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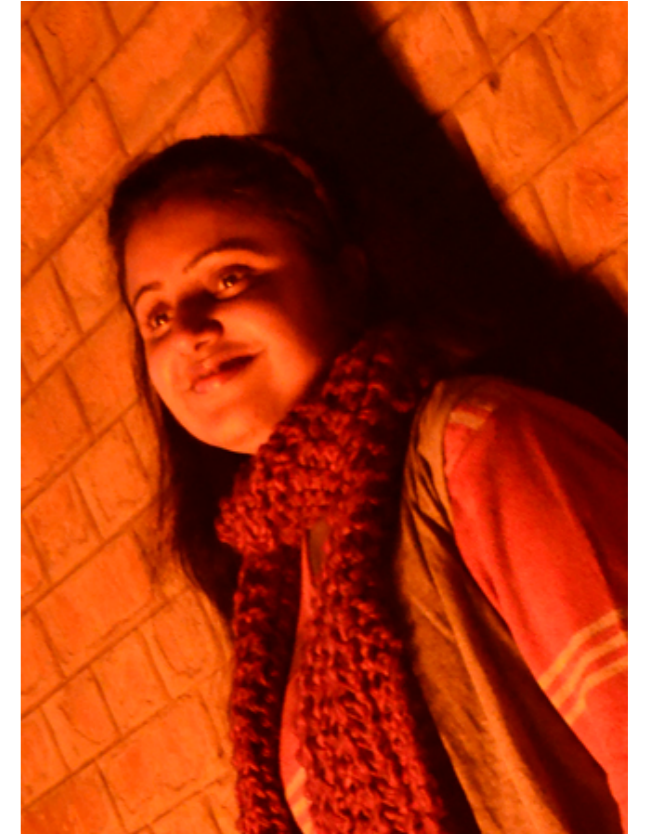
ONE WORLD . ONE EDITION

YASSER ISMAIL

FOUNDER, NEAR RANGE

52nd edition





Rima M.

JANUARY

2023



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

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

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

Corporate Investment Times

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YASSER ISMAIL

PMP, PMI-ACP, DASM

GLOBAL SOURCING MANAGER
DUBAI, UNITED ARAB EMIRATES

Founder, NEAR RANGE

Yasser Ismail has over 25 years of experience in the oilfield services industry. Managed \$2B in global logistics spending annually.

He has a strong accounting, logistics, project management, and supply chain management background.

Throughout his career, Yasser has demonstrated a strong ability to source and manage suppliers, negotiate contracts, and drive cost savings through strategic sourcing and procurement.



CIT GLOBAL SOURCING EXPERT: ON COVER

Yasser is a Certified Agile Practitioner "PMI-ACP" and holds a "PMP" Project Management Professional certification from the Project Management Institute.

Besides his professional career, Yasser is an entrepreneur with a passion for innovation and smart solutions using NFC technology.

Yasser has founded and led several entrepreneurial ventures, including NFC FZ LLE and Near Range.

He developed innovative solutions using NFC technology at these companies and offered consultancy services to external clients worldwide.

Author of the following books:

101 Mistakes Entrepreneurs Can Make

Artificial Intelligence Impact on Various Industries "ethical implications and consequences."

And soon will launch a new book related to Procurement and Sourcing,

"Agile Sourcing - The Insider Secrets of Innovative Sourcing."



**NEAR RANGE -
Unlimited Smart
Solutions**

As a result of the vision of His Highness Mohamed bin Rashid, the Prime Minister of the UAE and Ruler of

Dubai, the Smart City Initiative was launched in the Year 2015, resulting in the creation of NFC FZ LLE.

The focus of this company was on the Internet of Things (IoT) and utilizing NFC.

NFC stands for Near Field Communication, a short-range wireless technology that enables the communication between two devices when they are brought close together, typically within

a few centimeters. It works based on the principles of electromagnetic induction and is a type of Radio Frequency Identification (RFID) technology.



NFC is commonly used in various applications, such as mobile payment systems, smart home devices, contactless ticketing, and more. Its advantages include ease of use, low power consumption, and enhanced security compared to other wireless communication technologies.

Our Vision: To be the leading provider of innovative proximity solutions that drive efficiency and sustainability for our clients and partners.

Our Mission: Our mission is to utilize the power of NFC and proximity technology to create smart solutions that reduce costs, save time, and improve efficiency for businesses and communities. By embracing sustainability as a core value, we strive to impact the environment and future generations positively. We are dedicated to continuously advancing our technology and services to meet the evolving needs of our clients and partners.

We develop innovative solutions such as NFC Valet Parking, event attendance tracking for Peugeot and Porsche, a smart menu, and assets inspection with "TAG IT"

Y2018 The legal entity changed from NFC to NEAR RANGE to meet our additional goals.

The following projects are underway to achieve our proximity solutions and sustainability goal.

NEAR RANGE SOLUTIONS

NearTruck.com is a great platform for logistics, relocation, road assistance, and courier services. It provides a convenient way for individuals and



companies to connect with the nearest truck for their needs. This helps to reduce time, cost, and CO2 emissions while improving efficiency and fleet utilization.

NearTruck.com offers a wide range of services, including truck rental, leasing, and sharing. With a truck rental, customers can rent a truck for a specific period and use it for their needs. Truck leasing allows customers to lease a truck for longer, and truck sharing allows customers to share a truck with other customers. This helps to reduce costs and improve efficiency.

NearTruck.com also offers road assistance services, such as towing, roadside assistance, and emergency services.

This helps customers get back on the road quickly and safely. The platform also offers courier services, which allows customers to send packages and documents quickly and securely.



NearProperty.com is a revolutionary real estate platform that connects agents and customers using the latest technology to source residential and commercial property near desired places, schools, metro stations, and workplaces. This platform is designed to make finding the perfect property easier and more efficient than ever.



The platform offers a comprehensive search engine that allows customers to quickly and easily find properties that meet their specific criteria. Customers can search for properties based on location, price range, size, amenities, and more.

The platform also gives customers access to experienced real estate agents who can provide personalized advice and assistance. Agents can help customers find the perfect property, negotiate the best price, and handle all the paperwork.



Participating in INTERSEC 2023, Near Range's strategic partner Terracom – Dubai - UAE



OUR PARTNERSHIP PLATFORM

QR-Patrol Mobile & Web App – Live tracking Instant Support

AN INTEGRATED SOLUTION FOR GUARD TOURS & REMOTE STAFF MONITORING, MANAGE YOUR STAFF FROM EVERYWHERE

- Arm your security guards with the ultimate weapon to execute patrols.
- Track, Manage, and Schedule guard tours in real-time remotely
- Real-time mobile guard tour management
- Easy push-to-talk notifications for your security staff interactions

QR-Patrol mobile app



QR-Patrol web app



QR-Patrol M.A.R.S.



QR-PPTT



NEAR RANGE SOLUTIONS

“Smart e-Card & NFC Card”

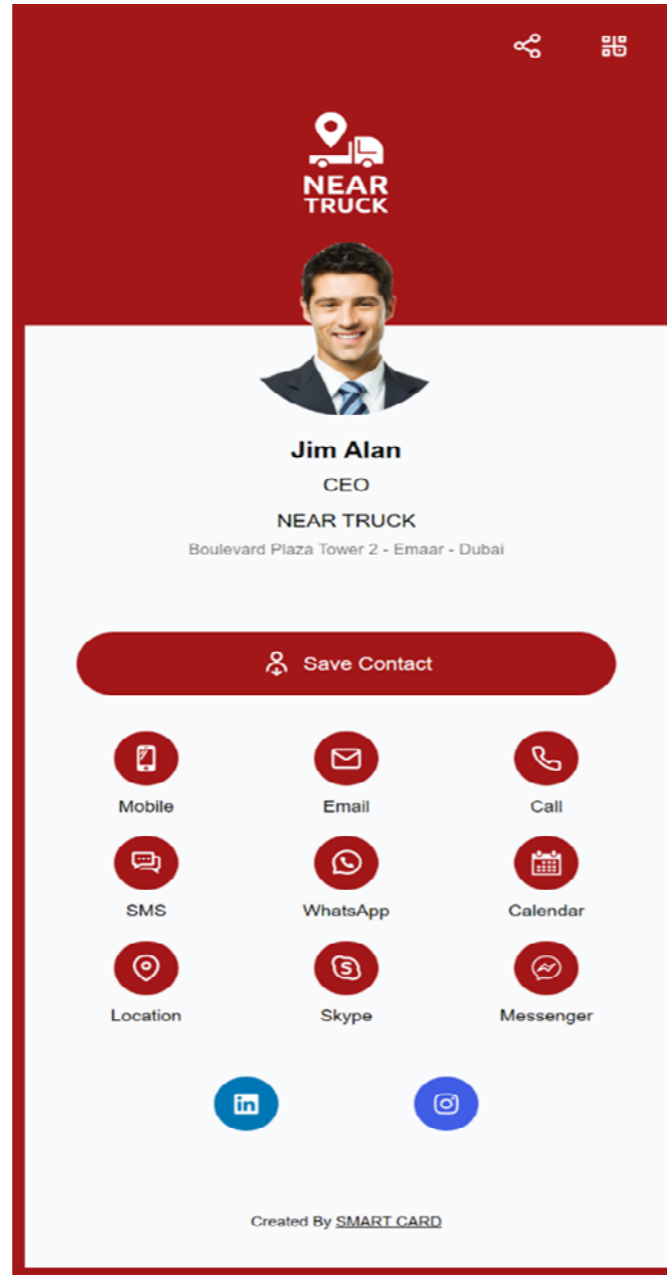
NEVER RUN OUT OF BUSINESS CARDS, AND NEVER LOSE A LEAD

Unlike a traditional physical business card, a digital business card can be shared and stored digitally.

It usually contains the name, title, company, and contact information (phone, email, etc.).

You can exchange digital business cards via email, text message, or platforms designed specifically for this purpose.

They can be easily updated and edited as eco-friendly and cost-effective.





Navigating the Future of Business Automation: Implementing Intelligent Process Automation for enhanced efficiency in 2023 and beyond

GIULIANO LIGUORI

CEO KENOY | DIGITAL TRANSFORMATION LEADER | INNOVATION
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EXPONENTIAL HEALTHTECH COMMUNITY

As the business world continues to evolve, organizations are constantly looking for ways to improve efficiency, reduce costs, and stay competitive. One approach that has gained traction in recent years is Intelligent Process Automation (IPA), which uses advanced technologies such as artificial intelligence and machine learning to automate and optimize business processes. But implementing IPA can be a complex and challenging task, requiring a deep understanding of both technology and business. In this article, we'll explore the key steps for successfully implementing IPA in your organization and how to achieve your business goals by utilizing the full potential of IPA in 2023 and beyond.

CIT GLOBAL LEADER

Introduction to Intelligent Process Automation

Artificial intelligence (AI) and machine learning (ML) are two of the most important technologies of the 21st century. They are driving revolutionary changes in the way businesses operate and how people interact with technology. AI and ML enable businesses to automate manual processes, streamline operations, reduce costs, and increase efficiency. Intelligence process automation (IPA) is an umbrella term used to describe a range of technologies used to automate manual processes and enable the automation of knowledge work. AI/ML allow businesses to quickly and accurately process large amounts of data and make decisions with unprecedented accuracy, giving them an edge over their competitors and the ability to deliver superior customer experience.

It's common to hear about the term "robotic process automation" (RPA) and it can be easy to become confused about the difference between RPA and IPA. The main distinction is in the level of intelligence each possesses. RPA is designed to automate repetitive, rules-based tasks, while IPA combines RPA with AI and ML to automate more complex processes. RPA works on pre-programmed commands and is limited in its capabilities, whereas IPA can recognize patterns in data and make decisions accordingly. Additionally, IPA can be used to automate a wider range of processes, including decision-making, analytics, and natural language processing.

IPA is also closely related to process mining in a number of ways. Process mining and IPA can be used together to identify inefficiencies, optimize processes, and automate them for increased efficiency. Process mining collects data from existing systems to create models of how the system operates and identify areas for improvement. IPA can then be employed to automate processes and make them more efficient and accurate.

IPA can automate manual processes, reduce

costs, streamline operations, and provide real-time data and insights for faster decision-making. It can also enhance customer experience with personalized and timely service. This helps businesses stay ahead in the digital age.

Mitigating the risk of Bias in IPA

IPA is a powerful tool that can help organizations automate processes and improve efficiency. However, it also poses certain risks, including the risk of bias. Bias can occur when AI systems are trained on data that is not representative of the population, leading to decisions that are unfair or discriminatory. To mitigate these risks, organizations should be aware of the potential sources of bias in their data and take steps to address them. This can include using diverse data sets, implementing bias detection and correction algorithms, and involving a diverse team of experts in the development and deployment of AI systems. Additionally, organizations should establish robust monitoring and auditing processes to ensure that their systems are operating in a fair and unbiased manner.

Is Generative AI, such as GPT, suitable for IPA projects?

Generative Pre-trained Transformer (GPT) is becoming increasingly popular for natural language processing tasks such as text generation, question answering, summarization, and machine translation. The GPT model is composed of a deep neural network that is pre-trained on a large corpus of text, allowing it to learn the structure of language. This pre-training enables the model to generate human-like text and provides it with a strong foundation for further fine-tuning on specific tasks. GPT is a powerful language model that can be used for a variety of natural language processing (NLP) tasks, including IPA.

GPT can be trained to classify text data into



different categories, such as customer service requests, invoices, or legal documents. It can also be used to automatically summarize long documents or email threads, generate text in a certain format or style, analyze sentiment expressed in text, and generate human-like speech. These capabilities can be used to automate and streamline processes such as customer service, legal document generation, customer sentiment analysis, and more.

Definitely, GPT can be used for IPA to automate and streamline business processes by leveraging its NLP capabilities in combination with other technologies.

Exploring the advantages of using IPA across different Industries

IPA can be applied in a wide range of industries, the following provide examples of how IPA is being used in a variety of industries to improve efficiency, reduce costs, and enhance the quality

of services.

- **Government:** An example of IPA in government is using NLP and ML to automate the processing of citizen requests for government services. This includes routing requests to the right department, extracting key info, and providing a personalized response.
- **Banking:** In banking, IPA can be used to detect and prevent fraud in real-time by leveraging ML algorithms to analyze customer transactions and identify anomalies.
- **Manufacturing:** IPA can be used to automate product inspection for defects on assembly lines, improving quality control and reducing manual labor in manufacturing.
- **Life Sciences:** IPA in life sciences can be used to analyze clinical trial data to

find new drug targets and predict patient responses to treatments.

- Automotive: IPA can be used to automate automotive processes, such as using AI-powered predictive maintenance to predict when a vehicle or machine needs maintenance and schedule it at the most cost-effective time.
- Healthcare: AI technologies such as IPA are driving a revolution in healthcare, making digital healthcare and e-health possible. IA can extract vital info from EHRs via NLP and ML, aiding in the diagnostic process and improving patient outcomes.
- Education: IPA can be used in education to personalize learning experiences and adjust content difficulty based on student performance using ML algorithms.
- Oil and Gas: The “digital oilfield” uses IoT, AI, and IPA to collect and respond to data from

Oil & Gas industries in real-time, enabling better management of operations and expansion of lines of business.

- Insurance: by leveraging the power of ML, IPA can automate the insurance underwriting process, automatically analyzing information such as financial data and medical records to assess risk and determine coverage.

Identifying Opportunities for Automation: Process and Task Mining

Process and task mining are important for a successful implementation of IPA because they provide insights into an organization’s current processes and workflows.

Process mining uncovers bottlenecks and inefficiencies, while task mining reveals the tasks that employees perform daily, uncovering opportunities for automation. By using both process and task mining, an organization can gain

a holistic view of its operations and identify areas where IPA can have the greatest impact.

Process mining also provides information on the sequence of activities and tasks, which can help design automation workflows that are aligned with business processes and goals. Moreover, process and task mining can ensure that implemented automation solutions are reliable and can be easily integrated into existing systems.

How can we use these technologies to cut down on inefficiencies?

Task and process mining technologies can help organizations identify bottlenecks and inefficiencies, optimize workflows, reduce errors, ensure compliance, and reduce costs. They can reveal areas where automation can improve efficiency, such as by automating repetitive and manual tasks, and by identifying errors and inconsistencies in processes. Additionally, task and process mining can help organizations ensure compliance with regulations, as well as gain insights into their operations, helping to identify areas for improvement and optimize resources. This can lead to a more complete understanding of operations and improved overall performance and competitiveness.

Implementing IPA: Examining Technical and Business Perspectives

Business-oriented approach

When implementing IPA from a business perspective, several steps are typically involved:

- Identifying business goals and objectives: The first step in implementing an IPA approach is to

identify the business goals and objectives that the organization wants to achieve through automation. This may include reducing costs, improving efficiency, and enhancing decision-making.

- Assessing the current state of the organization: Once the goals and objectives have been identified, assess the current state of the organization by analyzing processes, workflows, systems, and technologies to identify areas where automation can be applied.
- Identifying opportunities for automation: Identify opportunities for automation by analyzing processes and workflows with task and process mining to find areas of improvement and cost savings.
- Developing a plan and roadmap: This step typically involves defining the scope of the automation project, identifying the resources and technologies needed, and developing a timeline for implementation.
- Building a business case: Before moving forward with the implementation, it is important to build a solid business case for automation, outlining the potential benefits and costs, and identifying the potential risks and challenges.
- Obtaining buy-in and alignment: After building a business case, it is important to obtain buy-in and alignment from key stakeholders within the organization, including senior management, IT, and business unit leaders.
- Implementing and scaling: Implement automation solutions following the plan and roadmap, test solutions and monitor performance, and scale up as needed.
- Continuously improve: Continuously improve automation solutions by identifying new opportunities and optimizing existing ones based on





feedback from monitoring and analysis.

By following these steps, organizations can implement an IPA approach from a business point of view, automating tasks and processes, and ultimately achieving their goals and objectives.

Technical Considerations

The following are steps involved in the implementation of an IPA strategy from a technical standpoint:

- Identifying processes for automation: Identify processes for automation by analyzing current processes and workflows with task and process mining to find areas of improvement and cost savings.

- Designing automation workflows: Design automation workflows by breaking down processes into smaller tasks, defining inputs and outputs, and considering the sequence and relationships of tasks based on organization process and goals.
- Selecting the right tools and technologies: Use different tools and technologies for automation depending on the nature of the process (e.g., RPA for repetitive tasks, NLP/ML for complex tasks involving decision-making).
- Developing and testing the automation solutions: Develop and test automation solutions using programming languages (e.g., Python, Java) and DevOps, and test cases/

data.

- Deploying and maintaining the automation solutions: Deploy automation solutions by configuring tools and technologies, and integrating them with existing systems and platforms.
- Monitoring and analyzing the automation solutions: Monitor and analyze automation solutions using log analysis and performance monitoring to gather data on performance and identify areas for improvement.
- Continuously improve: The last step is to continuously improve the automation solutions by identifying new opportunities for automation and optimize the existing solutions based on the feedback from the monitoring and analysis.

By following these steps, organizations can implement an IPA from a technical point of view, automating tasks and processes, and ultimately improving efficiency and reducing costs.

Overcoming the Challenges of Integrating Legacy Systems with In IPA Solutions

Integration with legacy systems can indeed be a challenge when implementing IPA. Legacy systems are often based on outdated technologies and may not have the capability to easily integrate with newer automation tools and technologies. However, at Kenovy we adopt several approaches to address this challenge and integrate legacy systems with IPA solutions.

One approach to reduce the need to duplicate data or write custom code when connecting legacy systems with newer automation tools is to use middleware or integration platforms. These tools act as a conduit between applications and provide a common interface for different systems to communicate and exchange data. Another approach is to use Application Programming Interfaces (APIs). APIs provide a way for different systems to interact with each other, allowing

applications to access data from other systems and perform actions on that data. Benefits of using APIs include providing a secure way to access data, automating processes, and reducing the need to duplicate data or write custom code to bridge the gap between systems. A third approach is to use cloud-based solutions to integrate with legacy systems, which can provide a way to access legacy systems remotely and automate processes that operate on them. In rare cases, to improve IT infrastructure and make it compatible with automation tools and technologies, organizations may choose to modernize legacy systems. This can take more time and money but can provide a long-term solution with greater automation and scalability.

Organizations may need to modernize legacy systems to meet their business needs and be compatible with automation tools and technologies. Experts like Kenovy can help with the integration process smoothly and efficiently.

Conclusion

IPA can bring significant benefits to organizations by automating tasks, increasing efficiency, reducing costs, and improving the accuracy and speed of business operations.

To address the challenge of integrating with legacy systems, organizations can use middleware, APIs, cloud-based solutions, and modernizing legacy systems. Kenovy, with its expertise in digital transformation, IT consulting, process optimization, and Business Intelligence, can help organizations implement IPA and drive the digitalization of their business.

Crypto Forecast For 2023

الصَّفْرُومِشَارِكُوهُ
AlSafar & Partners

PARTNER AND HEAD OF CORPORATE AND COMMERCIAL DEPARTMENT
AT AL SAFAR AND PARTNERS LAW FIRM

DR. AHMED HATEM

The last 12 months have been strewn with crypto meltdowns, bankruptcies, and chaos, so the losses should not be surprising to anyone. Now the question is whether all this market chaos will continue in 2023, and how long the crypto winter might last.



1. Bitcoin (BTC) - Market Cap: \$567 B.
As per Forbes Bitcoin is ending the year at around \$22,777.69 (\$16,800 USD), down from about \$26,440.44 (\$19,500 USD) on the eve of the FTX crisis. If contagion continues to reverberate from FTX's bankruptcy, BTC has more room to fall. Even Cathie Wood, CEO of Ark Invest and a well-known Bitcoin advocate, acknowledges that large financial institutions may take a step back from crypto in the near term because of FTX. Despite standing by her BTC prediction of \$1 million USD by 2030 in a recent Bloomberg interview, Wood said, "The one thing that will be delayed is perhaps institutions stepping back and just saying, 'OK, do we really understand this? With crypto's reputation badly dented by the crises and scandals of 2022 and wider markets hurting, another leg downward to \$13,559.20 (\$10,000 USD) may not be so far-fetched for BTC in 2023. JPMorgan Chase & Co. analysts agree that the bottom is not in yet. The bank sees Bitcoin's floor at around \$17,630.80 (\$13,000 USD), with "a cascade of margin calls" across the market following recent events.
2. Ethereum (ETH) - Market Cap: \$243 B.
According to Forbes Where Bitcoin goes, Ethereum typically follows—or at least that has been the case so far. After the Ethereum merge in September 2022, a major network overhaul for the second-largest crypto by market capitalization, some analysts are speculating that the price action of the pair could soon decouple. "ETH is yet to benefit

in terms of value from the recently launched proof-of-stake merge," Kemmerer says. "Part of the reason is because of the crypto winter." Kemmerer believes the crypto could rise as high as \$3,390.26 (\$2,500 USD) in the next six months. While this is an aggressive bull case, the fact remains that the same developments driving Bitcoin's price are impacting ETH. The macroeconomic climate must cooperate for upside gains to return. If it doesn't, Ethereum will likely fall further. Having dropped below \$1,356.10 (\$1,000 USD) in June, it would not be surprising to see a three-digit price for ETH again in the next six months, should more negative catalysts crop up.

3. Tether (USDT) - Market Cap: \$75.9 B.
As per the Sun, Tether cryptocurrency, which is also known as USDT, was officially launched as Real coin in 2014, but has since changed its name. It's described as a "stable coin", which is a type of cryptocurrency that aims to keep crypto values stable. Tether aims to do this by pegging the price to a regular "fiat" currency, like US dollars, Euros, or the Chinese yuan. Tether claims to keep values steady by holding reserves in that currency in a bank. However, keen investors should know that cryptocurrencies are volatile, and you risk losing all your money. In other words, don't invest more than you can afford to lose, or into anything you don't understand. The Tether price is currently sitting at \$1 - and is trading flat over the past 24 hours, according to Coinbase. Despite its claim to be a stable



coin, Tether has still witnessed spikes and sharp falls in price, Susannah Streeter, senior investment, and markets analyst at Hargreaves Lansdown, noted in May. She told The Sun: "It has also been criticized for a lack of transparency, has had to settle US lawsuits and trading in the currency is banned in the state of New York." The price of Tether often fluctuates between \$0.99 and \$1.0012 - and hardly sees movement beyond those ranges. For the end of 2023, and 2024, it predicts the price to be \$1.0854695.

4. U.S. Dollar Coin (USDC) - Market Cap: \$51 B.
U.S Dollar coin is a stable coin, meaning it's backed by U.S. dollars and aims for a 1 USD to 1 USDC ratio. USDC is powered by Ethereum, and you can use USD Coin to complete global transactions. It is expected that the coin's price remains associated to the price of the

US Dollar in 2023.

5. Binance Coin (BNB) - Market Cap: \$40.18 B.
As per cryptopolitan, Binance coin is listed on the Binance trading platform as an individual coin, a digital asset, trading with the BNB symbol. Binance coin started in 2017 and is backed by blockchain. BNB coin runs on ERC20 Ethereum. the Binance ecosystem is designed to support a range of utilities, such as trading fees, listing fees, exchange fees, etc. Furthermore, the main reason why Changpeng Zhao (founder of Binance Exchange) initiated the BNB coin was to remove many trading problems hindering the crypto market. The vision he had made solved those problems and, at the same time, made Binance coin a top competitor with other crypto exchanges. As investors expect a recovery from the crypto winter, our Binance Coin price prediction 2023 expects BNB to reach a maximum price of \$635.63, while the average price for the year will stay around \$613.67. If a bear market develops, the lowest possible price BNB could reach in 2023 is \$526.03.
6. Ripple (XRP) - Market Cap: \$20.9 B.
XRP is a little different than most cryptocurrencies. It runs on RippleNet, a decentralized network of financial institutions that use Ripple's blockchain and API technology to clear and settle transactions. XRP is RippleNet's native currency, and it also facilitates payments on Ripple's decentralized public blockchain, which is called XRP Ledger. XRP is a centralized cryptocurrency that uses a Federated Consensus protocol to validate transactions. That makes RippleNet and XRP Ledger faster at processing transactions than proof-of-work blockchains like Bitcoin. Ripple, according to some, is one of the most



amazing cryptocurrencies to rise this year (XRP). The XRP price forecast for 2023 anticipates a significant increase in the year's second half, possibly reaching \$0.488947. As with other cryptocurrencies, the rise will be gradual, but no considerable drops are expected. Averaging \$0.45635 in price is quite ambitious, but it is feasible in the near future given anticipated collaborations and advancements. XRP is expected to have a minimum value of \$0.391157.

7. Solana (SOL) - Market Cap: \$18.9 B.
Unlike many other popular blockchains, which operate using proof-of-work (PoW) or proof-of-stake (PoS) consensus mechanisms, Solana was among the first to introduce a proof-of-history (PoH) algorithm, which allows the blockchain to operate quickly while staying secure and decentralized. It was founded in 2017 by Anatoly Yakovenko, a former Qualcomm (QCOMM) employee and Dropbox (DBX) software engineer, and his colleague Greg Fitzgerald. Solana's main goal was to create an open-source project that implemented a new, high-performance, permissionless blockchain. The solana coin price prediction from CoinPriceForecast was somewhat optimistic. The projection suggested that the coin could trade at \$23.49 by the end of 2023 and the site's solana price prediction for 2025 indicated that the price could reach \$356 by the end of the year.

Wallet Investor, though, had a SOL price prediction that argued the crypto was in for a tough 12 months, with the coin potentially collapsing to \$0.362 by 3 January 2024.

8. Cardano (ADA) - Market Cap: \$18.5 B.
Cardano is the habitat for the ADA cryptocurrency, mainly used to send and receive digital funds, making direct transfers fast and possible through cryptography. More than being a cryptocurrency, it is

a technological platform that helps run the financial applications individuals and institutions use worldwide. The platform is being constructed in layers that allow for soft fork upgrades. According to Cardano price prediction for 2023, ADA will attain a maximum price of \$0.63. Investors can expect a minimum price of \$0.52 and an average trading market price of \$0.59. Renewed interest in the asset, a general recovery in the cryptocurrency market, and advancements on the Cardano network could all impact the coin's price in 2023.

9. Dogecoin (DOGE) - Market Cap: \$11.9 B.
Dogecoin is a cryptocurrency based on Litecoin, which is a Bitcoin spin-off and hence uses the same proof of work algorithm since its founding in 2013 by Jackson Palmer and Billy Markus. The most reasonable analysis and price prediction for Dogecoin put its probable price at between \$0.15 and \$0.17 in 2023. More ambitious analyses put the forecast at 0.6000 by the end of 2023. An even more ambitious prediction puts it at \$0.45 by the end of the same year, which is highly improbable.

10. Polkadot (DOT) - Market Cap: \$11.4 B.
Polkadot appeared in 2016 when Gavin Wood published a whitepaper describing the technical features of the project.

Although Wood thought that blockchain technology had a bright future, he could also see that it had a lot of issues. Polkadot was designed to overcome those challenges. The main challenge Polkadot aims to address is the lack of interoperability between different blockchains. According to the technical analysis of Polkadot prices expected in 2022, the minimum cost of Polkadot will be \$6.27. The maximum level that the DOT price can reach is \$7.45. The average trading price is expected around \$6.45.

11. FTX Token (FTT) - Market Cap: CAD 5.17 B.
FTX Token (FTT) is the native token

of FTX, a derivatives cryptocurrency exchange launched in 2019. The token is an internal payment unit used for conversion transactions, arbitrage, etc. It runs on the Ethereum blockchain. According to the analytical forecast by Anton Kharitonov, a TU analyst, FTT price will reach \$0.94 by the end of 2023.

For further assistance please contact Al Safar & Partners on 00971 4 4221944 ext 720 or +971 55 763 0405

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THE GLOBAL CEO
STRONG, POWERFUL, BEAUTIFUL - HAVING THE CAPABILITY
OF ESCAPING FROM THE MUNDANE EXISTENCE

INSPIRE GENERATIONS

CORPORATE INVESTMENT TIMES

As we start 2023, one of the defining attributes, as we charge out of the starting gate of this new year, has been the wide-scale introduction of AI-generated original content, enabling even the worst writers to sound like Fitzgerald, Hemingway or even Stephen King. But with this emergence of instantly generated literary prowess comes the question of how we maintain our ability to interact with one another on a human, genuine level, while embracing 'progress'?

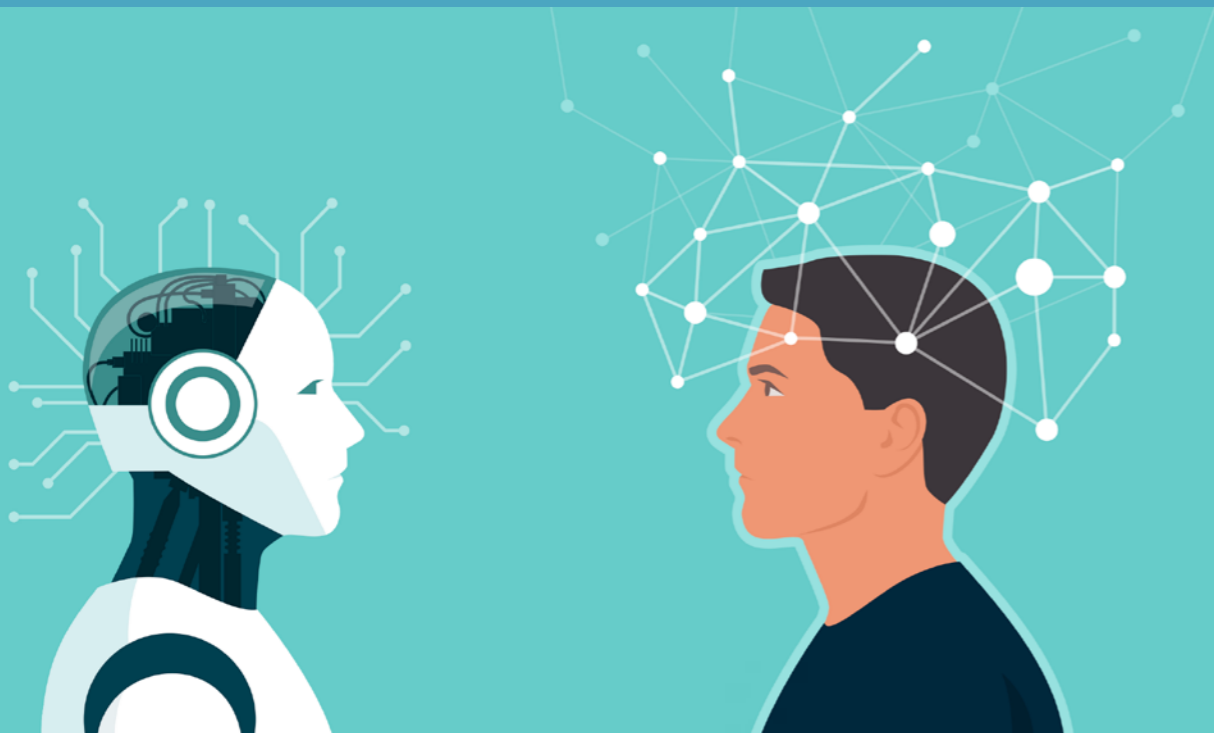
How do businesses maintain a direct connection with customers and clients, while using AI to optimize their efficiencies? It is crucial for businesses to find a balance between utilizing virtual capabilities like AI and maintaining human interaction and engagement to provide a personalized and fulfilling customer experience

CEO, PHOENIX GLOBAL
FOUNDING PARTNER, PHOENIX GLOBAL UAE
PRESIDENT & CEO, KEYSTONE FARM FUTURE



LARISA B. MILLER

The 'Business' of Communication: AI's Role In the Future of Business Discourse





Undoubtedly, the future of AI communication will allow us to accelerate performance and capabilities, enabling us to reduce costs while increasing the potential for greater profitability. Statistics reinforce the positive value of AI-based communication, quantifying what the value of AI looks like for business.

- By 2025, it is estimated that 85% of customer interactions will be handled without a human agent. (Gartner)
- The use of AI-powered virtual assistants in the workplace is projected to increase by 18% annually, reaching an estimated market size of \$15.7 billion by 2023. (IDC)
- AI-powered language translation technology is projected to improve by 90% by the end of 2023, making communication across language barriers more efficient and accurate. (Forrester)
- Chatbots are estimated to save businesses over \$8 billion per year in customer service

costs by 2022. (Juniper Research)

- The use of AI in customer service is projected to reduce response times by up to 50%, resulting in increased customer satisfaction and productivity for businesses. (Gartner)

These statistics show that by automating routine tasks and providing instant, accurate responses, AI will enable businesses to better serve their customers and improve their bottom line. However, especially for small business, the most effective business and client relations are built when the customer feels comfortable with the human integrity of the business – essential for building brand loyalty and trust.

Maintaining a human connection with customers while using AI for communication can be a delicate balance, but it's not impossible. For businesses to bridge the gap between interpersonal connection and AI communication,

they must integrate both into their technological efficiencies, giving customers a human relatability to the business, while passing forward the benefits of AI. A balance can be achieved by:

1. Training AI systems to incorporate a personalized greeting, making business less mechanical and more relatable

5. Ensure that AI systems are programmed to understand and respond to emotional cues in a human-like manner. By implementing these strategies, businesses can ensure that they are delivering a seamless, efficient, and human-centered AI communication experience for their customers.

The best approach for businesses is to use AI as a tool to facilitate communication,

rather than replace it.

For example, AI can handle routine queries and provide instant responses, freeing up human representatives to handle more complex and personal interactions.

Additionally, businesses can use AI to gather data on customer preferences and behaviors, allowing them to offer customers a more personalized experience based on known these known preferences.

AI allows us to

market, direct and introduce customers to products and experiences based on their interests and habits, predicting and providing their customers with a personalized experience while still maintaining that all-important human connection.

As business leaders, it is essential that we find a balance between technology and human relations. AI communications



2. Using AI systems to facilitate a conversation, rather than replacing a conversation
3. Encouraging customers to reach out to human representatives when needed, and make it easy for them to do such
4. Regularly checking in with or polling customers to see how they are enjoying their AI experience, and adjusting AI interactions based on customer comfort

versus human communication is the ultimate showdown! On one hand, you have AI, always prompt, always accurate, and never in need of a coffee break, a sick day or a vacation. On the other hand, you have humans, with their tendency to get sidetracked, forget things and occasionally say the wrong thing at the wrong time, but humans also have endless capacity for empathy, relatability, humor, and compassion. Let's be real, where's the fun in talking to a robot when you can share an inside joke with a friend or have a good old-fashioned argument?

Sure, Robots may be able to understand binary code, but can they appreciate sarcasm or a good pun? Can they 'read a room' and adjust their approach based on visual cues and intuition? The answer, my friends, is no.

While AI communications versus human communication is like comparing a well-oiled machine to a three-ring circus, both have their place in this world. We need to find a way to embrace both the efficiency of AI communication, while holding onto the messy, unpredictable, and beautiful chaos of human conversation.

As we step into an era of hyper-connectivity, disruptive technologies, and Artificial Intelligence, as business leaders, we have a responsibility to find ways to accelerate society, building opportunities for real people in a world of Siris, Alexas and Cortanas. Businesses which are able to find a balance between AI technology and human interaction will be the ones who will be the vanguards of their industry or sector moving into this technologically advance business future.

Using AI to enhance and support human communication, businesses can provide their customers with a seamless and personalized experience while maintaining a human touch. This balance will not only improve customer satisfaction and brand loyalty, but it will also increase efficiency and accuracy, giving businesses a competitive advantage.

The effective merger between AI and human interaction will allow businesses to find a balance between technology and humanity, and, in turn, will allow the business to outperform competitors while providing their customers with the best possible experience.

In the end, both AI communication and human communication have their own unique advantages, but it's the harmonious intersection between the two that will allow the business to deliver a better customer experience.

While AI can be a valuable virtual assistant, there are still plenty of things that humans can do that AI cannot. AI communications, for instance, may be able to respond in milliseconds, but humans can still beat it in a staring contest...unless you're talking to a robot with a built-in camera, of course.

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How Industrial IoT enables the factory of the future

EXECUTIVE DIRECTOR, BUSINESS DEVELOPMENT / STARTUPS GTM STRATEGY & EXECUTION | INDUSTRIAL IOT IIOT INDUSTRY 4.0 EXPERT CHIEF GROWTH OFFICER | COUNTRY MANAGER | SENIOR BUSINESS ADVISOR | ACCELERATORS B2B STARTUPS MENTOR

FABIO BOTTACCI

Trillion-dollar projections on the expanding size of the market are urging companies to capitalize on the Industrial IoT [IIoT]. For many, however, it remains unclear how industries should apply IIoT to begin making the hyper-efficient and agile factory of the future a reality.

As the Fourth Industrial Revolution transforms manufacturing, logistics, and agriculture, enterprises continue to look for ways to create value from converging technologies. But what are the steps that companies need to take to put together an effective agenda of action?

It is essential that the implementation of the industrial internet is incorporated into the company's strategy and business development activities.

In other words, chief executives must embrace change. To advance decision-making to the correct level, CEOs must be included from the very beginning, possibly as the initiative's main sponsors. IT/OT officers alone cannot effectively drive real digital transformation.

Manufacturers should initiate the transformation by defining a specific set of goals, to be assessed and validated initially with a PoC focusing, for example, a single non-critical production line/asset, before the implementation at scale of an end-to-end Industrial IoT solution. Being

successful, the next step will be to deploy an industrial internet pilot in one facility, which will be used as a case study for learning how IoT works in this whole industrial environment. The pilot facility is then adjusted and developed according to observations. After the test phase, it is easy for a company to apply the same principles, with proper adjustments, at scale/in production to other plants.

The concept of flexible infrastructure refers to how transformation can be simpler in certain contexts. It is easier to justify large investments in industrial internet in environments where industrial internet is incorporated into production by transitioning directly to automated, advanced IIoT environments. The transition phase is less complicated when the existing infrastructure is light because there are fewer things that must be accounted for in applying new solutions.

Industrial internet in practice

Applications of Industrial IoT are already a reality. There are tenths of different use cases of IIoT in enterprises. Companies are already developing IoT applications that work, and they have started making a difference, and more important of all, getting actual results, and a ROI in months, not years!

For example, transportation and warehousing benefit from automated vehicles and asset tracking and tracing. In manufacturing, predictive maintenance [PdM] and asset performance management [APM] are key areas where industrial internet boosts value creation.

Predictive/prescriptive maintenance keeps assets up and running, decreasing operational costs, and saving companies millions of dollars. Data from IIoT-enabled systems – sensors, cameras, and data analytics enabled by powerful artificial intelligence (AI) or machine learning (ML) algorithms – helps to better plan maintenance, allowing manufacturers to service equipment well before problems occur. Data streaming from sensors and devices can be used to quickly assess current conditions (CBM), recognize warning signs, deliver alerts, and automatically trigger appropriate maintenance processes (PdM). IIoT coupled with AI or ML thus turns maintenance into a dynamic, rapid, and automated task.

Other potential advantages include increased equipment lifetime, increased plant safety and fewer accidents with a positive impact on the environment, according to ESG directives.

The importance of edge analytics

Companies have been proactive in moving the processing of IIoT to cloud services. However, in my opinion, it is not necessarily a wise move to have everything in the cloud. During critical stages of the manufacturing process, it is crucial that decisions can be made instantaneously.

Here, manufacturers can benefit from edge analytics.

Edge computing enables real-time analytics, and – in terms of milliseconds – automated actions. Edge analytics is an approach to data collection and analysis where automated analytical computation is performed on data at a sensor, network switch or another device (Edge) instead of waiting for the data to be sent back to a centralized data store. IIoT can be supplemented with open-source computer hardware and software applications that allow some of the processing to take place on site, at the edge of the network and near the source of the data.

Edge computing helps ensure that the right processing takes place at the right time, in the right place, triggering the right response on time to avoid critical failures, which could cost millions!

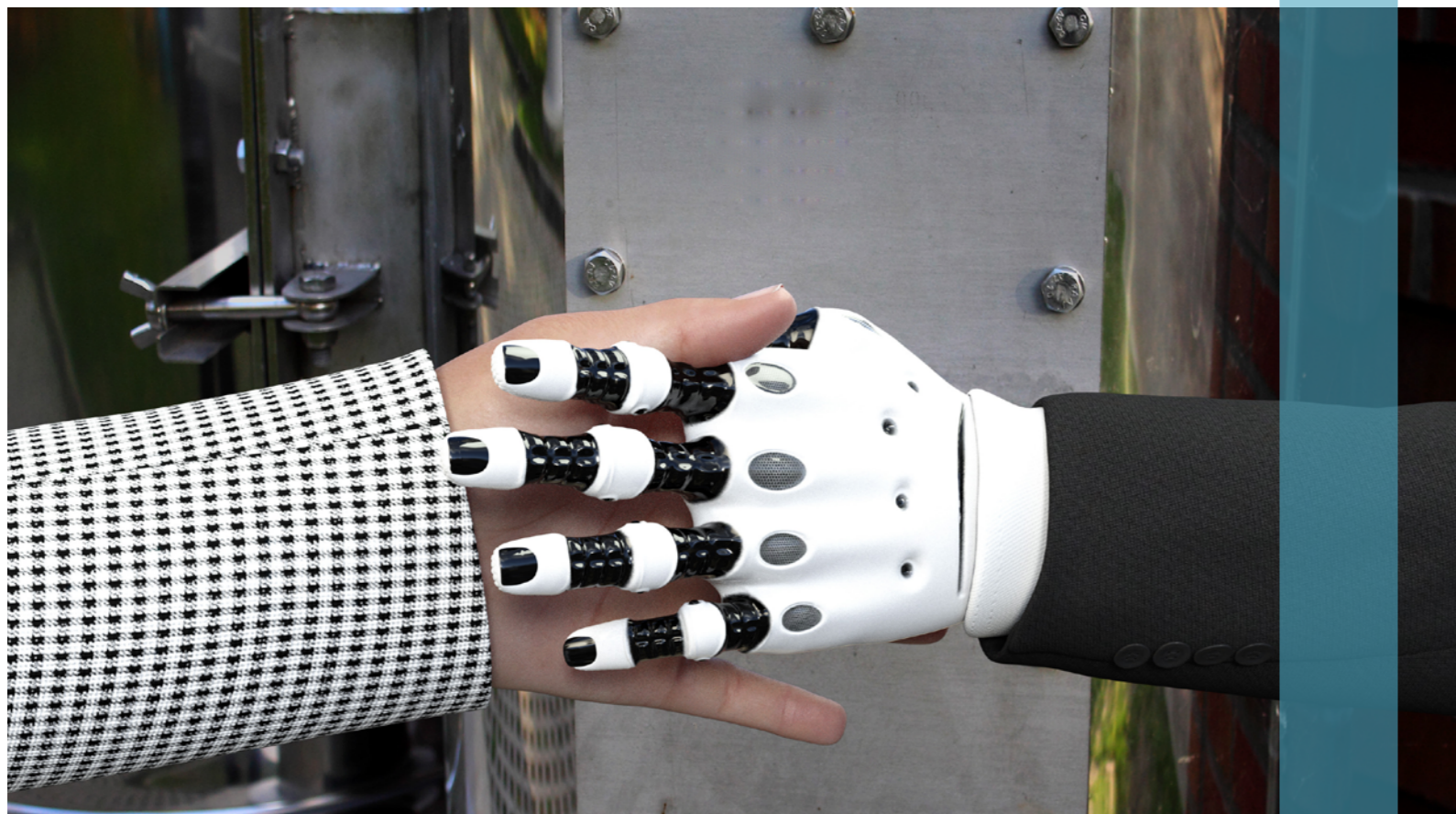
Edge computing is also a preferable option for the cloud in terms of security, as proprietary data is kept within the company firewall. Moreover, edge computing becomes vital when you need real-time analysis and automated action to save critical-mission production lines or facilities from potential heavy damages.

Creating value with Industrial IoT

There's no value in data without advanced algorithms of machine learning.

Value can be created in surprisingly simple ways by putting data to work. As an example of enhancing safety and efficiency in fleet management, I can refer to how Fleet Complete, a leading global provider of mission-critical connected technologies for fleet, asset, and mobile workforce-based companies, uses AWS advanced analytics based on AI/ML to fuel innovation and generate deeper insights from IoT data.

This case study illustrates how IIoT is already



creating value. Fleet Complete uses AWS to help fleet owners cut costs and reduce vehicle downtime, as well as expand its business faster by supporting more than 50 million requests daily.

The company provides fleet, asset, and mobile workforce management solutions in the connected commercial vehicle space. As an example, when a container comes to a port in Los Angeles and the freight is ultimately delivered to a doorstep in Toronto, each leg of the movement of that freight requires constant visibility. To that, Fleet Complete adds vehicle diagnostics and prognostic information and analysis, preventive maintenance (PdM) content, and video telematics.

By layering all these different types of data, Fleet Complete's customers can determine things like

how driving behavior affects vehicle brake pads, or how poor roads impact vehicle components and lifespan.

Augury, an Industrial IoT company, worked with Colgate-Palmolive to use its AI-driven Health Machine predictive/prescriptive maintenance (PdM) end-to-end solution, and they saved 2.8 million tubes of toothpaste. They also worked with PepsiCo Frito-Lay, and they saved a million pounds of product.

"We figure the savings at 192 hours of downtime and an output of 2.8M tubes of toothpaste, plus \$12,000 for a new motor and \$27,000 in variable conversion costs."

It still takes courage to adopt innovations like this. However, getting started quickly by building a case study of industrial internet and then

working towards expanding IIoT to cover more and more of the industrial realm is strongly recommended.

Companies should start seeing emerging technology like Industrial IoT not as a threat but as the only way to survive in a matter of a few years. That's two or three years if you are an optimist, five to ten if you are more conservative.

In my view, the simple capacity of devices to seize data is not what the Industrial Internet of Things is essentially about. Even if you have all the infrastructure and the technology to get the data - sensors, Wi-Fi, the gateway, the cloud - and the capacity of analyzing the data, there's no real value in it without AI, more specifically advanced algorithms of machine learning (ML).

days or even weeks before a potential issue. This process results in actual business outcomes. Prescriptive analytics react autonomously, real-time: In a mission-critical situation, a prescriptive system will autonomously decide what to do. This is where edge analytics is imperative.

My point is: You can't consider industrial internet standalone. The real value comes from how companies use AI and ML-enabled IIoT solutions in analyzing and processing data, obtaining -by doing so - in real time insights/alerts, which enable efficient data-based decision making.

IIoT is all about AI or ML analyzing data in real time, to make decisions and act, most of the time several

Fabio is a relationship builder, creative problem solver and strategic thinker. Senior industrial executive, he acquired a solid background in large multinational organizations across Brazil, US, and Western Europe. He is known for his ability to deliver results despite ambiguity and obstacles, to build bridges between people and to manage conflict and negotiations.

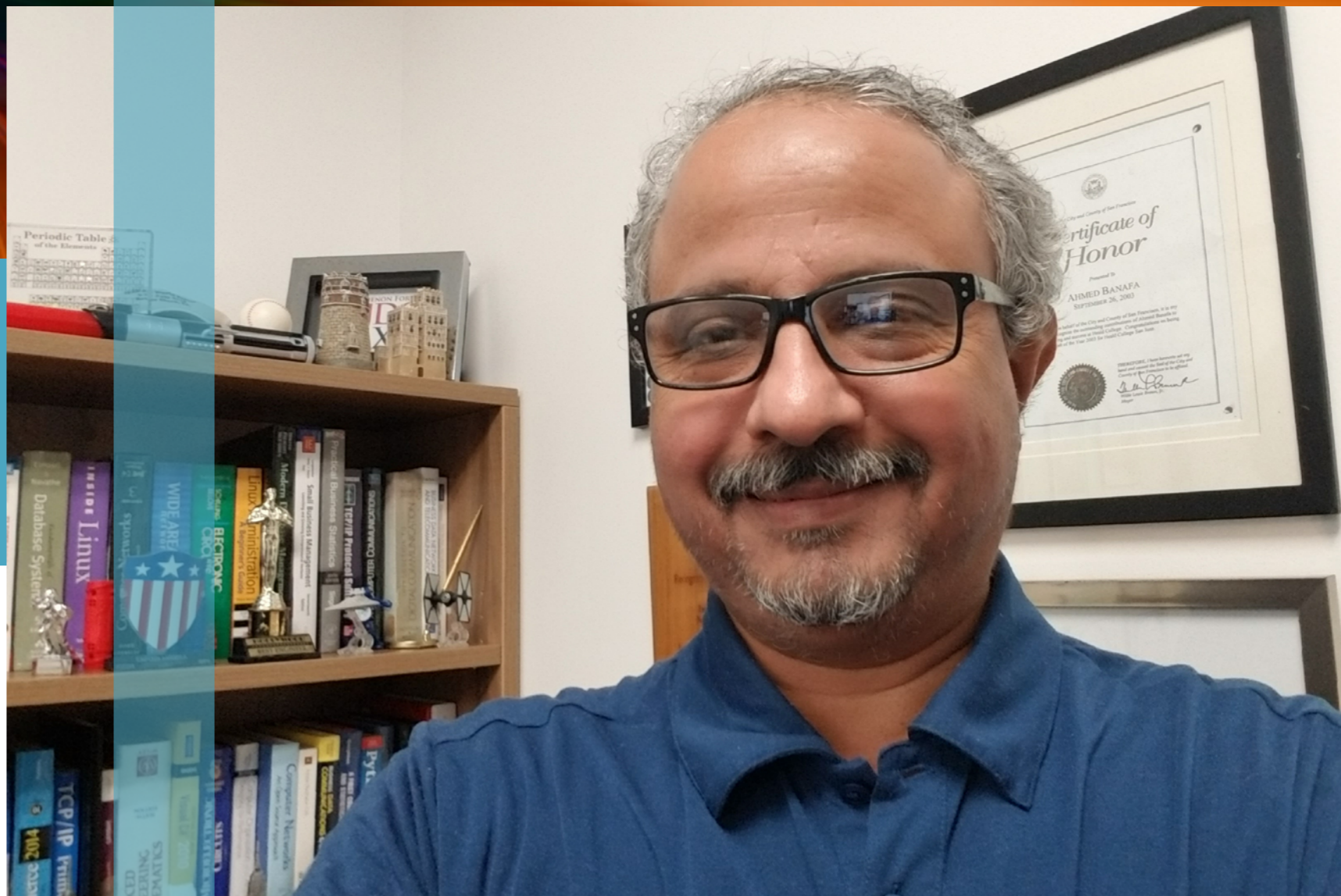
He began his career at Accenture Italy, strategy practice, while attending MBA courses. He then moved to Brazil, where he consistently proved, during more than 20 years of professional experience, strong client networks, industry knowledge and business development expertise in the oil and gas, automotive and energy/utilities verticals. Since 2015, he has been the founder & CEO of VINCI Digital - Industrial IoT Strategic Advisory, being recognized internationally as a thought leader (WEF, IoTSWC, BNDES, etc.), and helping startups, SME, and corporations to thrive within the actual digital transformation, by developing new business models, and delivering actual results/ROI in months, not years.





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Trends and Challenges in Quantum Computing

CIT GLOBAL EXPERT

Quantum Computing is the area of study focused on developing computer technology based on the principles of quantum theory. Tens of billions of public and private capitals are being invested in Quantum technologies. Countries across the world have realized that quantum technologies can be a major disruptor of existing businesses [1].

A Comparison of Classical and Quantum Computing

Classical computing relies, at its ultimate level, on principles expressed by Boolean algebra. Data must be processed in an exclusive binary state at any point in time or what we call bits.

While the time that each transistor or capacitor need be either in 0 or 1 before switching states is now measurable in billionths of a second, there is still a limit as to how quickly these devices can be

made to switch state.

As we progress to smaller and faster circuits, we begin to reach the physical limits of materials and the threshold for classical laws of physics to apply.

Beyond this, the quantum world takes over, in a quantum computer, a number of elemental particles such as electrons or photons can be used with either their charge or polarization acting as a representation of 0 and/or 1.

Each of these particles is known as a quantum bit, or qubit, the nature and behavior of these particles form the basis of quantum computing [2].

Classic computers use transistors as the physical building blocks of logic, while quantum computers may use trapped ions, superconducting loops, quantum dots or vacancies in a diamond [1].



Challenges in Quantum Computing

- Building scalable and stable quantum hardware: One of the main challenges in quantum computing is building a device that can handle a large number of qubits while maintaining stability and coherence.
- Dealing with noise and errors in quantum systems: Quantum systems are highly sensitive to noise and errors, which can disrupt computation and lead to inaccurate results.
- Developing efficient algorithms for quantum computation: As the capabilities of quantum computers are expanding, so is the need for new algorithms that can take advantage of the unique properties of quantum systems.
- Implementing error correction and error mitigation methods: Error correction and error mitigation are crucial for building a useful quantum computer, but the methods used to accomplish this are still in the early stages of development.
- Designing and implementing quantum communication and networking: Quantum communication and networking technologies, such as quantum key distribution and quantum teleportation, are still in the early stages of development, and there are many challenges to be overcome before they can be implemented on a large scale.
- Addressing the lack of skilled professionals: The field of quantum





computing is relatively new and there is a shortage of professionals with the necessary skills and knowledge to work with quantum devices and software.

- Addressing the lack of integration of quantum technology with classical technology: It is still a challenge to seamlessly integrate quantum technology with existing classical technology, making it difficult to use quantum computing for practical applications.
- Developing robust software and programming languages for quantum computing: There are currently limited software and programming languages that can be used for quantum computing, and these are still in the early stages of development.
- Addressing the lack of standardization: There is currently a lack of standardization in the field of quantum computing, which makes

it difficult to compare different devices and technologies.

- Addressing the cost-effectiveness of quantum computing: Building and operating a quantum computer is still very expensive, and this is a major barrier to the widespread adoption of quantum computing [3].

Trends in Quantum Computing

- Increasing qubit count and coherence times in quantum devices: The number of qubits (quantum bits) in a quantum computer is an important metric of its power. As the number of qubits increases, so does the computational power of the device. Coherence times refer to how long qubits can maintain their quantum state before decohering, and longer coherence times

enable more complex computations.

- Development of new quantum algorithms and optimization techniques: As the capabilities of quantum computers are expanding, so is the development of new algorithms and techniques to take advantage of the unique properties of quantum computing. These include quantum machine learning, quantum error correction, and quantum optimization algorithms.
- Emergence of quantum-inspired classical algorithms and hardware: Researchers are studying the properties of quantum systems to develop new classical algorithms and hardware that mimic some of the advantages of quantum computing.
- Growing interest and investment in quantum computing from industry and government: As the potential applications of quantum computing become more apparent, there is growing interest and investment in the field from both industry and government.
- Increased collaboration and sharing of resources among quantum research institutions and companies: As quantum computing becomes more important, there is an increasing amount of collaboration and sharing of resources among quantum research institutions and companies.
- The use of quantum machine learning and quantum artificial intelligence: Researchers are exploring the use of quantum computing to develop new machine learning and artificial intelligence algorithms that can take advantage of the unique properties of quantum systems.
- Rising of Quantum Cloud Services: With the increasing qubit count and coherence times, many companies are now offering quantum cloud services to user, which allows them to access the power of quantum computing without the need of building their own

quantum computer.

- Advancement in Quantum Error Correction: To make a quantum computer practically useful, it is necessary to have quantum error correction techniques to minimize the errors that occur during computation. Many new techniques are being developed to achieve this goal.

The Future?

In the near future, it is likely that quantum computing will continue to be developed for specific applications such as optimization, machine learning and cryptography.

Researchers are also working on developing more stable and reliable qubits, which are the building blocks of quantum computers. As the technology matures and becomes more accessible, it is expected to be increasingly used in industries such as finance and healthcare, where it can be used to analyze large amounts of data and make more accurate predictions.

In the long term, quantum computing has the potential to revolutionize many industries and change the way we live and work. However, it is still a relatively new technology, and much research and development is needed before it can be fully realized [3].

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DR. HOSAM ABOU ELDAHAB



Embedded Finance isn't just a way of delivering financial services, it is a "Gamer Changer" as usually called and ranked in the Fintech (Financial Technology) Industry, it is the easiest and fastest way to complete your business model with the successful product or service fee collection.

Let's first define Embedded finance in simple words, Embedded Finance, refers to the integration (embedment) of financial services into other (non-financial) services or products through friendly user experiences.

Embedded Finance is a Turnkey & plug-in Fintech solution

FINTECH SW DEVELOPMENT & DELIVERY | DIGITAL FINANCIAL SERVICES ADVISOR | FINANCIAL INCLUSION EXPERT | DIGITAL TRANSFORMATION DIRECTOR | FINTECH PRODUCT BUILDER | INTERNATIONAL SPEAKER

Why is Embedded Finance growing fast?

The reason behind the big growth of Embedded

the service is offered on another showroom rather than the traditional bank's one, so a lot of

Dr. Hosam AbouEIDahab is a Fintech and Digital Financial Services Expert, with 20+ years of experience and hands-on in the IT industry carrying out different technical and business roles in this era, managing more than 50 projects/ Programs which materialized his experience in Digital Banking & Digital Transformation, Core and Islamic Banking, e-commerce, e-payment systems and financial inclusion strategies.

He has a wide multinational experience working in Fintech Ecosystems supporting financial inclusion in more than 25 countries across Africa and worldwide.

He also has several certificates such as PMP, ITIL and CMMI in addition to achieving his MBA in e-commerce and lastly achieving his Doctoral of Business Administration as well.

Finance is the way that changes the perception, It's the idea that finance appears at the point of need, rather than as a standalone product (e.g. lending at the point of sale).

From the financial service provider's (FSP) point of view, the traditional way of offering financial services becomes old fashion and very costly compared with the model of embedded finance, why?

The traditional way of offering the lending service for example requires a prestigious branch in most banks' cases, a staff for marketing, sales, customer services, and operation team; and infrastructure with maintenance and renovation from time to time which makes the cost of offering the service has to consider all such fixed and variable costs. In embedded finance,

costs are carried out through a 3rd party rather than the bank, and the headache of serving the customer and solving their onboarding and service customization becomes the end service provider. The bank now just needs to manage its already running platforms and infrastructure in high scalability and availability efficiently and effectively.

From the nonfinancial service provider(NFSP), which is the core service in this model, it goes without saying that getting paid digitally is a fantastic closure of the journey which is collecting the money for the service or the product as part of the digital service offering. A nonfinancial service provider needs to focus more on his core business, not on a sub-activity respecting the importance of the payment.

Equally, the NFSP becomes beneficial from the



third-party distributors By integrating non-banking businesses with regulated financial infrastructure, in other words, the BaaS is a way of reshaping the banking value chain by replacing the usual banking service provider from a traditional bank showroom to another 3rd party just pop up when needed. BaaS is always linked to the use of technology to facilitate such type of integration. The two main technologies you always will see mentioned as enablers or main pillars for the BaaS are Cloud Computing and Application Programming Interface (API).

Cloud Computing is the technology product/ service leasing from a 3rd party instead of purchasing it on-premises, the Cloud Computing shows a variety of benefits for the service consumer such as overall lower cost in terms of purchasing, operating and decommissioning a digital asset, another benefit is the Availability of the service in better measures rather than the on-premises, the scalability of the service which sometimes achieved through few clicks which means to cover the seasonal and periodic peaks on the demand of the NFS.

The API is the universal way of communication between two different platforms or components in a reusable and secure way. It is like the virtual contract between an endpoint used for delivering specific value to another

one which consumed this value, this way makes the communication between the FSP and NFSP very easy and constructive and also allows each other to focus on its core business service rather than the dilemma of end-to-end solution delivery. These APIs can avail services such as payments, fraud monitoring, lending, deposits, remittances, P2P transfers, etc.

facility offered by the FSP and eliminates the unneeded cost in addition to increasing the opportunity of more demand resulting from the financing service offering or the payment facility itself.

Banking as a Service is the right strategy...

Banking as a Service (BaaS) is the provision of banking products and services through

But you need to be more Agile!!!

Approaching the Embedded Finance business model mandates a nonoptional level of agility, The new proposition removed many barriers between the core service provider and the end core service consumer, which means that both become more closer and more interactive which results in more need to be responsive to the customer changes in his needs.

The Agility is the timely manner in response to the customer needs which usually results in a change in the way of delivering the service or the product

Or even a change in the service/product features, rapid changes become the theme of current lifestyle so smart proactiveness considered as a competitive advantage in the NFSPs especially if they decided to work globally and spreading their customers segmentation which implicitly could serve wide diversity in favourites, sex, age and demographic characteristics.

Back to the technology matter, using innovative technologies for sure is supporting the agility of the business, since a while, we mentioned cloud computing which is part of the Sky-Limit-Technologies "this is what I always call it", such technologies enable both types of service providers (FSP and NFSP) to rapidly deliver the service with short Time-to-Market.

Yes, it is a shiny future...

A Venture Capital company research expects a \$230B of additional revenues financial services providers could earn from embedded finance by 2025. The expectations are built on the vision that embedded finance can allow companies to increase revenues 2-5 times per customer. considering that the world becomes more connected and dynamic every day, Embedded finance is relevant to such dynamic movements and changes supported by the characteristics of service/ product personalization and customization.

This digitalization norm is supported in the same research a percentage of 76%+ Percentage of consumers who say they expect to sustain their increased engagement with digital services.

And Finally, it becomes very clear that The embedded finance opportunity is substantial for all players in the ecosystem and changes the competitive dynamics of many industries giving the edge to the ones that can deliver their services digitally which can make the customer more delighted and comfortable.



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With integration of the human body and AI based implants imminent we might just be seeing the last of 'humanity'. Explore with me how advancements in technology continue to push the boundaries of what is possible with the integration of artificial intelligence (AI) and the human body which is becoming increasingly likely.



SIDDHARTHA M.

CHIEF OF STRATEGY & INTERNATIONAL BRAND MANAGER
INTERNATIONAL BUSINESS

the e!evators

The Dawn of a New Era The Ethics of AI-Human Integration



This integration, often referred to as “cyborgization,” has the potential to bring about significant changes to what it means to be human.

One of the most exciting possibilities of cyborgization is the ability to enhance human capabilities beyond their current limitations. For example, AI-powered implants could help individuals with disabilities to regain lost functions, such as the ability to see or hear. Additionally, these implants could also provide healthy individuals with new abilities, such as the ability to process information at a faster rate or to have a better memory.

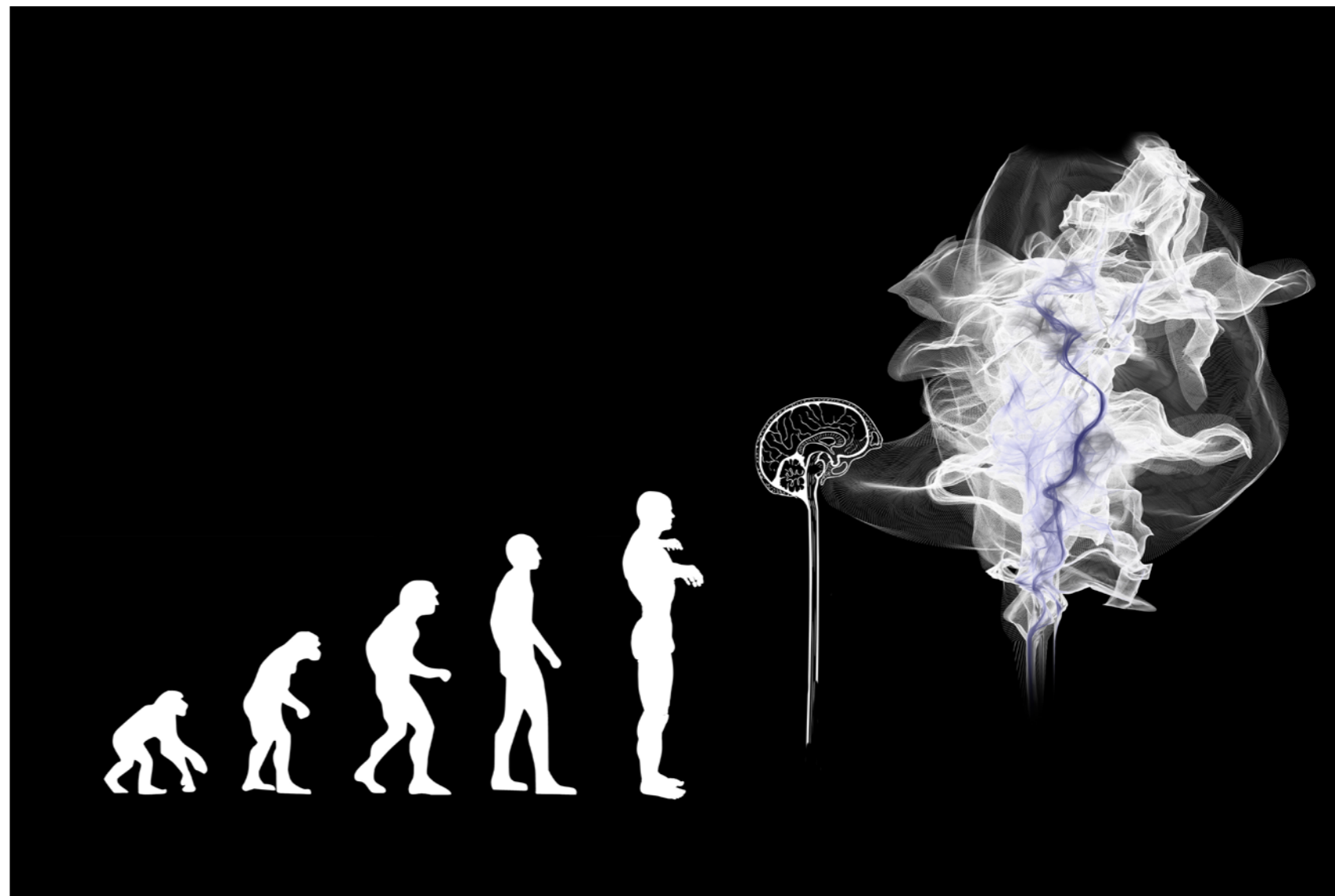
However, the integration of AI with the human body also raises important ethical and societal questions. As these implants become more advanced, there is the potential for them to blur the lines between what is human and what is machine. This could lead to a society where individuals with AI implants have a significant advantage over those without them, creating further divisions between the haves and have-nots.

Moreover, the integration of AI with the human body also raises concerns about privacy and

security. As these implants become more advanced, they could collect and transmit large amounts of personal data, potentially allowing companies and governments to access sensitive information. Additionally, the security of these implants could be compromised, allowing hackers to access and control them.

As the integration of AI with the human body becomes more advanced, it is important to consider the potential implications and work to mitigate any negative effects. However, it is also crucial to understand that the integration of AI with the human body could lead to a future that is vastly different from anything we can currently imagine.

One extreme use case scenario is that of a “singularity” event, where AI surpasses human intelligence and is able to improve itself at an exponential rate. In this scenario, it is possible that AI-powered



implants could become so advanced that they fundamentally change what it means to be human. For example, these implants could allow individuals to communicate telepathically, have access to all of humanity’s knowledge, or even extend their lifespan indefinitely.

Another extreme use case scenario is that of a “dystopian” future, where the integration of AI with the human body is used to further oppress and control individuals. In this scenario, governments or corporations could use these implants to monitor individuals’ every move, control their thoughts and actions, and even use them as a tool for mass surveillance.

As advancements in technology continue to push the boundaries of what is possible, it is essential

that we consider the potential implications of cyborgization and work to mitigate any negative effects. While the integration of AI with the human body has the potential to bring about significant improvements to our lives, it is crucial that we also consider the potential for extreme use case scenarios and work to prevent them from becoming a reality.

It’s important to note that these are extreme scenarios and it’s unlikely they will happen, but it’s crucial to be aware of the potential consequences of such advancements and to have a dialogue on how to mitigate them.

In addition, it’s also important to consider the impact this technology could have on other areas such as employment and labor market.

As AI-powered implants could significantly enhance human capabilities, this could lead to a situation where many jobs become obsolete as humans are replaced by machines. Therefore, it's important to consider the impact this technology could have on the workforce and to plan for a future where many jobs may not exist.

As we move towards a future where cyborgization is a reality, it is crucial that we consider the potential implications and work to mitigate any negative effects. It's important to have an open and honest dialogue about the future of AI and human integration. We need to consider not only the benefits but also the potential dangers and work together to create a future that is safe and equitable for all.

Additionally, as the integration of AI with the human body becomes more advanced, it raises a number of ethical questions and dilemmas that need to be considered.

One ethical dilemma is related to the question of what it means to be human. As AI-powered implants become more advanced, there is the potential for them to blur the lines between what is human and what is machine. This raises important questions about the nature of humanity, and what it means to be a human being in a world where artificial intelligence can enhance human capabilities beyond their current limitations.

Another ethical dilemma is related to the question of autonomy and consent. As these implants become more advanced, they could potentially control an individual's thoughts and actions. This raises important questions about an individual's right to control their own body, and the potential for these implants to be used to control or oppress individuals.

A third ethical dilemma is related to the question of privacy and security. As these implants collect and transmit large amounts of personal data, there is a potential for companies and governments to access sensitive information.

Additionally, the security of these implants could be compromised, allowing hackers to access and control them. This raises important questions about an individual's right to privacy, and the potential for these implants to be used as a tool for mass surveillance.

Another ethical question is related to the access to this technology. Will only the wealthy and privileged have access to these enhancements while the rest of the population is left behind? This could exacerbate existing social and economic inequalities.

In conclusion, the integration of AI with the human body has the potential to bring about significant changes to what it means to be human. While it could enhance human capabilities and improve the lives of individuals with disabilities, it also raises important ethical and societal questions that must be addressed. As we move towards a future where cyborgization is a reality, it is crucial that we consider the potential implications and work to mitigate any negative effects.

IF YOU'RE GOING THROUGH HELL KEEP GOING



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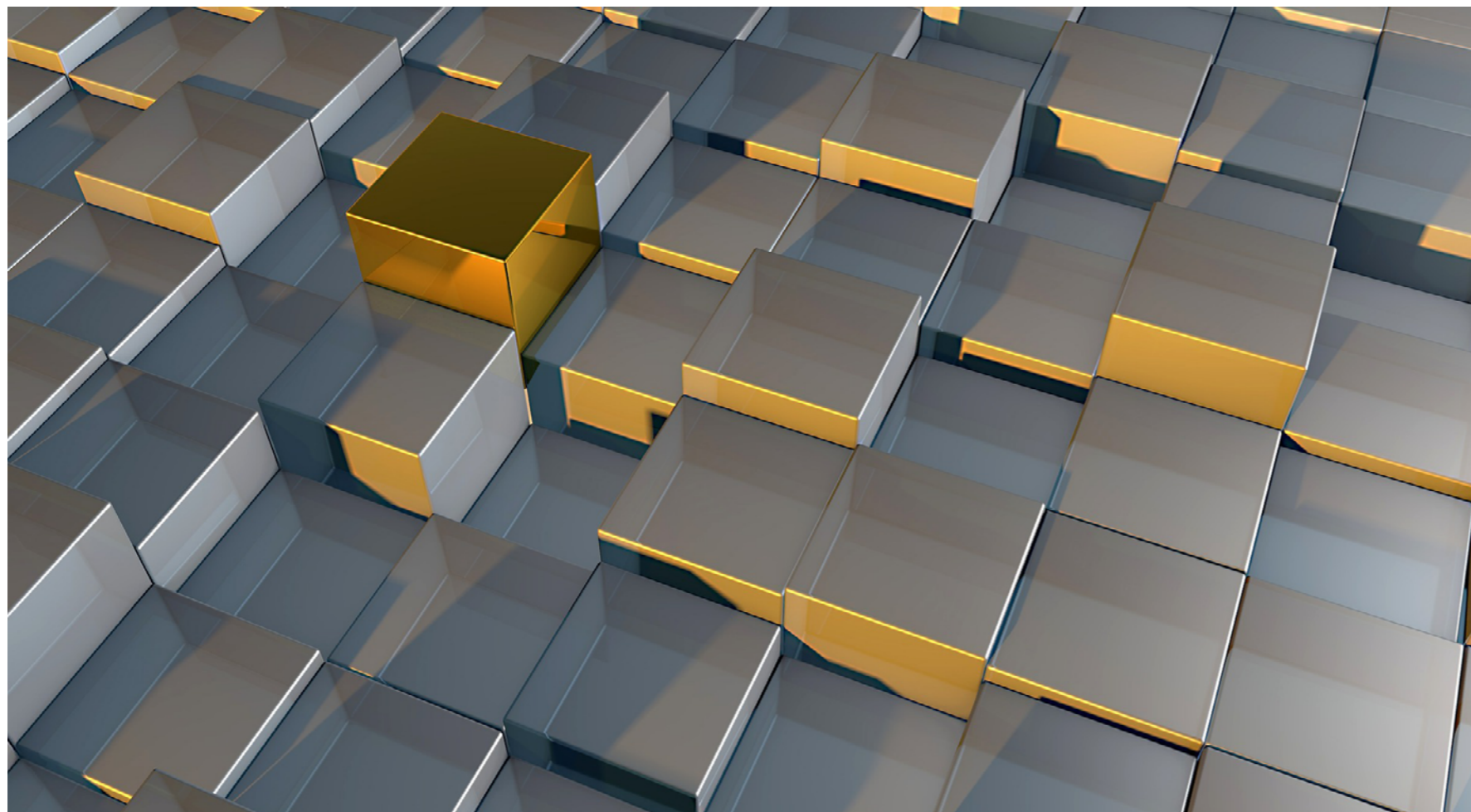


Regulatory Sandboxes, an effective tool to support Innovation.

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DR. ORIOL CAUDEVILLA

CIT GLOBAL INFLUENCER



supportive industry, and also the fact that successive trial-and-error testing within a controlled environment mitigates the risks and unintended consequences such as unseen security flaws when a new technology gains market adoption.

Many countries all over the world are either using sandboxes or planning on use them in the near future. The FCA is credited with creating the first formal regulatory sandbox and propagating the concept throughout the world. In the U.S., the Consumer Financial Protection Bureau (CFPB) was the first regulatory agency to set up a dedicated

Deloitte, in 2018, in collaboration with Innovate Finance, interviewed several firms which have been, or were still going, through the FCA's sandbox to seek their views on their journey (Deloitte, 2018). These are some of the conclusions reached in that report:

“While the benefits of going through the FCA sandbox vary, perhaps its biggest achievement has been to break the myth of regulation being a barrier to innovation. On the contrary, it has shown that regulators can play an active and positive role in encouraging innovation by giving unique business models “permission to play” in a highly competitive FS sector.

Yet, while the relevance and importance of the sandbox show no sign of diminishing, as our survey shows, there is still room for improvement. Creating a regulatory environment for FinTechs to be truly cross-border businesses is rightly the next challenge for regulators to overcome.”

Another very successful regulatory sandbox

The primary purpose of using regulatory sandboxes as facilities for testing innovation and regulation is to gain clear regulatory knowledge. The term sandbox is widely used in the areas of Innovation and FinTech, since it is one of the best ways to accelerate innovation while controlling risks.

A possible definition of this concept is that of a controlled environment or safe space in which FinTech start-ups or other entities at the initial stages of developing innovative projects can launch their businesses under the ‘exemption’ regime in the case of activities that would fall under the umbrella of existing regulations or the ‘not subject’ regime in the case of activities that are not expressly regulated on account of their innovative nature, such as initial coin offerings (ICOs), crypto currency transactions, asset tokenisation, etc.

Another definition is the one provided by the

UK Financial Conduct Authority (FCA): “a ‘safe space’ in which businesses can test innovative products, services, business models and delivery mechanisms without immediately incurring all the normal regulatory consequences of engaging in the activity in question.”

Therefore, regulatory sandboxes are designed to incubate innovation in a relaxed yet safeguarded regulatory environment, providing a symbiotic environment for innovators to test new technologies, and for regulators to understand their risks and implications.

Some of the advantages of sandboxes are the fact that innovation works better when tested in a live environment with real consumers, direct communication between developers and regulators creates a more cohesive and

fintech office to study fintech and help to promote consumer friendly innovation.

Regulatory agencies should use sandboxes to keep up to date with fast-paced innovation and promote market competition without sacrificing consumer protection. Real innovation-minded regulatory agencies see sandboxes as means, not ends.

The FCA’s sandbox is considered to be the world’s pioneer in this area. Since the FCA launched its Innovate programme in 2014, which resulted in the creation of the FCA sandbox in 2016, it has supported more than 700 firms and increased their average speed to market by 40 per cent compared with the regulator’s standard authorisation time.

is that of Singapore, which takes a more innovator-centred approach than the UK prototype in terms of lower entry barriers and a greater emphasis on industry benefits.

The Monetary Authority of Singapore (MAS) published its guidelines for the financial regulatory sandbox in June 2016. The regulatory sandbox of MAS aims to transform Singapore into the centre of smart finance industry.

Sandbox entities are freed from the administrative and financial burdens imposed under ordinary compliance processes, and they are also entitled to a broader testing ground (whereas licensed operators may reach out only to a limited group of clients),



an element which is crucial for refining their core technologies.

In the European Union (EU), some authors have proposed the creation of an EU level regulatory sandbox, which would make EU Member States, collectively, a more attractive destination for innovation. In this sense, the Expert Group on Regulatory Obstacles to Financial Innovation recommended that the Commission and the ESAs should further consider the establishment of an EU-level regulatory sandbox.

Related to this, the 2019 European Supervisory

Authorities (ESAs) Joint Report identified a set of principles for the establishment and operation of regulatory sandboxes:

1. Clearly defined and published eligibility criteria for entry.
2. Clearly defined and published key information which needs to be submitted by the companies in support for the application to participate in the regulatory sandbox.
3. Testing criteria may be determined on a case-

by-case basis to mitigate potential risks.

4. Requirement by the sandbox entity to disclose to consumers the fact that the services are being tested in a regulatory sandbox and the implications for the consumer thereof (i.e. risk mitigating measures applied or testing and exit)
5. Requirement for sandbox firms to develop plans for controlled exit from the regulatory sandbox.
6. No disapplication of regulatory requirements under EU law should be allowed; levers of proportionality may be applied in the same way as to firms outside the sandbox. In other words, regulatory sandboxes may not be used as a mechanism to dispense with requirements under EU law, such as the requirement to obtain a licence before carrying out certain financial services, such as payments services, insurance services etc.

In June 2022, a pilot of the first regulatory sandbox on Artificial Intelligence (AI) was presented by the Government of Spain and the European Commission at an event held in Brussels in the presence of Spanish, European authorities as well as renowned experts in the field.

The sandbox aims to bring competent authorities close to companies that develop AI to define best practices that will guide the implementation of the future European Commission's AI Regulation (Artificial Intelligence Act). This would also ensure that the legislation can be implemented in two years.

The tests will begin from October 2022 and the results will be published during the Spanish Presidency of the Council of the EU in the second half of 2023. Experience collected in the sandbox will be presented in the form of good practices and implementation guidelines and will be made available to all Member States and the European Commission and may be used in preparation of

the implementation of the future AI Regulation.

Regulatory uncertainty is the result of outdated regulations unable to catch up with innovation. Regulatory fear, on the other hand, is caused by risk-averse regulators unwilling or unable to green-light novel products that may be perfectly compliant with regulations.

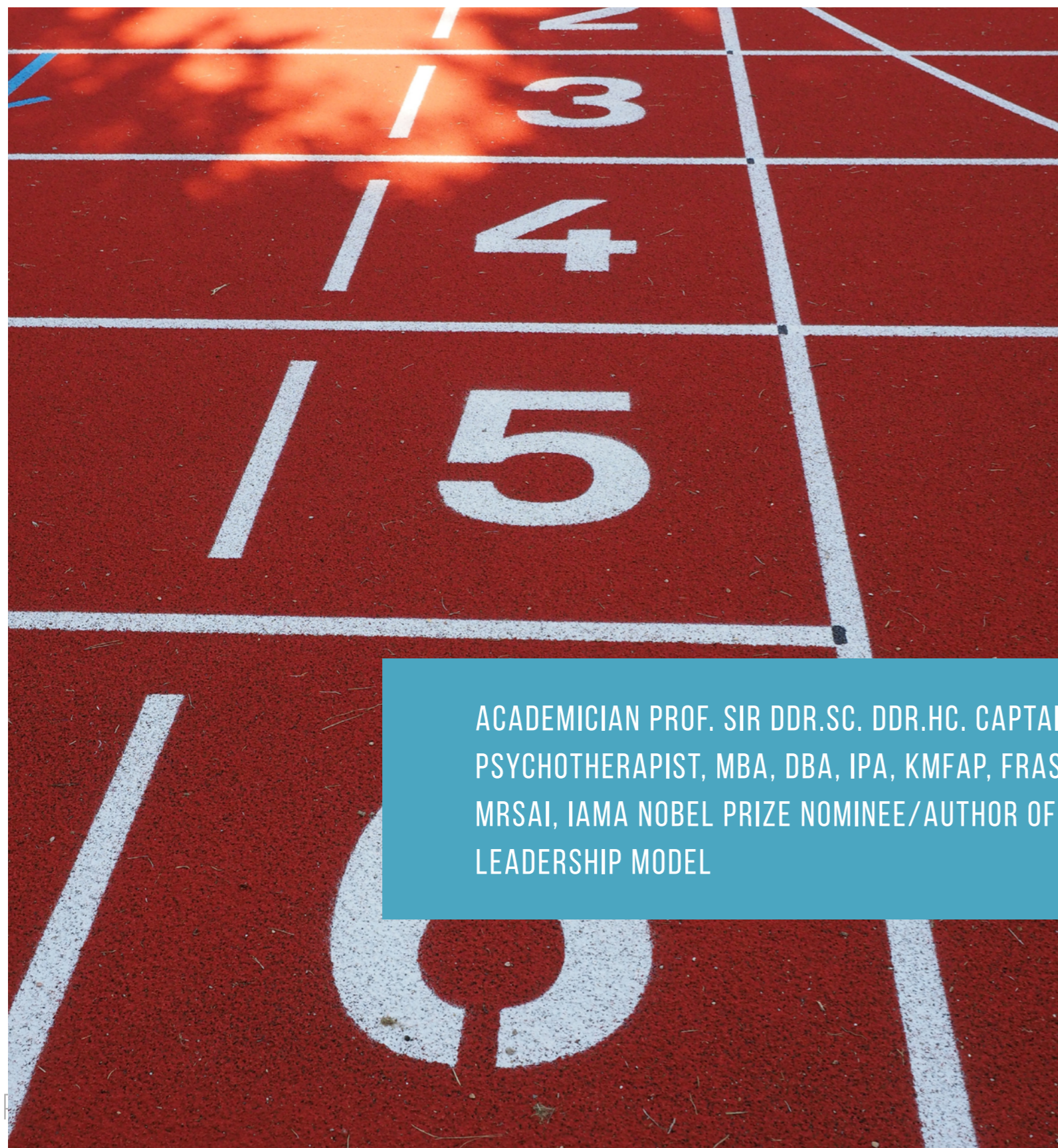
The main goal of sandbox regulation is precisely to help outdated regulations become current, therefore reducing regulatory fear and uncertainty. The best mechanism to promote innovation is a flexible regulatory regime, where regulators can provide guidance when uncertainties arise.

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.

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The Winning Note

DON H.H. MILANKRAJNC



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PSYCHOTHERAPIST, MBA, DBA, IPA, KMFAP, FRAS, FRSA, FRAI,
MRSAI, IAMA NOBEL PRIZE NOMINEE/AUTHOR OF THE DYNAMIC
LEADERSHIP MODEL



On this Monday morning, in the middle of summer, it is difficult to take a nap.

It will be another one of those days when I cannot wake up and the feelings have completely disappeared, it will be another lost day where I will only check off the activities I have to do and I cannot wait for the end to go to sleep... and so there'll be one less day in my life, one day closer to the end. A lost day. Which is scary when I already know I am gonna lose the day. Which is that all we get at birth is time, and now I am doing it to her in

I sit down on the terrace and open the phone when I review all the activities, and I almost have a stroke when I see how important a decision I have to make at 11am, I really need to wake up. I basically need that first-class feeling that I have not felt for a long time.

Library of Milan Krajnc

Academician prof. dr. MILAN KRAJNC, psychotherapist



a devastating way.

I cannot get cold water from the tap to wake me up. I was just looking for something "strong," something that would wake me up but keep me sober at the same time. I do not want to help myself with artificial stimulants.

The memory brings me back, far back to my early youth, when I was an active athlete, a 400 m runner. Where you run a few 1000 miles in a year, you lift a few 1000 tons of weights to improve your result by 0.1 seconds. But it takes so much effort to feel really good in the end. And so I trained for the state championship in September 1992, but

it was also the last year of high school, which meant the trip to the prom, the one, the trip you wait for... and the state championship took place on Saturday and Sunday, but a week before that we were in Spain on a prom trip and so we came

I looked around the kitchen counter and stopped at a Nespresso coffee machine, I knew they even had a collection of different coffees. I flick through their catalog and my gaze stops at Kazaar coffee, the strongest with a strong taste. I knew that I needed an inner stimulus to wake me up.

I prepared myself according to their instructions, as I was also preparing for the top games že, and this first touch of the tongue awakened in me a winning feeling, as if my body had been renewed. When the coffee entered the body through the tongue, the spirit also awoke, everything became crystal clear and I was as new. This incredible feeling awakened in me the call of a warrior from the past.

All my thoughts and all my energy were focused on this 11 o'clock in the morning where I will win, just like I had drunk my morning coffee before, before my discipline. And I drank it on time.

back on Friday, the day before the grand finale, so I worked hard for that trip a few years ago as I did for that trip. I just did not get out of the car when I already had a start over 400m and... the result of all these years of hard work and a week of boundless joy brought me 4th place (but I already had several national championship titles).

I do not know what was more important, what feeling... relaxed on the trip or that triumph at the game that was not... I could not think about it, I was too tired. But the next day we had the game at 9 in the morning, which is the middle of the night for me. The race was at... ..100 yards, which is not my discipline. Everybody went out for a morning coffee... I'd never had coffee before... ..but the crowd ordered an espresso. I do not remember the feeling when I made my first coffee, but I became state champion in that race. And I have been drinking coffee ever since. So I had a triumphant feeling too, maybe because of the coffee.

From the past, the thought brought me back to this moment. Coffee, coffee can wake me up and give me a feeling of excellence. I need something that captures my best feeling, something that keeps me in that winning rhythm all day long.



Real Estate Purchases with Cryptocurrency in Dubai

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Dubai is well-known for its innovative spirit and love for the newest technologies, becoming over the last three years a major blockchain hub. This has led to a thriving real estate market in the city, with a growing trend of using cryptocurrency to purchase properties. This has opened up new opportunities for both buyers and sellers in the real estate industry, making the process of buying and selling properties faster, cheaper, and more efficient.



What is Cryptocurrency?

Cryptocurrency is a digital or virtual currency that uses cryptography to secure transactions. Unlike traditional currencies, cryptocurrency operates independently of a central bank and is based on a decentralized ledger known as a blockchain. Cryptocurrency transactions are processed on this ledger and recorded in a transparent and secure manner, making it an attractive option for people who want to make secure financial transactions.

Advantages of Using Cryptocurrency for Real Estate Purchases

Speed: One of the biggest advantages of using cryptocurrency for real estate purchases is speed. Traditional real estate transactions can take weeks or even months to complete. Cryptocurrency transactions, on the other hand, can be completed in a matter of minutes, allowing for a much faster and more efficient buying process.

Lower Costs: Traditional real estate transactions often come with a number of fees, such as broker fees, transfer taxes, and legal fees. By using cryptocurrency, buyers can save money on these fees, as the transaction is processed directly between the buyer and seller, without the need for intermediaries.

Security: Cryptocurrency transactions are processed on a decentralized ledger, making them more secure and less susceptible to fraud and hacking. This makes it an attractive option for people who are looking for a secure way to make financial transactions.

Increased Liquidity: Cryptocurrency is a highly liquid asset, meaning that it can be easily converted into cash. This makes it easier for buyers to purchase properties without having to wait for traditional funding options to become available.

The Use of Cryptocurrency in Dubai's Real Estate Market

Dubai has been at the forefront of the cryptocurrency movement, with the government actively promoting the use of cryptocurrency in the country. The government is creating the proper legal, technological, and operational infrastructure to make Dubai one of the biggest global blockchain hubs, making also big steps towards regulating the market.

Since then, the use of cryptocurrency in Dubai's real estate market has grown rapidly. Most of the transactions were facilitated by third parties (exchanges, OTC companies), but the developers are working close to the government to create direct gateways from buyers with crypto to the real estate assets.

Most real estate developers in the city now accept cryptocurrency as a form of payment, and there are several real estate agencies that specialize in helping buyers purchase properties with cryptocurrency.

Benefits for Buyers

By using cryptocurrency to purchase properties in Dubai, buyers can enjoy several benefits, including lower costs, faster transactions, and increased security. This makes the process of buying properties in Dubai more efficient and less stressful, allowing buyers to focus on finding the perfect property to meet their needs.

Benefits for Sellers

Sellers also benefit from the use of cryptocurrency in Dubai's real estate market. By accepting cryptocurrency as a form of payment, sellers can reach a wider pool of buyers, including those who may not have access to traditional funding options. Additionally, the use of cryptocurrency can help sellers to sell their properties more quickly and with less hassle, as the transaction is processed directly between the buyer and seller, without the need for intermediaries.

The Metaverse

Many of the current buyers of newly built

residential properties in Dubai are purchasing online, off-plan, pay installments directly to the developers for a number of years, so the metaverse offers fantastic opportunities to view in the online world how your future property will look like, and how it will fit into the surroundings. The metaverse is here to stay, still it didn't prove itself, but we are at the beginning of this market, and it is considered one of the big technological bets of this decade.

The Adoption Of Cryptocurrencies

There are many businesses, especially in the Web 3.0, but not limited to it which are paying their employees, and contractors in crypto, most likely through stable coins like USDT, so for these people, it is a low hanging fruit to purchase properties using their digital money, and Dubai sensed this opportunity, and embraced it. While most cryptocurrencies are very volatile, stablecoins allow for transactions to be performed safely, despite the volatility. Of course, not all stablecoins are good, there were several cases where they lost their value over night.

Real Estate A Safe Haven

There were many cases when prospective buyers worldwide have kept on different platforms the amount in crypto they wanted to use as a deposit

to purchase a property, later to find out that they couldn't withdraw it, and even worse, that the company has entered into bankruptcy proceedings after the withdrawal suspension. This actually has triggered a lot of decision to use the crypto funds available, and purchase a property, the stability of the market being a critical factor for choosing to purchase a property in Dubai. The prices are not so big comparing to London, Paris, New York or Hong Kong, so there is big space for prices to grow in the future. As always, there is a very important criteria in real estate which makes all the difference - location, location, location so always be ready to pay a premium to have access to the best locations available.

Conclusion

The use of cryptocurrency in Dubai's real estate market is growing rapidly, with buyers and sellers alike reaping the benefits of this innovative technology. With its fast transactions, lower costs, and increased security, cryptocurrency is quickly becoming a popular option for real estate transactions in the city.



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