

DECEMBER 2024

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73rd
Global Edition

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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.

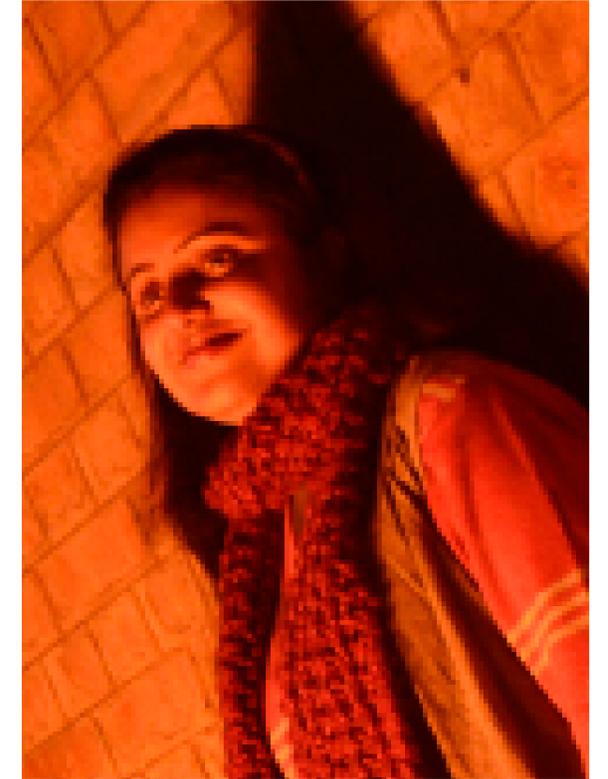
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“Inspiring Generations”*

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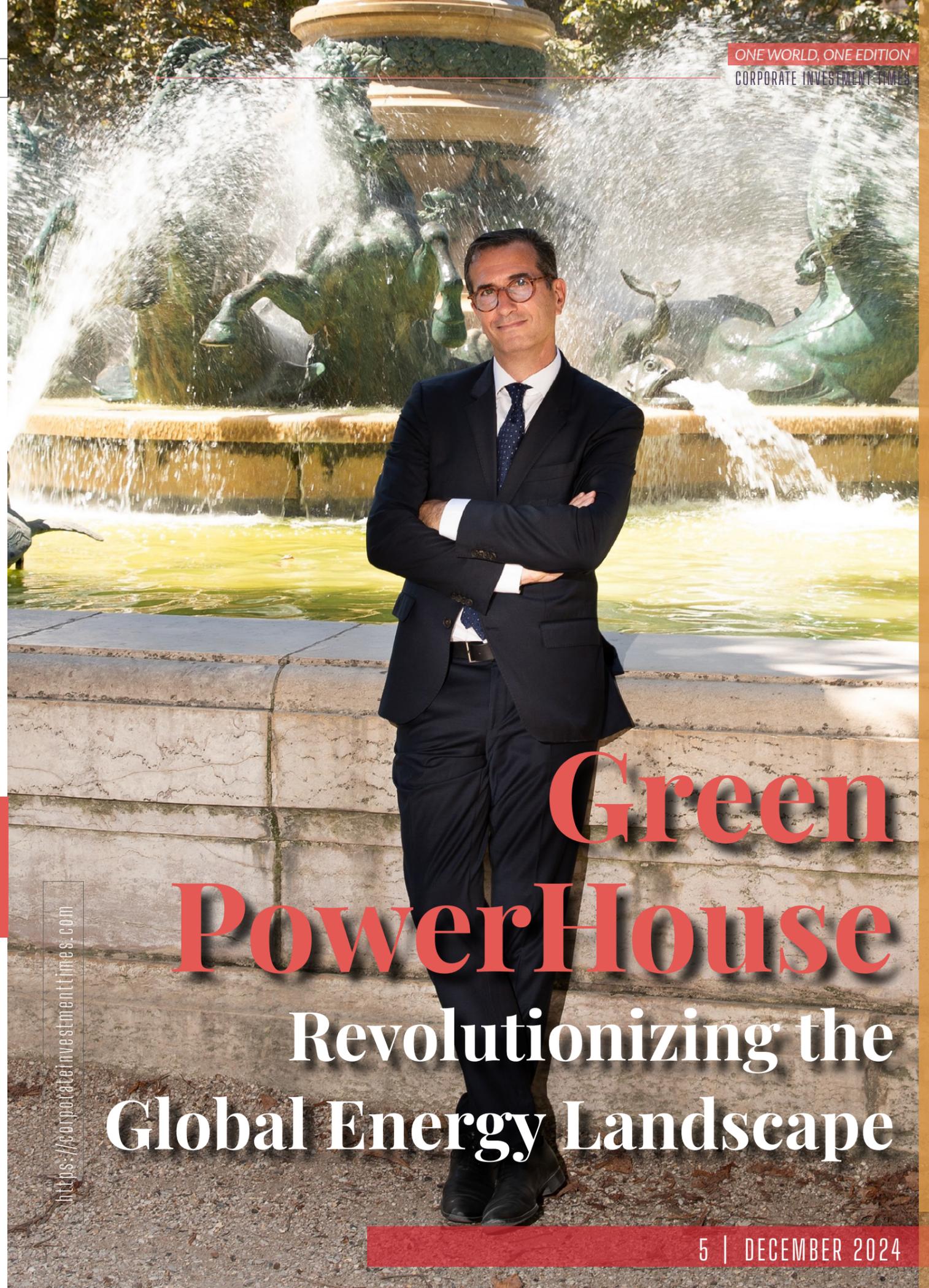
Pioneering Change in the Energy Transition by Driving Decarbonization and Sustainability

The projects championed by Green PowerHouse (GPH) are at the forefront of global efforts to address climate change and foster sustainability. These initiatives span a diverse range of critical sectors, targeting the decarbonization of industries like steel, concrete, and mineral extraction—industries notorious for their carbon intensity.

Additionally, GPH is driving advancements in transport, mobility, health, and telecommunications, ensuring that sustainability touches every aspect of modern life. With investment thresholds ranging from €500 million to €2 billion, these projects are monumental in scale, reflecting GPH's unwavering commitment to reshaping the global energy landscape.

Stephan
Pouyat

GREEN POWERHOUSE - Founder & Chairman
Former Executive, Global Head of Capital Markets - EUROCLEAR GROUP
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Green PowerHouse

Revolutionizing the Global Energy Landscape

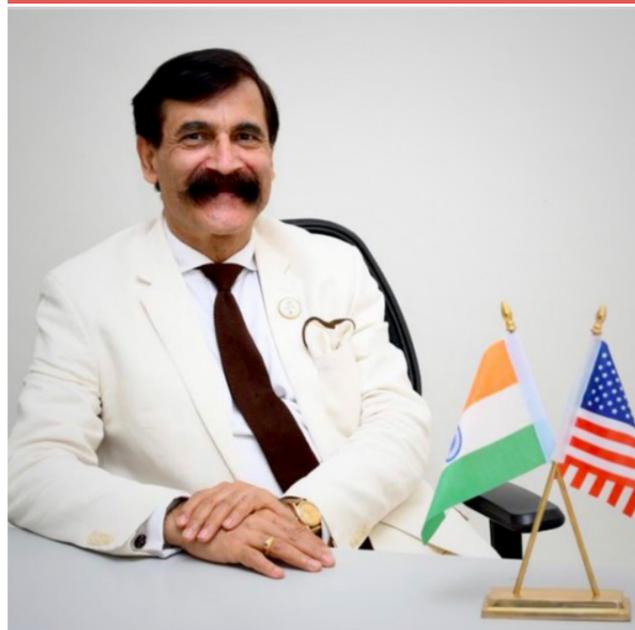
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#GREENENERGY, #RENEWABLEENERGY, #CLEANTECH, #SUSTAINABLEFUTURE, #ENERGYINNOVATION

Central to this transformative mission is the promotion of green hydrogen—an energy source heralded as the key to a sustainable future. Green hydrogen is produced using renewable energy sources and water, emitting no greenhouse gases in the process. According to Pouyat, the visionary leader of GPH, “Green hydrogen is not just a renewable energy source; it is the lifeblood of future economies.” This statement encapsulates the strategic importance of green hydrogen as both an environmental and economic enabler. GPH’s aspiration to become the leading financial platform for green hydrogen further underscores its dedication to fostering a sustainable and inclusive future.

Kapil

Kaul



To achieve this vision, GPH is taking a multi-faceted approach. It is not just investing in green hydrogen production facilities but also supporting the development of the infrastructure needed for its storage, transportation, and application. The company recognizes that a successful transition to green hydrogen requires a comprehensive ecosystem, from electrolyzer technologies to end-user adoption in industries and transportation. By fostering partnerships with governments, research institutions, and private stakeholders, GPH is working to accelerate the adoption of green hydrogen on a global scale.

In addition to green hydrogen, GPH is committed to building a diversified

GREEN POWERHOUSE - Vice Chairman

Vice Chairman, Financial Architecture & Government Advisory of Green PowerHouse, bringing more than 42 years of leadership experience in the field of technology and commodity sector.

Shri Kaul is a well-respected Indian businessman in the political sphere with an extensive network built over the years. He is an Executive Council Member of the

International Chamber of Commerce (ICC), India and advise the CEO Forum of the ICC Asia-Pacific; the Honorary Consulate of Mauritius and many more dignitaries.

He was previously the National President of the Indo American Chamber (2021-2022) and Director in The Rasoi Group, which he now advise.

He is a proven leader and the founder of E3 Technologies & Advisory Services and a drone enthusiast.

portfolio of green energy projects. These projects aim to ensure a smooth and balanced transition toward a sustainable future, mitigating risks associated with over-reliance on any single energy source. By diversifying its investments, GPH not only addresses immediate energy needs but also lays the groundwork for long-term resilience and adaptability. The organization’s projects span renewable energy sources like wind, solar, and geothermal energy, integrating these with green hydrogen

Accomplished global financial markets infrastructure expert with a proven track record of driving large-scale industry transformations in securities and funds markets during his tenure at Euroclear. Renowned for leading €500M operations with 850+ matrix reports and achieving €29B in foreign capital growth through strategic reforms. Expertise spans M&A, ESG integration, blockchain, SaaS, and global funds distribution. Successfully led landmark deals, including the MFEX acquisition, and transformed the European ETF industry.

A trusted advisor to financial leaders, specializing in modernizing domestic capital market infrastructures and fostering international connectivity. Adept at strategic planning, innovation, and stakeholder engagement, delivering sustainable growth and value creation globally.

to create a holistic and robust energy framework.

This approach ensures that no single technology bears the

burden of the energy transition, creating a balanced and scalable pathway to sustainability.

Moreover, GPH places a strong emphasis



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Atul Maheshwari

GREEN POWERHOUSE - Vice Chairman
International Investment Banker | Private Equity for Funds, Startups & Corporates | M&A Advisory - Buy/Sell | Project Financing | Debt Syndication | IPOs - SME & Main Board | Senator for India, World Business Angels Investment Forum (WBAF), a G20 Affiliated Organization | Former Moody's & Barclays Executive
Gurugram, Haryana, India

on innovation, recognizing that the energy solutions of tomorrow require cutting-edge research and development today. By investing in advanced technologies such as artificial intelligence for energy optimization and blockchain for transparent carbon accounting, GPH ensures its projects remain at the forefront of technological advancements. This forward-looking strategy not only enhances the efficiency and reliability of its projects but also strengthens investor confidence, paving the way for greater financial support and scalability.

Unlocking Southern Potential for Northern Investment

While the global north has long benefited from robust financial ecosystems and access to investment capital, the Southern Hemisphere remains underserved, particularly in energy transition projects.

This disparity persists despite the availability of over \$60 trillion in global capital, much of which resides in the two largest clearinghouses in the world—Euroclear and Clearstream.

According to Pouyat, the reasons for this are multifaceted, ranging from conservative investor behavior to the absence of financial market infrastructures in the South that align with Western standards.

"Without a trusted framework, investors remain hesitant. Green PowerHouse is the solution," Pouyat asserts. To bridge this gap, GPH has developed a transformative financial platform that integrates advanced technologies like artificial intelligence, real-time data analytics, and a groundbreaking collateral management algorithm. This platform is specifically tailored to the unique challenges and opportunities of

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Southern Hemisphere markets.

By dynamically managing investment risks and enabling the substitution of projects as risk profiles shift, GPH's platform preserves investor confidence and facilitates the flow of capital to underserved regions.

Moreover, GPH's approach is designed to unlock the potential of emerging economies, providing them with the tools and resources necessary to attract significant investment. This is more than an economic strategy; it is a pathway to global equity and sustainability.

More Than Energy: Building Sustainable Ecosystems

Energy is often considered the backbone of modern economies, but GPH's vision extends far beyond the production and distribution of kilowatts and megawatts. As Pouyat explains, "Energy is like the blood in the human body, but the brain and muscles—the workforce and intellectual capital—drive true value creation."

In line with this philosophy, GPH is actively collaborating with nations in the Global South to build autonomous ecosystems that empower local populations. This includes investments in education, innovation, and infrastructure—the essential building blocks of self-sustaining economies. By fostering local expertise and creating opportunities for innovation, GPH aims to uplift six billion people, mitigating migratory pressures and fostering global stability. This holistic approach ensures that energy transition projects do not merely address environmental challenges but also contribute to social and economic development.

Satya Brata Das

GREEN POWERHOUSE - Vice Chairman
Guru and Mentor committed to serving humanity. Seasoned board director. Energy and climate expert. Writer and storyteller; champion of a just society and an economy that serves us all.
Edmonton, Alberta, Canada



Green Hydrogen: Catalyst for a New Economic Order

For GPH, green hydrogen represents far more than a technological breakthrough; it is a cornerstone of economic transformation. Its potential extends beyond decarbonization, offering solutions to critical challenges such as clean water access and energy storage. These attributes make green hydrogen a scalable and straightforward solution for emerging economies seeking to leapfrog traditional energy infrastructures.

Pouyat emphasizes, "Green hydrogen offers a straightforward, scalable solution for emerging economies." This statement reflects GPH's belief in the transformative power of green hydrogen to enable equitable development. By leveraging its extensive project portfolio and strategic investments, GPH is empowering the Global



South to lead the charge in the global energy transition. This reduces dependency on fossil fuels and positions these regions as leaders in the fight against climate change.

Furthermore, GPH's initiatives aim to align environmental goals with economic imperatives, creating a synergistic relationship that benefits both people and the planet. By addressing energy needs while simultaneously fostering economic growth, green hydrogen becomes a unifying force for sustainable development.



A Call to Action

Green PowerHouse's mission is ambitious, but its leadership remains optimistic. As Pouyat notes, "The global energy transition is not just an environmental imperative; it's an economic one. Together, we can harness this opportunity to rebalance global wealth and foster shared prosperity."

For investors, this is more than an opportunity to secure financial returns; it is a chance to shape the future. GPH extends an open invitation to those eager to make a difference: "Join us at Green PowerHouse and be part of the transformation."

Through its innovative approach and unwavering commitment to sustainability, GPH is not only addressing the challenges of today but also laying the foundation for a brighter, greener tomorrow.

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Leadership 4.0

How to Thrive in the Intelligence Age

Dr Mark

van Rijmenam

CSP, Strategic Futurist | Global Keynote Speaker | Leading AI Voice (according to Salesforce) | TEDx Pioneer | Inspiring Fortune 500 Leaders Globally | 5x Author | Global Guru - Futurist

Sydney, New South Wales, Australia

The world is shifting at a pace we've never seen before. As artificial intelligence, quantum computing, and hyper-realistic virtual worlds converge, we're no longer progressing in a linear fashion—change is happening exponentially. This new reality brings both incredible opportunities and daunting risks, and the need for leadership that doesn't just respond to change but anticipates and shapes it has never been more critical.

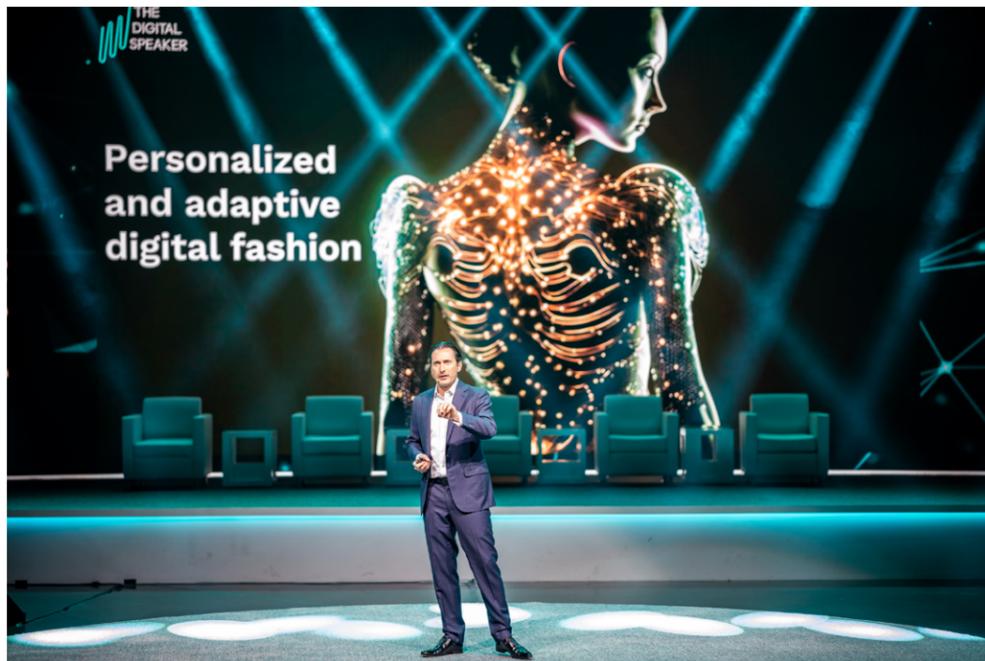
I've spent years as a strategic futurist, known as The Digital Speaker, advising organizations on navigating this new landscape and becoming the architect of tomorrow. But thriving in the Intelligence Age requires more than just foresight—it requires a fundamental shift in perspective, a transformation in how we approach the convergence of technology and humanity.

Through my work, I've developed the THRIVE framework—a roadmap that organizations can use to harness the power of exponential technologies while ensuring their growth is sustainable, responsible, and humane. This framework offers a clear path to not just survive, but thrive in an increasingly complex world.

The New Normal: Exponential Disruption

For much of history, technological advancement followed a predictable, linear path. Innovations like the steam engine or electricity revolutionized industries but did so at a pace that allowed societies to adapt over time. Today, that model no longer applies. With the rapid development of AI, quantum computing, and spatial intelligence, technologies are converging and amplifying one another's potential.

AI, for example, is already diagnosing diseases and revolutionizing industries, while quantum computing promises to solve problems once deemed impossible. As these technologies evolve, they will transform entire industries and create new ones we can barely imagine today. This convergence will alter markets and will fundamentally change how we live and work.



However, the speed at which these changes occur means that many organisations struggle to keep up. The rapid deployment of AI and automation threatens job displacement on a massive scale, while quantum breakthroughs may soon render our current encryption systems obsolete. Additionally, the rise of deepfakes and hyper-realistic digital environments presents new challenges for privacy, security, and democracy.

Leaders today must understand that the Intelligence Age is not about preparing for incremental shifts—it's about anticipating and navigating exponential disruption.

Organisations that fail to recognise this new reality will become increasingly vulnerable to the unpredictable forces shaping our future.

Shifting Perspectives: The Role of Leadership in the Intelligence Age

Leadership in this new era demands a gestalt shift in thinking. It's no longer enough to adapt to change as it happens;

to thrive, leaders must adopt a proactive approach. This means embracing complexity, ambiguity, and uncertainty and seeing them not as obstacles but as

how to adopt this proactive, forward-thinking mindset. It's about more than just reacting to the latest technology trends; it's about understanding how these



opportunities for growth.

My approach to leadership is shaped by what I call "optimistic dystopianism." This philosophy acknowledges the potential for dystopian futures—where technologies like AI and automation could widen inequality or erode privacy—but it also emphasises the agency we have to steer these developments toward positive outcomes. In other words, the future is not something to fear or avoid; it's something we can shape.

Through my work as a futurist, I've advised businesses and governments globally on

innovations will converge and how that convergence will reshape entire industries. Leaders must be comfortable with ambiguity and prepared to embrace the complexity that defines the Intelligence Age.

This shift in thinking is not just theoretical—it's essential for organisations looking to remain competitive. As technologies like AI, quantum computing, and spatial intelligence continue to evolve, the businesses that will thrive are those that can anticipate these disruptions and

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leverage them to their advantage.

The THRIVE Framework: A Roadmap for Navigating Exponential Change

To help organizations navigate this complex future, I've developed the THRIVE framework—a set of guiding principles designed to ensure long-term success in a world defined by exponential change.

T – Transform: Continuously evolve your business and people.

In a world where technology constantly reshapes industries, transformation is no longer optional—it's necessary. Organizations must be willing to pivot quickly, adopt new technologies, and continuously upskill their workforce. This

requires fostering a culture of learning and innovation, where employees are empowered to experiment, take risks, and adapt to the changing landscape.

H – Holistic: Take a sustainable and humane approach.

Technological progress should not come at the expense of society or the environment. Businesses must take a holistic approach, ensuring their strategies align with broader societal goals. This means embedding sustainability into every aspect of the business—from operations to product development—and considering the long-term impact of every decision.

R – Resourceful: Be agile and creative.

In a rapidly changing world, agility is key.

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The most successful organisations will be those that can adapt to shifting market dynamics and find creative solutions to new challenges. Leaders must learn to do more with less, leveraging their resources in innovative ways and remaining flexible in the face of uncertainty.

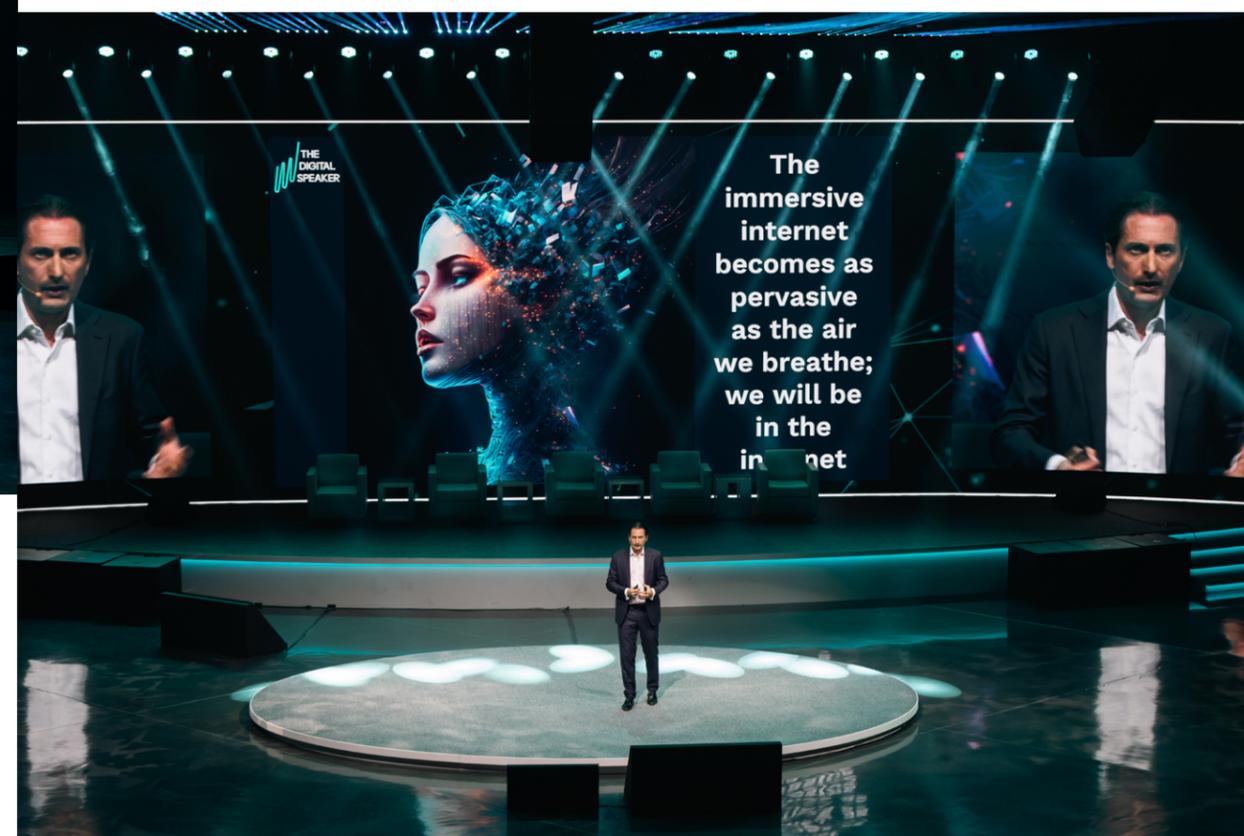
I – Insight and Innovate: Leverage data to understand the changing world.

The Intelligence Age is defined by an abundance of data, and leaders who can

them into tangible innovation.

V – Vision: Embrace ambiguity and adopt a long-term approach.

In an era of exponential change, short-term thinking can be a trap. Leaders must have the vision to look beyond immediate gains and focus on long-term success. This means embracing ambiguity, being comfortable with uncertainty, and adopting a long-term, sustainable perspective that prioritises the future over short-term wins.



harness this data effectively will have a significant advantage. Data-driven insights will enable organisations to anticipate trends, identify opportunities, and innovate in ways that push the boundaries of what's possible. However, insight alone is not enough—organisations must also have the ability to act on these insights, turning

E – Ethics: Be a responsible guardian of the future.

As new technologies emerge, leaders must ensure they are used responsibly. The ethical implications of AI, automation, and quantum computing are profound, and organisations must take proactive steps to ensure these technologies are developed

and deployed in ways that benefit society.

Conclusion: Building the Future Together

The world is changing at an unprecedented rate, and the challenges and opportunities we face are unlike anything humanity has ever experienced. In the Intelligence Age, leadership is about more than just managing resources or making decisions in isolation—it's about fostering a culture of learning, responsibility, and long-term vision.

The THRIVE framework offers a roadmap for organisations looking to navigate this complexity and emerge as leaders in a rapidly evolving world. By adopting a proactive approach, embracing ambiguity, and committing to responsible innovation, organisations can survive technological disruption and thrive in it.

As a strategic futurist, my mission is to guide leaders on this journey—to help them

anticipate the future and actively shape it. Together, we can build a future where technology serves humanity and where innovation is aligned with sustainability, ethics, and long-term success. The future is not something to fear—it's something we can build, and the time to start is now.

About:

Dr Mark van Rijmenam is a strategic futurist known as The Digital Speaker who lives and breathes emerging technologies to inspire Fortune 500 companies and governments worldwide. As a renowned international speaker, a Global Speaking Fellow, a Global Guru in the category of Futurist, and a 5-time author, he captivates business leaders. He has spoken in >30 countries across all continents. Salesforce recognized him as one of 16 (human) voices to know.

He considers himself an optimistic



dystopian, and he has a deep understanding of AI, blockchain, the metaverse, quantum computing and other technologies. He blends academic rigor with technological innovation.

As an Architect of Tomorrow, who aims to empower leaders to actively shape the future we want to see, Dr Van Rijmenam is celebrated for his candid, independent, and balanced insights.

He is the founder of Futurwise, which helps you cut through the noise to obtain more wisdom on fast-changing topics using hyper-personalized insights from trusted sources.

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Forging Cross-Border Success The Journey from Malaysia to Uzbekistan

Matthew
Barsing

Director & Chief Commercial Officer Ambassador IT Park Uzbekistan
Top 20 LinkedIn Creator Malaysia
Greater Kuala Lumpur, Malaysia

From spearheading Malaysia's foreign direct investment strategy to championing technological growth in Uzbekistan, Matthew Barsing has spent nearly two decades driving international collaboration and economic development. His journey reflects not only a deep commitment to nurturing growth across borders but also a forward-thinking approach to innovation and talent in the digital age.

A Decisive Era in Malaysia's Investment Landscape

Serving as the head of Foreign Direct Investment at the Malaysia Digital Economy Corporation (MDEC) from 2006 to 2010,

in high-value sectors," notes Rob Cayzer, a former colleague at MDEC. including industry leaders in technology services, global business process outsourcing (BPO), application development, and high-value



Matthew Barsing led a transformative period for Malaysia's economy. Tasked with positioning Malaysia as a prime destination for high-value investments, he focused on bringing in global firms specializing in shared services and outsourcing. During his tenure, he attracted 47 companies, including industry leaders in global business process outsourcing (BPO), application development, and high-value shared services.

These investments brought a substantial injection of over five billion ringgit, creating more than 13,000 high-skilled jobs that strengthened Malaysia's standing as a regional business hub. "Matthew Barsing's work during these years was instrumental in advancing Malaysia's economic footprint

shared services.

Driving Innovation in a Digital World

In 2024, Matthew Barsing expanded his impact beyond Malaysia's borders when he was appointed ambassador to IT Park in Uzbekistan under the Ministry of Digital Technologies. This role reflects a new frontier in his career: promoting Uzbekistan as an emerging hub for global business services, IT outsourcing, and digital innovation. Recognizing the transformative power of technology and skilled talent, he actively advocates for Asian companies to explore opportunities in Uzbekistan, particularly within sectors poised to benefit from the country's young, tech-savvy workforce.

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"Uzbekistan presents a unique opportunity for growth," Matthew shares. "The country's investment-friendly policies, coupled with a robust education system, provide a strong foundation for companies looking to expand in IT services." By attracting investors from Asia, he aims to establish Uzbekistan as a destination for high-value industries, supporting the country's vision for economic modernization and sustainable growth.

Championing EPS Consultants and Talent Development

Concurrently, Matthew Barsing serves as a key leader within EPS Consultants, a role that complements his focus on talent and economic growth. EPS Consultants offers recruitment solutions across Malaysia, including executive search, contract staffing, payroll management, and talent hiring and management of foreign knowledge workers. Matthew's commitment to bridging talent with opportunities is evident in EPS's partnerships with government and corporate clients, helping them meet workforce needs in sectors such as finance, IT, and engineering.

With EPS, Matthew emphasizes building a resilient, highly skilled workforce to support Malaysia's—and now Uzbekistan's—growing demand for specialized talent. "I've always

believed that people are a country's greatest asset," he remarks. "Whether in Malaysia or Uzbekistan, a strong workforce is the foundation of economic success. Our goal is to connect talent with opportunity, fostering a culture of continuous development."

A Vision for Cross-Border Collaboration
Throughout his career, Matthew Barsing has recognized the value of cross-border partnerships. His work with MDEC highlighted the importance of forging alliances with international investors, a lesson he now applies to his role with IT Park in Uzbekistan. By encouraging Asian businesses to explore opportunities in Uzbekistan, he is championing a new wave of cross-border collaboration that aligns with Uzbekistan's digital transformation goals.

Reflecting on his journey, Matthew says, "The world has become more interconnected, and the opportunities for collaboration are boundless. My goal is to create a legacy of partnerships that drive economic growth and bring about meaningful change."

Inspiring a New Generation of Leaders

Beyond his professional achievements, Matthew Barsing is passionate about nurturing future leaders. He often shares





insights on LinkedIn, highlighting themes of self-respect, valuing time and energy, and fostering relationships that align with personal and professional values. He believes these are crucial traits for anyone aspiring to make a positive impact.

"I've been fortunate to work with talented individuals and dedicated teams. As I look back on my journey, I'm committed to supporting the next generation of leaders who will shape the future," he says.

In a career marked by strategic vision and cross-border success, Matthew Barsing continues to leave an indelible mark on the industries and communities he serves. His work in Malaysia, his leadership at IT Park Uzbekistan, and his role at EPS Consultants all reflect a commitment to fostering economic opportunity, technological innovation, and human potential.

For Matthew Barsing, the journey is far from over; with every investment and every partnership, he reaffirms his dedication to building a better, more connected world.



GRACE, BEAUTY, SPIRIT & FIRE



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theLegalities

Is Your Privacy Policy Protecting You and Your Users Effectively?

Dr. Ahmed

Hatem

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

In today's digital age, protecting personal data is crucial. With increasing data breaches and consumer awareness, organizations face scrutiny over their data management practices. A well-crafted privacy policy is not just a legal necessity but also demonstrates your commitment to safeguarding information. A strong policy builds trust by clearly outlining how data is collected, processed, and protected, ensuring compliance with regulations like GDPR and the UAE Personal Data Protection Law. By providing transparency and control, a well-structured privacy policy enhances user confidence while mitigating legal and reputational risks.

This article explores best practices and common pitfalls in privacy policies.

#PRIVACYPOLICY, #DATAPROTECTION, #USERPRIVACY, #CYBERSECURITY, #ONLINEPRIVACY

Why a Privacy Policy Matters

A strong privacy policy is essential for building trust with users by prioritizing data protection and security. It demonstrates your commitment to safeguarding personal information and ensures compliance with laws like the GDPR, CCPA, and UAE Personal Data Protection Law, protecting your business from legal risks and penalties. Transparency in data practices also boosts your organization's reputation, fostering user loyalty and customer retention. In today's competitive market, a well-crafted privacy policy not only meets legal requirements but also positions your business as a leader in responsible data management.

Understanding the UAE Personal Data Protection Law

The UAE Personal Data Protection Law (PDPL), enacted in 2021, aligns with global standards like the GDPR, setting guidelines for the collection, processing, and storage of personal data. It applies to all entities handling data in the UAE, including those outside offering services to UAE residents. The law requires explicit user consent before data collection, ensuring user control. Key user rights include access, correction, and deletion of personal data, with organizations obligated to safeguard information and report breaches. Non-compliance results in penalties, making adherence crucial for fostering trust and demonstrating a commitment to data protection.

Best Practices for an Effective Privacy Policy

- 1. Be Transparent and Clear:** A privacy policy should prioritize transparency and clarity, ensuring users can easily understand how their data is collected,

used, and protected. Avoid complex legal jargon or technical terms that might confuse users. Address common user concerns and provide clear answers to how data will be handled. By being transparent, you build trust and demonstrate compliance with regulations like the GDPR and UAE Personal Data Protection Law.

- 2. Provide Comprehensive Information:** The privacy policy must specify what types of personal data are collected, such as names, emails, phone numbers, and payment details, and explain how the data will be used—whether for marketing, customer support, or service improvements. Being clear about data collection purposes helps reduce confusion or suspicion and ensures compliance with legal standards. Transparency in data usage also builds openness with users and strengthens trust.
- 3. State the Legal Basis for Data Processing:** It is essential to clarify the legal basis for processing personal data, such as user consent, contractual necessity, or legitimate business interests. This is particularly important under regulations like the GDPR and UAE Personal Data Protection Law, which require businesses to justify why they are collecting and using personal information. Clearly stating the legal basis ensures users are informed of the lawful reasons for data processing, thereby enhancing compliance and transparency.
- 4. Disclose Data Sharing Practices:** An effective privacy policy should be transparent about how personal data is shared with third parties. Whether your organization shares data with

service providers, business partners, or regulatory authorities, it's important to explain these practices clearly. Data sharing transparency reassures users and helps them make informed decisions. Whether for outsourced services, analytics, or legal obligations, disclosing these details enhances trust between users and your organization.

- 5. Highlight User Rights:** A privacy policy must clearly outline users' rights, including the right to access, correct, delete, or restrict the processing of their data. Providing clear instructions on how users can exercise these rights demonstrates your commitment to

transparency and user empowerment. This clarity encourages user engagement and ensures individuals feel in control of their data. Make sure to provide specific guidance on how users can request changes or seek clarification.

- 6. Detail Security Measures:** Users want reassurance that their data is protected from unauthorized access or breaches. Your privacy policy should detail the security measures in place, such as encryption or restricted access, to protect personal data. By being transparent about your security protocols, you provide users with

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peace of mind and build trust. Detailing security practices also demonstrates compliance with data protection laws, which often mandate strict security requirements.

- 7. Specify Data Retention Periods:** A clear data retention policy is essential. Explain how long personal data will

with your users.

- 8. Update Regularly:** A privacy policy is a living document that should be reviewed and updated regularly to reflect changes in data practices, legal requirements, or business operations. Regular updates help ensure your policy remains compliant with current laws



be stored and the criteria used to determine the retention period. This transparency shows users that their data will not be held indefinitely and will be securely disposed of when no longer needed. Providing clarity around data retention practices demonstrates your commitment to responsible data handling and further enhances trust

and continues to protect both your organization and users. Updating the policy also signals to users that you take privacy seriously and are proactive in safeguarding their data. Be sure to notify users of any significant changes and encourage them to review the updated policy.

- 9. Make It Accessible:** Ensure your privacy

policy is easy to find and understand. Place it in prominent locations on your website or app, such as in the footer or during the account sign-up process. Consider providing a summary or FAQ section for users who may not read the entire document. Accessibility is critical to fostering user trust and shows that your organization values transparency.

- 10. Obtain Explicit Consent:** In cases where sensitive data, such as medical or financial information, is collected, it's crucial to obtain explicit user consent. Your privacy policy should outline clear opt-in and opt-out mechanisms, ensuring compliance with data protection laws and allowing users to control how their information is handled. Providing clear consent options empowers users to make informed decisions about their privacy and strengthens their trust in your organization.

Common Pitfalls to Avoid in Your Privacy Policy

- 1. Avoid Vague Language:** One common mistake is using vague terms like "may" or "might" without specifics. This ambiguity can confuse users and lead to misunderstandings or legal issues. For example, stating that you "may" share data with third parties without explaining when or why leaves users unclear about your data practices. Be precise to ensure users know what to expect.
- 2. Don't Overlook Legal Compliance:** Ensuring compliance with data protection laws like the GDPR or UAE Personal Data Protection Law is essential. Failure to comply can lead to hefty penalties.

Your privacy policy must adhere to all applicable legal standards and be updated regularly to reflect changes in regulations. Ignoring compliance puts your business at significant risk.

- 3. Don't Hide Critical Information:** Important details, such as how data is shared or user rights, should not be hidden deep in the document. Critical points, like user rights to access or delete data, should be prominently featured. Burying this information can lead to mistrust and legal complications, so ensure essential details are clearly highlighted and easy to find.
- 4. Avoid Legalese:** While it's necessary for your privacy policy to meet legal requirements, using overly complex legal language can alienate users. If users cannot easily understand the policy, they are less likely to trust it. Keep the language simple and accessible, focusing on clarity without sacrificing legal accuracy.
- 5. Disclose International Data Transfers:** If user data is transferred outside of your jurisdiction, this must be disclosed. Inform users if their data is subject to international transfers, especially to countries with differing data protection laws. Also, clarify the measures in place to safeguard their data during these transfers, such as adhering to global standards like the GDPR.
- 6. Don't Make Unrealistic Promises:** Avoid making promises you cannot realistically fulfill, such as guaranteeing "absolute security." No system is 100% secure, and unrealistic promises can backfire. Instead, be transparent about

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the security measures in place and the steps you take to protect user data while acknowledging potential risks.

7. **Keep It Relevant:** Overloading your policy with irrelevant details or disclaimers can make it cumbersome. Focus on the most critical aspects, such as how data is collected, shared, and protected. Keeping the policy concise and focused ensures users can engage with the information they need without being overwhelmed.
8. **Consider User Feedback:** Regularly incorporate user feedback to ensure your privacy policy remains relevant and user-friendly. Users are directly affected by your data practices, so their input can help you refine your policy. This also demonstrates that your organization values transparency and user satisfaction.
9. **Include the Effective Date:** Always include the date your privacy policy was last updated. This helps users determine if they are viewing the most recent version and signals that your organization actively maintains compliance with evolving data protection laws.
10. **Be Flexible:** Privacy policies must adapt to changes in data practices and legal requirements. A rigid policy can leave your organization vulnerable to non-compliance. Ensure that your policy can be updated as needed to reflect new laws or operational changes, and communicate these changes to users.

الصفّر ومشاركوه

AlSafar & Partners

Conclusion

An effective privacy policy is more than just about legal compliance—it's a vital tool for protecting both your business and your users. Beyond meeting regulations like the GDPR and UAE Personal Data Protection Law, a well-crafted policy fosters trust by clearly communicating how personal data is collected, used, and safeguarded. Following best practices ensures your policy is not only compliant but also transparent and easy for users to understand.

A privacy policy should evolve with changing regulations and data practices. Regular updates and transparent communication with users build confidence and demonstrate your commitment to protecting their information. Ultimately, an effective privacy policy reflects your organization's dedication to security and trust. Ask yourself: Is your privacy policy truly protecting both your business and your users?

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START STRONG FINISH STRONGER

INSPIRE GENERATIONS

CORPORATE INVESTMENT TIMES

theGuide

Christian Ryberg

Jorgensen

Dubai-based Private Wealth Manager

CFA Candidate

Dubai, United Arab Emirates

With a projected net inflow of 6,700 millionaires, Dubai is set to become the world's preferred destination for high-net-worth individuals (HNWIs) in 2024.

This is a remarkable trend, underscoring the emirate's appeal as a hub for wealth, business, and luxury lifestyle. But what is driving the world's elite to move to Dubai, and what should individuals and families consider when making the move?

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**Moving to
Dubai** the
preferred destination
for millionaires

#DUBAILIFESTYLE, #MILLIONAIREDESTINATION, #LUXURLIVING, #GLOBALWEALTH, #EXPATSINDUBAI

Tax-free wealth and a global hub

Dubai has always been synonymous with ambition, luxury, and opportunity. Over the past decade, it has solidified its status as a global financial and cultural hub, attracting entrepreneurs, investors, and affluent families from around the world. The city's zero-income tax policy is a significant draw, offering HNWIs a unique chance to grow and preserve their wealth without the burden of heavy taxation.

But Dubai's appeal goes beyond its tax advantages. Strategically located at the crossroads of Europe, Asia, and Africa,

the city is a gateway to travel and global markets, making it an ideal base for both business and leisure. Its world-class infrastructure, political stability, and high standards of safety further enhance its attractiveness for families and individuals seeking a secure and prosperous future.

Visas made for millionaires

One of Dubai's key selling points is its range of visa options designed to cater to HNWIs. The UAE's Golden Visa program, for example, offers long-term residency for investors, entrepreneurs, and skilled professionals. This allows families to settle

Christian Ryberg Jorgensen is an Associate Director at Vantage Capital, specializing in private wealth management for successful international businessmen and families.

With an M.Sc. in Economics and professional experience from his time at Bank of Singapore, Christian has developed deep expertise in guiding clients through the complexities of wealth preservation and growth. Based in Dubai since 2022, he is now dedicated to assisting high-net-worth individuals with investment management, real estate lending, wealth planning, and the practicalities of relocating to Dubai.



with peace of mind while enjoying the benefits of residency.

For retirees, Dubai offers specialized visas for those meeting certain criteria, making it an attractive option for those looking to enjoy their wealth in a luxurious setting. Navigating the visa landscape can be complex, so working with an experienced advisor can be crucial to ensure the process is smooth and aligned with long-term goals.

Tax efficiency meets global complexity

Dubai's tax-free environment is a dream for many, but HNWIs need to carefully navigate the complexities of international

tax obligations. While the UAE imposes no personal income tax, capital gains tax, or inheritance tax, relocating may trigger exit taxes or ongoing tax liabilities in one's home country.

To fully benefit from Dubai's tax advantages, securing a UAE Tax Residency Certificate is essential. This certificate can help you avoid double taxation by leveraging Dubai's treaties with other countries.

Real estate in a booming market

Dubai's real estate market has long been a cornerstone for HNWIs looking to invest and settle. From opulent villas on Palm Jumeirah to high-rise apartments in Downtown Dubai, the city offers properties that combine luxury with strong investment potential. Foreign nationals can purchase freehold properties in designated areas, but understanding the nuances of the market is critical.

Navigating estate and succession planning

For HNWIs, planning the transfer of wealth across generations is as important as accumulating it. Dubai's legal framework differs significantly from many countries, particularly in matters of inheritance. Without proper planning, Sharia law may apply to your estate, potentially causing unintended complications.

To safeguard your wealth and legacy, consider drafting a will that complies with UAE laws, establishing trusts, or even setting up a family office. These tools can provide clarity, flexibility, and security, ensuring that wealth is passed on as intended.

Business opportunities

Dubai is a magnet for entrepreneurs and business leaders. Its free zones, such as the Dubai International Financial Centre

(DIFC) and Dubai Multi Commodities Centre (DMCC), offer tax-free incentives, full foreign ownership, and simplified regulations. These zones cater to various industries, including finance, technology, and logistics, making them ideal for international business ventures.

For those targeting the local market, onshore business setups offer additional opportunities but come with different regulations. Deciding the right structure depends on your industry, growth objectives, and operational needs.

Living the Dubai lifestyle

Beyond business and wealth, Dubai offers an unparalleled lifestyle. The city is home to world-class schools with British, American, and International Baccalaureate curricula, making it ideal for families. Its healthcare system ranks among the best globally, offering advanced medical care and specialist services.

The city's social and cultural scene is equally attractive. From Michelin-starred restaurants to luxury shopping malls and pristine beaches, Dubai caters to every taste. Safety and security are top-notch, making it one of the most desirable places to live.

The future awaits in Dubai

Dubai is more than just a destination; it's a gateway to growth, prosperity, and security. With a solid plan in place, one can make the most of everything Dubai has to offer.

From growing your wealth to securing your family's legacy, Dubai presents unparalleled opportunities for those ready to embrace them.

The question isn't why move to Dubai – it's why not?

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#DUBAILIFESTYLE, #MILLIONAIREDESTINATION, #LUXURLIVING, #GLOBALWEALTH, #EXPATSINDUBAI

theProfessorForAI

In October 2022, I worked alongside the CEO of a multi-billion-dollar family business.

"I am not sure we need to invest in AI," he said. "We had two trials last year, and both failed."

In January 2023, he called me again. "We are very committed now," he declared. "What is the first AI application we shall adopt?"

I didn't need to ask what had happened in the meantime. The change of heart had a name: ChatGPT, an open-source AI revolution taking the world by storm.

Dr. Anastassia

Lauterbach

Founder and CEO of AI Edutainment, NED, Professor for AI, Public Speaker and Writer, Leadership Coach

Basel, Basel, Switzerland

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AI is NOT a Pet to be adopted

Segment Pictures: Oliver Betke,
Berlin

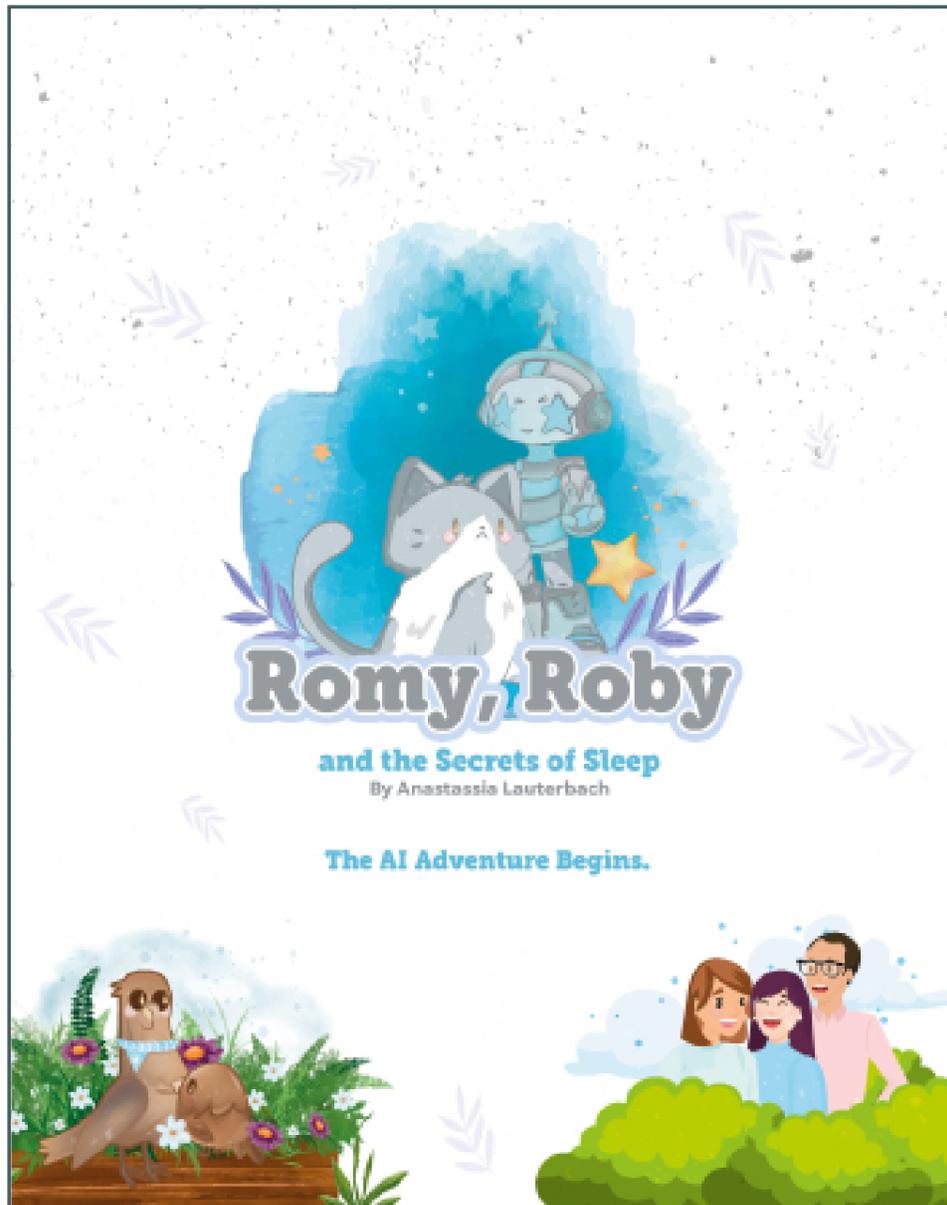
In the following months, countless conference organisers and policymakers approached me to comment on GPT (Generative Pre-trained Transformers) models, LLMs (Large Language Models), AI 'hallucination' and related topics. GPT-3 was launched in June 2020, although the underlying concepts and capabilities had been around for quite some time. Did COVID-19 prevent the world from spotting it? The rise of the most prominent AI democratization movement didn't happen overnight.

It was the culmination of six decades of mathematical research, bolstered by immense computational power and vast datasets from countless sources. With the entire World Wide Web as a learning resource, machines finally mastered the ability to naturally mimic human language. The most frustrating piece in the post ChatGPT-World story was about the tale of adoption. AI is not a pet to be adopted, as one of my close friends told me.

It is a tool that humans MUST learn to understand and use.

In May 2023, I sat on a terrace, watching my cat Romy play with a little cushion. I remembered how watching cat videos had entertained me while I was working on my first AI book, 'The AI Imperative' in 2017. I did quick research and got stunned by the fact, that cat-related content made 27 percent of the Web traffic.

I pondered that we could benefit from something as appealing as a cute, furry



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rascal to keep our attention on something as complex and often untransparent as AI and Robotics. I imagined that my darling cat would be interested in befriending someone capable of giving him breakfast and playing with him whenever he wanted. Could this be a little Android?

In November 2024, I published "Romy, Roby and the Secrets of Sleep." The first AI Adventure book for children and parents alike explains the basics of AI and quantum computing. I used Perplexity to suggest video tutorials to complement the major story. I did not use any AI to write, illustrate, and even compose a song for the Audible version of the story: "What Does It Mean To Be Smart?"

I don't always write or paint with a light heart. I am sceptical about the general prospects of the European AI industry.

The economics of AI companies pose significant challenges. Typically, businesses allocate 25 percent of their revenue to cloud hardware and 15 percent to data preparation, on top of core engineering costs. These expenses arise before AI modelling even delivers the first implementable results. Meanwhile, European regulators are adding new requirements, complicating matters further.

The next generation



Segment Pictures: Oliver Betke, Berlin

of AI faces several hurdles: the enormous energy demands of neural networks resulting in the push for more powerful chipsets, the need for explainable AI, and the challenge of managing data while respecting privacy and security.

To address these issues and tackle global challenges like climate change and labour shortages, we must inspire young minds to pursue diverse fields such as neuroscience, linguistics, psychology, computer science and engineering. By nurturing the hunger for knowledge, we can ensure humanity has the tools to solve

Anastassia Lauterbach-Lang is the CEO and founder of AI Edutainment, a limited company in Switzerland that democratizes the knowledge of AI and Robotics for people without a background in computer science or mathematics.

She is Professor of Cybersecurity and AI at the MCI in Innsbruck, and an MD EMEA at the ExCo Leadership Group where she mentors Fortune 500 C-Suite executives.

Anastassia created the Romy & Roby series (available on Amazon and her website) to teach children and their families about AI, Robotics, and quantum technologies. She dedicated the series' first volume, "Romy, Roby and the Secrets of Sleep," to the Children of Ukraine. Ukrainian citizens can register at the book's website, www.romyandroby.ai, and download the e-book for free starting December 6th, 2024. Anastassia's podcast, "AI Snacks with Romy&Roby" is available on all major platforms.

Anastassia is a Non-Executive Independent Director at Aira Technologies and LAC2, Lucerne Cognitive and AI Hub. She is an Advisor to the Israeli Association on Artificial Intelligence & Ethics, and the UN Global Mental Health Taskforce. Anastassia was member of supervisory and advisory boards in companies such as Intel, Star Alliance, NASDAQ, Dun & Bradstreet, easyJet, censhare, Wirecard, Cyberion, and RiskQ.

When appointed a non-executive director at Wirecard, Anastassia introduced forensic procedures and committees, which contributed to the discovery of fraud at the company. Anastassia is a former SVP and EVP with Qualcomm Inc., Deutsche Telekom AG, and T-Mobile International, and Daimler AG. She started her career at the Munich Re and McKinsey 33 years ago.

In November 2024 Anastassia was inducted into the Hall of Fame for Business Excellence by the Global Business Excellence Institute, Dublin.

Anastassia speaks six languages and lives in Basel, Switzerland.

Every

its most pressing problems.

I want more people to understand that AI ethics must have a foundation in mathematics.

So far, five books have been planned. Roby and Romy will become entrepreneurs. They will go into space, compose music, and protect their family from defamation and mobbing on social media.

chapter of my books will include a 'Science Behind' section featuring explanations on new research findings and demonstrations of AI technologies.

Every single mistake our robot character Roby makes reflects real challenges in AI development. Readers interested in learning more about robotic movements will find links to videos explaining how these technologies are created. Parents

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Segment Pictures: Oliver Betke, Berlin

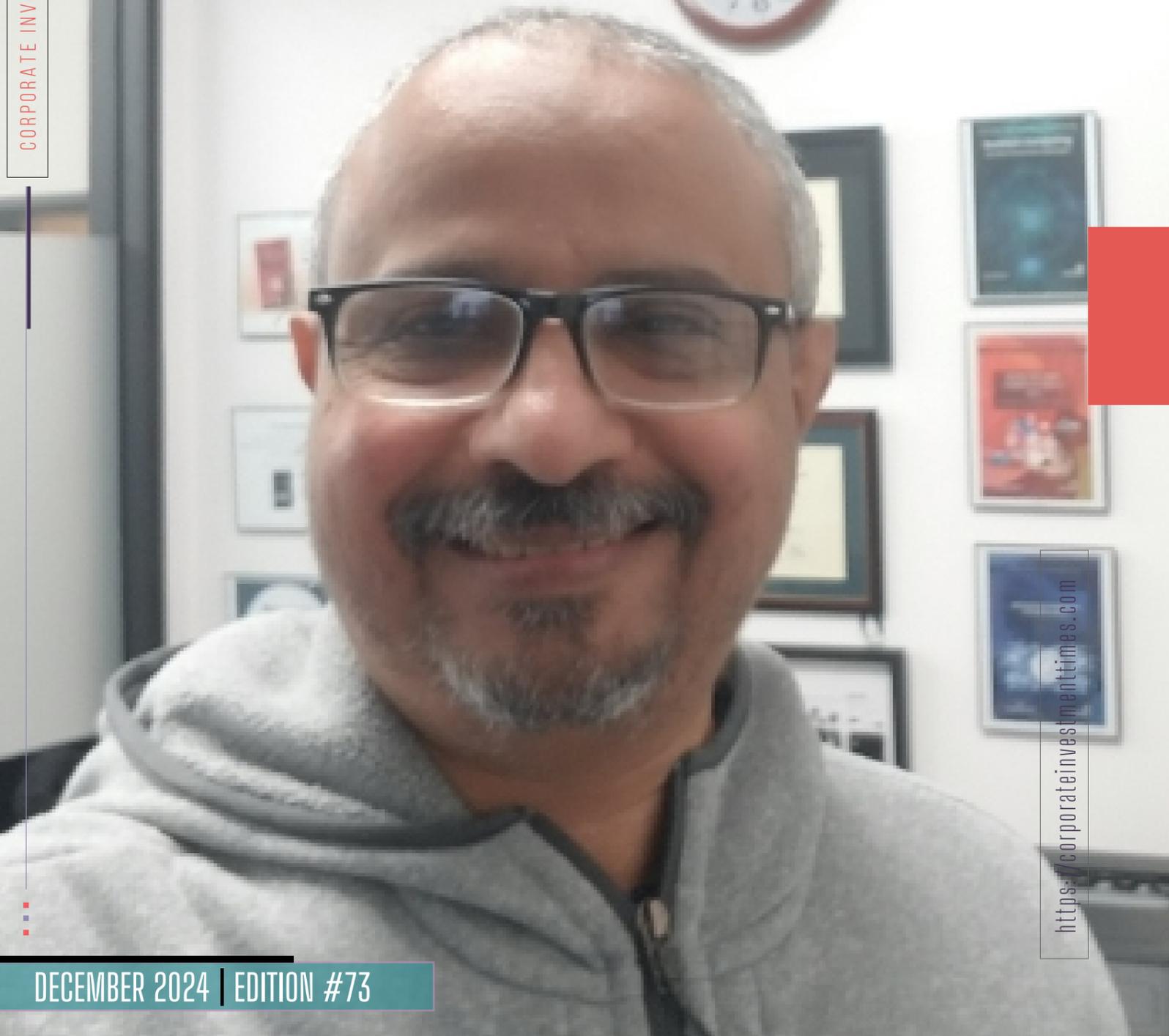
working in pharmaceutical companies might finally grasp the key differences between quantum computing approaches for drug discovery among tech giants IBM or Google.

And when Roby believes La Tour Eiffel is actually in Rome, he only repeats what ChatGPT-3 mistakenly claimed to be true in December 2022. Thankfully, Roby got his furry friend Romy to help him!

My work on democratizing the knowledge of AI relies on four decades of research and work in Fortune 500 companies and startups, and my work as leadership coach and mentor to CEOs, CTOs and CIOs. To paraphrase John Kennedy, I do it because it is hard, not because it is easy. I do it, because I am human, discovering every single day what this word means.

Segment Pictures: Oliver Betke, Berlin
Design: AI Edutainment GmbH, Lucerne
Illustrations: Anastassia Lauterbach

theExpert



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The Future of Connectivity

Understanding 6G and Its Potential Impact on Technology and Applications

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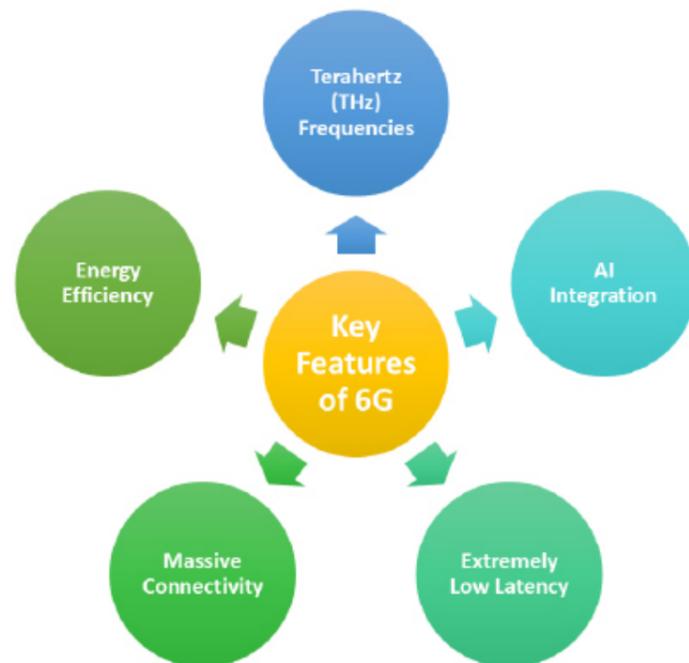
San Francisco Bay Area

The world is just beginning to witness the transformative effects of 5G technology, but researchers, engineers, and tech companies are already looking ahead to the next frontier: 6G. While still in its conceptual phase, 6G promises to revolutionize telecommunications and digital infrastructure, offering speeds, capacities, and capabilities that dwarf those of 5G. It is set to support everything from highly sophisticated smart cities to advancements in autonomous systems, health care, and immersive technologies.

This article explores what 6G is, how it differs from 5G, the potential technological impacts, the challenges ahead, and the industries that stand to benefit most from its arrival.

What is 6G?

6G, the sixth generation of wireless technology, is expected to represent an exponential leap over 5G, just as 5G did over its predecessor. While 5G offers significant improvements in speed, latency, and connectivity, 6G is predicted to bring hyper-speed networks, real-time communications, and the integration of technologies such as artificial intelligence



(AI), augmented reality (AR), virtual reality (VR), and more.

Key Features of 6G

- 1. Terahertz (THz) Frequencies:** 6G is expected to utilize terahertz frequencies (above 100 GHz), allowing for ultra-high bandwidth, extremely fast data transmission, and low latency. This will enable applications that demand real-time processing and vast amounts of data, such as holographic communications and multi-sensory

experiences.

- 2. AI Integration:** Artificial intelligence will play a central role in 6G, enabling more efficient network management, dynamic optimization, and automation of critical processes. AI-powered networks will automatically adapt to the needs of connected devices, improving overall performance.
- 3. Extremely Low Latency:** Latency—the delay before data transfer begins following an instruction—will be reduced to sub-millisecond levels in 6G networks. This could open up possibilities for real-time applications that are impractical with 5G, including real-time holographic communication and precision medical procedures.
- 4. Massive Connectivity:** 6G will expand connectivity far beyond human users and smartphones. With the rise of the Internet of Things (IoT), 6G will connect billions of devices, creating a seamless web of communication between machines, sensors, vehicles, drones, robots, and humans.
- 5. Energy Efficiency:** 6G networks will focus on energy efficiency, reducing the environmental impact of next-generation telecom systems. Efficient power consumption will be crucial, given the vast number of devices that will rely on the network for continuous connectivity.

How 6G Differs from 5G

While 5G has brought a massive improvement in wireless communications, allowing for speeds up to 10 Gbps and significantly reduced latency, 6G is expected to push the boundaries even

further. One of the key differentiators will be the adoption of terahertz waves. These frequencies will provide higher data rates and bandwidth compared to the millimeter-wave (mmWave) spectrum used by 5G.

6G networks will also be AI-native—meaning that AI and machine learning will be embedded into every layer of the network, from optimization of bandwidth to predictive maintenance and traffic management. This deep integration will allow networks to operate more autonomously, making real-time decisions that enhance user experiences and network performance.

The Technological Impact of 6G

The transition to 6G will have profound technological impacts across various sectors. Here are some of the most anticipated changes:

1. Ultra-Fast Wireless Communication

6G is expected to provide wireless speeds of up to 1 terabit per second (Tbps)—a hundred times faster than the maximum speed of 5G. With such speeds, downloading a full 3D movie or transferring massive datasets will take mere seconds.

This ultra-fast communication will pave the way for advanced technologies, including high-definition 3D video streaming, virtual and augmented reality, and immersive entertainment experiences. In the future, entire virtual worlds could be created and streamed in real time, with users interacting in a multi-sensory, interconnected space.

2. The Future of Smart Cities

6G will play a key role in the expansion of smart cities by enhancing the connectivity of IoT devices embedded

in urban infrastructures. Traffic lights, autonomous vehicles, drones, public transportation systems, waste management, and energy grids will be integrated into a centralized, AI-driven system capable of real-time optimization.

For instance, smart cities equipped with 6G could enable autonomous traffic management, reducing congestion by dynamically adjusting traffic flows based on real-time data. Smart energy grids could optimize electricity distribution, integrating renewable energy sources more efficiently and reducing waste.

3. Healthcare and Telemedicine

One of the most transformative impacts of 6G could be in healthcare. With the combination of ultra-low latency, AI, and high-speed data transfer, 6G will enable remote surgeries and real-time health monitoring. Surgeons could perform complex operations from across the globe using robotic tools connected via 6G.

Wearable and implantable devices, like biosensors, will be able to constantly monitor patients' vital signs, sending real-time data to healthcare professionals. AI-powered diagnostics could analyze this data, predicting health risks and providing early interventions.

Moreover, telemedicine will become more advanced, with 6G enabling high-definition virtual consultations, interactive diagnostics, and even physical examinations using connected devices.

4. Holographic Communications

6G could make holographic

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telepresence a reality, transforming the way people communicate, collaborate, and interact. While 5G enables high-definition video calls, 6G's ultra-high bandwidth and low latency will support real-time holographic calls, where 3D representations of individuals can be projected into a room. This has enormous potential for remote work, virtual conferences, and collaborative projects. Instead of just seeing and hearing participants, 6G could allow users to interact with lifelike holograms, enabling a deeper level of engagement and collaboration.

5. Autonomous Vehicles and Drones

6G will be critical in advancing autonomous vehicles and drones. These systems rely heavily on real-time data exchange, particularly for navigation, obstacle avoidance, and safety protocols. The ultra-low latency and high bandwidth of 6G will enable autonomous vehicles to make split-second decisions based on data from sensors, cameras, and other connected devices. Drones, too, will benefit from 6G technology. With real-time data processing, they could be used in applications such as disaster response, delivery services, agriculture, and surveillance. Drones could coordinate autonomously, communicating in real time with one another and with central control systems.

6. Industrial Automation and Robotics

The rise of Industry 4.0—a new phase of industrial automation—will be accelerated by 6G. Factories, warehouses, and production lines will be equipped with a myriad of connected devices and sensors, which will

communicate in real-time to optimize operations.

6G will support the integration of robots into manufacturing processes, making industrial robots smarter and more capable of real-time adjustments. Robots will be able to work collaboratively with humans and other machines, reducing downtime and improving efficiency. This level of automation will also enable predictive maintenance, where machines can alert technicians to potential breakdowns before they happen, allowing for repairs to be made proactively rather than reactively.

7. Extended Reality (XR) and Immersive Experiences

6G will fuel the growth of extended reality (XR), which includes virtual reality (VR), augmented reality (AR), and mixed reality (MR). With the ability to transmit data at terabit speeds, 6G will allow for truly immersive experiences that combine the digital and physical worlds.

In entertainment, this means immersive gaming experiences, live concerts, and events where participants can interact with 3D environments in real-time. In education, XR could transform virtual classrooms, allowing students to explore historical events, scientific phenomena, or complex mathematical concepts in a fully immersive manner. Additionally, XR will have significant applications in training and simulation, where employees can engage in lifelike simulations for tasks that would otherwise be too dangerous or impractical in real life, such as medical procedures, firefighting, or military training.

Challenges and Roadblocks to 6G

While the vision for 6G is ambitious, there are several key challenges that need to be addressed before it can become a reality.

1. Infrastructure Requirements

6G's potential relies heavily on advanced infrastructure, including the deployment of terahertz frequencies, massive fiber-optic backbones, and a dense network of base stations and small cells. Building this infrastructure will be expensive and time-consuming, especially in rural or underdeveloped areas.

2. Spectrum Availability

The terahertz frequencies required for 6G face regulatory challenges. Governments and regulators will need to allocate new spectrum bands for 6G, which could involve lengthy legal processes and international coordination to prevent interference

and ensure equitable access.

3. Power Consumption

With the vast number of devices that 6G will connect, power consumption is a major concern. Ensuring that 6G networks are energy-efficient will be critical to their sustainability. Research is ongoing into ways to reduce the power consumption of both the network infrastructure and the devices connected to it.

4. Security and Privacy

6G's extensive connectivity could create new cybersecurity risks. With so many devices and systems interconnected, hackers could exploit vulnerabilities at unprecedented scales. Securing 6G networks will require robust encryption, authentication protocols, and real-time threat detection systems. Moreover, the massive amounts of data



generated by connected devices will raise privacy concerns. Ensuring that personal information is protected and not exploited for malicious purposes will be a key challenge for policymakers and tech companies alike.

Potential Applications of 6G Technology

The benefits of 6G will span across a wide array of industries. Here are some of the most promising areas of application:

1. Healthcare

- Remote Surgeries: Surgeons can perform operations remotely with robotic tools in real-time, enabled by 6G's low-latency networks.
- Continuous Patient Monitoring: Wearable and implantable biosensors will provide real-time data to healthcare providers, enabling early interventions and personalized care.

2. Autonomous Systems

- Self-driving Cars: 6G will allow autonomous vehicles to communicate with each other and surrounding infrastructure, improving safety and reducing traffic congestion.
- Drones and Robotics: Real-time data transmission will enable drones to be used in more complex tasks, from disaster relief to agriculture.

3. Education and Training

- Immersive Learning: Students can engage in real-time simulations and XR environments, enhancing the learning experience and making difficult concepts easier to understand.
- Remote Training: Industries like healthcare, military, and engineering can use XR for real-time training sessions in lifelike virtual environments.

4. Manufacturing and Industry

Industry 4.0: With 6G, factories will integrate AI and robotics into production lines, allowing for self-optimizing systems that reduce waste and improve efficiency.

- Predictive Maintenance: Machines will alert operators to potential issues before they occur, reducing downtime and increasing productivity.

5. Entertainment and Gaming

- Holographic Entertainment: Consumers could attend virtual concerts or sporting events in real time through holographic displays, blurring the lines between physical and digital entertainment.
- Immersive Gaming: 6G will enable highly immersive gaming experiences, where users can interact with virtual worlds in real time without noticeable lag.

The Road Ahead for 6G

Although still in its infancy, 6G holds immense promise to revolutionize communication, computing, and industries across the board. As research progresses and standardization efforts begin to take



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shape, it is clear that the leap from 5G to 6G will be far more than just an incremental improvement—it will transform how we live, work, and interact with the world.

With terahertz frequencies, AI integration, ultra-low latency, and massive connectivity, 6G will unlock new possibilities for technologies such as autonomous systems, XR, and real-time healthcare, while fostering the growth of smart cities and Industry 4.0. However, significant challenges remain, from infrastructure and spectrum allocation to security and privacy concerns.

The global race to develop 6G is already

underway, with major technology companies and governments investing heavily in research and development. By the time 6G becomes a reality in the 2030s, it will likely usher in a new era of hyper-connected, intelligent, and immersive digital ecosystems—fundamentally reshaping the technological landscape.

Ahmed Banafa's books

Covering: AI, IoT, Blockchain and Quantum Computing

The Rising Cost of Unbridled Regulation to UHNWI's Wealth Creation

Donal Jaymine
Kelleher Soori-Arachi

Innovation | Luxury Legacy | Wealth Preservation Quantum Mogul Founders we help Elite Gentleman Founders create the stealth wealth, legacy impact, and time sovereignty of the .001%.
Dublin, Ireland

A major problem people with 8, 9 & 10 figure businesses currently face is the ongoing quest to cripple their businesses due to increasing regulations imposed upon them by various bodies.

It's important to note we are not saying that there is NO need for regulation, but since the crash of 2008 there seems to be a concerning crusade to cripple high net worth individuals. This has to stop as we see some excellent businesses and CEOs at a breaking point.

Quantum Mogul

<https://corporateinvestments.com>

#MOTIVATION, #BUSINESSADVISORY, AND #INTERNATIONALTRADE



Let's be clear here we agree with regulation, we are not advocating a banana republic type of world, but it's time those making these laws are questioned around the negative impacts so many industries are facing due to overly severe & repressive regulation.

The reason this hasn't happened up to now is because no one has held them to account because of fear that it would look like those of us who are leading entrepreneurs creating real value in the world were hiding something.

The majority of us however are good business people and just because there are some bad actors in the world, they will only ever make up a tiny percentage in comparison to the good people in the

world.

Elite entrepreneurs like ourselves & our clients want to be able to develop our ideas and visions for a better world for all, and this rhetoric that rich people are bad and should be stopped at all costs is detrimental to developing powerful and effective solutions for the entire planet as these solutions require investment in order to be suitably developed & commercialized.

Collectively the need to effectively & efficiently provide innovative solutions to the world's most acute challenges has never been greater. Therefore, it does a real disservice to future generations to negatively restrict vital growth & opportunities for progress - especially when these concerning regulations are couched in a hidden or not so hidden

rhetoric that the rich are the cause of all the world's woes.

This brings us to the solution: it's vital that visionaries, industry leaders, and business owners who agree with the standpoint outlined here unite to make their voices heard. This is required to enact fair regulatory revisions to foster a better global environment for business and innovation development for all.

In addition to this what can UHNWI do to continue to grow their wealth creation opportunities and wealth preservation power in the current climate?

To our mind here are the top three areas to consider:

First, as well as being proactive with addressing the issues of overregulation, it is important also to not underestimate the change of power in Washington. Donald Trump has been clear on imposing tariffs on any U.S. company outside the U.S. It's imperative therefore that you immediately do an audit on how exposed your business is to American companies outside the U.S.

It would be prudent if this exposure was over 40% to start developing mutual beneficial partnerships in other geographic locations.

Next, relocation of at least a percentage of the business where possible to a more favorable regulatory area can open up productivity & increase profitability. It is important when embarking on an exercise like this to do extensive research into the current political stability & tax favorability of your desired location.

It is also important before you have made this move to have cultivated partnerships on the ground which are steeped in the business culture & are well versed in local laws & customs.

This will ensure you avoid as many nasty surprises as possible that could ensue from poor planning.

Finally, utilizing brokering can help you dramatically increase alternative streams of income as well as forge leveraged partnerships that produce new and profitable innovations. Continuing to spot challenges that require better solutions will always put you more squarely in control of your empire because you will remain agile & able to pivot into new partnerships. This can be a great departure for you as it will open up amazing opportunities you never thought were possible for income generation & value creation.

Everyone has gold at their feet hiding in plain sight in their networks, yet so few people ever successfully or consistently mine this gold. When you do you will discover extraordinary new avenues of monetization beyond your primary products & services.

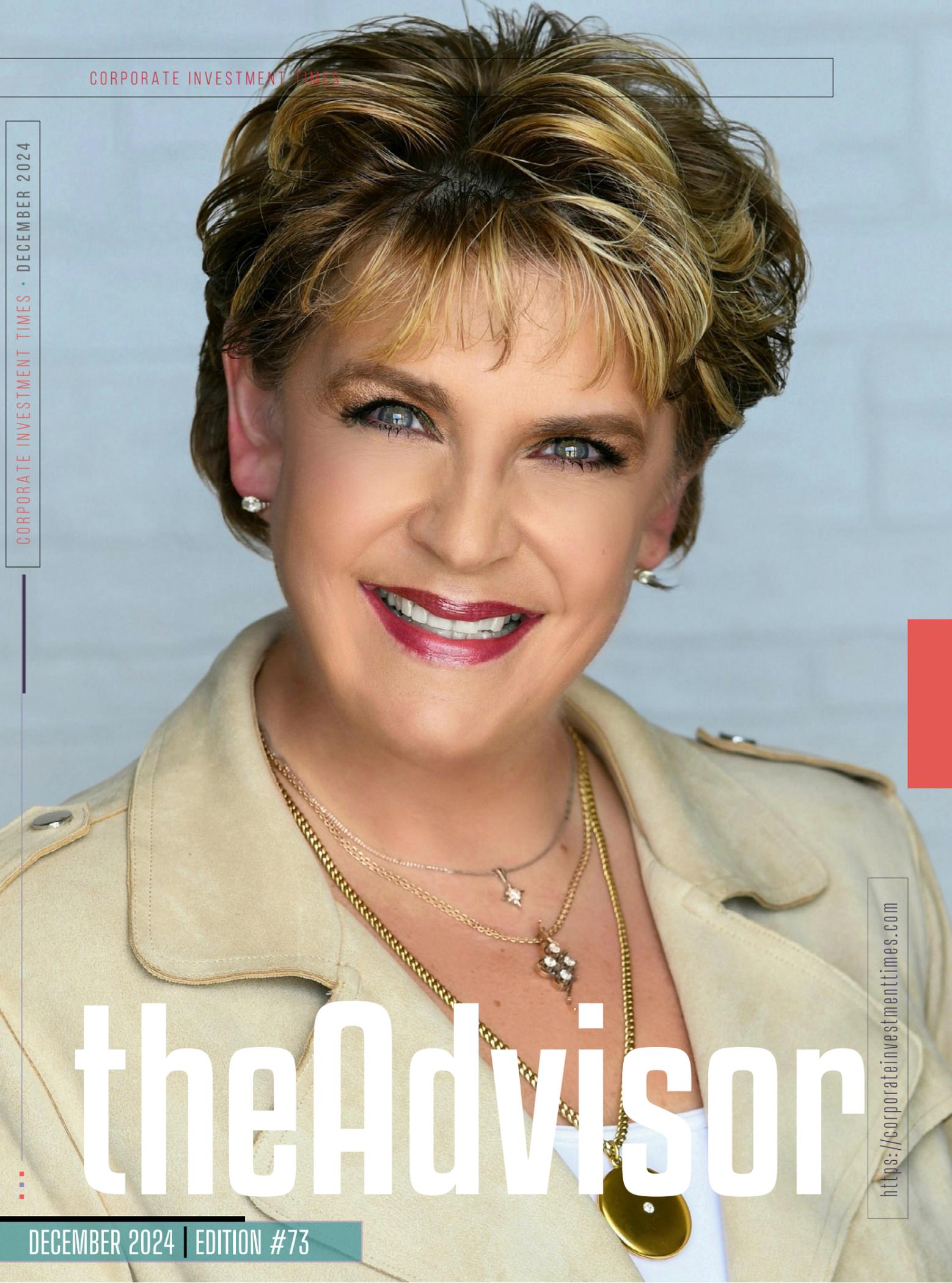
The most resilient, creative, impactful & prolific entrepreneurs and ventures spring forth from some of the most challenging global conditions and at Quantum Mogul it is our honor to help them amplify their far reaching & positive social impact on a global stage.

Donal Kelleher & Jasmine Soori-Arachi
Co-Founders Quantum Mogul

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Reimagining Business for 2025

Lessons from 2024's Triumphs and Turmoil

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As we close the chapter on 2024, the business world stands at a critical juncture. This year brought us remarkable advancements and painful lessons—trends that reshaped industries and fractures that revealed vulnerabilities across the global economy. To thrive in 2025, we must not merely adapt but completely reimagine the legacy business model. With the rapid pace of technological innovation, increasing supply chain insecurities, and the growing threat of cyberattacks, companies must embrace disruption as an opportunity and transformation as a necessity.



2024: The Year of Tech Dominance and Systemic Strains

2024 was marked by two dominant forces: unprecedented technological breakthroughs and systemic vulnerabilities. Artificial intelligence (AI) cemented its role as a cornerstone of modern business. From generative AI streamlining workflows to AI-driven personalization enhancing customer experiences, businesses that integrated these technologies flourished. However, the rapid adoption also highlighted fractures—concerns around data security, algorithmic biases, and ethical considerations.

Meanwhile, global supply chains continued to experience strain. Geopolitical tensions, extreme weather events linked to climate change, and lingering impacts from the pandemic-era disruptions made supply chain resilience a top priority. Businesses learned that reliance on a single supplier or region could be catastrophic, emphasizing the importance of diversification and local

sourcing.

Cybersecurity, too, reached a new level of urgency. With businesses increasingly dependent on digital infrastructures, ransomware attacks and data breaches surged. The costs of cyber incidents, both financial and reputational, skyrocketed, reinforcing that cybersecurity is not just an IT issue but a boardroom imperative.

The Fractures in Legacy Business Models

Amidst these challenges, it became evident that traditional business models are no longer equipped to handle the complexities of today's world. Legacy systems, rigid hierarchies, and outdated operational practices slowed decision-making and stifled innovation. Businesses clinging to these models risked losing relevance in a landscape that demands agility, inclusivity, and resilience.

One of the most significant fractures exposed was in the employer-employee relationship. The “great reshuffle” persisted, with employees seeking

meaningful work, flexibility, and alignment with their personal values. Companies that failed to evolve their workplace cultures faced high turnover, while those that prioritized employee well-being reaped the rewards of loyalty and innovation.

Similarly, customer expectations evolved. Consumers demanded more than quality products and services—they sought experiences, authenticity, and corporate responsibility. Companies that failed to connect with their customers on a human level struggled to maintain loyalty, particularly among younger, more socially conscious generations.

2025: Reimagining the Business Model

The fractures of 2024 offer a roadmap for reimagining business in 2025.

Companies that wish to stay ahead of technological trends, address emerging risks, and connect with stakeholders must embrace transformation in three key areas: resilience, connectivity, and innovation.

1. Building Resilience

Supply chain security and cybersecurity must top the corporate agenda. For supply chains, this means diversifying suppliers, integrating advanced technologies like blockchain for transparency, and investing in predictive analytics to anticipate disruptions. Companies should also consider reshoring or nearshoring critical operations to reduce dependency on far-flung regions vulnerable to geopolitical instability.

In cybersecurity, resilience requires a proactive approach. Companies must move beyond traditional firewalls to adopt advanced threat detection and response systems. Cybersecurity training for all employees, from the C-suite to the frontlines, is

essential. Furthermore, businesses must prioritize collaboration with industry peers and governments to share intelligence and build collective defenses against cyber threats.

2. Reimagining Connectivity with Employees, Customers, and Stakeholders

The future of business lies in rethinking relationships at every level. Internally, companies must shift from top-down management to collaborative, inclusive cultures. Employees want to feel valued, heard, and empowered. Offering flexible work arrangements, prioritizing mental health, and creating clear pathways for career growth are no longer optional—they are essential to attracting and retaining top talent.

Externally, connecting with customers requires authenticity and a commitment to shared values. Businesses must invest in understanding their customers' needs and preferences through data-driven insights while maintaining transparency about how that data is used. Storytelling will be a powerful tool in 2025, helping companies humanize their brands and create emotional connections with their audiences.

For stakeholders, ESG (environmental, social, and governance) priorities must remain front and center. Investors increasingly expect companies to deliver not only financial returns but also measurable social and environmental impact. Authentic ESG efforts, coupled with clear reporting and accountability, will differentiate market leaders from laggards.

3. Fostering Innovation

2025 will reward businesses that push the

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boundaries of creativity and innovation. This requires embracing technology as a tool for transformation, not just efficiency. Companies should explore AI not only for operational improvements but also for redefining customer experiences, from personalized services to immersive digital interactions.

To foster innovation, businesses must cultivate a culture of experimentation and risk-taking. This includes creating safe spaces for employees to propose and test new ideas without fear of failure. Cross-functional collaboration, diversity of thought, and partnerships with startups and academia will also be crucial for driving innovation.

A Call to Action

The lessons of 2024 leave no room for complacency. Businesses that cling to outdated models will find themselves

outpaced by more agile and forward-thinking competitors. The time to act is now.

Reimagining the future of business is not just about adopting the latest technologies or responding to immediate risks. It's about building a vision for the long term—one that prioritizes resilience, connectivity, and innovation.

By breaking free from legacy constraints and embracing a transformative mindset, businesses can not only survive but thrive in 2025 and beyond.

Let 2024 be the year we learned, and let 2025 be the year we lead. The future belongs to those bold enough to reimagine it.



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If 2021 and 2022 were the years of DeFi, NFTs and the Metaverse, 2023 and 2024 were the year of AI becoming much more mainstream (especially Generative AI) because of ChatGPT's rising popularity -among others-, but the truth is that the AI industry has been of interest to most countries for years and will undoubtedly become more important these years to come.

According to the "Artificial Intelligence Index Report 2023", by the Stanford Institute for Human-Centered Artificial Intelligence (HAI), during the last decade, AI investment has significantly increased. In 2022 the amount of private investment in AI was 18 times greater than it was in 2013.

As we approach 2025, technological advancements and financial innovations are reshaping industries at an unprecedented pace. The intersection of technology and finance, particularly in FinTech, continues to influence how businesses operate, individuals manage their finances, and governments regulate. Here are the most relevant trends expected to dominate 2025.

Dr. Oriol

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Tech and Fintech Trends for 2025

What can we expect?

#TECHTRENDS2025, #FINTECHINNOVATION, #FUTUREOFTECHNOLOGY, #DIGITALFINANCE, #EMERGINGTECHNOLOGIES

1. Artificial Intelligence in Banking and Finance

Banks introduced ATMs in the 1960s and electronic, card-based payments in the '70s. The 2000s saw broad adoption of 24/7 online banking, followed by the spread of mobile-based "banking on the go" in the 2010s.

We are now in the AI-powered digital age, facilitated by falling costs for data storage and processing, increasing access and connectivity for all, and rapid advances in AI technologies.

These technologies can lead to higher automation and, when deployed after controlling risks, can often improve upon human decision making in terms of both speed and accuracy.

While the banking sector has long been technology-dependent and data-intensive, new data-enabled AI technology has the capability to drive innovation further and faster than ever before. AI can help improve efficiency, enable a growth agenda, boost differentiation, manage risk and regulatory needs, and positively influence customer experience.

AI technologies can help boost revenues through increased personalization of services to customers (and employees); lower costs through efficiencies generated by higher automation, reduced errors rates, and better resource utilization; and uncover new and previously unrealized opportunities based on an improved ability to process and generate insights from vast troves of data.

The next are some possible use cases:

Account Inquiries

Banking users can employ chatbots to monitor their account balances, transaction history and other account-related information.

Money Transfers.

Users could potentially make fund transfers to other accounts or to pay merchants



through a chatbot.

Financial Advice.

Banks could train chatbots to provide investment information and assist users in making informed investment decisions.

Fraud Prevention.

Banks could explore ways to use AI to prevent fraud by monitoring user transactions and spotting unusual activity.

Customer Service.

Banks could train chatbots to provide rapid and effective customer care by answering common questions and fixing simple issues.

Insurance Claims.

Banks could also create chatbots with the capability to submit insurance claims and get information about the claims procedure.

Credit Score Monitoring

Companies can develop chatbots to assist users in checking their credit ratings and provide advice on how to improve them.

Financial Planning

Chatbots could assist users with financial planning tasks, such as budgeting and setting financial objectives.

2. Decentralized Finance (DeFi) and Blockchain Evolution

The blockchain industry will mature, with DeFi applications expanding into mainstream financial systems. Decentralized exchanges, yield farming, and smart contract innovations will drive transparent, peer-to-peer financial ecosystems. Central bank digital currencies (CBDCs) will also be widely adopted, particularly in countries where governments seek to enhance financial inclusivity while maintaining regulatory control.

3. Central Bank Digital Currencies (CBDCs).

Central bank digital currencies (CBDCs) have been referred to as "the future of payments", or even "the future of money", and not without reason.

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.

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 in 2025

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.

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 and concluded. We will also see more regulatory clarity when it comes to stablecoins, since countries will want to make sure that stablecoins can be

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complementary to CBDCs thus avoiding any unnecessary overlaps and uncertainties.

4. Embedded Finance

Embedded finance will redefine user experiences across various sectors. By integrating financial services directly into non-financial platforms, businesses will enable seamless access to payments, lending, insurance, and investments. Retailers, ride-hailing apps, and even social media platforms will act as intermediaries, creating frictionless financial ecosystems.

5. Quantum Computing in FinTech

Quantum computing is expected to disrupt traditional cryptographic methods, posing challenges and opportunities. Financial institutions will invest heavily in quantum-safe algorithms to safeguard data, while leveraging quantum technology for ultra-fast computations in portfolio optimization

and risk analysis.

6. Green FinTech and Sustainable Investments

The convergence of FinTech with environmental, social, and governance (ESG) principles will prioritize green finance. AI tools will help assess the sustainability of investments, and blockchain will ensure transparency in carbon credits trading. Green bonds and ethical investing platforms will dominate the landscape.

7. Enhanced Cybersecurity with Zero-Trust Architecture

As cyber threats become more sophisticated, financial organizations will adopt zero-trust security frameworks. Multifactor authentication, biometrics, and AI-driven threat detection will become the norm to protect sensitive data and ensure

compliance with tightening regulations.

8. Biometric Payments

Biometric technology, such as fingerprint and facial recognition, will gain traction as a secure payment method. This innovation will simplify transactions while addressing fraud risks, particularly in contactless payments and e-commerce.

9. RegTech for Compliance

RegTech will play a pivotal role in helping financial institutions navigate complex regulatory environments. Automated compliance monitoring and reporting tools powered by AI will reduce human error and ensure adherence to dynamic legal frameworks.

10. Tokenization of Assets

This is indeed a very promising area. Focusing on tokenization, as per the keynote address by Mr Eddie Yue, Chief Executive of the Hong Kong Monetary Authority, at the Hong Kong FinTech Week 2024, Hong Kong, 28 October 2024, he made a good summary of this topic, mentioning that "While we have yet to chart out our Fintech 2030 Strategy, I can think of two areas that the HKMA should focus on in the next few years. Our first area of focus is tokenisation, including the novel idea of "Finternet" coined by the Bank for International Settlements (BIS). Let me first make clear that tokenisation is not the same as crypto-assets. There has been some confusion because they both ride on blockchain technology, but don't mix them up.

Crypto-assets are mostly speculative and our stance is to let the market grow and develop while putting guardrails around it to protect investors. Tokenisation, on the other hand, is an innovative way to record the value and

ownership of money and assets in digital form on a programmable ledger. This will make it much easier for individuals, corporates, and financial institutions to access and trade these assets, thereby creating a more inclusive ecosystem that benefits everyone, whoever and wherever they are."

Conclusion

The technology and FinTech trends shaping 2025 reflect a world increasingly driven by automation, decentralization, and sustainability. Organizations that adapt to these shifts will thrive, while those that lag risk obsolescence. As AI, blockchain, and quantum computing redefine possibilities, the future of finance promises to be both innovative and inclusive.

Whilst AI and other technologies like Blockchain can play a very important role in both Banking and Central Banking, and in general in our daily lives, these technologies have risks as well, therefore it will be vital for governments to regulate this area properly in a balanced way, so that this technology can be developed and applied further whilst making sure that risks are mitigated.

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 and Blockchain and founded the Podcast A Digital Tomorrow, with almost 12,000 followers on YouTube.



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theCEO

Artificial Intelligence (AI) has captured the world's attention in recent years, with lots of talk about how it will tackle some of society's biggest challenges and better perform tasks that traditionally require human intelligence. But can it deliver on these promises?

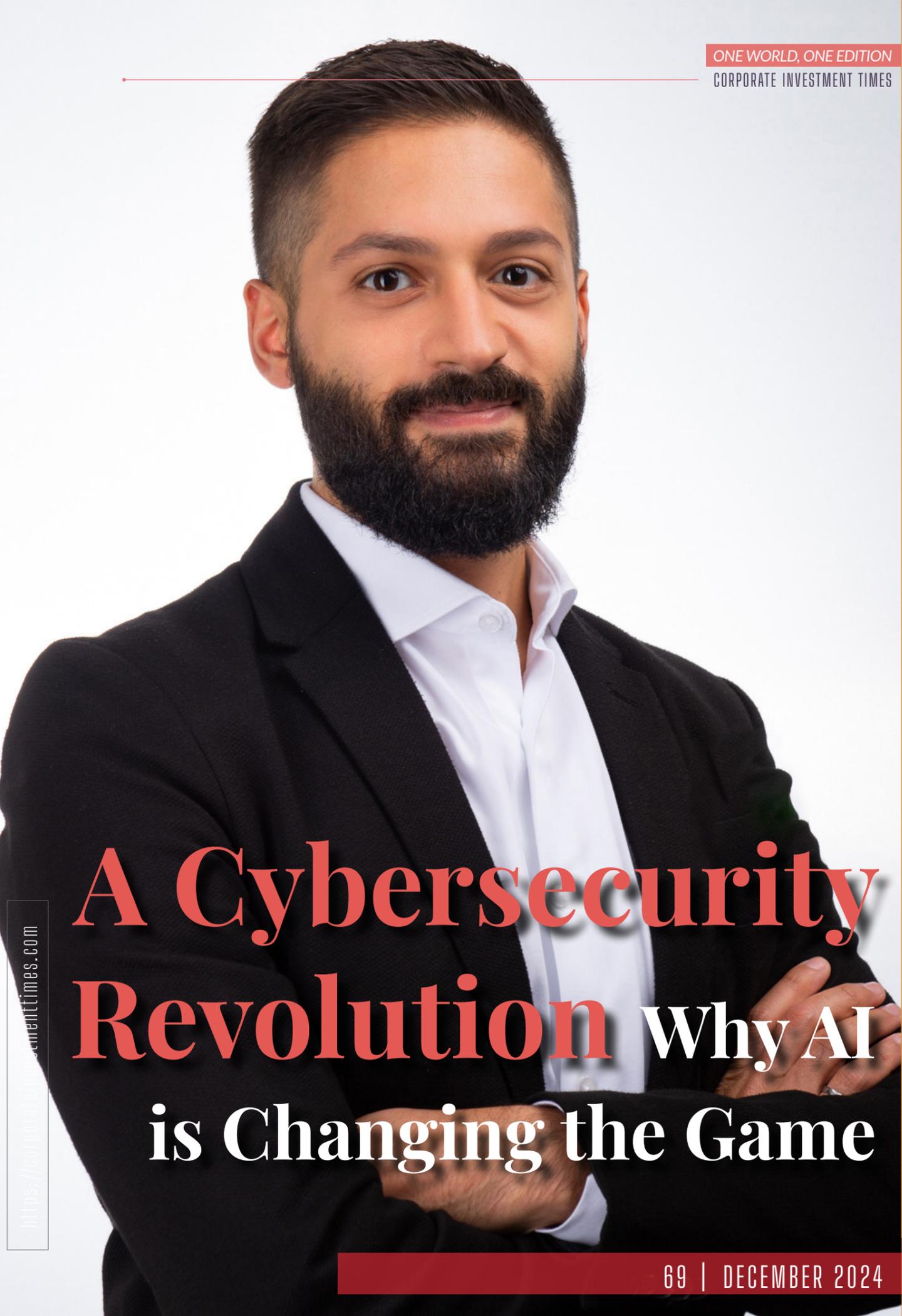
While AI is at different stages of maturity across industries, in the cybersecurity world, AI and Machine Learning (ML) are now the driving forces behind the most advanced next-generation cybersecurity tools today.

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A Cybersecurity Revolution Why AI is Changing the Game

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#CYBERSECURITY, #AINNOVATION, #AINSECURITY, #DATAPROTECTION, #CYBERTHREATS

Ralph Chammah | Co-founder & CEO – Blacklight AI

As the founder of Blacklight AI, Ralph has been instrumental in driving innovation and ensuring robust security solutions for clients worldwide.

With expertise in developing cutting-edge cybersecurity software, he has built Blacklight AI as a forward-thinking cybersecurity firm focused on navigating the complexities of AI, mitigating risks, and enhancing enterprise resilience against cyber threats.

Blacklight is an AI-driven Security Operations Platform, that helps you secure, monitor and detect beyond traditional SIEMs.

Ralph held key senior leadership roles at Deloitte Canada and APAC, demonstrating his acumen in cybersecurity, innovation and business. He is recognized as a thought leader and is a sought-after speaker at international cybersecurity conferences, including BlackHat.

AI is not a buzzword

Artificial Intelligence (AI) has captured the world's attention in recent years, with lots of talk about how it will tackle some of society's biggest challenges and better perform tasks that traditionally require human intelligence. But can it deliver on these promises?

While AI is at different stages of maturity across industries, in the cybersecurity world, AI and Machine Learning (ML) are now the driving forces behind the most advanced next-generation cybersecurity tools today.

A Cybersecurity Revolution: Why AI is Changing the Game

The cyber landscape has changed rapidly

in recent years. With the widespread shift to the cloud, an increase in connected devices and huge volumes of data being produced across enterprises, SOCs are under immense pressure to keep their organisations safe.

At the same time, the availability of innovative technologies means that threat actors today can launch attacks with fewer resources and skills. AI is not just used for good but also used for bad, enabling actors to automate operations and exploit vulnerabilities in sophisticated ways.

Cybersecurity defences need to keep up by transitioning away from a reactive approach and towards a proactive one. The embrace of AI has been – and will continue to be – key to this shift. Perhaps the

biggest benefits of AI are its unprecedented speed and accuracy: both of which are key to any effective cybersecurity strategy, and precisely what makes AI the ideal weapon for security teams.

How AI is Reshaping Cybersecurity?

Contextual detection of threats of tomorrow

Legacy security tools were designed to only respond to known attack patterns. AI-powered tools are much more flexible: they can analyse historical and real-time data across sources to determine patterns of abnormal behaviour. Unsupervised learning logic enables the detection of zero-day vulnerabilities or less obvious patterns. AI algorithms can correlate individual events that may seem unrelated, yet occur in sequence, indicating a coordinated attack.

Comprehensive

AI tools, like Blacklight AI, can also seamlessly integrate with external sources both from IT and OT environments. AI algorithms can cross-reference attack vectors against internal security data to detect likely threats based on global trends rather than static information.

Augmenting, not replacing SOCs

Analyst burnout is a pressing issue for SOCs, especially with the perpetual cybersecurity skills shortage. With the help of AI, many routine tasks can be



automated. For example, while alerts in the past had to be manually investigated by analysts, AI can automatically prioritise alerts according to their risk and severity – filtering out excessive noise and false positive alerts, so analysts focus on the true positives. AI additionally provides situational awareness by giving analysts contextual insights about each alert to speed up investigations.

Certain AI-driven platforms, like Blacklight AI for instance, include Threat Intelligence and Security Orchestration, Automation, and Response (SOAR) capabilities to streamline incident response. AI ensures that response playbooks are dynamic, initiating responses unique to the specific situation, and even implementing proactive measures if needed. While people are still crucial to a solid cybersecurity program, AI optimises their precious time and skillset.

Identifying subtle behavioural anomalies

The most advanced security solutions today have User and Entity Behaviour Analytics (UEBA) systems embedded. UEBA uses ML algorithms to analyse organisational data and create an initial baseline for different users and entities, establishing typical usage times, login times and access patterns. This baseline is dynamic and evolves as user behaviour and roles change. AI-driven statistical models are then applied to flag relevant deviations from the baseline.

UEBA is especially beneficial for more nuanced threats that rule-based systems may miss. This includes insider threats, involving individuals with legitimate access to the system from inside the organisation, or Advanced Persistent Threats (APTs), which take place stealthily over an extended period.

It evolves as fast as the threat landscape

ML algorithms in AI-powered security tools are intelligent, meaning they can continuously learn from new data without manual programming.

As more data flows into the system, and more outputs are generated, ML algorithms can fine-tune themselves to become more adept at distinguishing between normal and suspicious activities. It also learns through feedback loops: for example, if the algorithm misclassifies a threat or makes a mistake about a network alert, analysts can provide feedback to ensure that the same error does not happen again.

Threat intelligence is also another source of learning for ML algorithms. As new types of threats, trends, and techniques are identified, models will adapt to be able to recognise these specific features. AI ensures that security teams stay resilient against emerging threat patterns.

AI is not just a buzzword or catch-all phrase. It has already started to transform cybersecurity and SOCs at their very core. For enterprises, an AI-powered cybersecurity tool is no longer a nice-to-have, but essential to protect their most valuable assets as threats continue to grow in complexity.

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Life often presents us with defining moments that shape who we are and what we aim to achieve. My journey has been a series of bold decisions, challenges, and triumphs. From leaving behind a flourishing corporate career in London to founding Naayatrade in India, I've always embraced change to make a meaningful impact.

Through my work, I aim to empower small and medium-sized enterprises (SMEs) and contribute to their global success.

Gurbani
Kour

Entrepreneur | Founder @Naaya Group | Building India's largest B2B marketplace @Naayatrade
 Mumbai, Maharashtra, India



My Journey - Empowering SMEs and Simplifying Global Trade

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Early Career and Inspiration

Growing up, I was surrounded by stories of resilience and entrepreneurship. This sparked my interest in the business world and fueled my desire to make a difference. After completing my education, I began a career in corporate governance and brand building, gaining experience across diverse industries like technology, education, and real estate.

vision close to my heart. SMEs, the backbone of our economy, often face barriers like limited access to financing, logistics, and market insights. I founded Naayatrade to address these gaps and provide a comprehensive platform for global trade.

Starting from scratch, I built a team of over 40 talented individuals who shared my vision. Together, we transformed Naayatrade into a thriving B2B e-commerce

With 15 years of experience in brand building, mergers and acquisitions, and corporate governance, Gurbani Kour is deeply involved in empowering businesses to thrive on a global scale.

Throughout her career, she has provided invaluable advisory services to multinational corporations, UK and Indian public and private companies, funds, and consulting firms, navigating complex inbound, outbound, domestic, and cross-border transactions across diverse industries such as business, technology, education, real estate, and more.

Inspired by her own struggles in international trade at a young age, Gurbani embarked on a mission to empower SMEs through Naayatrade—a global marketplace connecting businesses worldwide.

The platform provides SMEs with invaluable resources, including access to financing, logistics, and data analytics, enabling them to thrive and grow on a global stage.

As the leader of NAAATRADER, Gurbani takes immense pride in developing the firm's practice and supporting SMEs to reach their full potential.

For over a decade, I worked with multinational corporations and consulting firms, navigating cross-border transactions and advising on business strategies. These experiences offered invaluable insights into the challenges businesses face when scaling globally, especially SMEs. My own struggles in international trade at a young age inspired me to help others overcome similar obstacles.

Founding Naayatrade

In 2020, I decided to leave my career in London and return to India to pursue a

platform featuring over 10,000 suppliers and 20,000 products across 100+ categories. By offering SMEs essential tools like financing options, verified inquiries, and streamlined logistics, Naayatrade enables businesses to compete globally.

One of my proudest moments is witnessing the platform's tangible impact. From helping a local manufacturer connect with international clients to enabling traders to expand their reach, these success stories drive me to keep innovating.

Beyond Naayatrade

While Naayatrade is at the core of my work, my entrepreneurial journey extends further. In the UK, I lead SJ7 Protein, a premium health brand that promotes wellness through quality products. Building SJ7 Protein taught me the importance of understanding consumer needs and staying adaptable in a competitive market.

I'm also passionate about fostering unity through creativity. I founded the India-Pakistan Fashion League (IPL), a platform celebrating the shared heritage of these two nations. Fashion is a universal language, and IPL uses it to bridge

divides and inspire collaboration.

Advocacy and Sustainability

Entrepreneurship is not just about profits—it's about creating a positive impact. My dedication to animal welfare led me to co-found Voice For Voiceless, an NGO advocating for the rights and well-being of animals. This initiative reflects my belief in using one's platform to champion important causes.

At Naayatrade, sustainability is a priority. We actively encourage businesses to adopt eco-friendly practices and incorporate sustainable solutions. My writings on sustainability aim to

inspire others to pursue growth while protecting our planet.

Lessons and Leadership

Building Naayatrade has been a rewarding but challenging experience. From assembling the right team to navigating market dynamics, the journey has tested my resilience and adaptability. These challenges taught me the value of perseverance and the importance of empathy in leadership.

Understanding the struggles of SMEs has

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shaped my problem-solving approach. I focus on delivering solutions that not only address immediate needs but also enable long-term success.

The Road Ahead

Naayatrade's journey has only just begun. Our goal is to become India's leading B2B e-commerce platform, much like Alibaba's transformative impact in China. By leveraging technology and focusing on sustainable development, we aim to empower even more businesses and expand into untapped markets.

Personally, I remain committed to exploring new opportunities to create value—whether through expanding Naayatrade's offerings, supporting SMEs, or pursuing initiatives aligned with my values.

Message to Aspiring Entrepreneurs

If there's one thing my journey has taught me, it's that courage and conviction are key. Starting something new is never easy, but the rewards of pursuing your passion are immense.

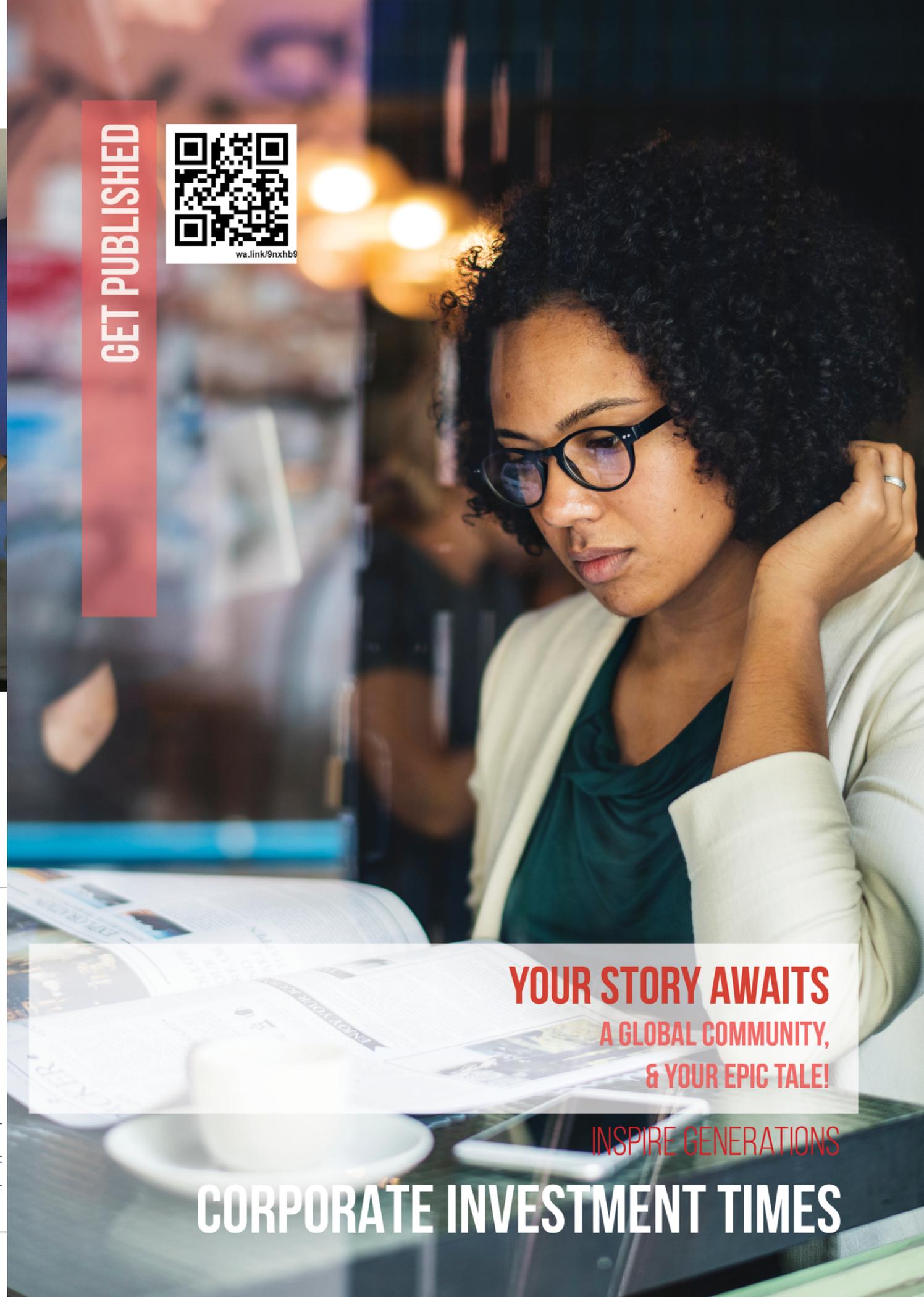
To aspiring entrepreneurs, I say: believe in your vision, surround yourself with a supportive team, and never stop learning. Every step, no matter how small, brings you closer to your goals.

As I continue this journey, my mission remains clear—to empower businesses, inspire innovation, and contribute to a future where every entrepreneur has the tools to succeed. Together, we can shape a world where opportunities are limitless.

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The Journey

From Dreaming of the Skies to Transforming Customer Experiences

Pamela

Zembani

Founder, CammaneX

Dallas, Texas, United States

For as long as I can remember, I wanted to become a flight attendant. My Aunt Rita, with her impeccable style and grace as she traversed the globe, inspired me to follow in her footsteps. But life had other plans for me. Instead of flying through the skies, I found my calling on the ground—revolutionizing how businesses interact with their customers.

Today, as the founder of CammaneX, a platform dedicated to coaching entrepreneurs and teams on empathy and customer experience, my work is deeply personal. It's the culmination of a journey that began in unexpected places, shaped by challenges, and fueled by a vision to make customer experiences more human-centered.

The Turning Point: A Cafeteria Revelation

The seeds of my career in customer experience were sown during my time at university. Like most students, I frequented the campus cafeteria. But it wasn't the food or ambiance that stood out. It was the glaring lack of customer service. Long lines, rude and dismissive staff, and an overall sense of indifference made the experience frustrating for everyone.

Instead of accepting the situation, I turned it into an opportunity. For my dissertation, I chose to focus on customer service, examining the gap between what was provided and what students (customers) truly needed. This academic project became my blueprint for understanding and improving customer interactions.

Looking back, that dissertation shaped everything I do today. It taught me that every customer interaction, no matter how

small, has the power to make or break an experience.

From Hospitality to Entrepreneurship

After university, I joined the hospitality industry, working at some of the most prestigious hotels. These roles taught me the intricacies of customer service at its best—and its worst. I witnessed how attention to detail, empathy, and consistency could turn a one-time guest into a lifelong advocate.

But I also saw gaps. I noticed how businesses, even in service-driven industries, often failed to see the customer as a human being with unique needs and emotions. These observations ignited a desire to branch out and create my own solutions.

As an entrepreneur, I began consulting for businesses across industries, including medical, insurance, and banking. Each

sector had its unique challenges, but one common thread remained: the need for better customer experiences. I helped companies identify pain points, build empathy-driven strategies, and create systems that placed customers at the heart of their operations.

Building CammaneX: A Platform for Transformation

In 2023, I launched CammaneX, a platform dedicated to empowering founders and teams to rethink how they engage with customers. At CammaneX, we believe that empathy isn't just a buzzword—it's the cornerstone of successful businesses.

Our work focuses on:

Coaching Founders and Teams:
Through workshops and personalized

sessions, we equip leaders with the tools to foster empathy in their organizations.

Human-Centered Strategies: We design actionable plans to address customer pain points, ensuring every touchpoint leaves a positive impact.

Lasting Customer Relationships: By

focusing on emotional intelligence and understanding, we help businesses turn customers into loyal advocates.

The Customer Report Card

My upcoming book, *The Customer Report Card*, is a natural extension of this work.

Launching on December 25 this year, it's designed to help businesses understand how customers evaluate them and what it takes to score an "A+."

The book dives deep into the power of feedback, showing businesses how to use it as a tool for growth. It explores key areas like service quality, emotional

Pamela Zembani is a seasoned expert in customer experience, dedicated to helping businesses unlock growth by prioritizing their customers.

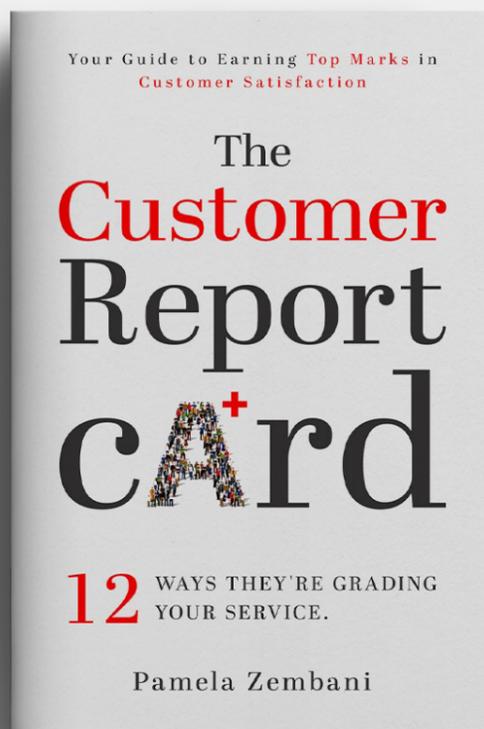
With a sharp focus on understanding customer needs, she specializes in identifying pain points, crafting strategies that enhance service delivery, and turning satisfied customers into loyal advocates.

Through tailored workshops, training, and consulting, Pamela offers practical, results-driven solutions designed to strengthen relationships, boost satisfaction, and drive retention.

Her mission is to empower businesses to create exceptional customer experiences that foster loyalty and long-term success. Pamela's approach ensures that happy customers become the cornerstone of a thriving business.



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me, it's this: your challenges can become your greatest strengths.

The frustration I felt in that university cafeteria became the foundation of a career that now spans industries and impacts lives.

For those looking to build something meaningful, I have this advice:

1. Start with the Customer: Understand their needs, pain points, and emotions.
2. Be Bold: Don't be afraid to question the status quo or take risks to improve experiences.
3. Lead with Empathy: Remember, every customer interaction is a chance to make someone's day better.

Closing Thoughts

As I reflect on my journey—from dreaming of the skies to creating CammaneX—I'm reminded of Aunt Rita. Her grace and connection with people inspired me as a child, and her influence continues to guide me today.

Through CammaneX and The Customer Report Card, I hope to inspire businesses to build deeper, more meaningful relationships with their customers.

Because when businesses truly understand their customers, everyone wins.

intelligence, and reliability—equipping readers with practical strategies to improve in each area.

At its core, The Customer Report Card is about connection. It's a guide to bridging the gap between what businesses think they're delivering and what customers actually experience.

Why This Work Matters

For me, customer experience isn't just a career—it's a mission. Every interaction a business has with a customer is an opportunity to build trust, loyalty, and advocacy. Yet, many businesses miss these opportunities by failing to listen, empathize, and act.

At CammaneX, and through my writing, I'm dedicated to changing this narrative. I believe that by focusing on empathy and understanding, businesses can create experiences that not only meet but exceed expectations.

A Message to Aspiring Entrepreneurs

If there's one thing my journey has taught

START STRONG FINISH STRONGER

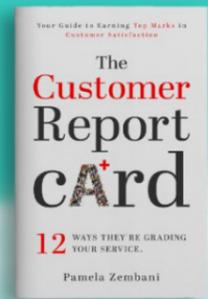


INSPIRE GENERATIONS

CORPORATE INVESTMENT TIMES

<https://corporateinvestmenttimes.com>

AVAILABLE ON AMAZON
**THE CUSTOMER
REPORT CARD**
12 Ways They're Grading Your Service



theMentor

Ahmad J.

Naous

President (UIPM)/Director UAPCU/Global Education Influencer/Int.Books for Peace Award 2020/Leadership Gold Award 2021

Beirut, Beirut Governorate, Lebanon

Did you know that over 80% of employees are at risk of burnout this year, according to recent research 2024 Global Talent Trends report?

With stress and anxiety on the rise, healthcare experts are increasingly prescribing nature as a remedy. So, why aren't we embracing the healing power of nature in our workplaces?

Burnout is a state of emotional, physical, and mental exhaustion caused by excessive and prolonged stress. It often occurs when individuals feel overwhelmed, emotionally drained, and unable to meet constant demands.

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Job Burnout

Thriving Successfully in Chaos



#JOBURNOUT, #THRIVINGINCHAOS, #WORKLIFEBALANCE, #MENTALHEALTHATWORK, #RESILIENCEBUILDING

Symptoms of Burnout:

- Emotional exhaustion: Feeling drained, tired, and lacking energy.
- Detachment: Feeling cynical, indifferent, or removed from your work or responsibilities.
- Reduced performance: Experiencing a decline in productivity, efficiency, and motivation.
- Physical symptoms: Headaches, stomach problems, sleep disturbances, and decreased immunity.

Ways to Recover from Burnout**Prioritize Rest and Relaxation:**

- Quality sleep: Aim for 7-9 hours of uninterrupted sleep each night.
- Relaxation techniques: Practice meditation, deep breathing, or yoga to reduce stress.

Set Boundaries:

- Work-life balance: Establish clear boundaries between work and personal time.
- Delegate tasks: Learn to delegate responsibilities to others when possible.

Seek Support:

- Social connections: Spend time with loved ones and friends for emotional support.
- Therapy: Consider seeking professional help to address underlying issues and develop coping strategies.

Practice Self-Care:

- Healthy lifestyle: Eat nutritious foods, exercise regularly, and avoid excessive alcohol or substance use.
- Hobbies and interests: Engage in

activities you enjoy to recharge and find joy.

Reevaluate Your Priorities:

- Identify stressors: Determine the main sources of stress in your life.
- Make changes: Consider making

Thriving in chaos is a skill that's becoming increasingly essential in our rapidly changing world. Whether it's geopolitical instability, economic fluctuations, or personal challenges, uncertainty is a constant companion. Here are some strategies to help you navigate these turbulent times:

Embrace Uncertainty

- Accept the inevitable: Recognize that uncertainty is a natural part of life. Trying to control everything can lead to stress and anxiety.
- Find comfort in the unknown: View uncertainty as an opportunity for growth and discovery.

Build Resilience

- Develop a growth mindset: Believe that you can learn and improve, regardless of your current circumstances.



adjustments to your workload, responsibilities, or lifestyle to reduce stress.

Mindfulness and Gratitude:

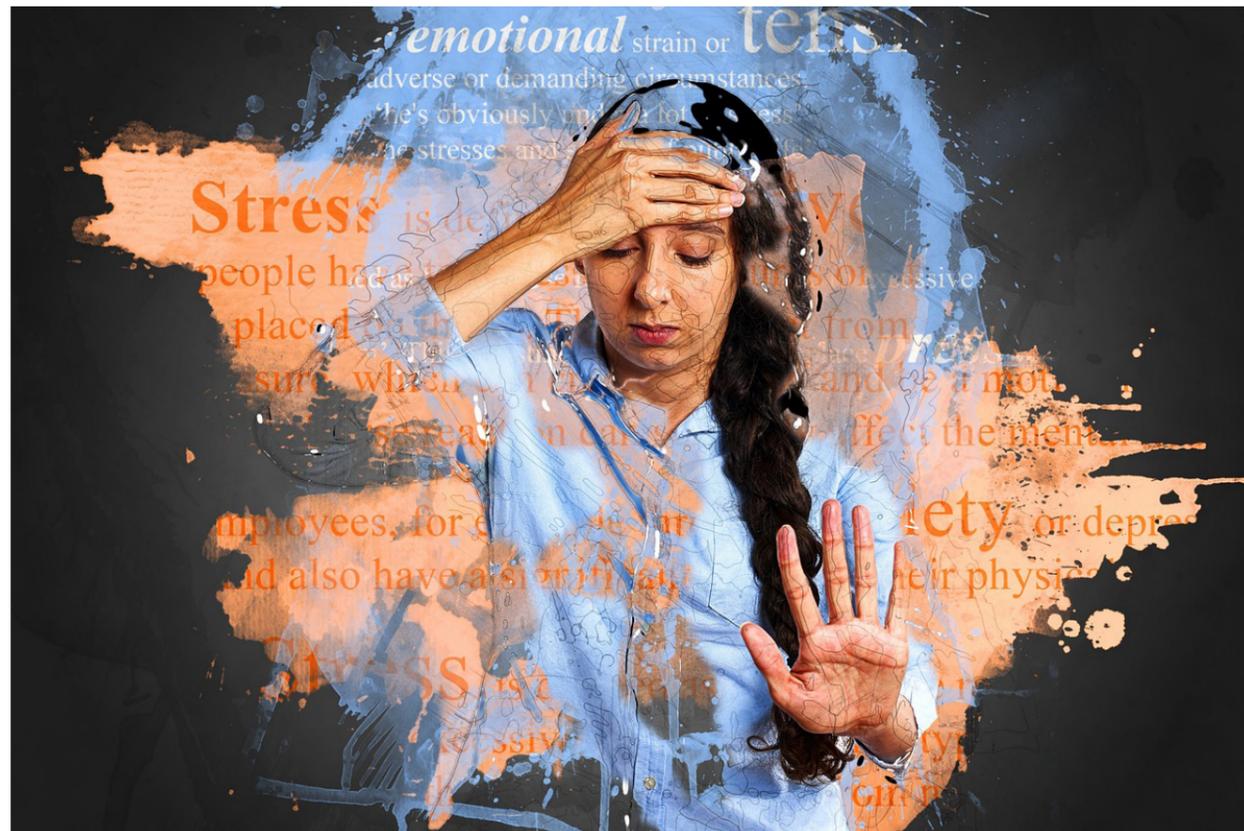
- Focus on the present: Practice mindfulness to reduce stress and improve well-being.
- Gratitude journaling: Express gratitude for the positive aspects of your life.

Remember, recovery from burnout takes time and patience. Be kind to yourself and seek support when needed. By implementing these strategies, you can gradually regain your energy, motivation, and overall well-being.

- Practice self-care: Prioritize physical and mental health through exercise, mindfulness, and adequate sleep.
- Cultivate a strong support network: Surround yourself with people who uplift and encourage you.

Adapt and Innovate

- Be flexible: Be willing to adjust your plans and strategies as needed.
- Think creatively: Look for new solutions and opportunities in the face of challenges.
- Continuously learn: Stay informed and acquire new skills to remain competitive.



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Maintain Perspective

- Focus on what you can control: Don't waste energy worrying about things you can't change.
- Practice gratitude: Appreciate the positive aspects of your life, even during difficult times.

Lebanon has a long history of conflict and instability, punctuated by periods of peace and prosperity. The country has faced numerous challenges, including civil wars, foreign invasions, and political corruption. Despite these setbacks, Lebanon has shown remarkable resilience and determination.

The Lebanese people have a rich cultural heritage and a strong sense of identity.

They are known for their hospitality, resilience, and entrepreneurial spirit. These qualities have allowed them to navigate through difficult times and rebuild their country after each conflict.

Lebanon's history of conflict has also had a significant impact on its culture and society. The country has a rich tradition of music, art, and literature that reflects its diverse heritage and experiences. The Lebanese diaspora, which numbers millions worldwide, has also played an important role in promoting Lebanese culture and cuisine.

In recent years, Lebanon has been facing new challenges, including economic hardship and political instability. However, the Lebanese people remain resilient and



determined to overcome these obstacles. They are confident that their country will continue to thrive in the years to come.

Specific Techniques for Stress Management and Burnout Prevention

Here are some effective techniques to help you manage stress and prevent burnout:

Relaxation Techniques

- Deep breathing: Inhale slowly and deeply, hold for a few seconds, and exhale slowly.
- Progressive muscle relaxation: Tense and relax different muscle groups in your body.
- Meditation: Focus on your breath or a mantra to calm your mind.
- Mindfulness: Pay attention to the present moment without judgment.
- Guided imagery: Visualize yourself in a peaceful and relaxing setting.

Time Management Strategies

- Prioritize tasks: Identify and focus on the most important tasks.
- Set realistic goals: Break down large tasks into smaller, manageable steps.
- Time blocking: Allocate specific time slots for different activities.
- Learn to say no: Decline additional responsibilities when you're overwhelmed.

Healthy Lifestyle Habits

- Regular exercise: Physical activity can reduce stress and improve mood.
- Balanced diet: Eat nutritious foods to provide your body with the energy it needs.
- Quality sleep: Aim for 7-9 hours of uninterrupted sleep each night.

- Limit caffeine and alcohol: Excessive intake can contribute to stress and anxiety.

Social and Emotional Support

- Connect with others: Spend time with loved ones and friends.
- Seek professional help: Talk to a therapist or counselor if you're struggling to cope with stress.
- Join a support group: Connect with others who are experiencing similar challenges.

Mindfulness and Gratitude

- Practice gratitude: Focus on the positive aspects of your life.
- Mindful journaling: Write about your thoughts and feelings to gain clarity.

theLifeSupport

I entered the apartment. Everything was scattered. She was curled up on the couch, screaming loudly. I dropped everything I had in my hands and ran to her. I quickly checked with my eyes that she was not hurt and pressed her lightly against me and let her continue to cry.

She leaned against me. Her tears flowed in the brooks so that I was all wet. I hugged her even tighter, put my head on her shoulder and stroked her hair...

DDR Milan

Krajnc

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

Monte Carlo, Monaco

Cheating



After more than half an hour of crying and longing for air she slowly began to calm down. She looked at me with bloodshot eyes as if I had killed her and ruined her life completely. Suddenly she started screaming at me, pulling at my hair, tearing my dress off my body z Nothing was clear to me anymore, I did not know her like that.

laughing.

She looked at me as if I came from another planet. Without stopping laughing, I gave her a big hug.

She pushed me away saying, "What are you laughing at? For years I have been reminded that you are like that, that you always have something new, that these new mistresses



I took her by both hands and pressed her firmly against me until she calmed down.

Then I asked her, "What happened?"

"I found everything! I know everything! You are cheating on me!"

I looked around the apartment and only then did I see my notes scattered around the apartment. That is when it hit me. She only found my notes for this book. I started

are the inspiration for your writing. Now I have found the proof. I also know who he is!"

"Yes," I sighed, got up and went to the bathroom to get the mirror. I went back and turned the mirror to her.

"This is the one I cheat on you with all the time, the one I write about, the one I lecture about and live for. You know

yourself well and feel that only you are in my eyes, in my thoughts and in my heart. Every part of my body and every breath is perfect for you. You are present in my mind all the time. I do not even turn to others on the street. For me there is only one woman in this world - YOU! "I paused for a moment when I looked deeply into her eyes to feel the truth that I had put into words.

"Why was this necessary now, why such a scene, why is everything destroyed?" I continued gently.

"I do not know, my dear..." she gave herself over to my guidance.

She wanted to embrace me. But I did not let her in, although she was very insistent.

"Who is it?" I asked her.

"What do you mean, who is there?" She asked me, surprised and confused.

I wanted to know the reason for her unnecessary commotion. As a psychotherapist I see similar cases every

day where a man or woman goes crazy, but in the end it always turns out that it was he or she who cheated.

"Maybe I know more than you do," I insisted and told myself the truth. Even though I did not know anything, I was just looking ahead.

She sat on the edge of the couch and grabbed her head.

She looked at her palms and began: "My high school love came to the door today. I never got over it..." She showed her face, looked right at me, and continued determinedly, "But it was not serious, I just hugged and kissed him."

Only then did she really calm down and shiver, put her hand on her mouth and looked at me in fear:

"Sorry, I did not mean to..."

I turned around and looked around the apartment. She followed my gaze.

"What do you see?" I asked her.

"All the confusion I had inside me and now

prof. ddr. Milan Krajnc

crisis captain - psychotherapist



it was thundering out of me," she explained her feelings in defeat. "I have never erased everything from the past. I only squeezed myself into the cupboard. Now the cupboard was too full and everything rushed out. What we see, all the confusion in this room, is only my parable, my inner 'I am sorry', she said and pressed herself close to me.

"I am sorry, I did not mean it, but when I saw it, the high school love, an old emotion jumped out of me. As he stood right in front of me, I just got hot and without thinking, I pounced on him. Even though I knew at the same time that I had done something wrong..."

"I can make you confess and apologize now", I interrupted her in the middle of her explanations, "I can make you feel guilty, I can kick you out... But, my dear, all this would be a waste of time. I chose you twenty years ago because you are direct, but not rude; open-minded, open to all possibilities, but with clear limits; you know how to adapt in any society, but you remain dignified until the last moment; in life you do exactly what you feel and you do not adapt. And on top of that you look infinitely beautiful to me. Today I see and feel the same way, but I am still in love with you."

She hugged me as if there was no riot today and as if she had only met for the first time yesterday and had fallen madly in love. I took her hand and we went into the garden. I made and brought us coffee - a lot, with milk and a little sugar. She began to say: "You know, when we met, there were somehow more of you involved, but you were the most persistent and at the same time reserved. You seemed different to me, you seemed uncomplicated. It would be nice to live with him, I thought. In others there was a lot of fire, passion, which I

did not feel with you, but I needed more stability, even though I was still young and had some turbulent years behind me. Yes, I chose you wisely. It was only with time that my heart and feelings began to open. At some point I saw that a volcano of passion and emotions could be with you too. But I always feel this reflection and attraction in you. You kill me with your serenity, but at the same time you attract me because it is this serenity that calms me. Somehow I have forgotten everything old, only occasionally an old story has thrown me off track. But even if it was me, I quickly put it down somewhere inside me. Until today, when the sight of high school love pushed me to this button. Everything old, like a volcano, was boiling inside me. At first I had the feeling that I would be free again, this young teenager."

When she pronounced the word "free," I winced. If before I could pass on all the words of her explanation in peace and quiet, it is now boiling inside me. I tried to hold on, but I could not for a long time:

"What do you mean by "free"? Have you been in a cage for 20 years now?"

"Yes, in a way," she agreed, which I did not want. "Yes... I deliberately chose you because you seemed to me the most suitable partner for life, I saw you as a great father for my children. 99% of things with you were great. I knew that if I chose someone else, the remaining 1% might be great, but I would be 99% caught up in other things. In today's way of life, we are somehow always caught in some way, we just have to decide how much, with whom and in what areas. And so I chose you."

I did not know whether to feel honored or abused. I got up and went three laps around the house to exhale. More than a breather, I could tell that I was mostly soothing the

anger and chest pain. I leaned against the railing and cried as if an old scream was coming out of me. I just sobbed...

As this old energy mud was pouring out of me, I became a little more sober and told myself, "Well, since I was not quite clean either and she was my ideal woman at the time, I insisted. I had the feeling that the

makes it last."

"But you know, my dear, all that life gives us - we can create that freedom together. I know what you were going to say earlier. There is never been this, uh, animal passion between us. Because we did not allow it. But everything is still possible. Some animals sleep late..." "Ah, you my beast,



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ground was opening up under my feet. I knew that I had two options - either I would play the role of a victim or I would rise above it all and step back to her to talk to her. I chose the latter. I went back to her. She just looked at me and hugged me.

"You know, this only deepens our relationship. "We are friends, allies, first and foremost, and then everything else. "It

"she was wheezing. "I know you have it in you, but I do not know if I am the one who can awaken it in you. Our relationship is very loving, quiet but superficial. Even you have never lived in yourself the way you could. We have both remained in a safe environment. Today, when this high school love boy came to the door, he brought the gift he had promised for 25 years. His first



words were -

"You are more beautiful than ever..." And he just looked at me. I interrupted him and asked if he was okay?

"I do; only in my head do I speak to you. We have not seen each other in a long time, I brought you your favorite cookies my mother baked. I still live there."

Why did not you want to come with me? Why were you clinging to her? You know how much I loved you, I could go to Vienna to study together, but you did not dare. You always had to ask your mother about everything. We were both adults. He obviously still will not let you go.

"You know, I have seen you many times before. In the street. Always smiling. But there was not this glint in our eyes, this one of us..."

I looked for you several times in the crowd, in the places we went. And this grill kept popping out of me... But because of the calm I felt at home, I somehow silenced it by force. I jumped into his arms and kissed him, but at the same time I bounced off him. It was as if all the flames were burning at that moment. He looked at me and said that he was back now, that he was sorry.

You know, I replied, I am not your girl anymore, I have grown up a long time, and now it's time for you to grow up, too.

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I slammed the door and burst into tears... I panicked...

Do you have any un-lived stories? Will it be the same when you show up at the door? Will you leave me?"

I hugged her and pressed her to me.

"You know, darling, even what you are explaining to me right now is not exactly natural for a partner. But with such words we deepen the relationship, the commitment further. We feel for each other, and that is love... Your emotional outing today and the emotional volcanoes are really just pain that we did not solve with our parents. And you felt this unresolved issue like a fire that never went out. Now the fire has burned out, and we are the only ones left, just you and me."

I offered her a cigarette. Although she had not smoked for 15 years, she reached for it and we lit each one and watched the smoke billow

into each other... We looked each other in the eyes and held hands. In the distance I hear the melody Dance Me To The End Of Love and I invite them to a dance: "May I?" I offered her my hand.

We hugged each other and squeezed tight. I looked deep into her eyes. As if the surroundings were disappearing, there was just the two of us, my soft knees and her tenderness as she lovingly wrapped herself around my body. We danced on the whole terrace, light as the wind. At the last step I lifted her left leg and leaned her on the table...

We were embraced

all night. We never left each other for a moment. For the first time in my life I felt as if everything before was a fantasy world. Emotions flooded my whole body, something I have never felt so beautiful...

Are these passions now? What is all this? I was confused, but at the same time incredibly happy. I watched them sleep. It was like watching an angel... I could not let go of her. She was too beautiful... But where has all this been for the last 20 years?

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