

AUGUST 2025

WWW.CORPORATEINVESTMENTTIMES.COM

CORPORATE

INVESTMENT TIMES

ONE WORLD . ONE EDITION

80th
Global Edition

Katharina
Loeckinger



Senior Vice President | Corporate Advisor
Dubai, United Arab Emirates | Frankfurt, Germany

WWW.CORPORATEINVESTMENTTIMES.COM

CORPORATE INVESTMENT TIMES



As we step into 2025, every new journey presents an opportunity to evolve into a greater version of ourselves. Some journeys, however, transcend the ordinary, becoming legendary narratives that inspire, captivate, and ignite change in the hearts of others. These extraordinary paths shape not just individual destinies but also influence generations to come.

“I want to inspire people. I want someone to look at me and say, ‘Because of you, I didn’t give up.’”

At Corporate Investment Times, our mission is to share these influential stories—tales of resilience, ambition, and transformation. Through these narratives, we aim to fuel inspiration, empowering others to embark on their own remarkable journeys and leave a legacy that echoes through time.

*Let your journey inspire the world.
Corporate Investment Times
“Inspiring Generations”*

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

© 2022–2023 CIT NETWORKS. ALL RIGHTS RESERVED.
Title is protected through a Copyright registered with India Patent and India Copyright Act

<https://corporateinvestmenttimes.com>

Rima M.



2025 AUGUST



Katharina Loeckinger

Senior Vice President | Corporate Advisor

Dubai, United Arab Emirates

Frankfurt, Germany

The global push toward decarbonisation is accelerating - but it risks stalling at the start. Beneath every solar panel, electric vehicle, or hydrogen hub lies an often-overlooked dependency: critical minerals.

Copper, lithium, nickel, cobalt, and rare earths form the foundation of clean technologies. Yet while investment floods into renewables and electrification, upstream mineral supply remains dangerously underfunded and geopolitically vulnerable.

The creation of critical mineral supply chains is essential to meeting global climate commitments, demanding strategic capital. Today's structural imbalance presents not just a challenge but one of the decade's most compelling and high-leverage opportunities. Gulf-based investors, with deep expertise in energy markets and long-term industrial strategies, are uniquely positioned to lead in closing this investment gap.

Investing in Critical Minerals

Securing the Foundations of the Global Energy Transition

<https://corporateinvestments.com>

#GLOBALBUSINESS

The Bottleneck in Global Climate Ambitions

Meeting global net-zero targets by 2050 will require a sixfold increase in critical mineral demand by 2040, according to the International Energy Agency. Lithium demand alone is projected to grow over 40-fold if the world meets its net-zero targets by 2050.

Yet, upstream development remains underfunded and fragile:

- Over 80% of global lithium and rare earths are processed in China, creating geopolitical exposure.
- The average time from mineral resource discovery to production is

over 15 years, making near-term supply expansion highly constrained.

As of 2024, less than 5% of global capital expenditure in energy transition portfolios is allocated to upstream materials. Without major shifts in investment behaviour, key clean energy technologies – including electric vehicles, solar, and battery storage – will face severe material bottlenecks in the years ahead.

The Role of Junior Mining in Meeting Demand

Most new critical mineral supply originates with junior mining companies – small, early-stage mineral exploration companies that discover and advance projects through the



<https://corporateinvestments.com>

Hemerdon Tungsten Mine, UK



feasibility and permitting stages. These companies typically account for more than half of global exploration activity, yet attract a fraction of the capital.

This presents a systemic risk: the energy transition cannot succeed without junior miners, but market structures continue to underfund them.

Despite their critical role, junior miners often lack access to institutional capital due to perceived geological, jurisdictional, or ESG risks – many of which are overstated or manageable. As a result, viable projects are delayed, and the global raw material pipeline remains dangerously thin.

Closing this funding gap is not merely a matter of investment – it is essential to the success of the global energy transition.

The Gulf Region: Positioned for Strategic Influence

The UAE and Saudi Arabia, in particular, are actively aligning their capital deployment strategies in support of energy transition priorities:

- At COP28, held in Dubai in 2023, the UAE committed to tripling renewable energy capacity and expanding support for global green infrastructure.
- The UAE's Masdar and Saudi Arabia's PIF are investing in green hydrogen, battery supply chains, and low-carbon manufacturing across Africa, Asia, and Europe.
- Dubai's positioning as a financial and logistics hub connects capital-rich institutions with upstream


<https://corporateinvestmenttimes.com>

opportunities in Africa, Central Asia, and Latin America—regions rich in critical mineral deposits.

This positions Gulf capital at a pivotal junction: not just to fund the transition – but to shape its supply chains.

While critical mineral projects involve geological, jurisdictional and regulatory risk, they are increasingly being addressed through sophisticated investment structures:

- Milestone-triggered capital deployments tied to technical progress.
- ESG-linked royalties and offtake agreements with downstream manufacturers.
- Joint ventures with OEMs or governments to anchor offtake and reduce market risk.

These tools are now widely used by institutional investors to reduce risk while

gaining long-term strategic positioning.

A Critical Juncture for Capital

The global energy transition is moving from ambition to execution – but execution depends on secure and sustainable supply chain of critical minerals.

For Gulf-based investors, the critical minerals sector presents more than a financial opportunity. It offers long-term strategic influence over the technologies, energy systems, and industrial partnerships of the coming decades.

The capital exists. The projects are emerging. What's needed now is targeted investment and lasting partnerships to build the future from the ground up.

Katharina Loeckinger is a Dubai-based investment professional and Senior Vice President at DGWA, a German investment and advisory firm focused on the critical minerals and resource sectors.

She advises investors, family offices, and industrial stakeholders on evaluating early-stage mining and processing projects critical to the global energy transition. Katharina is an active member of EU level working groups, including the European Raw Materials Alliance (ERMA).

Francesco Giovanni Sisca

Innovation Consultant & Personal Development Coach
Milan, Lombardy, Italy



<https://corporateinvestmenttimes.com>

In today's fast-changing world of work — shaped by digital transformation, fluid organizational structures, and the ongoing redefinition of roles and identities — the idea of a "boundaryless career" is more relevant than ever.

Far from being just a professional model, it represents a deeper cultural shift: one that places authenticity, self-direction, and personal ethics at the heart of meaningful work.

This article offers a personal and reflective take on the concept, blending lived experience with

Becoming Ourselves Through Work

The Boundaryless Career in the Age of Digital Transformation

insights from organizational psychology and human-centered design. It invites us to rethink career not as a linear climb, but as a dynamic process of becoming — where motivation, integrity, and well-being are not optional, but foundational.

I've been meaning to write this piece for a long time. But I kept postponing it, thinking I wasn't ready — that I needed more academic sources, more time to research, more authority to speak on the subject. Part of that hesitation came from my perfectionist nature, but part of it stemmed from the weight I've always believed this topic should carry in modern societies. Call it a reverential awe, if you want.

Over the years, though, I came to a simple realization: even though the idea of a boundaryless career has been around in academic circles for decades, it's still surprisingly rare in everyday conversations, especially here in Europe. And what I want to share is not a literature review. It's a lived perspective. A reflection on how this idea can actually change the way we work, organize, and maybe even live.

So, what is a "boundaryless career"?

Coined in the 1990s by Michael B. Arthur and Denise M. Rousseau, the concept described a new kind of career—one that doesn't follow a straight path within a single company, but instead unfolds across industries, roles, geographies, and organizational cultures.

Therefore, although it is a term coined several decades ago, I believe it remains a highly relevant concept today. In fact, career paths in today's modern labor market — rapidly transformed by digital technologies and artificial intelligence — should no longer be about climbing a corporate ladder but about carving one's own path. Therefore, it shouldn't be just about acquiring vertical competencies but about developing lifelong learning skills in order not only to keep up with contemporary change, but to truly understand it.

The real shift nowadays in the labor market, though, is that the main character isn't the company any longer, but the individual.

We build our careers based on values, passions, expectations, life choices, not just job offers or performance reviews. The company has become only one stage in life, not the entire play.

And that's a big deal. Because for the first time in modern history, we have the chance to put the individual back at the center of how work is designed. That, in my opinion, should be the quiet promise of the digital age: the dismantling of rigid structures, hierarchies, and schedules in favor of connection, purpose, and flexibility.

In this new world, our inner compass matters again. Motivation, personal direction, lived experience—they have a voice. And if we listen closely, career stops being something external we chase and becomes something internal we cultivate.

We all carry a story. Even inside collective systems, we each have a unique direction, whether we're aware of it or not. That direction is our "destiny," not as something fixed, but as a pull toward what fulfills us. The best organizations of the future will be those that can recognize and align with that direction. But this can be created only with a newly grasped awareness that each worker above all is an individual.

Therefore, next time, when you're at the office coffee machine, sipping some ginseng along with a colleague, ask yourself why he/she is really there. Maybe they just bought a house. Maybe they relocated for love. Maybe they're taking care of an ill parent. Or maybe they chose the job for the extra vacation days. People bring with them stories, needs, dreams. But rarely does anyone ask. Even less often do

<https://corporateinvestments.com>



organizations listen.

And yet, every reason matters. Every motivation, when acknowledged, can become a strength. But too often it's ignored because so many workplaces are still driven by performance metrics and efficiency checklists. So, the human side of work, (which is what really moves us), gets quietly pushed out of the picture.

When work loses touch with personal ethics and individual values, something breaks. We feel that fracture between who we are and what we do. And this isn't just a philosophical point, it's something we see even in the design of digital tools and technologies, where ethics should be a core principle, not an afterthought.

For example, sometimes organizational circumstances arise that force a worker to confront a difficult gap between their own position and that of the organization. They may be asked to do

something that crosses a personal ethical line — and if they refuse, they risk facing consequences. In some cases, the only way to remain aligned with one's values is to step away from the organizational standpoint and have the courage to adhere to an individual, self-driven perspective. In these situations, both the organization and the worker are called to a reality check regarding the consistency between their values and practices.

Best case scenario, this gap is closed thanks to the awakening triggered by the worker's integrity. Worst case scenario, dysfunctional dynamics — such as mobbing — begin to unfold. Well, in that scenario, walking away wouldn't be easy, and from a traditional perspective, it might be seen as a setback. However, when the choice is between a job and one's integrity, remaining is no longer a career — it's survival. And survival, while necessary, is

not growth.

From a not boundaryless perspective, choosing authenticity feels like a pause. But really, it's the start of something deeper. That's how you find the right people and right places that truly align with who you are. That's how you build a solid identity—both personally and professionally.

Of course, all this only makes sense if our work identity is connected to the true self and remains dynamic — something we shape and reshape over time. In fact, we come to understand who we are, not only professionally, by experimenting, testing ourselves in different contexts, and engaging in the ongoing process of becoming.

Moreover, too often, what we call “career growth” just means more power, more money, more titles. But rarely does it mean more well-being. Behind the scenes, it's often built on compromises—on silent deals we make to belong, to fit in, to avoid rocking the boat. But truth doesn't live in silence. It lives in honest dialogue.

That's why so many careers fall apart when the system around them changes. Some managers have never had to lead outside the organizational bubble that gave them a title. Their authority is context-dependent — it works in one place, under one set of rules, but not beyond it. Real leadership, by contrast, emerges when things get messy — when the structure disappears and you still know who you are. In other words, it arises from conflict and constructive confrontation.

To truly follow a boundaryless path, we need agency—the power to act with intention and purpose. Psychologist Albert Bandura called this the ability to be intentional, to plan ahead, to self-reflect, and to adapt. It's

not just about reacting. It's about actively shaping your path.

And yes, that can be disruptive. Think of the classic social psychology experiments by Solomon Asch on group pressure. The one who speaks up often gets side-eyed. But the best organizations will make room for those voices. Because thoughtful dissent isn't a threat, it's an opportunity. It either confirms what's working or points to what needs to change.

An organization that can't tolerate dialogue is one that won't survive. In a world that's constantly evolving, adaptability isn't a soft skill, it's a core skill. And that adaptability depends on people being fully themselves.

So no, the boundaryless career isn't just a fancy theory. It's a cultural shift. A way to build human-centered organizations that are better for both people and performance. It's where post-bureaucratic structures, horizontal networks, fluid identities, and the desire for authenticity all come together.

And it's deeply connected to how we think about technology. digital transformation it's not just about digital technologies... —it's about how we live, relate, and grow. The real challenge isn't automating more. It's designing systems, business models and organizational structures that empower people and create space for meaning and growth. By now, we should know that technology is meant to serve human experience, not control it.

In this light, tomorrow's workplace isn't a building or a platform, it's a living, breathing place where skills are mobile, relationships are empathetic, and careers are more than just a series of promotions.

In this light, a career becomes art in the sense that it is a self-directed creation.

A form of freedom and an opportunity for true self-manifestation. In the digital transformed markets, therefore, this should be the goal of future digital and smart societies: to intelligently harness the contribution of new technologies in order to lift the weight and rigidity of organizational structures off the malleability and multipotentiality of human identity — to place those structures at its service, and to unlock for each individual the opportunity to realize their full potential.



Francesco Giovanni Sisca is a professional with a dual academic background in psychology and industrial engineering, with several years of experience in the fields of innovation, organizational development, and technological transformation. He has worked with institutions such as the Politecnico di Milano and the Chamber of Commerce, contributing to projects on industrial sustainability, Additive Manufacturing, and strategic support for SMEs.

He currently works in innovation and public funding consulting within a multinational company. Alongside his professional activity, he carries forward an independent reflection on organizational well-being, workplace ethics, and the evolving relationship between identity and work in fluid, digitized environments.

He is the author of several academic and thought pieces published on web platforms where he explores the impact of emerging technologies — for example artificial intelligence — on organizational dynamics and human development. He is also the author of a literary work published under a pen name, blending introspection, symbolism, and philosophical reflection — an expression of his broader interest in the intersections between ethics, creativity, and personal growth.

With a background in psychology and a strong personal interest in human flourishing, he also offers individual coaching sessions focused on career identity, motivation, and value-based professional growth — helping people realign with what truly matters to them in their work.

His perspective combines technical expertise with humanistic depth, aiming to foster a more authentic, conscious, and human-centered culture of work.

Spiritual Wealth in Business

Building a Future Rich in Both
Material and Spiritual Prosperity

Aelia Kos

Private club. Exclusive access. Rare experiences. By invitation only.
“Material wealth builds the world. Spiritual wealth gives it meaning. We
stand for a future rich in both.”

Switzerland

If there's one truth I've learned from building a life and business across eight countries, it's this: real wealth begins within. It's not just what we accumulate, but who we become while creating it.

My path didn't begin in boardrooms or business incubators—it began in silence, in sacred spaces, in the mountains of Switzerland, the jungles of Brazil and the temples of Greece. I was trained as an architect, but the blueprint I ended up designing wasn't for buildings. It was for a new kind of world—one where spirit and strategy, intuition and innovation, coexist.

Today, I lead the UniVerse of Aelia Kos, a private club and platform that exists at the intersection of wealth, spirituality, and conscious leadership. We host transformational experiences in ancient lands, enable meaningful business introductions, and steward real estate transactions that reflect soul as much as strategy.

We're not a network—we are a living ecosystem. And everything we do is designed to awaken a deeper kind of power: the one that is remembered, not taught.

<https://corporateinvestments.com>



#GLOBALBUSINESS

The Currency of the Future Is Connection

We live in a time where AI can execute faster than humans, where digital tools are replacing knowledge, and where capital flows across borders in seconds. But what we're still hungry for—what we'll always pay a premium for—is real connection.

My clients don't come to me out of desperation. They come with discernment.



They've seen the polished promises. They've outgrown performative leadership. And they're seeking something real—someone who can hold their expansion not just in strategy, but in soul.

This is the essence of spiritual wealth: the capacity to be both clear and generous, structured and surrendered. When we work with founders or investors, we don't just talk about equity splits and market positioning. We talk about legacy, energetic alignment, and what the land itself is whispering.

Business as a Sacred Practice

Many of us were taught to segment life—personal growth over here, profit over there. But in the UniVerse we're building, business is a spiritual practice. It's where clarity meets courage. It's where we take the unseen—an idea, a vision, a transmission—and bring it into tangible form.

We work with high-net-worth individuals, global citizens, and visionaries who know that true luxury isn't just material. It's the freedom to be fully expressed, to live in truth, and to co-create with others who hold that same frequency.

We host gatherings in hand-selected sacred places—like Greece, Switzerland, and soon Los Angeles—where conversations about wealth, consciousness, and legacy don't just coexist; they amplify one another. In our world, "ROI" means Return on Intention just as much as Return on Investment.

David, a strategist and investor, joined one of our most recent experiences with curiosity and openness. He wasn't seeking transformation—he

was listening for resonance. What he found wasn't just alignment; it was a profound sense of arrival. After a few days immersed in the field, he shared, "It feels like everything I've done was preparing me for this." Today, he's joining as a founding investor—supporting our next digital phase and actively shaping what's emerging.

On a different note, a private client who came for a multi-day activation in Greece had walked many paths—western medicine, clinical leadership, and deep work with altered states. And yet, something unfolded in our time together that surprised even him. He described it as the first time he felt truly met—beyond roles, titles, and tools. The experience became a mirror. A sacred return. Not to who he was before—but to who he's always been.

These are not typical client interactions. They are initiations. And they are not designed—they're revealed through presence, attunement, and listening beyond the words.

Why This Matters Now

The old paradigms are collapsing. The stories that told us success must come at the cost of soul are outdated. We are not here to play small or fit in. We are here to initiate a new era—one where spiritual intelligence becomes the most valued asset in business.

I believe the future belongs to those who can hold both the fire of ambition and the



depth of devotion.

And I believe we're just getting started.

An Invitation

If you're reading this and feel something resonate, this is your cue. Not to hustle harder, but to tune in deeper. Not to compete, but to collaborate with those who meet you in truth.

Whether you're a founder ready to lead with more presence, an investor seeking opportunities that are values-aligned, or a seeker who knows there's more to success than status—there's a place for you in this new UniVerse.

You don't need another strategy.

You need to remember who you are when you're fully free.

Welcome to the future of business—one that's as sacred as it is strategic.

Personal website: <https://www.aeliakos.com/>
Club website: <https://www.aeliakos.com/universe-club>
<https://www.linkedin.com/in/aelia-kos>
https://www.instagram.com/aelia_kos

<https://corporateinvestmenttimes.com>

The Impact of Artificial Intelligence on Space Technology

Present Innovations and Future Trajectories

The fusion of artificial intelligence (AI) and space technology marks a revolutionary shift in our approach to space exploration, research, and commercialization. From autonomous navigation on Mars to real-time data analysis aboard satellites, AI is becoming an indispensable tool in the vast domain of space science.

As the complexity and volume of data in space missions grow exponentially, AI's capacity to simulate intelligence, process massive datasets, and make real-time decisions offers unparalleled advantages.

Prof. Ahmed Banafa

Faculty @ San Jose State University | No.1 Tech Voice to Follow & Influencer on LinkedIn | Award Winning Author | AI-IoT-Blockchain-Cybersecurity | Speaker
San Francisco Bay Area

<https://corporateinvestmenttimes.com>

#GLOBALBUSINESS

AI in Space Exploration

Mars Rovers and Autonomous Navigation

NASA's Perseverance rover, which landed on Mars in 2021, is a prime example of AI's application in autonomous navigation. Equipped with an AI-powered system known as Autonomous Exploration for Gathering Increased Science (AEGIS), Perseverance can make independent decisions about which rocks to examine and photograph, significantly enhancing its scientific productivity.

Similarly, the European Space Agency (ESA) and NASA have used AI for terrain recognition and obstacle avoidance, enabling rovers to travel greater distances with reduced input from Earth—a crucial feature given the communication delay of 5 to 20 minutes each way between Earth and Mars.

Robotic Assistants in Space Missions

NASA's Robonaut and the CIMON (Crew Interactive Mobile Companion) developed by Airbus for the International Space

Station (ISS) are intelligent robotic assistants designed to support astronauts in complex environments. CIMON uses IBM Watson's AI to understand voice commands, recognize faces, and provide relevant information to astronauts, reducing cognitive load during missions.

AI in Satellite Technology**Earth Observation and Environmental Monitoring**

Satellites equipped with AI capabilities are transforming environmental monitoring. For example, ESA's Copernicus program leverages AI algorithms to analyze satellite imagery for climate change indicators, deforestation, glacier movement, and natural disasters. These AI models can detect subtle changes in terrain, vegetation, and atmospheric conditions faster and more accurately than traditional methods.

Maxar Technologies, in collaboration with the U.S. government and humanitarian organizations, uses AI to process satellite data for real-time crisis response, including monitoring wildfires, floods, and conflict zones.

Satellite Health Monitoring

AI is also used to ensure the health and functionality of satellites. Machine learning algorithms analyze telemetry data to detect anomalies and predict potential failures. This predictive maintenance extends

satellite lifespans and minimizes mission disruptions.

For instance, the Defense Advanced Research Projects Agency (DARPA) uses AI-driven diagnostics in its satellite constellations to enable on-the-fly problem detection and resolution without waiting for Earth-based human intervention.

AI in Deep Space Missions**Intelligent Spacecraft Control**

AI is crucial in missions where real-time human intervention is impossible due to vast distances. The Deep Space Network (DSN), operated by NASA, uses machine learning to schedule communication sessions with distant spacecraft efficiently, optimizing bandwidth and reducing latency.

NASA's planned Europa Clipper mission will utilize onboard AI to autonomously decide when to record data or activate sensors during its flybys of Jupiter's moon Europa, where conditions are too extreme and time-sensitive for Earth-based decision-making.

Self-Healing Systems

Future interplanetary missions demand spacecraft capable of autonomous self-diagnosis and repair. AI systems are being trained to detect faults in real time and reconfigure



systems to maintain mission continuity. This approach mimics biological systems' resilience and will be vital for long-duration missions to Mars or deep space.

AI and Space Data Analytics**Astronomical Data Analysis**

Astronomy generates vast amounts of data—from radio signals to optical imagery—and AI is helping astronomers sift through this data efficiently. The Vera C. Rubin Observatory in Chile, set to become operational in the mid-2020s, will collect over 20 terabytes of data every night. AI-driven tools will be essential for detecting transient astronomical events like supernovae, asteroids, or gravitational waves.

Google's DeepMind and NASA have collaborated on AI models that detect



<https://corporateinvestmenttimes.com>

exoplanets in Kepler Space Telescope data, finding planets missed by earlier analysis due to signal noise or faint signatures.

Cosmic Object Detection and Classification

AI models trained on astronomical datasets are improving our ability to classify galaxies, predict asteroid trajectories, and identify potentially hazardous near-Earth objects (NEOs). Tools like Asteroid Data Hunter, developed by NASA and Planetary Resources, use machine learning to scan telescope images for asteroids with higher precision than manual analysis.

AI in Launch and Mission Planning

Rocket Design and Simulation

SpaceX, Blue Origin, and other private space firms use AI to optimize rocket design and simulate launch scenarios. AI-driven simulations reduce the time and cost of development by predicting outcomes of millions of design variables—such as structural integrity, fuel dynamics, and aerodynamic behavior—before physical testing.

Launch Optimization

AI algorithms are increasingly used for mission planning and launch scheduling. For instance, AI can determine the optimal launch window, minimize fuel use, and calculate real-time trajectory adjustments. NASA's Artemis program incorporates such tools to plan crewed lunar missions efficiently.

AI-powered weather prediction models also help in determining suitable launch conditions, reducing delays due to unpredictable weather patterns.

AI in Space Exploration

AI in Satellite Technology

AI in Deep Space Missions

AI and Space Data Analytics

AI in Launch and Mission Planning

AI in Space Communication

AI in Space-Based Manufacturing and Construction

Future Prospects and Emerging Applications

AI in Space Communication

Optimizing Communication Networks

With hundreds of satellites forming constellations like Starlink and OneWeb, managing communication networks in space has become a complex task. AI helps route data optimally, reduce signal interference, and manage bandwidth allocation. These intelligent networks are critical for expanding global internet access and enabling remote sensing applications.

Interplanetary Communication

AI is being developed to manage communication for interplanetary missions, including real-time language translation and contextual compression of messages. As missions travel further from Earth, efficient and intelligent data exchange becomes a necessity rather than a luxury.

AI in Space-Based Manufacturing and Construction

In-Situ Resource Utilization (ISRU)

Future space missions, especially to the Moon and Mars, aim to use local resources to produce water, oxygen, and construction materials. AI algorithms are being developed to monitor ISRU systems, control robotic arms, and optimize extraction processes in unfamiliar and variable extraterrestrial environments.

NASA's AI4Mars project explores how rovers and robotic systems can use AI to navigate terrain, identify usable resources, and operate autonomously on planetary surfaces.

3D Printing and Construction in Space

AI-guided 3D printing robots are planned to build habitats and infrastructure using lunar

or Martian regolith. Companies like ICON and Contour Crafting are experimenting with AI-based construction systems for off-Earth living, essential for long-term colonization.

Future Prospects and Emerging Applications

AI and Space Tourism

As commercial space travel becomes viable, AI will be critical in ensuring passenger safety, managing life support systems, and personalizing onboard experiences. Autonomous piloting, medical monitoring, and AI-powered navigation will redefine how civilians experience space.

AI and the Search for Extraterrestrial Life

AI plays a crucial role in the search for extraterrestrial intelligence (SETI). By analyzing radio signals and other cosmic data, AI models can detect anomalies or patterns suggesting artificial sources. Breakthrough Listen, the largest SETI project to date, uses AI to scan petabytes of data for potential alien transmissions.

AI-Driven Space Settlement

AI will be foundational for the creation of self-sustaining habitats on the Moon, Mars, and beyond. From regulating agriculture in controlled environments to managing social dynamics within isolated human colonies, AI's capabilities will be tested on a new frontier of autonomy and resilience.

Challenges and Ethical Considerations

Trust and Reliability

One major challenge is ensuring that AI systems are trustworthy and resilient under unknown or high-risk conditions. Space is an unforgiving environment, and errors can be catastrophic. Therefore, AI systems must be rigorously tested and

<https://corporateinvestmenttimes.com>



include fail-safes.

Data Security

As space missions become more reliant on AI, cybersecurity becomes paramount. AI systems managing satellites, navigation, or communication can become targets for cyberattacks. Governments and companies must develop robust security protocols for AI-driven space assets.

Autonomy vs. Human Oversight

As AI becomes more capable, a philosophical and operational debate emerges: how much autonomy should AI have in space? The risk of AI making a critical decision without human input must be weighed against the impracticality of constant human oversight in deep-space conditions.

Toward an Intelligent Universe

Artificial intelligence is no longer an auxiliary tool in space technology—it is fast becoming its backbone. From planetary rovers and autonomous spacecraft to intelligent satellites and cosmic data analytics, AI is enhancing our ability to explore, understand, and inhabit the cosmos.

In the coming decades, as humanity sets its sights on permanent lunar bases, manned Mars missions, and interstellar exploration, AI will play a pivotal role. The dream of colonizing space is no longer confined to science fiction—it is a tangible objective, powered by the twin engines of AI and human ingenuity.

Space agencies, private space companies, and global research institutions must continue investing in AI research and governance to ensure these tools serve us safely and effectively. As we stand on the edge of a new space age, AI is not just accelerating the journey—it is redefining what is possible among the stars.

<https://corporateinvestmenttimes.com>

BECAUSE YOUR STORY IS JUST AS VALUABLE AS YOUR ART

NARRATIVE. CRAFT. INFLUENCE.
SHOW THE WORLD WHAT IT MEANS TO CREATE
WITH PURPOSE.

GET DISCOVERED BY THE GLOBAL ELITE LOOKING TO INVEST IN MEANING.



GET FEATURED
INSPIRE GENERATIONS

CORPORATE INVESTMENT TIMES

Rania Hoteit

Multi-Award-Winning Serial Entrepreneur | Globally Recognized Impact Leader | International Speaker & Author | Executive Coach | Board Director & Strategic Advisor | Founder & Former CEO, ID4A Technologies

In an era of intensifying global crises, we are living through a turning point. Climate change, systemic inequality, fractured labor markets, and forced migration are no longer distant threats—they are daily realities for millions. In this context, business can no longer remain neutral. Leaders across all sectors must answer a defining question: What legacy will we leave?

The companies we build today are not just economic engines. They are platforms with the power to shape the future of humanity. From my journey as a global impact entrepreneur and former CEO of a company operating at the intersection of technology, sustainability, and inclusive innovation, I've learned that truly transformative leadership requires more than vision. It calls for the courage to reimagine broken systems, the discipline to align growth with values, and the wisdom to lead with both empathy and strategic clarity.

Scaling with integrity means moving beyond profit-driven ambition. It demands a new kind of leadership—rooted in purpose, resilience, morality, and systems thinking.

Impact-Driven Leadership

Scaling Businesses that Solve Global Challenges through Technology and Innovation

<https://corporateinvestmenttimes.com>



The Paradigm Shift: From Profit-First to Purpose-Integrated

The dominant leadership model of the 20th century emphasized short-term returns, linear growth, and shareholder value. But in an era marked by unrest and volatility, these principles are increasingly outdated. The world needs regenerative solutions and inclusive prosperity. A new paradigm is emerging—one where leaders must balance complexity and embrace paradoxes.

Today's most effective leaders hold space for dualities: scale and sustainability, innovation and ethics, growth and stewardship. They don't choose between profit and purpose. Instead, they integrate both as part of a broader mission toward long-term, systemic change.

Solving global challenges is no longer the sole responsibility of governments or NGOs. It is the next frontier for visionary leadership and entrepreneurial innovation.

From Lived Experience to Global Impact

My path into impact leadership was shaped by personal adversity. As a child during the Lebanese Civil War, I experienced firsthand the collapse of systems and the fragility of stability. Displacement, cultural dislocation, and beginning anew in unfamiliar places shaped my worldview. I learned that broken systems fail the most vulnerable first—and that transforming them requires both compassion and bold resolve.

Years later, I built ID4A Technologies, a company at the forefront of industrial automation and advanced manufacturing. But our mission extended beyond innovation. We aimed to transform labor-intensive supply chains while uplifting underserved communities—especially women, children, and displaced workers.

Under my leadership, we developed scalable technologies that improved working conditions, increased productivity, and promoted economic inclusion while aligning with multiple UN Sustainable Development Goals.

Systems Change Begins with Conscious Design

Impact-driven leadership starts with the intention to solve problems at the root. That requires a systemic lens—one that identifies interdependencies, anticipates unintended consequences, and prioritizes long-term well-being.

In scaling ID4A Technologies, we didn't begin by asking, "How do we make our tech more profitable?" Instead, we asked, "How do we eliminate exploitation, advance gender equity, and create dignified livelihoods?" This framing led to innovations that were both profitable and socially transformative.

Our AI-powered platforms and customized manufacturing solutions, grounded in circular design principles, helped reduce waste, increase productivity, and open global markets to SMEs and marginalized producers. Innovation of this kind doesn't happen by accident. It results from deliberate decisions at every level—from governance and hiring to strategy and partnerships.

Transformation begins not by chance, but by conscious design. And when design is inclusive, bold, and empathetic, true systems change becomes possible.

Scaling with Integrity

Scaling a venture usually implies rapid expansion, capital influx, and accelerated reach. But as organizations grow, so does the risk of mission drift. That's why purpose-driven enterprises must

Rania Hoteit is a multi award-winning serial entrepreneur, impact leader, author, and speaker with recognitions from The White House, United Nations, United Kingdom Houses of Parliament, The Global CEO Excellence Award, and other prestigious honors.

With her deep expertise and exceptional success record, she's a sought-after leadership consultant, executive coach and boards member who guides innovation transformation, human development and business growth for organizations worldwide.

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.



measure growth not just in numbers—but in amplified values.

At ID4A, we built internal systems to track not only financial performance but also social and environmental KPIs, including wage equity, safety, emissions reduction, and reinvestment in local communities. We were rigorous in mission alignment, turning down funding that conflicted with our values, even when growth was at stake. This was not a sacrifice. It was a strategy.

We empowered every team member to become a co-steward of our mission. This decentralized model of purpose cultivated resilience, deepened commitment, and unlocked innovation.

Integrity isn't a trade-off—it's a foundation.

To scale with purpose, leaders must embed mission into every layer of the organization and share ownership of it across the system.

Technology as a Tool, Not a Savior

While I believe in the power of technology, it must be used with humility. Technology reflects the intent of its creators. It can be a force for inclusion or a mechanism of exploitation. Used wisely, it is a lever for justice. Used recklessly, it reinforces harm.

Automation and AI, for instance, are often feared as job killers. But these technologies don't inherently displace—they reallocate. The real question is: who designs them, for whom, and under what conditions?

At ID4A, we centered dignity and equity in our tech design. One of our proudest initiatives was building AI-powered training platforms for low-wage workers to gain digital manufacturing skills. These tools were co-created with local partners, made culturally relevant, and accessible across educational and literacy levels.

We weren't just delivering skills. We were restoring agency, enabling economic mobility, and building future-ready workforces.

Emotional Intelligence as Strategic Advantage

Impact-driven leadership is not only structural—it's deeply emotional. It demands courage in uncertainty, empathy during crisis, and humility in success.

During my years as CEO, my most defining moments weren't board meetings or product launches. They were human ones—supporting my team through disruption, rebuilding trust after setbacks, and navigating collective grief.

These experiences taught me that emotional intelligence isn't soft—it's strategic. Psychological safety enabled risk-taking, innovation, and authentic collaboration. That's a true competitive advantage.

Effective leadership isn't about control. It's about connection.

Capital That Fuels Mission, Not Just Growth

A persistent tension for impact founders is reconciling values with capital. Too often, investment comes with pressure for short-term returns at the expense of ethics or sustainability. But when aligned, capital becomes a powerful amplifier.

As

entrepreneur, I learned to vet investors as rigorously as they vetted me. At ID4A, we turned down capital from those who clashed with our mission and chose the ones who viewed impact as a multiplier of value. We didn't merely seek funding—we sought mission-aligned co-creators of transformation. In doing so, we safeguarded our purpose as we scaled.

Today, ESG and impact investing are growing—but it's not enough. Founders must lead the way by redefining success, broadening the meaning of ROI, and reshaping how capital drives systems-level change.

Redefining Success in the Age of Collapse

If we are to change how capital is allocated, we must also rethink what it's ultimately for. Capital should not simply grow companies—it should grow futures.

Success can no longer be defined by valuations, exits, IPOs, or accolades. We must expand our definition to include the legacies we leave in people's lives, communities, and ecosystems.

In an age of ecological and social collapse, we need to ask deeper questions: Did our business reduce harm or perpetuate it? Did we uplift lives or exploit them? Did we regenerate the planet or deplete it?

As a leader, my proudest milestones aren't awards or headlines. They are the workers who gained new skills, the women who achieved financial empowerment, the children who were saved from forced labor, and the communities that found dignity through work. That is what legacy looks like.

The real bottom line is measured in lives improved—not just dollars earned.

The Call to Build Differently



We are living through a historic inflection point. The choices we make now will echo for generations. Business as usual is no longer an option.

Impact-driven leadership is not a niche. It is the new baseline. It requires every founder, CEO, investor, and policymaker to lead with both courage and conscience.

It starts with a conscious decision: to heal, not harm; to build systems that include rather than exclude; to serve something greater than ourselves.

The path isn't easy. It challenges comfort and convention. But it is the only path forward if we are to build a just, regenerative world where opportunity is inclusive, innovation is ethical, and prosperity is shared.

Every system was once designed—and

every system can be redesigned.

Final Reflection: A Future Worth Inheriting

The world doesn't need more disruption for its own sake. It needs visionaries committed to solving real problems with integrity, empathy, and moral courage.

It needs leaders who understand that legacy isn't how loudly we're remembered—it's how deeply we're felt in the lives we touched and the systems we changed.

So to every entrepreneur and leader ready to step forward: Lead with impact. Scale with intention. And leave behind a future worth inheriting.

<https://corporateinvestments.com>

Dr. Ahmed Hatem

Partner and Head of Corporate and Commercial Department, Al Safar and
Partners Law Firm
Dubai, United Arab Emirates

Is Law the New Weapon of Global Power?

In an era once defined by globalization and legal certainty, the law is no longer merely a system of rules. It is a weapon. From Washington to Brussels to Beijing, governments are increasingly deploying legal instruments not to uphold neutrality, but to project strategic will. Sanctions regimes, export controls, digital sovereignty mandates, and extraterritorial regulations are no longer policy details. They are instruments of power, redrawing the boundaries of global commerce and geopolitical influence.

The consequences are far reaching. International businesses, once concerned primarily with regulatory compliance, now find themselves navigating a fragmented and unpredictable legal order shaped by strategic rivalry, not legal consensus. Courts are politicized, treaties are selectively upheld or dismantled, and entire industries are being reorganized around legal allegiances.

This article explores a defining shift in the global landscape: the weaponization of law. What was once a neutral architecture of global governance is now being refashioned into a competitive tool.

As state actors increasingly legislate with geopolitical intent, the private sector, legal systems, and international institutions face a challenge that will define the next decade. How to operate in a world where legal risk is no longer just a technical matter, but a geopolitical one.

<https://corporateinvestments.com>

#GLOBALBUSINESS

The changing role of law from neutrality to strategy

For much of the postwar period, law served as a stabilizing force in international relations and commerce. It offered predictability, neutrality, and the promise of a rules based framework that transcended political cycles. Multilateral treaties, investment protections, arbitration mechanisms, and standardized regulatory regimes underpinned global growth and cross border cooperation.

That framework is now unraveling. In today's geopolitical climate, legal instruments are no longer deployed simply to maintain order. They are increasingly used to assert dominance. Export bans, sanctions, forced divestitures, and foreign entity blacklists are not policy side notes.

They are deliberate acts of legal statecraft designed to pressure rivals, shield national industries, and project influence far beyond a state's borders.

This trend has redefined the purpose of law in the international arena. It is no longer solely a reflection of legal principle. It is a reflection of political will. The United States uses extraterritorial sanctions to compel global compliance with its foreign policy. The European Union designs regulatory frameworks with global reach, such as the Digital Markets Act and the General Data Protection Regulation, which shape corporate behavior well beyond Europe. China has responded with its own Anti Foreign Sanctions Law, blocking the enforcement of foreign legal judgments deemed contrary to Chinese interests.



<https://corporateinvestmenttimes.com>

What these examples reveal is not just legal assertiveness but strategic intent. Legal norms are being redrawn not through consensus but through competitive legislation. The global legal order, once built on the idea of convergence, is now fragmenting into spheres of legal influence. Each major power is using law not just to govern but to compete.

Legal Power Shifts and Global Fragmentation

As law becomes a tool of strategic influence, the world is witnessing the emergence of competing legal power centers. The United States, the European Union, and China are no longer simply exporting goods and capital. They are exporting legal frameworks. Each is shaping the global regulatory environment according to its own political priorities, security concerns, and economic models.

The result is a growing legal fragmentation. Where businesses once operated under the assumption of gradual legal harmonization, they now face overlapping, conflicting, and often politically charged legal regimes. This fragmentation is not accidental. It is the outcome of deliberate regulatory assertiveness, where each jurisdiction seeks to extend its legal footprint across borders.

In data governance, the European Union has positioned itself as a global standard setter through the General Data Protection Regulation, compelling companies worldwide to align with its strict privacy norms. At the same time, the United States is pursuing extraterritorial enforcement through financial and technology sanctions, while China is implementing cross border data controls and cybersecurity laws that prioritize national sovereignty over international

interoperability.

The situation is even more complex in emerging areas such as artificial intelligence, ESG compliance, and digital competition. Companies are caught between diverging legal expectations, where compliance in one jurisdiction may trigger exposure in another. Regulatory balkanization is no longer a risk. It is a reality. And legal compliance is no longer a matter of technical adaptation. It is a strategic exercise in legal navigation, requiring multinational companies to reassess how and where they operate, structure deals, and manage risk.

In this new legal landscape, businesses are not just regulated by their home states. They are regulated by whichever jurisdiction holds the most leverage over their assets, data, or market access. Law, once a framework for cooperation, is becoming a field of competition.

The Collapse of Legal Predictability in Global Commerce

Nowhere is the geopolitical repurposing of law more visible than in the collapse of legal predictability in international trade and investment. What was once a foundation of global commerce, the expectation that laws, treaties, and contracts would be upheld consistently, is now increasingly uncertain. The international legal order is being challenged not just by rogue actors but by a deeper transformation in how states apply legal authority to protect national interests and exercise external pressure.

Investment treaties, once cornerstones of cross border legal stability, are being terminated, suspended, or reinterpreted. Dispute resolution mechanisms such as investor state arbitration are being

questioned in multiple jurisdictions. Regulatory changes are being made retroactively. Contracts are being overridden on the grounds of national security, political urgency, or public interest.

One of the clearest manifestations of this shift is the freezing of Russian sovereign assets by Western powers. While widely seen as politically justified, the move introduces significant legal ambiguity surrounding sovereign immunity and raises precedent setting questions about the future treatment of state held assets. Governments around the world are quietly reassessing the legal safety of their reserves and international holdings.

The weakening of the World Trade Organization's dispute resolution mechanism is another visible indicator. At a time when legal enforcement should be reinforcing global order, formal adjudication is losing ground to unilateral action and retaliation. Legal norms are no longer moving toward harmonization. They are fragmenting, shaped by domestic pressures and geopolitical maneuvering.

For businesses, this breakdown in legal predictability introduces direct operational risk. The expectation that contracts and treaties will be honored uniformly across jurisdictions can no longer be assumed. Legal risk assessment now requires a broader view, one that includes political volatility, institutional reliability, and the strategic intentions behind new regulations. In today's environment, legal exposure depends not only on the law as written but on the evolving interests of those who enforce it.

Corporate Legal Risk in a Fragmented World

As legal fragmentation deepens and predictability recedes, the role of the corporate legal function is undergoing a fundamental shift. Once tasked primarily with ensuring regulatory compliance and minimizing liability, legal departments are now at the center of geopolitical risk management. In today's environment, general counsel are no longer just legal advisers. They are strategic actors, expected to anticipate global disruption, manage jurisdictional exposure, and advise boards on political developments that may reshape legal obligations overnight.

Multinational companies are increasingly operating in legal environments where exposure is not tied solely to their actions but to their presence. The mere fact of operating in certain jurisdictions or with certain counterparties can trigger sanctions, export restrictions, or reputational consequences. Risk maps once used to chart operational and financial threats are now being redrawn to capture legal vulnerability across assets, data, partnerships, and supply chains.

In practice, this has led to a transformation in how legal risk is measured and managed. Corporate legal teams are building scenario models for sudden regulatory shifts, reassessing dispute resolution clauses in cross border contracts, and designing deal structures that avoid concentration in high risk jurisdictions. Some firms are even reconsidering international expansion plans based not on market access but on the volatility of local legal frameworks.

One of the most significant developments is the rise of what might be called legal exit planning. Just as financial strategists have long prepared for currency or liquidity shocks, legal teams are now preparing for abrupt regulatory reversals

or hostile enforcement actions. Contracts increasingly include sunset clauses or jurisdictional flexibility. Dispute strategies are pre negotiated, and contingency plans are drawn for the withdrawal of operations if the legal environment becomes unmanageable.

The shift is cultural as well as structural. Legal counsel are now routinely included in geopolitical risk briefings and strategic planning sessions. Their advice extends beyond the interpretation of law to the interpretation of intent, reading the political signals behind new legislation or enforcement campaigns. In a fragmented world, legal foresight has become a strategic asset.

Conclusion:

Navigating the Age of Legal Power

The weaponization of law marks a profound shift in the architecture of global governance. No longer confined to the courts or codified in treaties, law has emerged as a tool of strategic influence, one that can shape alliances, disrupt markets, and redefine sovereignty without a single soldier crossing a border. In this new era, legal systems are not only instruments of justice but instruments of power.

This transformation carries significant costs. The erosion of legal predictability undermines investor confidence, fractures international cooperation, and exposes businesses to asymmetric enforcement.



<https://corporateinvestments.com>

The global legal order, once defined by convergence and neutrality, is now fractured by competing jurisdictions, politicized enforcement, and selective interpretation. Trust in law as a stabilizing force is weakening, replaced by legal uncertainty as a constant variable in strategic planning.

Yet amid this fragmentation lies a strategic imperative. States that maintain credible, transparent, and independent legal systems will gain not only economic advantage but geopolitical influence. In an environment where law is increasingly used to coerce or isolate, the ability to offer legal stability will become a form of soft power. Just as military might and economic scale have long shaped global order, legal credibility may now emerge as the next frontier of strategic competition.

For companies, legal counsel, and policymakers alike, the challenge is clear. Legal foresight, adaptability, and cross jurisdictional understanding are no longer optional. They are essential. The age of legal power is here. Those who can navigate it will define the next chapter of global

leadership.

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

Disclaimer: This article is for informational purposes only and should not be considered legal advice.

© 2025 Dr. Ahmed Hatem. All rights reserved.



LOCAL-TO-GLOBAL LEADERSHIP JOURNEY.



[wa.link/9nxhb9](https://corporateinvestmenttimes.com)

GET FEATURED
INSPIRE GENERATIONS

CORPORATE INVESTMENT TIMES

BECAUSE YOUR STORY IS JUST AS VALUABLE AS
YOUR ART

NARRATIVE. CRAFT. INFLUENCE.
SHOW THE WORLD WHAT IT MEANS TO CREATE
WITH PURPOSE.

GET DISCOVERED BY THE GLOBAL ELITE LOOKING TO INVEST IN MEANING.



GET FEATURED
INSPIRE GENERATIONS

CORPORATE INVESTMENT TIMES

Tamer Rabei

Master of business administration- MBA in Business Development and Strategy, Business Development Manager

El Sadat City, Al Minufiyah, Egypt

<https://corporateinvestments.com>



Developing nations and emerging economies, including Egypt, face persistent trade imbalances driven by high import dependency, limited local industrialization, and constrained foreign currency reserves.

Addressing these structural challenges requires a holistic strategy to reduce imports, promote local production, and empower youth through inclusive industrial development.

A Strategic Framework for Enhancing the Trade Balance in an Emerging Economies

Suggestion for Enhancing the Trade Balance in an Emerging Economies like Egypt: A Strategic Framework

This framework outlines a scalable model designed to enhance trade balances while stimulating sustainable growth across developing regions, with Egypt as a leading example.

1. Import Substitution through Local Manufacturing:

A national initiative should begin with mapping high-value imports—raw materials, intermediate goods, and finished products—that can be feasibly produced locally. This allows for targeted industrial investment and reduces reliance on volatile global supply chains.

2. Technical and Market Feasibility Assessments:

Each prioritized product must undergo technical evaluation to identify production requirements, including machinery and industrial capacity. Simultaneously, market demand, pricing strategies, and local consumption patterns should be analyzed to ensure viability and profitability.

3. Digital Industrial Mapping Platform:

A centralized platform should be established to serve as an industrial map categorized by product and region. Factories—existing and planned—must be encouraged to register. The platform should also include a section dedicated to an Import Substitution Initiative, fostering collaboration and transparency across industrial zones.

4. Entrepreneurship and Innovation Competitions for Youth:

Youth across Egypt and similar economies should be invited to participate in national competitions, presenting complete business models and feasibility studies for managing local factories. Winners will be trained in operations and management



through public training institutions and national academies.

5. Allocation of Manufacturing Units to Youth Entrepreneurs:

Successful candidates should be granted access to small and medium-sized factories via rent-to-own schemes, leasing, or usufruct arrangements. Priority should be given to manufacturing items identified during the import mapping stage, ensuring alignment with national economic goals.

6. Facilitated Access to Low-Interest Loans:

A mechanism should be designed in collaboration with central banks and national financial institutions to provide soft loans at reduced interest rates for acquiring machinery, raw materials, and working capital. Feasibility studies will serve as the basis for loan approval.

7. Policy Support and Import Regulation:

Governments should enact or enforce laws to limit the import of goods now produced locally. Public sector institutions must prioritize local procurement to stimulate demand and ensure industrial sustainability.

8. Promotion of Local Products and Success Stories:

A wide-reaching media campaign should be launched to promote locally produced goods, raise public awareness, and inspire trust in domestic brands. Sharing real stories of youth-led manufacturing success will encourage broader societal participation.

Implementation Mechanism:

A central authority should be empowered to oversee execution, equipped with access to national data and full coordination rights across ministries. This body should report directly to a sovereign institution and be composed of experts and representatives from all relevant sectors. Measurable KPIs and timelines must be defined to track progress and ensure accountability.

Manufacturing facilities should be sourced from non-operational, state-built factories that remain unused. These can be revitalized and allocated to youth. Additionally, under-construction industrial zones may reserve sections for new entrants under affordable leasing models that gradually increase to market value over time.

A strategic partnership with the central bank and leading financial institutions will be essential to deliver affordable financing solutions. Prominent business leaders should also be engaged to sponsor awareness campaigns, fostering public-private collaboration.

Expected Economic Impact for Egypt and Similar Economies:

- Improvement in trade balance through import reduction
- Conservation of foreign currency reserves
- Increased industrial capacity and job creation for youth
- Higher ROI depending on the government's model (leasing, sale, or joint ventures)
- Strengthened national resilience to global supply chain disruptions

By applying this model, Egypt—and other developing and emerging economies—can move toward inclusive industrial growth, economic independence, and a more balanced position in global trade.



Angela De Marco

Founder and Impact Brand Strategist @ The 25 Effect
Milan, Lombardy, Italy

<https://corporateinvestments.com>

Impact Branding

The Untapped Force Behind Systemic Change

For more than 15 years, I worked in international branding agencies. It was a powerful training ground – a place where I could move between industries, carry insights from one sector to another, break codes, and build new perspectives.

But over time, a quiet discomfort began to grow. A kind of “fertile dissonance,” as I now call it. I realised I was often using my skills to support visions and sectors that didn’t fully resonate with me (thankfully, many of them did!) – while the kinds of companies I truly believed in often remained out of reach, due to budget constraints or a cultural gap with traditional branding environments. In large agencies, maintaining a certain volume of business often makes it difficult to be selective – and I realised that wasn’t something I could easily live with.

So I stepped back. I paused. I invested time into my own transformation – and into the question that still drives me today:

How can branding become a real lever for change, not just for growth?

Photo Credit: Martino Berni

#GLOBALBUSINESS

Architects of Desire

During that sabbatical, I joined the Sustainable Marketing, Media & Creative program at the University of Cambridge.

In the opening lecture, the program director described marketers and brand professionals as “architects of desire.” That sentence stayed with me.

Because branding isn’t just about

But if we want sustainable businesses to succeed, we need to make sustainable choices desirable.

As renowned naturalist David Attenborough said: “Saving our planet is now a communication challenge. We know what to do, we just need the will”.

The technical solutions exist. What’s missing is the will to act — and branding can



perception. It’s about aspiration.

It helps shape what people want — and what they come to see as possible, normal, necessary, even desirable.

And yet, too often, brand strategy is left out of the changemakers’ toolkit.

Seen as an add-on, a layer of polish — rather than a tool for alignment.

help create that will.

Not by inventing stories, but by narrating what already exists, connecting it to deeper human needs, and making it clearly visible, coherent, engaging — and worth recalling.

That’s the kind of branding I believe in.

And that’s what I call impact branding.

The Tipping Point I Chose to Build

The 25 Effect was born in that same year —

2025 — from a sense of urgency, but also from a deep conviction:

the most brilliant projects are the effect of affinity and vision alignment between people.

That’s why The 25 Effect offers impact branding for impact companies — businesses that don’t just avoid harm, but actively contribute to better lives, stronger communities, and thriving territories.

Named after Damon Centola’s research on social tipping points, The 25 Effect refers to a well-marked threshold: the moment when 25% of people adopt a new behavior, a new idea, a new vision. That’s when change starts to spread rapidly — and becomes systemic.

That’s the threshold I want to help impact companies cross:

to make them more visible and successful, and ultimately more influential — shaping a new success standard and becoming a role model for others.

Tailored Teams. Strategic Core. Scalable by Design.

The 25 Effect is a founder-led living branding collective — and a made-to-measure consultancy model.

It’s my response to a shifting landscape — where the most innovative, radical solutions often come from small businesses and visionary start-ups with lean budgets and highly personalised needs.

It also reflects a broader cultural shift: after COVID, with the acceleration of the freelance economy and the rise of micro-agencies, many of us are exploring new models.

In my case, it means:



- brand strategy at the center,
- me as a strategic pivot working closely with the founder or leadership team,
- and a curated team of top-tier specialists — from graphic designers and illustrators to photographers, stylists, copywriters, architects, and more — selected from an international network and tailored to each project.

This setup enables high-quality, impact-driven work without the overhead of traditional agencies. It’s agile, collaborative, and scalable — allowing me to integrate the company’s own trusted experts or step in as a fractional team member, depending on what’s needed most.

With impact start-ups, I can become a sort of “co-founder in disguise” — bringing care, commitment, genuine enthusiasm, strategic focus, and a strong drive for results.

Brand strategy that listens, aligns, and evolves.

Every company goes through transitions — from visionary beginnings to moments of growth, redefinition, and renewed connection with people.

‘Brand’ is the expression of what a company stands for and who it stands with: the

people who created it, the people who carry it forward, and those it wants to reach and engage.

It can offer essential guidance through these phases. That’s why I’ve shaped five core services — Ignite, Amplify, Transform, Connect, and Exemplify — each designed to support a key transition and help founders and leadership teams make choices with coherence, depth, and meaning.

Whatever the stage, my work always begins with listening.

Every project opens with a maieutic session: a space to explore the founder’s story, questions, vision, and doubts — and how they connect to broader human and environmental challenges, often framed by the SDGs.

From there, I move into observation: the places where things are made, the people behind the brand, the culture that emerges from everyday choices. I look for resonance and friction — between what is intended and what is perceived, between values and lived experience.

Understanding the competitive landscape matters — but I look at it through a different lens. Not to chase trends, but to understand how the company already relates — or has the potential to relate — to the world in its own unique way, shaped by its history, cultural roots, environment, and people.

That’s where I start to see the brand’s true calling.

My role is to help bring it into focus — and turn it into a voice

that’s clear, consistent, and unmistakably real.

Not dressed in jargon, but made to resonate — and connect.

Staying Small, Thinking Systemic

I chose to keep The 25 Effect light and agile — not to think small, not to stay in a corner, but to stay resilient. Able to adapt, to move across systems, and to find the right entry points.

I believe that small structures, when connected with intention, can build enormous influence. They can become knots of meaning within carefully curated networks. That’s why I keep building alliances — cross-disciplinary, international, strategic.

One example is Impatto 3D, a project I co-created with two brilliant women and consultants in sales and HR.

Together, we guide impact companies through a three-dimensional diagnostic — integrating marketing, people and business to uncover gaps, tensions, and hidden potential before jumping into action or communication.

(Too often, people start acting — or talking — too soon.)

Another example is a startup support platform I’m currently co-developing with Matt Deasy, an entrepreneur and force-of-nature when it comes to empowering founders.



Photo Credit: Martino Berni

Its goal? To help early-stage impact ventures grow in the right direction — by developing a strategic narrative that is grounded in substantial needs, and credible and compelling to different kinds of stakeholders.

Not just investors, but NGOs and field experts, and the wider public, whose attention and trust matter more than ever.

Each year, the Circle will launch a themed Ignite Award — and it will go to the venture that shows the strongest ability to engage

and mobilise these three audiences.

That's why we bring their voices to the table from the very start. Because today, success doesn't come from acting in silos — it comes from building resonance across perspectives. And that takes more than vision.

It takes a story that's clear, consistent, engaging.

Because stories are infrastructures.

When your story is clear, it builds momentum — and brings people with you.

And when you're still small, clarity is capital.

A Shared Space for Change

As 2025 draws to a close, one thing feels increasingly clear: visibility is not enough. We need alignment and alliances — alignment between vision and action, between internal culture and external communication, and alliances between small, progressively more agile companies doing extraordinary work, and the partners, networks and ecosystems that can help them grow.

That's why I'm writing this: to open new doors, and to connect with those who believe — like I do — that branding can be more than a positioning tool. It can help us stay oriented in complexity, and build coherence, connection and meaning over time — amplifying and guiding our impact.

Because some stories call to be told. They have the potential to become direction, belonging, a quiet force for collective movement.

That's the kind of story I listen for — and when I find it, I do my part to make it



FOUNDER AND IMPACT BRAND STRATEGIST AT THE 25 EFFECT

CERTIFIED B LEADER

Angela De Marco is a senior brand strategist dedicated to clarity, consistency, and meaningful change. With over 15 years in international branding agencies, she has guided diverse companies in defining their positioning, voice, and communication strategies, aligning vision with action. Her career began in dynamic agency settings, where she moved between industries, breaking conventional codes and fostering innovative perspectives.

Over time, a "fertile dissonance" emerged as she recognized a disconnect between her work and her values, often supporting visions that didn't fully resonate while impact-driven companies remained out of reach due to budget or cultural barriers. This led her to a pivotal question: How can branding drive systemic change, not just growth?

In 2025, Angela founded The 25 Effect, a strategy-first consultancy that activates bespoke expert teams to support impact-driven SMEs and founder-led businesses. Her work focuses on sustainability, aligning culture and message to create lasting impact. A certified B Leader and ESG Communications Specialist, she holds a 2024 certification in Sustainable Marketing, Media, and Creative from the University of Cambridge. Angela is an active member of Creatives for Climate, IMMA Impact Makers, CISL Milan, Women in Climate, and Doughnut Economics Action Lab, advocating for positive impact through branding.

Fluent in English, Italian, and French, Angela is based in Milan but collaborates globally. Her expertise includes clarifying brand identity, transforming environmental and social impact into business value, creating internal alignment through storytelling, amplifying reach via strategic positioning, and ensuring authenticity to avoid greenwashing. Notable projects include brand positioning for an organic pasta brand, advocacy for workplace inclusion, and a manifesto for a magazine empowering marginalized communities. Through her work, Angela positions branding as a force for systemic change.

<http://www.the25effect.co/>

From Crack Spreads to Freight Flows

How Real-Time Signal Trading Is Reshaping the Physical Oil Market

Shohruh Zukhritdinov

Co-Founder & CEO | NITROL OIL - Leading Oil and Petroleum Trade in CIS and Beyond
Dubai, United Arab Emirates

Physical oil is no longer about price. It's about positioning.

In 2025, volatility is constant, but visibility is rare. The global oil market has fractured into high-frequency micro-markets — shaped by shifting sanctions, freight distortions, and refinery slate preferences. Static models are dead. Compliance regimes change faster than flows can adjust. And if you're still relying on end-of-month reports, you're already behind.

At Nitrol Oil, we've rebuilt our trading desk from the ground up with one mission: monetize volatility others miss — in real time.



1. Sanctions Have Rewired Global Barrels

Since 2022, Western sanctions have redrawn the map. But 2025 marks the inflection point.

The European Union's ban on fuels refined from Russian-origin crude — even if processed in third countries — has introduced a new dimension to trade: origin risk. This isn't just about cargo documents. It's about the molecular lineage of a diesel barrel.

What's changed:

- India's diesel exports face structural risk. Origin traceability is now a compliance and pricing issue.
- African and Latin American refiners are gaining market share, helped by documentation flexibility and geopolitical neutrality.
- European buyers are paying origin premiums — not for the spec, but for the absence of risk.

This has created a structural shift:

Crack spreads are no longer about product yield. They now include freight costs, legal risk, and the invisible footprint of sanctions.

A middle distillate cargo from a neutral refiner now clears faster — and at higher premiums — than one from a politically entangled system, even if the latter has better specs.

2. Arbitrage Has Gone Intraday

Arbitrage windows used to be calculated on spreadsheets, updated weekly or monthly. That logic is obsolete.

Today's arbitrage is driven by:

- Minute-by-minute freight swings
- Sudden port restrictions or demurrage spikes

- Regional crack spreads that flip within 24 hours

Example:

- A jump in Singapore ULSD premiums from +\$0.80 to +\$2.20/bl isn't just an Asian margin squeeze — it's a live signal to redirect Med diesel into AG or East Africa.
- A shortfall in CPC deliveries to the Med doesn't just mean replacement cargoes — it triggers structural entry for Basrah Medium or Murban through Suez.

We track this in real-time using:

- CIF vs FOB ladders
- Netback reversals
- Live AIS-based port congestion models

If your trading logic is still anchored to quarterly reports, you're working on delay. And delay is risk.

3. Freight Is the First Derivative of Trade

Too many desks treat freight as a cost input. We treat it as a leading indicator.

When LR1 freight from the Middle East to Europe spiked 34% in a week, it wasn't just volatility — it flipped the economics of eastbound jet arbitrage. Traders who caught that signal re-routed cargoes to East Africa or Suez-blended destinations. Those who didn't? Lost margin.

Here's how freight now dictates trade flows:

- Determines whether Basrah moves West Med or to floating storage.
- Signals when Port Sudan fuel oil is better off via Cape than Suez.
- Flips Murban jet arbitrage from Fujairah-ARA to Fujairah-Singapore overnight.

In short:



Freight is no longer back-office math. It's front-office logic.

4. Micro-Markets Are the New Reality

The age of "global" oil trading is over. Physical flows now operate as micro-markets, defined by:

- Compliance bubbles: What's legal in the Med may be restricted in NWE. Same barrel, different value.
- Refinery-specific slates: Jet-maximizing refiners bid differently than diesel-focused plants. Especially true in markets like Turkey, Italy, or the UAE.
- Tender logic: East Africa or India may clear similar products, but with totally different logistics constraints and vessel profiles.

This fragmentation means one thing:

Execution edge belongs to desks with the fastest signal conversion.

And those signals are increasingly non-price:

- Port congestion in Mombasa
- Spoofing behavior in the Persian Gulf
- Jet fuel cargo buildup in Lavera

5. What Traders Need to Build Now

To survive this cycle, physical traders need to build what analysts can't:

- Live OSINT overlays: Including spoofing detection, AIS blackout zones, and anomaly tracking
- Routing filters: For Russia, Iran, and Venezuela-linked flows — dynamic and compliant
- End-user behavior radar: Based not on

price, but on margin logic: jet, diesel, fuel oil

At Nitrol Oil, this is our default setting. We've integrated these layers into execution through:

- Desk47 — our private intelligence channel for market professionals
- Nitrol Direct — an upcoming B2B platform matching verified buyers and sellers
- Internal routing & freight engines — that track arbitrage shifts in real-time across AG, Med, WAF, and East Asia

We've moved from monthly reports to intraday signals — and from theory to executable strategy.

6. About Us — Not a Pitch, Just the Context

Shohruh and Bekzod Zukhritdinov — Shohruh and Bekzod Zukhritdinov — founders of Nitrol Oil and several other trading companies — built the business from the ground up, starting in Central Asia and expanding across the CIS and AG. Today, Nitrol operates as a fast-moving, independent trading house focused on:

- Physical supply of refined products
- Tender participation and term structuring
- OSINT-backed execution and logistics logic

The team now delivers daily execution signals, publishes internal briefings, and manages one of the fastest-growing networks of end-user buyers in the emerging markets corridor. Shohruh



publishes insights regularly via LinkedIn, which led to the formation of Desk47 — a private, invitation-only signal channel for serious physical players.

We aren't here to sell signals. We're here to act on them.

Final Word

The trader of 2025 isn't a buyer or a seller — he's a systems operator.

He connects the route, the molecule, the sanction filter, and the freight spike — before the market reacts.

If your barrel logic doesn't include route exposure, vessel suitability, and origin overlays, you're not maximizing your margin. You're just lifting cargoes.

The future doesn't reward hindsight. It rewards readiness.

And readiness means one thing:

Signal-based trading.

In real time.

GET PUBLISHED



wa.link/9nxhbs

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

INSPIRE GENERATIONS

CORPORATE INVESTMENT TIMES

Dare to Disrupt

Defining the Leaders of Tomorrow

Larisa Miller

CEO, Phoenix Global Group Holdings

CEO, On AiR Now, Inc.

Miami | Florida | Abu Dhabi | UAE

As I say in almost every speech I deliver, there is infinite room for disruption in every industry and sector. No market is too mature, no category too established to be challenged by a new way of thinking. The leaders and unicorns of tomorrow will not simply compete within the existing rules of their industries - they will change the rules entirely.

The ability to dismantle legacy business models is no longer optional for those who want to lead. It is the foundation of competitive advantage. Markets reward originality and courage, not duplication. The greatest opportunities come to those who are willing to do business in ways others aren't - because that is how you gain access to opportunities others can't see or reach.



<https://corporateinvestments.com>

Redefining established categories can happen in two ways. In some cases, it means setting a new operational standard that forces the rest of the market to evolve. In others, it means creating a category that has never existed before. At AiR, we are doing the latter, bridging the gap between social media and streaming in a way that merges the community, interactivity, and immediacy of one with the content depth, structure, and monetization potential of the other. By doing so, we are not entering a crowded lane - we are building an entirely new highway.

This is more than a business tactic. It is a philosophy that applies across industries, from finance to manufacturing to public service. Whether you are creating a new consumer product, rethinking supply chains, or designing smart city solutions, the principle is the same: find the gaps others ignore, the inefficiencies they

tolerate, the needs they have not yet recognized, and address them before the rest of the market catches up.

The truth is, disruption starts with mindset. As colleges educate the next generation of professionals, they have an obligation to update the leadership attributes they teach. Technical knowledge, academic credentials, and even traditional strategic thinking are no longer enough. The leaders who will thrive in the coming decades must master three core skills.

First, anticipation - the ability to identify problems before they are visible to most people. This is more than reactive problem-solving; it is about sensing trends, recognizing shifts, and understanding the ripple effects that small changes today can have on industries tomorrow.

Second, courage - the willingness to act quickly when an opportunity presents



<https://corporateinvestments.com>



itself, and to take calculated risks when the potential upside outweighs the downside. Markets move fast, and hesitation is costly.

Third, decisiveness - the capacity to make clear, informed decisions without the need for prolonged consensus-seeking. Leaders must be able to weigh information, trust their judgment, and move forward with conviction, even when not everyone agrees.

In our company, Phoenix Global, this philosophy underpins the way we work with clients around the world. In the private sector, we help companies position themselves for success in a business environment where agility is the currency of survival. In the public sector, our advisory work helps governments connect unexpected dots, linking infrastructure planning with security, economic resilience, and long-term value creation.

Our work is not about incremental

improvement. It's about creating conditions where transformation is possible. We prepare our clients to compete in a new era of business where those who cling to outdated processes risk being left behind.

AiR is one example of how this plays out in practice. The social media space is saturated with platforms competing for attention, while the streaming industry is dominated by a few large players focused on passive content delivery. Neither model, in isolation, meets the growing demand for interaction, community, and personalized content engagement. By merging these two worlds, AiR doesn't just improve on what exists - it fills a gap no one else has bridged at scale.

The result is a platform where creators own the relationship with their audience, where brands can integrate authentically



into community experiences, and where listeners and viewers have a voice in shaping the content they consume. It is a new category in its own right - one that others will eventually try to emulate, but where we have the advantage of being the first to define the rules.

Disruption is not a one-time event. It is a constant process of rethinking, reinventing, and reimagining. In this sense, it is not just a competitive strategy - it is the lifeblood of relevance. Leaders who understand this will not only navigate change, they will drive it.

Whether redefining an existing category, creating a new one, or challenging the underlying assumptions of how an industry operates, the mandate is the same: dare to disrupt, dare to create, and dare to ask "Why reinvent the wheel?" followed by "Why not? That's how the future gets made."

The leaders of tomorrow will not be defined

by their ability to adapt to the future, but by their ability to shape it. And in a business environment where every sector is ripe for reinvention, the only real limitation is the courage to begin.

www.larisamiller.com

www.phoenixglobal.co

www.onairnow.ai

<https://corporateinvestmenttimes.com>



GRACE, BEAUTY, SPIRIT & FIRE



wa.link/9nxhb9

INSPIRE GENERATIONS

CORPORATE INVESTMENT TIMES

A Real Proposal for the Decentralization

of Global Scientific Knowledge Production

Joel Almeida

CEO - ExtractoDAO - DeSci - Advanced Scientific Research

Greater Curitiba, Brazil

In an era defined by exponential computing and global uncertainty, the next scientific revolution may not arise from traditional institutions, but from open and decentralized systems built by independent researchers with a profound sense of purpose.

Joel Almeida is a researcher in cosmology, a simulator architect, and the founder of ExtractoDAO S.A. — a company at the forefront of quantum simulation, blockchain-integrated science, and cosmological modeling.



<https://corporateinvestmenttimes.com>

#GLOBALBUSINESS



Based on the Dead Universe Theory (DUT) — structured and published in 2024 — the simulator interprets the universe as an entropic thermodynamic structure in asymmetric retraction. Unlike Lambda CDM-based models, DUT eliminates singularities and speculative inflation, offering a gravitational model grounded in entropy gradients and non-singular potentials. It successfully predicted the existence of Small Red Dots (SRDs) in the primordial universe at $z \approx 10-25$, many of which have already been observed by the James Webb Space Telescope (JWST).

What sets this architecture apart is not only its scientific foundation but also its

open, blockchain-integrated design. Each simulation can be verified, reproduced, and timestamped using SHA-256 hash verification, preserving the scientific record transparently and immutably. The platforms also include an innovative self-refutation module, which detects when the simulator's predictions exceed the theory's falsifiability limits — an epistemological safeguard embedded directly into the code. There is no room for manipulation or plagiarism, preventing scientific fraud and ensuring integrity for investors, researchers, and the public. The model can be applied beyond cosmology, in fields such as medicine, geology, and other sciences.

<https://corporateinvestmenttimes.com>

Beyond astrophysics, this architecture proposes a radical shift in how science is conducted. In a world where opaque models dominate and replication crises persist, DUT offers an alternative: science as transparent infrastructure — accessible, independently verifiable, and resilient to centralized control.

Paths for scientific licensing, microgrants, and decentralized funding are under development, allowing researchers to access simulation

time and analytical tools through smart contracts and auditable digital infrastructure. This positions the DUT Quantum Simulator not only as a discovery tool but as an engine of innovation for decentralized scientific ecosystems.

Before entering academia as a researcher, Joel Almeida accumulated more than 20 years of experience founding and leading high-risk startups focused on technological innovation. His ventures include streaming platforms, cryptocurrency and data mining operations, financial education companies, and more recently, advanced scientific infrastructure initiatives. He is the author

of eight books combining science, literature, and philosophy, published in both English and Portuguese.

For those exploring the future of predictive research, decentralized science, and deep tech — consider this an open invitation to join the journey.

ExtractoDAO S/A

<https://extractodao.com>

<https://orcid.org/0009-0003-4015-7694>

E-mail: contact@extractodao.com

GET PUBLISHED

LET THE
WORLD
HEAR
YOUR



wa.link/9nxhb9

INSPIRE GENERATIONS

CORPORATE INVESTMENT TIMES

CBDCs

Central bank digital currencies (CBDCs) have often been referred to as “the future of payments”, or even “the future of money”.

A CBDC is a new form of central bank money accessible to the public, accepted as a means of payment, legal tender, safe store of value by all citizens, businesses, and government agencies.

Undoubtedly, the pandemic has turbocharged a global financial technology revolution.

Dr. Oriol Caudevilla

Global FinTech Influencer, Keynote Speaker and Advisor/Consultant World expert and top media source on CBDCs, Digital Banking and Blockchain ||

Host and Founder of A Digital Tomorrow podcast

Barcelona, Spain

Central Bank Digital Currencies (CBDCs)

and Financial Inclusion



<https://corporateinvestmenttimes.com>

#GLOBALBUSINESS

CBDCs can serve many different purposes and can be designed accordingly: they can replace physical notes; they can be used to improve financial stability as a monetary policy tool, to promote financial inclusion, to fight against financial crime, improve payment efficiency and reduce intermediary risks, etc.

However, CBDCs are not cryptocurrencies, even though there is of course some relation between both categories.

The rationale behind CBDCs and cryptos is actually the opposite: whilst CBDCs are Central Bank Money adopting a digital form (therefore, legal tender issued by a central bank, representing a claim against that central bank) and thus centralized, cryptocurrencies are a key pillar of the movement known as DeFi (Decentralized Finance).

CBDCs can be an effective tool when promoting financial inclusion, since they can address the needs of unbanked and underbanked people. CBDCs will hold even greater power than private payments platforms in empowering individuals to access fiat currency, especially in countries where banking penetration is low

CBDCs in mid-2025

At the time of writing this article, the landscape of Central Bank Digital Currencies (CBDCs) is marked by significant developments and varying approaches across the globe.

Generally speaking, in 2025, we will see a global increase in the adoption of Central Bank Digital Currencies (CBDCs). Even though most central banks of the world are, to a bigger or lesser extent, doing some work on CBDCs, just a few of these countries actually launched their own

CBDCs (Bahamas, Nigeria,...).

Therefore, I predict an increase in the number of countries launching their own retail CBDC and also, even more intensely, an increase in the number of wholesale CBDC projects being started. We will also see more regulatory clarity when it comes to stablecoins, since countries will want to make sure that stablecoins can be complementary to CBDCs thus avoiding any unnecessary overlaps and uncertainties.

That being said, I expect more innovation and steps being taken in wholesale CBDCs in contrast to retail CBDCs.

These are some of the main trends we will see in 2025:

1. Acceleration of CBDC Development

Many central banks are moving from research to implementation, with advanced economies refining pilot programs and emerging markets exploring CBDCs for financial inclusion. The focus is on both wholesale CBDCs (for interbank settlements) and retail CBDCs (for public use).

2. Diverging Policy Approaches

While some countries, like China and the EU, are progressing with CBDC rollouts, others remain hesitant due to concerns over privacy, financial stability, and government overreach. This divergence is creating an uneven global adoption landscape.

3. Cross-Border Payment Integration

International CBDC collaboration is gaining momentum, with projects like mBridge aiming to facilitate real-time, low-cost cross-border transactions. The goal is to reduce reliance on existing payment networks and improve financial efficiency.

4. Competition with Stablecoins

As some governments delay CBDCs, stablecoins—digital currencies pegged to fiat money—are becoming more popular in private markets. Central banks are evaluating whether to regulate or compete with these digital assets.

5. Focus on Privacy and Security

Public concerns about government control over digital money have led to discussions on privacy-preserving CBDC designs. Central banks are exploring ways to balance transparency for regulation while ensuring users' financial autonomy.

Real-World Adoption and Challenges

Countries implementing CBDCs are facing challenges, including technological infrastructure costs, merchant adoption, and potential disruptions to traditional banking. The effectiveness of CBDCs in improving financial access is still being

tested.

CBDCs and Financial Inclusion.

As I mentioned before, CBDCs can be an effective tool when promoting financial inclusion, since they can address the needs of unbanked and underbanked people. CBDCs will hold even greater power than private payments platforms in empowering individuals to access fiat currency, especially in countries where banking penetration is low

According to the 2021 World Bank's Global Findex database, globally, 1.7 billion people do not have a bank account, and policymakers struggle to provide affordable, safe and accessible financial services to the unbanked population.

Home to 225 million adults without an account, China has the world's largest unbanked population, followed by India

<https://corporateinvestments.com>





(190 million), Pakistan (100 million), and Indonesia (95 million). These four economies, together with three others—Nigeria, Mexico, and Bangladesh—are home to nearly half the world's unbanked population.

For example, if we focus on Southeast Asia (encompassing, among others, Thailand, Indonesia, Malaysia, Vietnam, Singapore...), we can see that the region is home to an unbanked population of more than 290 million people. In Southeast Asia, only 18% of the population has access to credit, lower than the proportion of digital-ready population (37%), still based on World Bank Global Findex data. This undoubtedly provides a supportive environment and impetus for consumer

lending to catch up as income levels rise.

Over 80% of the world's 1.4 billion adults without financial accounts reside in places at risk from climate, intensifying their susceptibility to economic and environmental shocks. Transaction accounts enable people to securely store funds and efficiently conduct transactions and are typically the first step to use of other financial services. The expansion of digital financial services has helped decrease the number of adults without access to an account from 2.5 billion in 2011 to 1.4 billion in 2021, with 76% of the global adult population owning an account by 2021.

According to the World Bank, to address financial inclusion, a CBDC would first need

to provide the unbanked with access to a transaction account. In other words, CBDCs will allow people who live in remote areas with no bank branches and therefore have no bank accounts, but who own a cell phone, to have access to a transaction account that will allow them to make and receive payments using this digital currency.

Also, virtual banking may play a key role in this area too. Virtual banks, also called neobanks, primarily deliver retail banking services through the internet or other electronic channels instead of physical branches. It is commonly believed that the development of virtual banks will promote FinTech and innovation and offer a new kind of customer experience by helping to promote financial inclusion, since neobanks normally target the retail segment, including the small and medium-sized enterprises (SMEs).

Conclusions.

CBDCs are at a critical juncture: while some nations are pushing forward intensely, others are taking a wait-and-see approach. Their success will depend on addressing privacy, efficiency, and financial stability concerns while ensuring they provide tangible benefits over existing digital payment options.

I predict an increase in the number of countries launching their own retail CBDC and also, even more intensely, an increase in the number of wholesale CBDC projects being started. We will also see more regulatory clarity when it comes to stablecoins, since countries will want to make sure that stablecoins can be complementary to CBDCs thus avoiding any unnecessary overlaps and uncertainties, despite the US ban.

Also, focusing on financial inclusion, having access to a transaction account is a first step towards financial inclusion since it allows people to store money, and send and receive payments. Globally, there is still a large amount of underbanked people, mostly in the country's rural and poorer areas. Both the CBDCs and virtual banking may become effective tools when promoting financial inclusion in multiple countries since will allow people who live in remote areas with no bank branches, but who own a cell phone, to become part of the financial system

The author is a very influential voice in the FinTech area, having advised many FinTech companies and with a very extensive network across the globe. He holds an LLB, an MBA and a PhD. He is also a well-known international speaker on the areas of Central Bank Digital Currencies, AI and Blockchain and founded the Podcast A Digital Tomorrow, with more than 11,000 followers on YouTube.

<https://corporateinvestments.com>

Revolutionary Business Intelligence

The End of the Machine Age in Organizations
How Three Groundbreaking Frameworks Are Redefining Success in the Modern Workplace



Dr. Syed Hasan

Vice Dean of School Of Business
Woxsen University

Hyderabad, Telangana, India

Dr. Raul Rodriguez

VP @ Woxsen University | Board Member | Cognitive Technologist | Pioneering Tomorrow's World – AI, Behavioral Science & Human-Centered Innovation

Hyderabad, Telangana, India

New research reveals why traditional management approaches are failing, and offers a radically different path forward

Imagine walking into your office tomorrow and discovering that everything you thought you knew about how organizations work was fundamentally wrong. That the very language we use to describe business, efficiency, optimization, performance metrics, comes from a 200-year-old factory model that treats human beings like cogs in a machine. This is not science fiction. It's the reality uncovered by three revolutionary frameworks that are quietly reshaping how forward-thinking organizations understand success, intelligence, and human potential in the workplace.

The Wake-Up Call: Why Everything We Know About Business Is Changing

Think about the last time you felt truly energized at work—not just caffeinated, but genuinely alive and engaged. Now think about how often that happens versus how often you feel drained, going through the motions, or fighting invisible barriers to getting things done.

If you're like most people, those energized moments are rare. This isn't because you or your colleagues are lazy or incompetent. It's because most organizations are designed using principles that fundamentally misunderstand what human beings are and how they actually function.

Dr. Raul Villamarin Rodriguez from Woxsen University explains it this way: "We've been trying to run symphonies like factories and wondering why the music sounds terrible." His research team, along with colleagues worldwide, has developed three frameworks that reveal why traditional approaches to management are not just ineffective—they're actively harmful to both

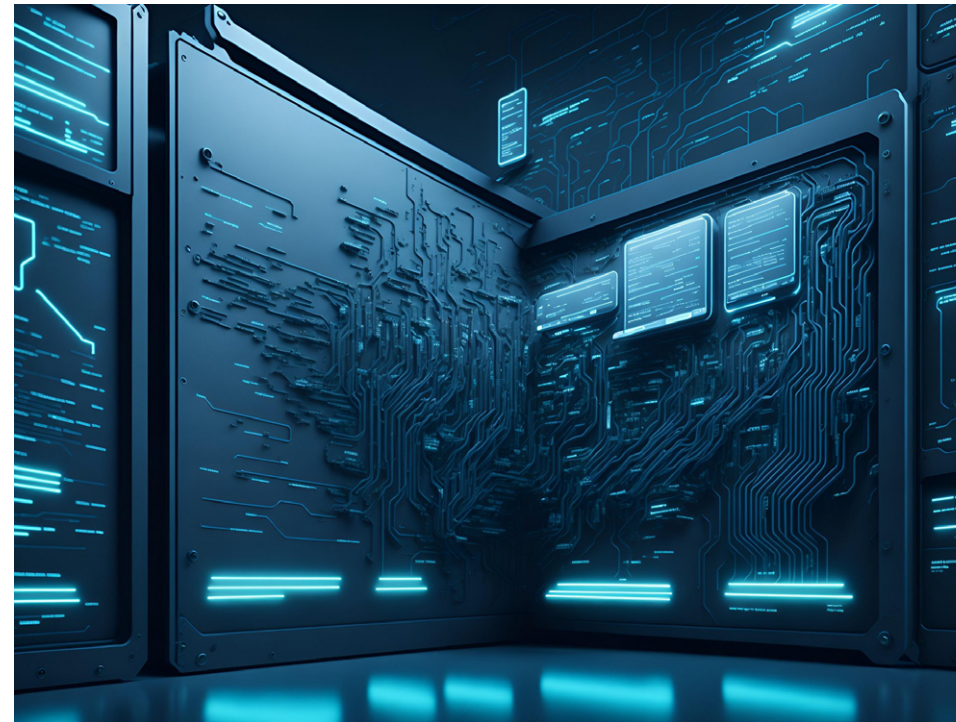
people and performance.

Framework One: The Hidden Psychology Driving Every Decision

The first breakthrough comes from understanding that every workplace runs on two levels simultaneously: the visible level of policies, procedures, and organizational charts, and the invisible level of unconscious psychological patterns that actually determine what happens.

The Depth-Organizational Psychology Integration Framework (DOPIF) shows that the deepest roots of workplace conflicts, blocks to innovation, and low performance are all about hidden dynamics that no one is talking about, or often even aware of at all. Consider, for example, Sarah, the marketing director at a tech firm. Apparently, her team is riddled with late projects and a lack of ideas. Traditional school management would be driven by project management tools or communication protocols. However, DOPIF uncovers something more troubling: Sarah is subconsciously replicating the dynamics of her childhood family where children competed for a parent love. Her team-members, unwittingly, follow suit, undermining each other's ideas in the hopes of winning her favour.

Dr. Rodriguez explains, "As soon as Sarah recognised the pattern, and proactively worked to address it, her team's performance changed almost overnight. However, this type of breakthrough cannot happen without frameworks that take into account the psychological undercurrents driving what is seen above the surface." This is not the last-ditch psychoanalysis in the office: it is an acknowledgment that humans are multi-layered psychological beings whose unconscious patterns



fundamentally drive organizational results. In fact, better performance metrics only tell part of the story; companies using DOPIF principles also report complete shifts in workplace culture, innovation capacity, and employee wellbeing.

Framework Two: Surfing the Storm Instead of Fighting It

While the DOPIF framework looks inside an organization, shining a spotlight on the internal psychological and cultural dynamics at work, the Strategic Pressure Adaptation Framework (SPAF) looks outside and focuses on the highly turbulent and uncertain environment that modern organizations increasingly find themselves in. Most of the firms still behave as if the world is still stable and predictable, they still assume they can plan for quarters, optimize for efficiency, or expect continuity. But we now live in an era of unprecedented simultaneous disruption: geopolitical crises reframing supply chains, fast-changing technologies making industries redundant, generational

transitions impacting consumption behavior, environmental crises reimagining business models, economic instability sapping strategic confidence, and sociocultural change upheaving customer relationships.

Conventional strategic planning should be able to forecast and control those disruptions. In contrast, the SPAF provides an altogether different approach to measure the ability of the organization to sense, respond and even profit from the environmental turbulence for competitive advantage. As Dr. Riya Bhattacharya, one of the team who helped create SPAF puts it: "Think about the difference between building a wall to keep out a tsunami versus finding out how to surf those waves. High SPAF score organizations do not just survive disruption; they turn it into a force for innovation and progress.

According to researchers, firms that adopt SPAF principles build what we call pressure intelligence: the ability to sense signals of disruption that other players ignore, to pivot plans dynamically by spotting changes in the market environment, and to convert external chaos to internal advantage. Such organizations are not passive recipients of change; they create it.

Framework Three: When Organizations Come Alive

Perhaps the most radical conceptual transformations in organizational theory have been to see companies not simply as machines to be optimized but as living systems with primitive types of intelligence, consciousness, and evolutionary capability. The Living Systems Intelligence Framework (LSIF) sounds a bit speculative, at least for most of its

<https://corporateinvestmenttimes.com>

elaboration. However, the implications of its results are quite practical. LSIF views organizational intelligence as an emergent phenomenon, resulting from the interactions of individuals, but yielding results that exceed the contributions of all individuals combined.

Dr. Riya Bhattacharya describes observing this recently on a consulting project: “We were working with a biotechnology research team who had been struggling with a difficult problem for months. Something special took place during a facilitated session designed to boost collective intelligence. A solution emerged, not by any one expert, but by the group identifying patterns no one could see. Which, we had been stuck on for months, got resolved in two hours.”

LSIF shows that organisations can develop genuine integrated intelligence; the capacity to sense environmental signals, digest complex challenges, learn over time, and adapt in a coherent, mindful way. This goes way beyond ordinary collaboration; it turns the organization itself into a sensing, learning entity that can create meaningful breakthroughs and agile responses that are often beyond the capacity of any single individual.

The Three Frameworks in Action: A New Kind of Success Story

The example of a mid-sized renewable energy company shows how DOPIF, SPAF and LSIF can operate in concert. For the first decade, the company faced some of the more common challenges most companies encounter: internal politics stifled innovation, external volatility made planning near impossible, and growth simply stagnated even as they attracted best-in-class talent.

Rather than focus on a traditional consulting methodology of structure and efficiency, the firm started with a DOPIF assessment, which identified behaviors occurring below the surface that were undermining collaboration. Leaders often operated from a scarcity mindset, creating competition instead of collaboration. At the same time, SPAF analysis revealed that instead of fearing market volatility, the company could develop agility as a capability. Rather than predict the markets, it taught itself to sniff and react more quickly than rivals.

Successful implementation of LSIF proved the organization could act like a real intelligent system. It was no longer about a flash of individual brilliance; innovation increasingly came from group insights, or what employees dubbed “group intuition. The outcome: months’ worth of time and labour for innovation became a matter of weeks, employee engagement soared, and engineering teams produced clean prompt energy solutions that had eluded them. Over the next 18 months revenue jumped 340%, with the firm establishing itself as a major player in renewable energy innovation.

Why This Matters to You, Regardless of Your Role

These frameworks go beyond a theoretical articulation; they change the way human potential, as well as organizational capacity, is perceived. These are relevant in any position and industry. For workers, they promise workplaces that nurture creativity and purpose. Instead of treating people like productivity units, organizations can acknowledge and cultivate multi-dimensional intelligence—emotional, intuitive, cognitive, and even spiritual.

It provides leaders and managers key

frameworks to leverage any unused human potential. These frameworks guide leaders to grow cultures where innovation, evolution and deep stakeholder value is a constant; without being limited by mere engagement surveys or KPIs. Important competitive advantages which are rare, non-replicable and are a stronghold to encase investors and business owners in. These frameworks create organizations that out-perform and out-innovate traditional competitors on a fundamental level. For anyone who worries about where society is headed, the approaches offer viable, human-centred solutions. They advocate for organizations that create versus extract value, so their vision is about aligning economic growth with social progress and planetary health.

The Transition: From Machine Age to Living Age

Such frameworks are driven by a shift in worldview. Models from the industrial era treated organizations as machines that should be built with control, efficiency, and standardization in mind. These paradigms worked in the past but now fail to accommodate the complex challenges of the present.

Climate change, inequality, technological disruption, and mental health require creativity and intelligence that mechanical systems cannot deliver. Human beings and organizations are no longer viewed as machines and people

are not security-conscious passengers inside those machines, they are living systems, learning through relational and collective intelligence, evolving and adapting.

That transformation is more than just strategic, but philosophical and progressive as well. We are not mere emotionally swayed economic agents: we are much more complex animals than that who, when placed in the appropriate milieu, are capable of far higher-order insight. Organizations utilizing these frameworks report new insights, rapid adaptation to change, higher wellbeing and more meaningful work cultures.

Practical Steps: What You Can Do Starting Tomorrow

It takes dedication to implement it fully, but one can start using pieces of it immediately. Start noticing your emotional patterns in the workplace from depth psychology perspective. When conflict comes up, question if it is touching a specific unconscious personal trigger. Seizing on these internal dynamics has the potential to cure workplace tensions more



rapidly than external remedies.

Begin developing an ability to sense for yourself with SPAF. Get practice spotting early signals of change in your industry, customer preferences or workplace culture. Disruption is not a threat but an opportunity when we cultivate awareness.

LSIF application can start with how you conduct meetings. Allow shared sensing in the moment instead of fixed agendas. Observe how the mood, energy, and collective insight of the group evolves. Invite your thoughts, your emotions, your creativity into a group level intelligence system.

The Research Revolution: Academic Validation for Ancient Wisdom

The special thing about these frameworks is that their building blocks reflect the best of modern science as well as traditional human wisdom. The power of consciousness and of attention, indeed, the very nature of interconnection; all revelations of neuroscience now announced in the halls of science but long held by contemplative traditions and indigenous peoples. What many ancient cultures seemed to have intuited about emergence and coherence finds language in systems theory.

We can conduct empirical research on things that we once thought were unmeasurable. In other words, biometric tools such as HRV tracking track collective states of coherence, social network analysis can sense the dispersion of insight through teams. With these tools we can explore organizational behavior from various angles.

As Dr. Rodriguez explains, this is not about diluting the scientific rigour

but broadening it. The frameworks utilize integral methodologies which scholars define as the integration of first-person experience, second-person group interaction, and third-person measurement, to account for the full spectrum of organizational experience.

Global Implications: Toward a Thriving Civilization

These networks are not limited to each individual organization. With collective challenges ranging from ecological collapse to mental health, the scale of these global crises requires systems with a higher intelligence and coordination.

Legacy institutions such as governments, schools, and corporations were designed for a more static world. The complexity of the present outstrips their capacity to cope. They provide schematics for redesigning those institutions as responsive, intentional, life-affirming systems.

Organizations that win with these models do much more than drive shareholder value. They are evolution agents: showing how business, policy, and education can restore trust, regenerate ecosystems, and regenerate human promise.

The Choice Point: Machine Age or Living Age

We are, for all intents and purposes, at a historic turning point. We have come far on the back of mechanical paradigms but have become acutely aware of their limitations. The unravelling of old paradigms signals inescapable climate instability, social disconnection, burnout, and economic precarity.

It is not whether change is coming; it is whether we are to premeditate it. They can challenge us beyond optimizing stagnant

systems, towards creating living, breathing purpose-driven organizations that grow with consciousness and creativity.

Early adopters of these models in consistent feedback report something larger than metrics: a sense of participating in something bigger, creating work that has some sense of life, and access to capabilities that work for the person and, in some sense the whole world. This is the potential we face: not as burned-out drones in an authoritarian hierarchy, but a future of living, intelligent systems working towards systemic health. The revolution is underway. The real question is: will you help build it?

The research in this article is from work being done at institutions and organizations across the world doing research into post-mechanical ways to organize humans. For readers who are perhaps inclined to delve deeper, these frameworks are gateways of a burgeoning interdisciplinary landscape at the intersection of consciousness research, systems theory,

depth psychology, and organizational development.

Research institutes such as Woxsen University and consulting groups focusing on integral organizational development offer resources and training programs for organizations that wish to adopt these practices. It takes some commitment and support to make the transformation, but the results leave open the potential for human organization that exceeds the greatest expectations of most people.

Authors:

Dr. Raul Villamarin Rodriguez, Vice President of Woxsen University, Hyderabad, India

Dr. Syed Hasan, Vice Dean of School of Business, Woxsen University, Hyderabad, India



<https://corporateinvestmenttimes.com>

Your Name, Your Digital Land

Why Web3 Domains Are the Next Big Thing

Vicky Hissaria

Director @ Endlessdomains | Driving Process Improvement Initiatives

Dubai, United Arab Emirates

Remember the early days of the internet? Someone could have told you to buy "pizza.com" for a few dollars, and you might have laughed it off, only to see it sell for millions later. History is repeating itself, but this time, it's not just about websites; it's about Web3 domains, and they're changing how we own our digital identity.

In today's digital world, our identity is the key that connects us to people, brands, and opportunities. However, most of us don't actually own our digital identity. When you create a social media profile or an account with an online service, your name and data are controlled by that company. If they decide to suspend or delete your account, you can lose everything. Web3 domains are solving this problem by giving you true ownership.

<https://corporateinvestmenttimes.com>



What are Web3 Domains?

Unlike traditional Web2 domains (like google.com), which are rented yearly from companies like GoDaddy and are controlled by central bodies like ICANN, Web3 domains are different. You don't really own a Web2 domain; you lease it year after year, and if you forget to renew, you lose it. A central authority can also take it down.

With Web3 domains, you truly own a piece of digital land. You buy it once, and it's stored securely on the blockchain forever. There are no yearly renewal fees, no middlemen, and no risk of a central authority taking it away. Endless Domains offers .OG domains starting at just \$2, which is less than a cup of coffee. This allows you to own your digital identity for life, or even for generations.

A Web3 domain is a universal digital identity that can be:

- Your universal username across multiple decentralized apps, games, and metaverses.
- Your crypto wallet address, making transactions simple. Instead of a long, confusing address like 0x4e3B..., you can use a human-readable name like shivam.og.
- Your login key for decentralized platforms, so you don't need dozens of different passwords.
- A brand asset you can build on and take anywhere.
- A permanent identity that is censorship-resistant and 100% in your control.

Why the Market Needs Web3 Domains

The internet is shifting from a model where tech giants own your data and identity to one where the user is the owner. This is more than a convenience upgrade; it's a power shift back to the user.

The demand for Web3 domains is rising rapidly for several reasons:

- Decentralization is inevitable: Users are tired of being locked into centralized



<https://corporateinvestments.com>



Hello, I'm Vicky Hissaria. With over 26 years of experience in global industries, I've travelled extensively since 1999. Living in China for many years gave me valuable expertise in hardware, software, and logistics, as well as a strong network of global contacts. Now based in Dubai, I'm leveraging this expertise to drive innovation. Dubai's fast-paced environment is the perfect hub to explore emerging technologies like blockchain, which I've been passionate about since 2013. My experience in China and now Dubai has given me a unique perspective on the global landscape. I believe domains will revolutionize online identity, becoming as essential as mobile numbers or email addresses. Everyone connected to the internet will own a domain – a legacy that transcends generations, representing true power and lasting ownership. I'm excited to shape the future of web3 ownership and online presence.

Web3 Internet

This is where Endless Domains comes in. Most platforms focus on domains from a single blockchain, but Endless Domains is a "multi-chain platform". This means you can buy and manage domains from different blockchains, such as Ethereum, Polygon, or Solana, all in one place. Endless Domains is an "aggregator," bringing together the best domains from across the blockchain world.

Endless Domains is also building a dedicated marketplace for buying, selling, and trading Web3 domains. They believe that in this new digital era, identity is

platforms.

- One name for everything: You can have a single login and identity that works everywhere.
- Simpler transactions: No more copy-pasting long wallet addresses.
- Permanent ownership: You buy it once and own it forever, with no yearly renewal fees.

Endless Domains: Your Gateway to the

“prime real estate”. The marketplace will allow users to secure premium names, invest in valuable digital assets, and give businesses the ability to secure branded identities.

Introducing the .OG Domain: A Badge of Authenticity

The newest jewel in the Endless Domains crown is the .OG TLD, and it’s not an average domain extension. In modern terms, “OG” means “original, respected, first mover”. Owning a .OG domain is a statement that you are authentic and an early adopter in the Web3 revolution. It’s a badge of authenticity and credibility in the decentralized world.

The .OG domain is built on the Polygon blockchain, which offers fast, cheap transactions and growing adoption. It’s more than just a name; it’s a “cultural capital” and an identity flex. Just as owning a premium .com domain was a status symbol in the early days of the internet, the .OG domain is becoming a status symbol in the Web3 world.

The Coming Revolution

We are standing at a point in history similar to the early 1990s internet, when people bought domains like business.com or hotels.com for a few dollars, which later became worth millions. Web3 domains are the new internet real estate. This time, they are more than just addresses; they are identities, payment gateways, and login credentials all rolled into one.

Endless Domains believes that in the future, Web3 domains will be as common as email addresses but infinitely more powerful. They will be your login, your wallet name, your profile for the metaverse, and your brand in a world where your audience

follows you, not an app. This won’t be a niche; it will be the “default internet”.

At Endless Domains, the belief is that identity should never be rented; it should be owned. They are creating the tools, domains, and marketplaces to put that ownership in the hands of individuals, brands, and communities worldwide.

The internet is changing, and your identity is changing. With Endless Domains, your future is yours to own forever.

LEADING THE WORLD

GRACE. GRIT. GLOBAL POWER.

Join the Women of Influence Series



wa.link/9nxhb9

GET FEATURED

INSPIRE GENERATIONS

CORPORATE INVESTMENT TIMES

Business Model Optimization for your Product or Service

For Successful Cooperates and facilities

If you are thinking of opening a new company that will be successful and sustainable in the market,
or if you are also thinking of expanding your company and your business, then you need to have a
very good understanding of what a business model is.

Mohamed Abdel Kader Ebrahim

Business Development & Trade Sourcing Expert
(Strategic Management- Training Development- Export Promotion-
Marketing Management - Operation Management Global Value Chain -
Facilities Management)
Egypt

<https://corporateinvestmenttimes.com>



#GLOBALBUSINESS

What is a business Model?

- A business model defines how a company creates value for customers and generates revenue
- It outlines the key activities, resources, and strategies needed to deliver products or services in an effective way
- Creating a business model for your startup or product means identifying the problem you are going to solve, the market that you will serve, the level of investment required, what products you will offer, and how you will generate revenue. Pricing and costs are the two levers that affect profitability within a given business model

Business model VS Business plan

- Business models and business plans are both elements of your overall business strategy. But there are key differences between a business model and a business plan

Business model components (Main Objective Pillars)

- There are three main areas of focus in a business model: value proposition, value delivery, and value capture
- The proposition outlines who your customers are and what you will offer
- The delivery details how you will organize the business to deliver on the proposition
- the capture is a hypothesis for how the proposition and delivery will align to return value back to the business

Business model components (Action plan Implementation Pillars)

Below are some components to include when you create a business model:

- Vision and mission: Overview of what you want to achieve and how you will do it.
- Objectives: High-level goals that will support your vision and mission, along with how you will measure success
- Customer targets and challenges: Description of target customers (written as archetypes or personas) and their pain points.
- Solution: How your offering will solve customer pain points.
- Differentiators: Characteristics that differentiate your product or service.
- Pricing: What your solution will cost and how it will be sold.
- Positioning and messaging: How you will communicate the value of your offering to customers.
- Go-to-market: Proposed approach for launching new offerings and services.
- Investment: Resources required to introduce your offering.
- Growth opportunity: Ways that you will grow the business over time

How to create a successful business model to your cooperate or facility?

- Step 1: Define

your vision and goals

- Start by outlining your business’ vision and objectives
- Step 2: Identify your target customers
- Step 3: Form your value proposition
Your value proposition should clearly explain why customers should choose you over your competitors
- Step 4: Select the right business model
Make sure you choose a model that aligns with your product/service and target market
- Step 5: Identify revenue streams
Next, you must identify how your business will generate revenue
- Step 6: Map out key resources and activities
In this stage, detail the resources, processes, and partners required to deliver the value proposition

- Step 7: Create a cost structure
Divide the costs into two categories—fixed and variable
- Step 8: Have a two-fold customer strategy
Every business model should have a two-fold customer strategy—one to acquire new customers and the second to retain existing ones

Business model

A business model captures your hypothesis for how your business will generate revenue and reach profitability — charging a price for an offering you create at a sustainable cost. A business model will include a brief overview of what you offer and to whom.

Business plan

A business plan drops down one level to show how you will implement the business model. It includes specifics such as operational practices, experience and structure of the management team, milestones to be reached on a set timeline, and comprehensive financial projections.

The AI Native Employee

Ahmad J. Naous

President (UIPM)/Director UAPCU/Global Education Influencer/Int.
Books for Peace Award 2020/Leadership Gold Award 2021/Humanity
Award 2024/Best Global Education Influencer Award 2024/Leadership
Innovation Award 2024.
Beirut Governorate, Lebanon

The phrase "AI will not replace you; you will be replaced by someone who knows AI" encapsulates a critical truth about the evolving landscape of work in the age of artificial intelligence. As AI technologies continue to advance and permeate various industries, the ability to understand and leverage these tools becomes increasingly essential for career success.

This statement serves as a wake-up call for professionals across all sectors, highlighting the importance of adaptability, continuous learning, and the integration of AI into everyday work processes.

<https://corporateinvestments.com>



In today's fast-paced environment, organizations are increasingly adopting AI to enhance efficiency, improve decision-making, and drive innovation. As a result, the demand for employees who possess a strong understanding of AI and its applications is on the rise. Those who can effectively utilize AI tools to automate repetitive tasks, analyze data, and generate insights will have a significant advantage over their peers. This shift is not merely about technology; it is about transforming the way work is done and redefining the skills that are valued in the workplace.

For instance, consider the role of a data analyst. Traditionally, this position involved manual data collection and analysis, which could be time-consuming and prone to human error. However, with the advent of AI-powered analytics tools, data analysts can now automate these processes, allowing them to focus on interpreting results and making strategic recommendations. In this scenario, a data analyst who embraces AI tools will not only enhance their productivity but also position themselves as a vital asset to their organization. Conversely, an analyst who resists learning these new technologies may find themselves outpaced by colleagues who are more adept at leveraging AI.

Moreover, the integration of AI into various job functions is leading to the emergence of new roles that require a blend of technical skills and human insight. For example, marketing professionals who can harness AI to analyze consumer behavior and optimize campaigns in real-time are becoming increasingly valuable. These AI-native employees are not just using technology; they are redefining their roles to include a deeper understanding of data-

driven decision-making. As a result, those who fail to adapt may find themselves sidelined in favor of individuals who possess the necessary AI skills.

The statement also underscores the importance of lifelong learning. In a world where technology is constantly evolving, professionals must commit to continuous education and skill development. This may involve taking courses, attending workshops, or engaging in self-directed learning to stay current with AI advancements. By doing so, individuals can ensure that they remain relevant and competitive in the job market.

In conclusion, the assertion that "AI will not replace you; you will be replaced by someone who knows AI" serves as a powerful reminder of the necessity for adaptation in the face of technological change. As AI continues to reshape industries and redefine job roles, those who embrace these changes and invest in their skills will thrive, while those who resist may find themselves at a disadvantage. The future of work will undoubtedly involve collaboration between humans and AI, and understanding how to navigate this landscape will be crucial for career success. Embracing AI is not just an option; it is a necessity for anyone looking to secure their place in the workforce of tomorrow.

The concept of the AI-native employee refers to individuals who seamlessly integrate artificial intelligence into their work processes, leveraging AI tools to enhance productivity and creativity. This emerging workforce is characterized by adaptability, digital fluency, and a collaborative mindset, enabling them to thrive in increasingly automated environments. As organizations evolve,

understanding the dynamics of AI-native employees becomes crucial for fostering innovation and maintaining competitive advantage.

Characteristics of AI-Native Employees

- **Digital Fluency:** AI-native employees possess a high level of comfort with technology, allowing them to navigate various AI tools and platforms effortlessly. This fluency enables them to quickly adapt to new technologies as they emerge.
- **Adaptability:** The ability to pivot and adjust to changing circumstances is vital for AI-native employees. They are not only open to change but actively seek out new methods and tools to improve their workflows.
- **Collaborative Mindset:** These employees thrive in team environments, often utilizing AI to enhance collaboration. They understand that AI can facilitate communication and streamline processes, making teamwork more efficient.

Impact on Work Processes

- **Enhanced Productivity:** By integrating AI into their daily tasks, AI-native employees can automate repetitive processes, allowing them to focus on more strategic and creative aspects of their work.
- **Data-Driven Decision Making:**

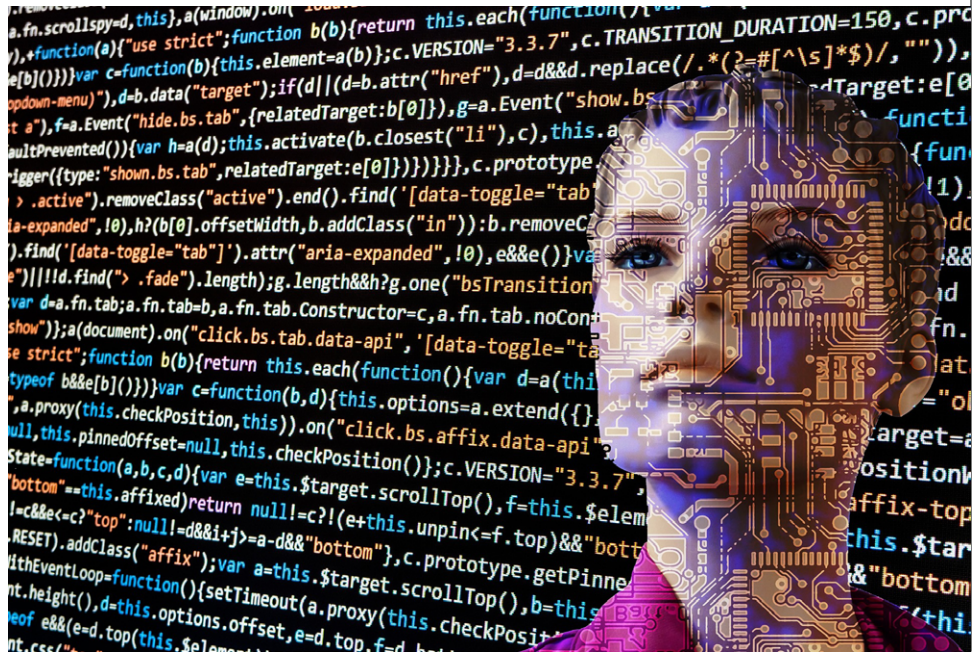
AI-native employees leverage data analytics tools to inform their decisions. This reliance on data helps them make more informed choices, leading to better outcomes for their projects.

- **Continuous Learning:** The fast-paced nature of AI technology encourages these employees to engage in lifelong learning. They regularly update their skills and knowledge to stay relevant in their fields.

Challenges Faced by AI-Native Employees

- **Overreliance on Technology:** While AI can enhance productivity, there is a risk of becoming too dependent on technology. AI-native employees must balance their use of AI with critical thinking and human intuition.
- **Job Displacement Concerns:** As AI continues to evolve, there are fears about job security. AI-native employees must navigate these concerns while demonstrating their unique value that cannot be replicated by machines.
- **Ethical Considerations:** The integration

<https://corporateinvestmenttimes.com>



of AI raises ethical questions regarding data privacy, bias, and accountability. AI-native employees need to be aware of these issues and advocate for responsible AI use within their organizations.

The Future of Work with AI-Native Employees

- **Transforming Organizational Culture:** Companies that embrace AI-native employees often experience a cultural shift towards innovation and agility. This transformation can lead to a more dynamic work environment where creativity flourishes.
- **New Roles and Opportunities:** As AI technology advances, new job roles will emerge that require a blend of technical skills and human insight. AI-native employees will be at the forefront of these developments, shaping the future workforce.
- **Collaboration Between Humans and AI:** The future of work will likely involve a symbiotic relationship between humans and AI. AI-native employees will play a crucial role in ensuring that this collaboration is effective and beneficial for all parties involved.

Real examples of AI-native employees include data analysts using AI tools for automated insights, marketing specialists leveraging AI for personalized campaigns, and software developers utilizing AI-assisted coding for efficiency. These roles illustrate how AI integration transforms traditional job functions across various industries.

In the context of AI-native employees, several real-world examples illustrate how organizations are leveraging AI to enhance

productivity and redefine job roles:

1. FPT AI Agents

Role: Intelligent virtual employees capable of performing various business tasks.

Application: Used in customer service, internal support, sales, and data analysis.

Impact: These AI agents continuously learn and adapt, improving operational efficiency and customer interactions.

2. Pfizer

Role: AI-driven platforms in drug discovery.

Application: Analyzing vast datasets to identify promising drug candidates faster than traditional methods.

Impact: Accelerates the development of new medications, enhancing the efficiency of healthcare solutions.

3. Barclays

Role: Advanced AI algorithms for fraud detection.

Application: Analyzing transactional patterns in real-time to identify anomalies.

Impact: Significantly reduces financial losses and enhances customer trust in banking services.

4. Lovable

Role: Employees in a startup environment that operates on AI-native principles.

Application: Utilizing AI to streamline workflows and enhance productivity.

Impact: Achieved rapid revenue growth, demonstrating the effectiveness of AI integration in business operations.

5. Hilton Hotels

Role: AI-powered concierge services.

Application: Providing personalized recommendations and assistance to



guests.

Impact: Enhances the guest experience through tailored interactions, showcasing the role of AI in hospitality.

These examples reflect the transformative potential of AI in various sectors, highlighting how AI-native employees are reshaping traditional roles and driving innovation.

Conclusion

The rise of the AI-native employee signifies a fundamental shift in the workforce landscape. As organizations adapt to the integration of AI, understanding the characteristics, impacts, and challenges faced by these employees will be essential for fostering a productive and innovative work environment.

Embracing this new paradigm will not only enhance organizational performance but

also empower employees to thrive in an increasingly automated world.

<https://corporateinvestments.com>

Prof. DDR. Milan Krajnc

Nominee for the Nobel Prize for Economics

Academician prof. Sir ddr.sc. ddr.hc. Captain, B.Sc., psychotherapist, MBA,
DBA, IPA, KMFAP, FRAS, FRSA, FRAI, MRSAL, Author of the Dynamic
Leadership Model

Monte Carlo, Monaco



Decoding the Human Mind
through Business, Culture and
Diplomacy

Born in Barcelona and shaped by a global outlook, the journey unfolds from early roots in marketing to meaningful collaborations across Europe, Asia, and the Middle East. With a focus on cultural diplomacy, international strategy, and human connection, the narrative explores how trust, empathy, and long-term vision are the real drivers of global cooperation.

From elevating Oman's presence in Spain to fostering multilateral partnerships, each initiative reflects a belief in purpose over promotion, dialogue over display. It's a story of bridges built across borders—carefully, patiently, and authentically—where shared values and quiet persistence become the foundation for lasting impact.

<https://corporateinvestmenttimes.com>

#GLOBALBUSINESS

In a world where information flows faster than a heartbeat, where news travels at the speed of light, but truth often remains trapped in a fog of interpretation, the ability to understand people has become one of the most valuable skills. People make decisions that affect millions of lives—and they often do so based on incomplete information or unrecognized emotional impulses.

In such a world, profiling is not a luxury, but a necessity.

Profiling—the meticulous process of analyzing behavioral patterns, motivations, and potential risks—has traditionally been used primarily in criminal justice. However, its applications today are much broader: from companies seeking to understand the dynamics of their leaders and teams, to educational institutions seeking to prevent violence, to diplomatic missions and crisis management.

But most existing approaches to profiling suffer from limitations—they are based either on psychological tests or data analysis, and rarely integrate the entire life dynamics of an individual. This is where my approach, which I have been building for over two decades and which I call the Dynamic Profiling Model, comes in.

1. The Philosophy of the Dynamic Profiling Model

The basic premise of my model is simple but profound:

“We can only truly understand a person if we understand the dynamics of their life.”

This means that we cannot judge an individual solely on the basis of current behavior or a single event. A person is like a river – on the surface we see the flow, but its direction, speed and purity depend on

invisible tributaries, past storms and the geological bedrock on which it flows.

When I profile a person, I am interested in:

- what “riverbed” their childhood shaped,
- what “tributaries” – i.e. environmental influences – nourish or pollute them today,
- how they react to “floods” – moments of crisis and upheaval,
- and where their flow will take them in the future.

This view is the essence of Dynamilogy – the science I founded that studies natural laws and applies them to human relationships, decisions and behavioral patterns.

2. Structure of my model

The dynamic profiling model is based on four key pillars, which together form a complete picture of the individual.

a) Personal history and context

Each person carries with them their own story – a map they walk on. In this part of profiling, we analyze:

- childhood and upbringing patterns,
- key traumas and turning points,
- relationships with authority figures,
- educational and professional path.

It is about finding the origins of recurring patterns. For example, if a person grows up in an environment where they were constantly controlled, they will often develop a strong need for control – which can be reflected as perfectionism, autocratic leadership or an inability to delegate.

b) Psychological patterns

Here I combine classic psychological

Academician Prof. Dr. Milan Krajnc is one of the world’s leading experts in psychological profiling and security strategies. With more than 20 years of experience working with various government security services around the world – from Europe and the Middle East to Asia and America – he has collaborated on projects for the prevention and early detection of security threats, including work in educational institutions.

His approach combines psychological analysis, artificial intelligence and ethical video surveillance, with the aim of recognizing and neutralizing threats before an incident occurs. With scientific authority, but also practical experience in the field, Prof. Krajnc reveals to us how modern technologies, when properly deployed, can become the most important ally in protecting students and teachers.

theories (Freud, Jung, Berne) with my own research.

I determine:

- what are the dominant defense mechanisms,
- which archetypal pattern dominates (warrior, creator, guardian, ruler, etc.),
- how the person processes emotions,
- and how motivation changes depending on external circumstances.

In doing so, I also use my own method of “emotional signatures” – subtle but recurring reactions that reveal when a person acts out of

genuine motivation and when out of fear.

c) Dynamic factors

A person never expresses themselves the same in all situations. Therefore, my model includes an analysis of how a person acts:

- under pressure,
- in a state of success,
- in conflict,
- and in complete freedom of decision-making.

This identifies how stable the personality is and where critical breaking points may occur. For leaders, for example,



this often means the difference between whether they will make a decision in a crisis situation that saves the system or one that saves their ego.

d) Interactional influences

We cannot understand a person if we isolate them from their environment. When profiling, I always analyze:

- the dynamics of the group in which they work,
- the culture of the organization,
- the broader social context.

Sometimes the problem is not in the individual, but in the system that encourages destructive patterns.

3. What makes this approach unique

Most profiling stops at testing personality traits or analyzing unique behavior. My approach is:

- holistic – combines psychology, natural laws and dynamic analysis,
- adaptive – useful in criminal justice, economics, sports, politics and personal development,
- preventive – enables early detection of risks.

4. Practical example

The company had a leader who created tension and high staff turnover. A classic analysis would have determined that this was an authoritarian leader with a low level of empathy.

My model revealed:

- that the leader experienced major losses in childhood, which led to an excessive need for control,
- that his stress increases during periods of financial pressure on the company,

- that his leadership style triggers defensive responses in employees, leading to passive resistance.

The solution was not only to change the leader, but also to reorganize communication channels and introduce a system of psychological valves.

5. Profiling as a preventive tool

The greatest strength of my model is the timely detection of threats.

Just as there are signals in nature – the change in the color of leaves before autumn – people also show subtle signs of internal crisis or dangerous intentions. If we recognize them in time, we can prevent:

- violence in schools,
- financial fraud,
- political sabotage,
- personal tragedies.

This is where technology such as AI video analytics and smart algorithms can help immensely – but only as a support for an experienced profiler.

6. Ethics – the fuse of the power of profiling

Profiling has the power to change lives – for better or for worse. Therefore, ethics is the foundation:

- we never use profiling to manipulate,
- we always ensure transparency and consent,
- information is intended for protection and growth, not exploitation.

7. Connection with modern technology

Advanced systems that use artificial intelligence are able to recognize patterns of behavior and deviations from the norm. In combination with my model, we can

achieve:

- automatic detection of potential threats in real time,
- early warning of security teams,
- reduction of false alarms, because AI filters only relevant signals.

Nevertheless, the human factor remains irreplaceable – technology sees the data, but humans understand the story.

8. My recommendations for governments and organizations

Establish a national center for dynamic profiling – bringing together psychologists, security experts and data analysts.

Integrate the Dynamic Model into educational institutions – to prevent violence and radicalization.

Train personnel – not only in security services, but also in companies and public administration.

Link profiling to environmental and social policies – because behavioral patterns affect sustainable decisions.

Ensure ethical oversight – an independent body that ensures that profiling is used only for legal and humane purposes.

My Dynamic Profiling Model is more than a

tool for detecting threats – it is a tool for connecting people. When we understand why someone acts the way they do, we can build bridges of trust, prevent conflict, and create environments where everyone can realize their potential.

Profiling is not the art of reading minds—it is the art of reading lives.

And when used with ethics and heart, we can not only solve problems, but shape a future that is safer, more just, and more humane.



GET PUBLISHED

**YOU'RE NOT
JUST BUILDING
WEALTH.
YOU'RE SHAPING
HISTORY.**

**LEADERSHIP. LEGACY.
INFLUENCE.**

INSPIRE THE NEXT
GENERATION OF
GLOBAL INVESTORS.



wa.link/9nxhbs

INSPIRE GENERATIONS

CORPORATE INVESTMENT TIMES