without company culture changes, initiatives may struggle to take root.
- **Role Perception:** The title "CHO" can be seen as fluffy or unimportant. CHOs need to demonstrate the tangible benefits of their work.

So, is a CHO successful?

It depends. There's no one-size-fits-all answer.

- A CHO with strong leadership backing, clear goals, and effective strategies can have a significant positive impact on a company.
- However, without the right approach and company culture, the role can be ineffective.

In conclusion:

Chief Happiness Officers have the potential to be a powerful force for positive change within organizations. Their success depends on a combination of factors, including well-defined goals, strong leadership support, and a focus on addressing the core drivers of employee well-being.



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As the global crypto conference season gears up this September, it presents an exceptional opportunity for both investors and project founders to network, learn, and solidify their presence within the industry. But the crypto space is notoriously fast-paced and complex, which means that to make the most out of these events, simply attending won't cut it.

To truly capitalize on the opportunities these conferences offer, you need to approach them with a well-thought-out strategy. Here's how to attend crypto events the smart way, ensuring you maximize your time, effort, and resources.

Adrian Niculescu

SHAPING THE FUTURE THROUGH BLOCKCHAIN, GLOBAL MENTOR & SPEAKER: 10K+ STUDENTS
30 TECH STARTUPS EMPOWERED, 500+ EVENTS, 20+ YEARS SHAPING BUSINESSES
250 REAL ESTATE TRIUMPHS, EXPERT COPYWRITER & SALES ALCHEMIST

DUBAI, UNITED ARAB EMIRATES

Essentials for Attending Crypto Events *A Guide for* Investors and Founders

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Set Clear Objectives: Define Your Purpose

Before you even register for an event, take a step back and clarify your objectives. Why are you attending? Your purpose will drive your entire approach to the conference.

For investors, your goals might include discovering innovative projects, evaluating new investment opportunities, networking with other industry players, or gaining insights into market trends. To get the most out of the event, you might want to identify specific projects or founders you wish to meet. By narrowing your focus, you'll be able to prioritize your time more effectively.

For project founders, the objectives could range from raising capital, showcasing your project to potential investors, finding partners for collaboration, or even recruiting talent. A clear understanding of your goals will help you tailor your pitch, choose the right sessions, and make meaningful connections.

Do Your Homework: Research the Event and Attendees

Crypto events often attract a diverse mix of participants, including high-profile speakers, emerging projects, venture capitalists, developers, and industry influencers. To navigate this landscape efficiently, you need to do your homework.

Start by researching the event itself. Review the agenda, familiarize yourself with the topics of panel discussions, and identify the keynote speakers. Knowing what sessions will cover areas of interest will help you plan your day effectively.

For investors, understanding the profiles of the startups and projects presenting is crucial. Look into their whitepapers, explore their websites, and review any press coverage they've received. This background research will allow you to ask more informed questions, spot potential red flags, and identify the most promising opportunities.

For project founders, it's essential to know who the key investors, potential partners, and competitors attending the event are. Understanding their interests and portfolios will enable you to fine-tune your pitch, ensuring it resonates with their specific needs and interests.

Additionally, many events now have dedicated apps or networking platforms. Use these tools to get a head start on connecting with other attendees. By reaching out and setting up meetings in advance, you can ensure you make the most of your time at the conference.

Prepare Your Pitch and Talking Points: Be Ready to Impress

Whether you're an investor or a founder, one of the most critical aspects of attending a crypto event is your ability to communicate effectively.

Investors should be prepared to articulate their investment strategy, the type of projects they're interested in, and what they bring to the table beyond just capital. Remember, in the highly competitive world of crypto, founders are not just looking for money—they're looking for strategic partners who can help them grow and succeed.

Project founders need to have a polished pitch ready to go. Your pitch should clearly explain the problem your project is solving, the technology behind it, your target market, your team's expertise, and your roadmap for the future. But beyond just the content, delivery matters too. Practice your pitch multiple times to ensure it's concise, engaging, and adaptable to different audiences.

In addition to your main pitch, it's useful to have a few key talking points or elevator pitches ready for casual encounters during the event. You never know when a chance meeting in the hallway or over lunch could lead to a significant opportunity.

Leverage Social Media: Amplify Your Presence

Crypto events are usually buzzing with activity on social media, particularly on platforms like Twitter and LinkedIn. Engaging on social media during



the event can significantly amplify your presence and help you connect with other attendees.

For project founders, this is an opportunity to showcase your project to a broader audience. Live-tweet your insights from sessions, share photos, and use the event's official hashtag to increase visibility. If you have a booth or are giving a presentation, make sure to promote it in advance. Engaging content can attract attendees to your booth or session and create buzz around your project.

Investors can use social media to share their thoughts on emerging trends, comment on keynotes, and connect with founders or fellow investors. Following and engaging with the event's hashtag can also help you identify promising projects or individuals you might not have encountered otherwise.

After the event, continue the momentum by sharing your key

takeaways, tagging the people you met, and thanking the organizers. This not only helps solidify the connections you made but also positions you as an active and engaged participant in the crypto community.

Network with a Purpose: Quality Over Quantity

Networking is one of the most valuable aspects of attending any conference, and crypto events are no exception. But rather than trying to meet as many people as possible, focus on building meaningful relationships with the right people.

Start by attending the networking events, lunches, and informal gatherings that are often part of the conference schedule. These settings are ideal for striking up conversations in a more relaxed environment.

For investors, networking with purpose means seeking out projects that align with your investment thesis. It's also about connecting with

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other investors, as syndicates and co-investing opportunities are common in the crypto space.

Project founders should focus on connecting with potential investors, strategic partners, and advisors. When networking, be authentic—people can quickly sense if you're only interested in what they can do for you. Instead, approach conversations with curiosity and a willingness to learn from others.

After the event, it's crucial to follow up. Send a personalized email or LinkedIn message referencing your conversation. This follow-up is often where the real value of networking is realized, as it allows you to deepen the connections you made and explore potential collaborations.

Stay Informed and Adaptable: Embrace the Dynamic Nature of Crypto

The crypto space is one of the most rapidly evolving industries in the world. New technologies, regulations, and market trends can emerge seemingly overnight. To stay ahead of the curve, it's essential to remain informed and adaptable during the conference.

Attend sessions that cover the latest

developments, even if they're outside your immediate area of expertise. For example, investors might benefit from attending a technical session on a new blockchain protocol, while project founders could gain insights from a panel on regulatory trends.

Being adaptable also means being open to unexpected opportunities. Sometimes, the most valuable connections or insights come from spontaneous conversations or unplanned sessions. Don't be afraid to deviate from your planned schedule if something interesting comes up.

Take Care of Yourself: Optimize Your Conference Experience

Crypto conferences can be intense, with long days filled with sessions, meetings, and networking events. It's easy to get caught up in the excitement, but to get the most out of the event, you need to take care of yourself.

Make sure to stay hydrated, eat nutritious meals, and get enough sleep. If you're traveling, try to adjust to the local time zone as quickly as possible to avoid jet lag. It's also important to take breaks throughout the day to recharge—whether

that's stepping outside for some fresh air or finding a quiet spot to relax for a few minutes.

By taking care of your physical and mental well-being, you'll be more alert, focused, and ready to seize opportunities as they arise.

Follow Up and Reflect: The Post-Conference Plan

The conference may be over, but the work doesn't stop there. In fact, the post-conference period is when you can truly capitalize on the connections and knowledge you've gained.

Investors should follow up with the projects that caught their interest. Schedule deeper discussions, conduct due diligence, and explore how you might collaborate. This is also a good time to review your notes from the event and consider how the insights you gained might influence your investment strategy.

Project founders should send personalized follow-up messages to the investors, partners, and advisors they met. Thank them for their time and reiterate your project's value proposition. If you

received feedback on your pitch, use it to refine your messaging. The post-conference period is also a great time to nurture the relationships you started, turning initial conversations into lasting partnerships.

Conclusion: Seizing the Opportunity

Attending crypto events as an investor or project founder is about much more than just being there—it's about strategically positioning yourself to make the most of the opportunities these events offer. By setting clear objectives, doing your research, networking with purpose, and staying informed, you can ensure that your time at these conferences is not just productive but transformative. As the crypto conference season kicks off this September, approach it with a smart strategy, and you'll be well on your way to achieving your goals and driving success in the ever-evolving world of cryptocurrency.

All success! Adrian Niculescu

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Why I do
not want to
go back to
Slovenia

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For more than twenty years I have been dealing with personal and business crises caused by personal disorders from childhood. That is why I have specialized in “cutting” bonds out of precociousness and developing the potentials that have slept so long because of psychological “garbage”. In all these years I have “saved” at least 1,000 people, all over the world. The mare from Kovač is usually barefoot or she runs much slower because you are alone in the problem and then you see no solution. Well, in this case I could say as an excuse that I did not find a psychotherapist who was good enough for me.

When I think back to my childhood, I remember that I was “ashamed” of some things, namely that I became interested in space very quickly, so that my first books from the library were about the universe. So I always made sure that nobody saw which books I secretly borrowed and read. In no case I found a conversation partner, I was 9 years old. In the same year I also started dancing in a dance group.

At the age of ten I started to write songs in secret. I was different, I felt that everything I did was not acceptable for the environment I lived in, in the suburbs of Ptuj. So I distanced myself from society and locked myself into my world where I was creatively active. I had my own laboratory where I made “soaps”. I wrote stories and songs. I had all the walls plastered with pictures of planets and stars.

At the same time, there was alcohol in the family circle and the resulting violence, so that I completely isolated myself from this world. I began to live in a world of my own. Only in high school did I realize that the environment in which I lived had become too narrow for me. But I still remained in my hometown.

Why do I write about childhood when I want to answer the question: “Why do not I want to go back to Slovenia? I have to start with the cause, which in many cases lies in childhood. So the first step is always important; why do not you want

something today. I studied in neighboring Maribor, where I went every day from Ptuj. Then I got my first job in my home town, where I opened a shop. I married a local woman and we stayed in our hometown. With all the steps I took, I would be dissatisfied. I knew all this, I felt it, but I did not have the strength to overcome it. Although I



was already working as a psychotherapist at that time. Until one day at the age of 30 I collapsed, I just could not breathe, I literally started to “vomit” wherever I had a bad feeling. I looked for a personal fitness trainer, started doing different energy therapies... and so I slowly gathered enough courage to leave Ptuj at the age of 33 and finally leave Ptuj.

But obviously not far enough, because I was still dissatisfied with the acceptance of the environment, I just did not feel satisfied, so I started to look for new challenges and on

recommendation I ran for president of Olympic Committee of Slovenia. At that time I was not aware of it, but I fell into a circle that had been operating with the same cast for almost 40 years, and I was in that circle as an intruder. When I looked at things from a distance, I basically saw that it was a strongly connected “community” or,

At some point, however, when they met this need on their part, some withdrew from these associations because they had higher goals.

Or in other words. If we do not put our personal goal in life first, we will never be satisfied, but we will always look for meaning in our work, in our hobbies, in other things. And so the boys, who after decades had the only meaning of life in the conviviality through sport, are still active members of these associations, which is their only stimulus for life. And these guys basically represent Sports Lobby.

The lobbies in sport mentioned above are not primarily about money, but about “food” that fills their ego (to put it bluntly). These lobbies usually have no or no important function, if at all. However, with their direct comments they have a very strong influence on those who lead and decide. Today we call these lobby groups “uncles from the background”. In other words, they are elderly people who enjoy a reputation in an association that they once founded themselves. However, human psychology works in such a way that someone who has been around for a long time knows everything, even if he has essentially not moved for 30 years and the whole technique and method of sport has, according to his way of thinking, moved far into the future. And every sports federation has such a club of “uncles from the background” who have their table in the club bar and from there they manage the daily and strategic policy of this sport.

Basically they do not even think badly, they just comment, they just have fun, that they do not have a long time. However, people like coaches, functionaries who only occasionally come near them and listen to their debates or even talk to them, feel they know exactly what to do and, with a guilty conscience, hurry immediately to pass on the information (just because their self-esteem is low and they have no goal or identity of their own). However, since there is always distortion and misunderstanding in the transmission of information, the information passed on by “uncles

as it is called in modern terms, a “lobby”. At that moment I thought of lobbies as follows: “Sports lobbies or interest groups were not created intentionally, or are they professional groups, but are exclusively people for whom this is the only meaning of life! I can say this after three years of intensive work. in the national industry association and through their professional eyes.

Each association was founded on the basis of a few interests, founded by up-and-coming boys to have fun, enjoy and develop at the same time at these gatherings.

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in the background”, both for fun via one of the couriers to the Presidency or to the crowd, can cause immense discord and material damage.

To give an example from personal experience: As president of the national federation, I had to provide additional funds to close the season, so I took out a loan with a bank where I mortgaged my assets, partly the company, because “uncles in the background” said that I was definitely doing something wrong; the other authorities blocked the union’s work to check these rumors. Because the trade union was blocked, there was also a blockade of my business accounts, which eventually led to the company being on the verge of collapse, I had to lay off 12 employees, endangering 12 families, I lost confidence in banks, business partners and finally in the public (the company was ranked 121st among the fastest growing companies in Slovenia, on the gazelle scale for 2012). And this only because the “uncles in the background” suspected something. Thus, an insignificant beer debate to shorten the afternoons can completely ruin the lives of some people, like the story of a butterfly that swings its wings in Africa and causes a hurricane in Central America... So the uncles in the background are really a harmless gang, who only for a short time. But the problem is the lack of self-confidence and immaturity of the others who move around them. Who do not know what is true and what is not. So who is to blame, the uncles or the boys around them?

Basically one and the other. If I make a comparison with a vegetable garden and these boys are a young lettuce that needs to grow... ...but if the garden is full of weeds, it will never grow into a lush lettuce, but will always remain dwarfish and tasteless. Therefore, these weeds must first be removed so that the lettuce can grow normally. The same should also apply to sports associations. It would be necessary to keep a safe distance from the “uncles in the background”, and we should have the function of wise men where we would be advised first and

foremost. Today’s young functionaries should primarily build on self-confidence, on their real self-image, so that they can decide their own fate and the reorientation of sports associations. They themselves, however, were so stable that they would take the opinion of the wise men only as a guide in decision-making, but not as the absolute truth.

As I was very close to winning my election campaign at that moment, I began to receive warnings from all quarters, criminal charges, false announcements in the media, business interruptions... only to never think about trying to get back in their circle. Maybe I can describe a case that occurred the day before the election for president of the OKS. The sports faculty UM celebrated its 50th anniversary at Ljubljana Castle, where both candidates were present.

It looked as if I was at one end and he at the other end of the hall. I stood alone and everyone around him. A quarter of an hour later, the President of the Republic came to me and congratulated me on my courageous act. I can say that this is a lobby that the top echelons of the country fear, and I was treated and “punished” accordingly. As I was already living partly in Belgrade at that time and enrolled for a doctoral thesis at Crisis Management, I moved to Belgrade and from there later to North America, South America, United Arab Emirates and finally to Switzerland.

My starting point was still Belgrade. Two years ago I returned to Slovenia with the intention of settling all the outstanding issues that remained from that time. Of course, this was almost impossible, because I also wanted to redesign the business environment here. It was a rejection based on what was written on the Internet ten years ago and never checked. I had to prove for each business individually what was true and what was not, and some simply said they were afraid of getting into some kind of media affair. And so I decided to go back abroad. I can no longer imagine life in Slovenia.

Unless current politics and the situation turn



everything upside down. So if I do a self-analysis now! Apparently the fear was born very early and only grew or reached its peak at the age of 35 when she ran for the office of OKS. I could say that my feelings or my way of life in fear have already been “instilled” by my parents. Apparently they lived in fear too, and I simply took this way of life upon myself. But I developed my potential deep inside of me. Just as I developed all my potential abroad.

- I did my doctorate at Leadership Psychology.
- I am an assistant professor of Public Management at United Nations University for peace.
- I have written 114 books on leadership, relationships and poetry. The books have been translated into 11 languages.
- I founded the new scientific science of dynamics (in the process of adoption).
- Currently I am in the process of being accepted as a full member of Royal Academy of Sciences and Arts of Serbia.

- I have helped several successful companies and entrepreneurs to the top of the world.

I have listed only a few facts about what I could give to Slovenia and help it to become a world leader. But because of the lobbies that I wanted to change, I am of course no longer welcome here. After all, many people have used this for completely different stories, that they have cleared their name or profited from it or even made sacrifices... So when I look for those who are leaving Slovenia or want to return to Slovenia, or give them advice. Slovenia is a very beautiful country to live in.

Just do not go into public life and do not earn money outside. Do not push into different circles. This way you will remain unbiased. Despite all my knowledge I still have to fight with this fear. However, it is true that as soon as you start talking about these things, the purification process begins. So this period of self-isolation was designed to... to cleanse myself of all fears and perhaps one day visit Slovenia. Thank you for your attention.

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