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ONE WORLD . ONE EDITION

KEN PATEL



GLOBALLY ACCLAIMED
TOP HOSPITALITY
MENTOR

51st edition



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

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

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

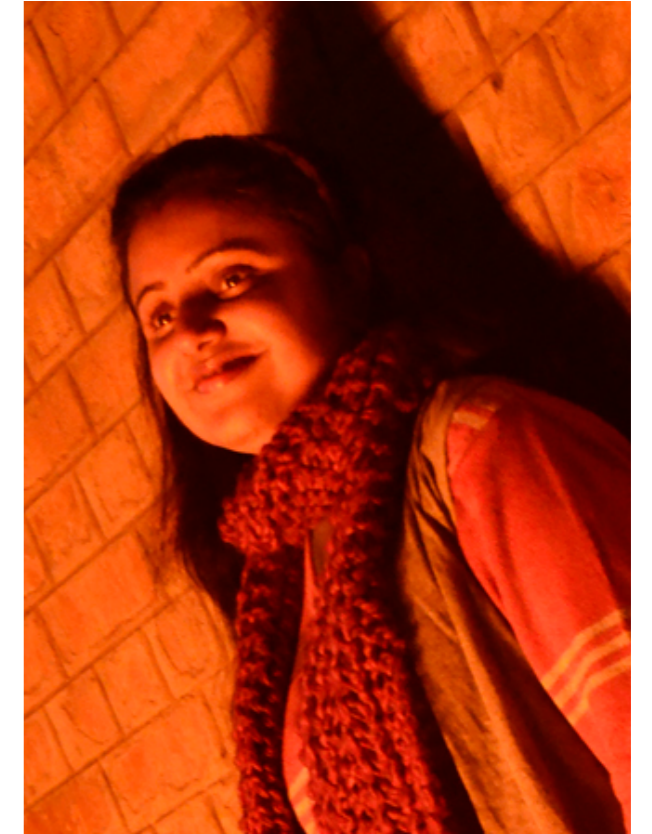
Corporate Investment Times

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2023

Rima M.



JANUARY

CIT GLOBAL INFLUENCER: ON COVER

#HOSPITALITYMENTOR #HOTELLEADERSHIP #HOSPITALITYCOACHING

KEN PATEL

EV HOTEL CORP, EV HUMAN AND EV SMART
RECOGNISED AS ONE OF THE TOP 50 MOST
INFLUENTIAL HOSPITALITY LEADERS
GLOBALLY

GLOBALLY ACCLAIMED
TOP HOSPITALITY
MENTOR



THE NEW HOTEL BRAND THAT'S
DISRUPTING THE INDUSTRY

CIT GLOBAL INFLUENCER: ON COVER

The hospitality industry though dating back thousands of years has continued to evolve. It's enormity can be better understood when fragmented into different sectors such as; Food and beverages, lodging and recreation, and travel and tourism. Given this, it is safe to say that everyone at some point, has experienced service from at least one of these sectors. Despite its different divisions and the several changes it has experienced, its core remains - to provide services to guests. Providing customers with an exceptional experience is one thing the big players will never compromise.

The increasing world globalization has made this industry important to the daily life of

businesses and individuals. Just like many other industries, consumers have increasingly determined the shape and direction of the industry based on their evolving lifestyle needs. For instance, for lodging, we have seen it grow and add new players from traditional hotels to Airbnb, resorts, short-let apartments etc.

As expected, much has changed over the past decade and these events have not only driven change and yielded its disruptive effect on the industry but also shown gaps in the industry's traditional business models. Worthy of note is the Covid-19 global pandemic that caused a global lockdown the world had

never experienced let alone anticipated. Its effect was widely seen in many sectors and the hospitality industry certainly received a major blow. The uncertainties it brought, raised so many questions yet to be answered, and it also emphasized how volatile the business terrain can be seeing that a major disruption can completely change the landscape. Business leaders affirmed that the pandemic has accelerated innovation and a need to future proof many sectors - yet one thing is clear, most hospitality sectors are still actively performing in spite of disruption.

The hotel and resort industry in 2022 had a market of about 1.06 trillion US dollars, a major upgrade from 0.72 in the previous year (2021) and progress to recovery after the pre-pandemic market size of 1.52 trillion US dollars in 2019. The acceleration of this progress will



be dependent on how well the industry can adapt as the world returns to "normal". The new "normal" requires continuous innovative solutions and a visionary mindset that answers the questions; "what next? How do we keep thriving? How do we still compete? Are we ready for the next pandemic? And how can we stay ahead?"

These and many more are the questions the EV Hotel brand seeks to answer. The hotel industry thrives on experience, nothing drives customer retention like previous experience, hence the need to constantly innovate and fit into the contemporary world.

EV HOTEL; THE FUTURE IS HERE

One fascinating fact about pioneers is that their vision is best served using parallels to other disrupters and innovators. Accordingly, EV Hotel is being referred to as the "Tesla of hotel brands". EV Hotel is creating a digital transformation in the hotel industry similar to what Tesla has done in the automotive industry. The much needed

evolution is both timely and innovative.

The EV Hotel brand is rapidly revolutionizing the industry with its first-in-class digital innovations largely focused on culture and automation driving major changes that have long been needed and currently lacking in the hotel industry. It is the first crypto and technology hotel brand on the planet. The organization is providing a total scale of automation that streamlines its operations and the experiences of its guests who are at the core of the business. It was built with over 20 uniquely designed and integrated smart devices in each guest room, controlled by EV Smart Devices and a suite of EV Technology Solutions such as; EV Human; an all-in-one Property Management System, Contactless customer service options, comprehensive Back Office operations software, and EV Smart; a branded smart device functionality and APP.

Every installed technological solution was

made with employees' comfort and customer's experience in mind. With hotel facilities featuring IOT devices that lessen the burden on the task-heavy systems in hospitality and drive more focus on service and guest engagement, it can be agreed that the industry has worn a befitting new look.

even a revenue enhancement meeting room component to drive revenues, and profits. Think of it like a hub for forward-thinking individuals, providing a fine mix of profit and relaxation. EV Hotel puts you completely in charge as guests will now be able to control more than 15 IoT devices in the guestrooms via a simple mobile app. What

automated check-in, the EV Smart Mirror, EV Smart Toilet, and EV Smart Faucet, have projected EV Hotel not only as a change-maker but an innovative driver, trendsetter and a model for the Hotel business of the future. There are several inclusions with the aim to immerse its guests and accommodate their lifestyles,

from crypto, NFT and membership in addition to room revenue and Food & Beverages. A win-win situation for everybody. The owners are earning, the guests are enjoying their experience and the employees are comfortable.

THE MARKET WANTS TECH IN HOTELS (Oracle Hospitality Survey June 2022)



KEN PATEL

Chairman/Founder

EV Hotel Corp, EV Human and EV Smart

2023 marks Ken's 27th year in the Hospitality industry in various roles as an executive and mid level management. His expertise created the EV Hotel brand that has started the hospitality evolution.

THE EV BRAND

EV Hotel is the world's first smart hotel brand. All the focus here is to lessen employee tasks and drive guest service while increasing the bottom line. The EV Hotel has over 20 smart devices in each guest room and more automation throughout giving the employees and guests a feel of the real meaning of hospitality. Also making extra layers of revenue streams to enhance the breakeven point.

An array of experiences have been curated for its guest ensuring complete convenience and accessibility to other parts of life while experiencing the Hotel. Some of these features are digital assets such as crypto payments (this improves contactless payment), NFT sales, and

better way to feel at home than not having to see a formal front desk as you approach but an "experience desk" with staff ready to render assistance when needed.

These cutting-edge technologies that the industry has never seen before such as

especially tech-driven individuals, the NFT lobby provides a convergence of like minds.

The best part for hotel owners is the opportunity to generate various profitable revenue streams - which for the hotel industry is quite unconventional. There is an opportunity to earn

People looking for the comfort of home, even when away from home

Whether ordering room service or signing onto Netflix, travelers want the ease and convenience of home while traveling:

- 45% said on-demand entertainment

access that seamlessly connects to their personal streaming or gaming accounts is

technologies for staff best describes their strategy to weather labor shortages and



showing consumers have accepted (and 17% welcomed!) that this pre-pandemic mainstay is never coming back.

- 49% are also looking for contactless payments

Travelers want people to ‘get away’ while on their getaway

Two years of restrictions created a pent-up desire to travel, with 29% of people planning a larger, pricier “revenge travel” trip. But the pandemic has also left jetsetters feeling antisocial with many desiring contactless and self-service technology:

- 92% of travelers don’t miss being around other people while staying on a hotel property.
- 73% agree that they’re more likely to stay at a hotel that offers self-service technology to minimize contact with the staff and other guests.

THE EV HOTEL AND CDX PARTNERSHIP

In their bid to continue to ensure guest satisfaction and service optimization, EV Hotel partnered with Chicago Digital Exchange (CDX) to provide a physical trading floor. An impressive move to enhance the trading experience for cryptocurrency and promote the adoption of digital assets. CDX is a Cryptocurrency and NFT exchange, with a history of operating in a fully regulated exchange environment and a proven ability to generate trading liquidity worldwide. The CDX trading floor will be designed in a way to promote trading ease and seamless navigation.

A most recent lingering gap observed is a place where the crypto community can physically

their #1 must-have during their stay. Likewise, 45% of hotel executives said this in-room entertainment set-up is what they’re most likely to implement by 2025.

- 77% of travelers are interested in using automated messaging or chatbots for customer service requests at hotels.
- 43% want voice-activated controls for all amenities in their rooms (lights, curtains, door locks, etc.).
- 25% want room controls that auto-adjust temperature, lighting, and even digital art based on pre-shared preferences.

Staff remains slim, tech is helping

The labor shortage remains a top issue in the hotel industry, but hoteliers are working hard to onboard new tech to ease the strain on guests and staff:

- 65% of hoteliers said incorporating new

attract new talent.

- 96% are investing in contactless technology, with 62% noting “a fully contactless experience” is likely to be the most widely adopted tech in the industry in the next three years.
- 54% added that their highest priority is to adopt tech that improves or eliminates the need for the front desk experience between now and 2025.

Travelers are mixed on how patient they are willing to be in this transition:

- 39% said they want a fully contactless experience for all basic hotel transactions (check-in/out, food & beverage, room keys, etc.).
- 34% said a staff shortage, and resulting slow service, would be their #1 deterrent to rebooking a hotel. However, just 23% noted that a lack of daily room cleaning is an issue,



- 38% want a fully self-service model, with staff only available upon request.
- 39% want to order room service from their phone or a chatbot.

come together to share their learnings, passions, needs and crypto expertise among themselves, this gap has been bridged by the EV Hotel and CDX partnership.

KEN PATEL; THE BRAIN BEHIND THE BRAND

Without a doubt, it takes courage, tenacity and diligence to be a pioneer. These values are not excluded from the forward-thinking founder of the EV Hotel Brand, Ken Patel. He has written his name in gold with his incredible innovations and vision for the future of the industry. With 26 years of navigating the dynamics of the hospitality industry, these innovations are borne out of experience and sensitivity to the changing needs of guests and industry direction.

No surprise he is frequently referred to as “The Elon Musk” of hospitality, he is a visionary and a



strong believer that the industry needs a major overhaul. He works tirelessly with one goal, to revolutionize the hospitality industry with technological innovations that will create centric experiences for guests and employees.

Ken Patel built the EV Hotel brand after taking the bold step to answer three major questions that have alluded the hotel industry for decades. They are;

How do we differentiate ourselves?

How do we create multiple streams of revenue?

How do we overcome Labor shortages?

These questions have been carefully answered

through technology, innovation and quintessential additions that make up EV Hotel.

Ken Patel’s contributions to the industry have not gone unnoticed. Recently, the Hospitality power index™ recognized Ken as one of the Top 50 most influential people in the hospitality industry globally. Ken is breathing life back into the hotel industry as well as the guest experience and there is much excitement about what this means for the industry in the years to come.

In the words of Ken Patel, “EV Hotel is focused on reinventing hospitality and distancing itself from the traditional tactics of the Industry.”

THE DISRUPTION CONTINUES

Great solutions come with great responsibility, and the team at EV Hotel are not relenting. Their high rate of technological adoption predisposes them to continue to reinvent and optimize their operations as the need arises. Digital transformation is a journey and not a one-off action, however, every step counts. Ken Patel projects a future where the brand will launch its cryptocurrency, the “EV coin” which will be a game changer for both users and investors.

With the EV Hotel brand, the future is here and the future is bright. Get excited!



All you need to know about “Cryptocurrency” in the UAE”

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INT. COMMERCIAL CONTRACTS & TRANSACTIONS
MERGERS & ACQUISITIONS | CAPITAL MARKETS | FUNDRAISING
VIRTUAL ASSETS | LEGAL TRAINING UNITED NATIONS | US AID

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

DR. AHMED HATEM

On 9th March 2022, law No.4 of 2022 was issued in Dubai to regulate the operations of virtual assets according to a legal framework that was covered in one of our articles, such an approach is in line with the fact that Dubai is one of the most popular destinations and a global hub for the crypto community. It should be noted that such law will be applied on all matters related to virtual assets in Dubai and all free zones there except DIFC. In addition, the UAE's Securities and Commodities Authority (SCA) has published The Authority's Chairman of the Board of Directors Decision No. (21/R.M) of 2020 Concerning the Regulation of Crypto Assets.

What are Crypto assets?

Crypto assets are a record within an electronic network or distribution database functioning as a medium for exchange, storage of value, representation of ownership, economic rights, right of access or utility of any kind. Crypto assets are capable of being transferred electronically from one holder to another through the operation of computer software or an algorithm governing its use.

What is cryptocurrency?

Cryptocurrency is a decentralized, encrypted digital asset that allows owners to conduct transactions online such as buy, sell, trade, and transfer securely. Unlike actual currencies like Dollars and Euros, there is no authority or government, or financial institution that issued the cryptocurrency, but it is monitored and organized by a network called the blockchain.

What is blockchain?

Blockchain is a set of blocks, each block includes the transactions that took place, and these transactions are verified by using one of two main validation techniques: proof of work or proof

of stake, those verification methods make it very difficult or impossible to change or hack or cheat the system.

In simple words we can describe the blockchain as a notebook where you write all the transactions you made, each page is similar to a block, and the entire book, a group of pages, is a blockchain, with a blockchain, everyone who uses a cryptocurrency has their own copy of this book to create a unified transaction record and this record is updated regularly with the new information which keeps all records identical and accurate.

Are Crypto assets legal in the UAE?

Crypto assets including cryptocurrencies are regulated in the UAE under the aforementioned SCA board decision and law No.4 of 2022 in Dubai.

As per article 3 of the Regulation, it shall be applied to any person offering, issuing, or promoting Crypto Assets in the state. any person conducting Crypto Custody Services and/or operating a Crypto Fundraising Platform and/or operating a Crypto Asset Exchange in the State and any person who conducts other financial activities in the State.

However, this regulation does not apply to Crypto Assets issued by the Federal Government, local Governments, Governmental institutions, and authorities, or any companies that are wholly owned by any of the aforementioned.



In addition to a currency, virtual currency, digital currency, unit of stored value, or any other payment unit issued through a system licensed, approved, or required to be approved by the Central Bank under its regulations that are issued from time to time.

Central Bank of the UAE's Circular (6/2020) "Regulatory Framework for Stored Values and Electronic Payment Systems issued on 3 November 2020 which many commentators believed resolved previous uncertainty regarding the permissibility of crypto assets in the UAE. This was due to "crypto-assets" being expressly included in the definition of "Stored Value Facility".

However, the Central Bank issued a press release where it noted that the Central Bank does not presently accept crypto assets or virtual assets as a legal tender in the UAE and the only legal tender in the UAE is the UAE dirham; that the SVF Regulation aims to license the entities who issue or provide SVFs in the UAE; and it referred to a new Retail Payment Services Regulation that introduces the concept of payment tokens which was to be issued.

The Central Bank stated that by issuing the SVF regulation, it was facilitating Fin-Tech firms and other non-bank payment service providers' easier access to the UAE market



DR. AHMED HATEM

Dr. Ahmed Hatem, Partner and Head of Corporate and Commercial department at Al Safar and Partners Law firm, professionally advises on Project Finance, M&A, Virtual Assets, Capital Markets Transactions, and International Commercial Contracts.

He also has extensive experience in corporate Governance, Compliance, International Arbitration, Commercial Litigation, Negotiation & Mediation, General Data Protection Regulations, Equity, Debt Transactions, Collections, and legal training.

Dr. Ahmed holds a L.L.B from Alexandria University, as well as a Master and Ph.D. in International Business Law from North Carolina Central University. In addition, he has received diplomas in Islamic Contracts, International Arbitration, and Capital Markets Disputes Arbitration.

while safeguarding customer's funds, ensuring proper business conduct, and supporting the development of payment products and services

Who may issue, offer, and provide crypto assets in the UAE?

Providers who desire to issue, offer and provide crypto assets or any related service must be incorporated in the UAE mainland or one of the financial free zones such as DIFC or ADGM, in addition, providers must obtain the required license from SCA.

As per SCA regulation, two classes are eligible to issue, offer and provide crypto assets:

- Legal investors: The federal government, local governments, governmental institutions, and authorities, or the companies fully owned by any of the aforementioned, foreign governments and their institutions and authorities or the companies fully

owned by any of them, international bodies and organizations, entities licensed by the Authority or a similar regulatory authority. Finally, the legal person that meets, at the date of the last financial statements, at least two of the following requirements: A) Total value of its assets is (75) million UAE dirhams. B) Net annual revenue of (150) million UAE dirhams. C) It has net equity or paid-up capital with a minimum of (7) million UAE dirhams.

- Natural person who is accredited by the Authority or similar regulatory authority to practice any of the tasks related to the financial activities or services.

A natural person who meets the following conditions: A) He owns net equity, excluding his main residence, amounting to (4) million UAE dirhams. B) His annual income is not less than (1) million UAE dirhams per annum. C) He declares that he has the adequate knowledge and experience in the field of investment he will practice and its risks or he is represented by an entity licensed by the Authority, in a manner that does not conflict with the terms of its license.

How to buy Cryptocurrency?

Some may wonder how to buy or sell a cryptocurrency, for doing so the following steps must be taken regardless of the place where you

are located whether in the UAE or worldwide provided that the country you are accessing the platform from allows it.

First: chose a platform

Such platforms may be broker or cryptocurrency exchanges and they exist worldwide as well as in the UAE.

Difference between a broker and an exchange

- Brokers: A cryptocurrency broker is a firm or an individual that acts as an intermediary between the cryptocurrency markets to facilitate buying and selling of cryptocurrencies, in addition, brokers



allow users to purchase crypto using fiat (i.e., government-issued) currencies such as the US Dollar, using their debit or credit cards - although this varies by platform and the credit cards companies.

Third: Start Trading

Start searching for the cryptocurrency such as Bitcoin, Ethereum, Litecoin, Bitcoin Cash, and Cardano once you determine the cryptocurrency you desire to invest in on the exchange's or the broker's web or platform then you shall buy it, the same applies when selling them.

Fourth: store the Cryptocurrency

After you buy your cryptocurrency, it is advisable to store the currency in your personal crypto or multi-currency wallet as leaving your cryptocurrency in an exchange can be risky since exchanges can get hacked.

Some questions may arise regarding the meaning of a wallet, which is an app that allows

enable buying and selling for customers at prices set by the broker, these platforms tend to offer lower trading costs but fewer crypto features, such as PrimeBit, Bybit, Primexbt, and Bitmex.

- Exchange: A cryptocurrency exchange provides an online platform for buyers and sellers who trade cryptocurrencies with each other based on current market prices, they act as intermediaries and charge fees for trading, such as eToro, Alvexo, Kraken, Rain, and BitOasis.

Second: Fund your account

After the platform is chosen you shall open a trading account and fund it, most crypto exchanges

cryptocurrency users to store and retrieve their digital assets. As with conventional currency, you don't need a wallet to spend your cash, but it certainly helps to keep it all in one place and from there use it to make transactions.

Can Cryptocurrency be Monetized?

Yes, it can be through your exchange or broker as your cryptocurrency will be converted to money at the given exchange rate then you can cash it by visiting one of the exchange offices such as a pallapay or coinsfera

Furthermore, you may use any of the ATMs found in the UAE to buy or sell any cryptocurrency.

What can you buy with cryptocurrency?

Nowadays various companies allow cryptocurrency as a payment method such as Tesla, Microsoft, AT&T, PayPal, and also AXA, the insurance company that allows policies to be bought using cryptocurrencies.

**For further assistance please contact
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RICHARD STAYNINGS

CYBERSECURITY LUMINARY AND SAFE
HEALTHCARE ADVOCATE

Healthcare is Critical

Healthcare is considered a critical infrastructure industry (CII), one of sixteen in the United States and one of a different number of CIIs in other countries. These industries are considered critical to national security, the economy, and to the well-being and safety of populations.

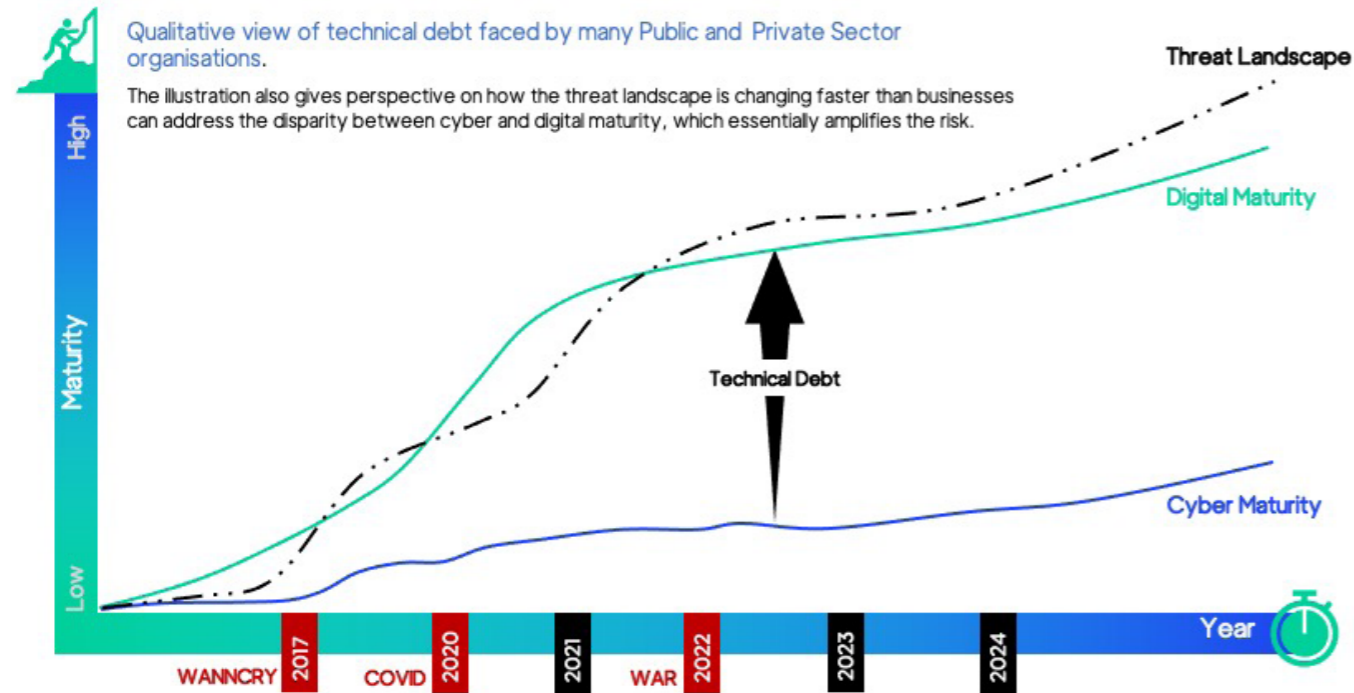


Securing the Future
of Healthcare

Richard has spent much of the past 25 years protecting the healthcare industry worldwide from increasing risks and cyberattacks. He has worked for some well-known global organisations

now full of advanced equipment and healthcare technology is advancing at an almost exponential rate. The hospital your great grandchildren will be born in will be radically different again, and if you

Maturity Paradox



including PricewaterhouseCoopers, Computer Sciences Corporation, Cisco, and a wide variety of healthcare payers, providers, and pharmaceuticals. He has been faced with the thankless job of securing our healthcare industry as it comes under increasing attack from organised crime syndicates and pariah nation-states.

Digital Transformation

Unlike oil and gas or electrical generation and distribution, healthcare has undergone a dramatic technological transformation over past decades. The hospital of today is radically different from the one most of us were born in. It's

could step forward into the future you may not even recognize it as a hospital.

Medical technology has transformed our ability to quickly diagnose medical conditions, to treat ailments, often by non-invasive means, and to quickly restore a patient back to a fully functioning member of the economy and society. Genomics-based personalized medicine may one day prevent the onset of disease and the breakdown or wearing out of the body's components, and this may render all of us perfectly fit and mentally healthy well into our nineties and eventually perhaps, even beyond. Imagine being able to spend quality time with your great grandchildren and share with them

some of your profound life experiences.

The past decade has seen healthcare in the OECD countries transform from patient records held in manila folders to fully digital electronic medical record systems (EMR/EPR). Digital interoperability between discrete medical, public health, insurance, and population health systems is now driving the meaningful exchange of public health information (PHI). So, when you need to see a doctor while on vacation hundreds of miles or kilometers away from your home, that doctor will have access (with your permission) to your complete

In Europe a German tourist can visit a Portuguese doctor while on vacation and be able to access their complete medical history. In the United States, we are not quite there yet, but other OECD countries have deployed a fully functional national medical record. In Australia, 'My Health Record', even allows the patient, to upload their fitness and other consumer medical data to their EPR from consumer devices like an Apple Watch or an iPhone. The technological enablement of healthcare has helped to contain costs and to drive provider efficiency by removing the need for duplicate tests and providing information at physician's fingertips. AI-based diagnostics



medical records and be able to prescribe the best possible course of treatment for you.

is leading to targeted rather than broad treatments, this in turn leads to improved patient outcomes and reduced morbidity and mortality. However, digital transformation has



come at a cost.

The fortress citadel of healthcare payers, providers and life sciences organizations is no longer able to secure healthcare data as it once did. That data is now extensively shared with patients, used for research to help drive better healthcare tools and pharmaceuticals and a wide variety of other authorized purposes. This has greatly expanded the threat surface as healthcare data now spreads far beyond the walled confines of a doctor's office or a hospital. Web portals where patients can check their insurance coverage, make appointments with providers, review test results, or chat with a physician are now widespread. So too are mobile health applications and a ubiquitous rise in the use of medical wearable sensors such as a Fitbit or an Apple Watch. These monitor patient activity, pulse and heartrate, and no doubt many other things in versions yet to be released. The medical data on all of us is steadily increasing. So too is the aggregate largely de-identified medical dataset used for training of artificial intelligence (AI).

Indeed, rising use of AI based machine learning (ML) is helping to drive clinical decision support and evidence-based medicine. AI has facilitated much safer low-dose radiological imaging and is driving the development of personalized medicine. But AI requires vast amounts of data for model development and training and so presents risks if not properly secured alongside its obvious benefits.

Healthcare IoT and the rise of the Internet of Medical Things

The almost exponential growth of medical devices and other forms of healthcare Internet of Things (HIoT) presents another cybersecurity risk as many of these 'connected' devices were never

designed with security as a consideration. Nor are many medical devices able to be patched when security vulnerabilities are discovered and published in their underlying operating code. What's more, many have an amortized life span measured in decades rather than years as a Windows PC might be.

They include an array of typically large diagnosis machines – CT, X-Ray, PET, MRI, ultrasound; treatment systems such as ventilators, infusion pumps, defibrillators, radiotherapy, and chemotherapy devices; and a multitude of systems for patient monitoring and management. They also include a rising use of pharmacy and surgical robotic systems, as well as hospital building management systems for managing HVAC which provides hospitals with negative airflow to contain pandemic disease and clean rooms for surgery. These systems include a wide array of laboratories, CCTV, elevators, door locks, and other building systems critical to hospital workflow and safety.

The trouble is that most HIoT devices were built with very narrow design parameters, so they lack the hardware to run newer operating systems, or the storage to support a patched application if that increases the size of the application footprint. Many manufacturers refuse to spend money on developing or testing patches or security fixes because that cost was never built into their business model. Instead, they tell their customers to purchase a newer more secure device, even though there may be many years left on the amortization schedule of the existing system – a device which probably works perfectly, other than to present security risks to the medical network and safety risks to patients. Hospitals and their clinical engineering and cybersecurity teams are faced with the prospect in such cases of retiring early, perhaps



millions of dollars in capital assets, patching these devices outside of vendor warranties, or implementing compensating security controls that will pass audit and allow the continued use of these devices till they can be fully written off. None of these options were until recently easy or appealing to healthcare leaders.

Medical devices are connected to the medical network on one side, and often a patient on the other side. They present one of the greatest patient safety and cybersecurity risks of all

innovative new healthcare technology. They also present an open back door to hackers with the requisite skills to compromise these simple devices.

As healthcare data continues to become ever more valuable, its theft and sale on the dark web can command high prices. So too is the rising value of cyberextortion where hospitals and other healthcare providers are held to ransom by mafia-like criminals. A closed hospital is one unable to treat patients in-need, and this has major implications for patient morbidity and mortality as well as to the community served by a ransomed hospital. Consequently, and because of lack of preparedness and underfunding in cybersecurity resiliency, healthcare providers tend to pay ransoms at a rate far higher than other industries and this is fueling the growth of an extortion industry that targets the industry.

These cybersecurity and patient safety risks have been a major soap box for Richard and others like him, presenting at healthcare and cybersecurity conferences over the past two decades and advising Ministers of Health and industry leaders. As we continue to introduce new technology to hospitals, so the digital maturity of health IT is outpacing the cybersecurity maturity of healthcare providers, and this leads to a technical debt, gaps which adversaries are easily willing and able to exploit and monetize.

The gaps that have emerged in the HIoT space are perhaps greater than in any other area of healthcare IT. According to Fortune Business Insights, the global medical devices market is projected to grow from \$495.46 billion in 2022 to \$718.92 billion by 2029 at a CAGR of 5.5% over this period. So, the

medical device security issue is not about to go away any time soon despite more robust cybersecurity requirements for new devices. That unfortunately, doesn't even include the multitude of non-medical or quasi medical connected devices going into hospitals and other care centers today. It also doesn't address the problems of legacy devices, many of which will be in use for another 15 years or more.

Recent changes in the US, around US Food and Drug Administration (FDA) pre-market acceptance of medical devices is a welcome move that will no doubt have a ripple effect around the world, but it's taken years to get this far. Medical device manufacturers are now compelled by law to 'design their products to be cybersecure'. This means that security needs to be designed into connected medical devices, and that requires effective cybersecurity controls in discrete IoT devices. It also requires devices to support future patches and updates, something that many do not today.

Changes to post-market rules now require manufacturers to provide a software bill of materials, otherwise known as an SBOM, and to provide ongoing support for coordinated vulnerability disclosures and patch availability. But neither of these changes currently include any security improvements for the millions of legacy medical devices in use today, many of which will likely be in service for the next decade or more.

Automation and increased reliance of technology in hospitals means that HIoT is the future of healthcare so we need to make sure that we are ready for it and have the right cybersecurity controls in place to make its continued adoption safe for patients and hospitals alike. The problem is that while many new and innovative security

tools have been developed to address these and other risks, all require a large amount of human input and tuning before they are effective and can reduce risk. What is needed is better automation and orchestration to secure hundreds of thousands and medical and HIoT devices from often thousands of different vendors in the typical health system.

Evidently, there are many opportunities for innovative and intelligent security tools that reduce healthcare cybersecurity and patient safety risk. Healthcare is a highly regulated industry with an almost vertical demand curve. If you or a loved one need care, you will do whatever it takes to get that care. So, despite price regulation, demand for safe and secure healthcare is and always will be, very high.

Unlike other industries, we are all consumers of health services from the time we are born to the time we die. That means massive opportunity for those developing or investing in healthcare technology, and especially healthcare cybersecurity. The market for cybersecurity in this industry is almost infinite, tamed only by what insurance or governments and public health systems are willing to pay. Smart security tools that automate and orchestrate will ultimately pay for themselves through driving increased efficiency and improved patient outcomes. Early diagnosis of a medical condition can save millions of dollars of surgical intervention. So, whether you are a consumer of public or private health services, that will benefit us all.

Confluence of Ideas

Having led Cisco's healthcare cybersecurity efforts for a number of years and seen the advanced technology that Cisco had developed using the network as a compensating security control, used for securing unmanaged devices,

Richard was introduced to Timur (Tim) Ozeckin, CEO and co-founder of Cylera.

With a background in healthcare and engineering, Tim was alarmed by the lack of security in many IoT devices and the difficulty managing them. He and his fellow co-founders, Paul Bakoyiannis and Sean Abraham had created a NextGen solution to greatly simplify the security of HIoT. Their highly innovative solution employed AI and ML to automate and orchestrate the asset discovery, risk assessment, risk remediation, and ongoing management of medical and other XIoT devices.

This was necessary because existing tools were massively labor intensive and impractical in a large enterprise environment. Richard and Tim joined forces and after several years of stealthy development and refinement in conjunction with a number of prestigious academic medical centers Cylera was publicly launched in 2020.

Three years later and Cylera's MedCommand SaaS

solution now manages the security of millions of medical and other HIoT devices at hospitals and other care delivery centers across the United States, Europe, the Middle East, and Asia.

It does so without the need to hire additional security or clinical engineering staff, seamlessly integrates with existing security and IT tools, and additionally allows better management of medical and other devices, facilitating improved resource utilization, and the discovery of lost or misplaced devices. While the company continues to add integrations and new features, its latest differentiator is its threat intelligence system to let customers know when they are about to become the target of cyberattack.

The value of what Cylera has created, extends way beyond hospitals and other healthcare providers to education, pharmaceutical companies, and other industries. While healthcare is its founding, the Cylera platform



now protects a number of prestigious universities and non-healthcare Global 2000 enterprises.

to safeguard what matters most. In the case of healthcare that means patient safety, availability and accessibility to health services.

Cylera also provides valuable security intelligence to manufacturers of IoT devices via its digital twin technology. This allows the platform to emulate perfectly in a virtual image of a fragile device and to destructively penetration test that virtual twin to uncover zero-day vulnerabilities, then to feed that information back to manufacturers for the creation of security patches.

The future of both healthcare and cybersecurity are inextricably connected to advances in the use of artificial intelligence and the development of smart and highly automated systems. With an aging population and rising demand for health services combined with nurse and physician burn-out following two years of COVID, we as a society lack sufficient clinical staff to meet our needs. AI can reduce and simplify workload and at the same time improve patient outcomes. The same is true in cybersecurity where tens of thousands of cybersecurity jobs go unfilled each month because of a lack of qualified, certified, or experienced cybersecurity professionals. AI can automate many labor-intensive security functions while reducing response times and the need for warm bodies to sit watching screens all day.

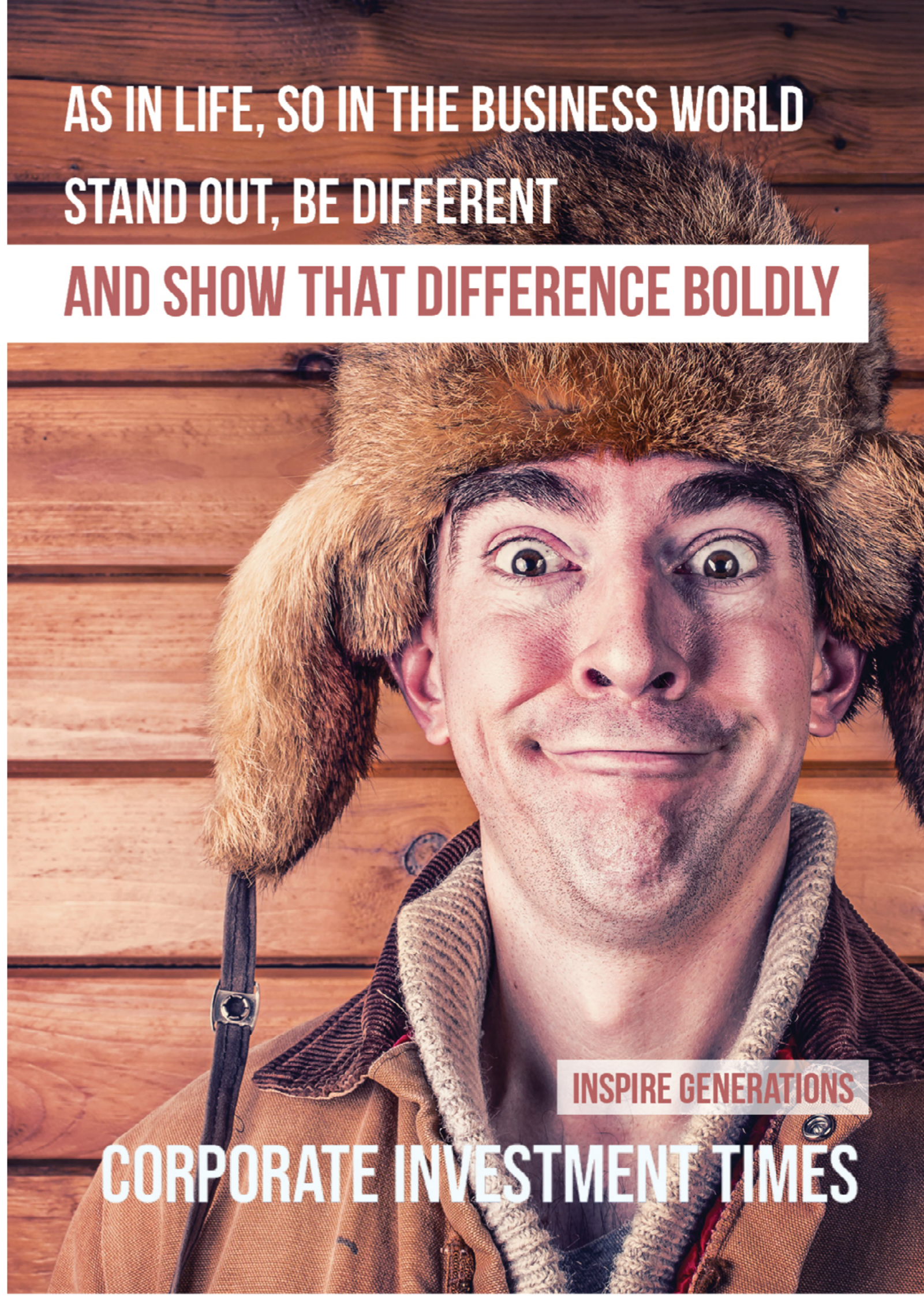
Security is a journey that is not accomplished overnight or in one strategic move. It's about putting the right people, processes, and technologies in place to defend against potential attacks and



AS IN LIFE, SO IN THE BUSINESS WORLD

STAND OUT, BE DIFFERENT

AND SHOW THAT DIFFERENCE BOLDLY



INSPIRE GENERATIONS

CORPORATE INVESTMENT TIMES

DR. AHMED BANAFSA

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



10 Impactful Technologies in 2023 and Beyond

There are many exciting technologies that are expected to shape the future, the following are some of the technologies that will impact our lives in the coming 5 years at different levels and depth:

Generative AI, also known as generative artificial intelligence, is a type of AI that is designed to generate new content or data based on a set of input parameters or a sample dataset. This is in contrast to traditional AI, which is designed to analyze and interpret existing data.

There are several different types of generative AI, including generative models, which use machine learning algorithms to learn the underlying patterns and structures in a dataset, and then generate new data based on those patterns; and generative adversarial networks (GANs), which are a type of machine learning model that consists of two neural networks that work together to generate new data.

Generative AI has a wide range of potential applications, including image and video generation, music composition, and natural language processing. It has the potential to revolutionize many industries, including media and entertainment, advertising, and healthcare.

A voice user interface (VUI) is a type of user interface that allows people to interact with devices, applications, or services using voice commands. VUIs are becoming increasingly popular due to their ease of use and the increasing capabilities of natural language processing (NLP) technology, which enables devices to understand and respond to human speech.

VUIs are used in a variety of applications, including smart speakers, virtual assistants, and home automation systems. They allow users to perform tasks or access information simply by speaking to the device, without the need for manual input or navigation.

VUIs can be designed to understand a wide range of commands and queries, and can be used to control various functions and features, such as setting reminders, playing music, or turning on the lights. They can also be used to provide information and answer questions, such as providing weather updates or answering queries about a particular topic.

Edge computing is a distributed computing paradigm that brings computing and data storage closer to the devices or users that need it, rather than relying on a central server or cloud-based infrastructure.

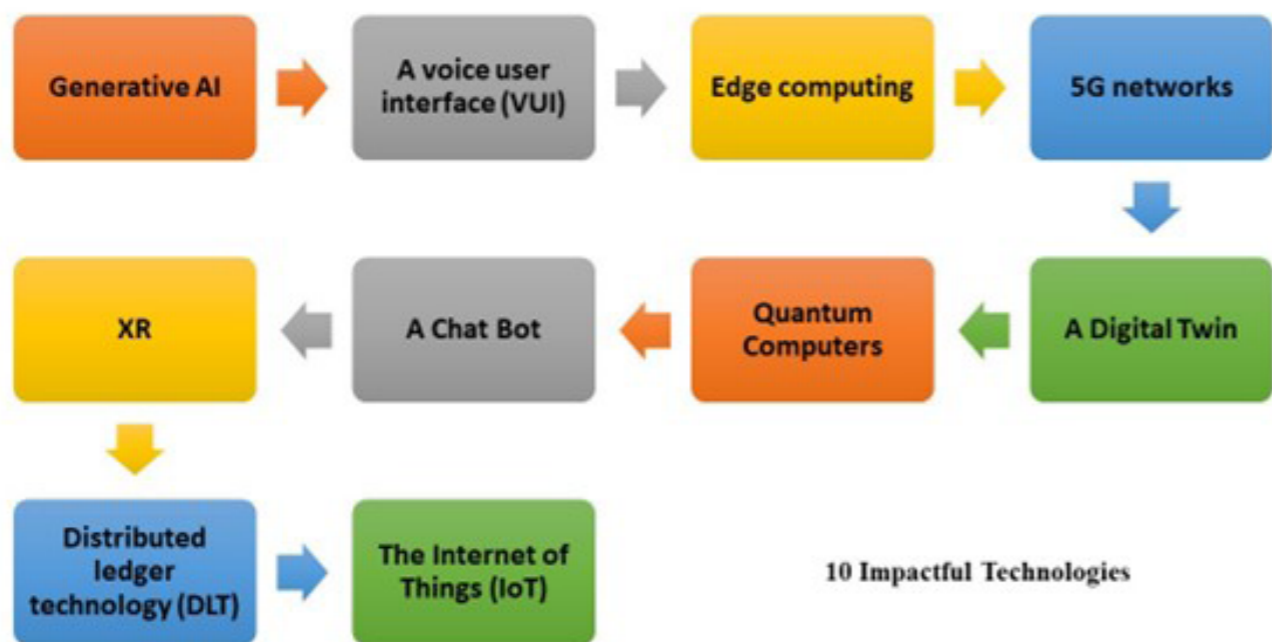
In edge computing, data is processed and analyzed at the edge of the network, where it is generated or collected, rather than being sent back to a central location for processing. This can help to reduce latency, improve performance, and increase the scalability of systems that require real-time processing or decision-making.

Edge computing is used in a variety of

applications, including the Internet of Things (IoT), where it allows devices to process and analyze data locally, rather than sending it over the network to a central server. It is also used in applications that require low latency, such as video streaming and virtual reality, as well as in industrial and military applications where a central server may not be available.

real-time responses, such as video streaming and online gaming.

5G technology is still in the early stages of deployment, and it is expected to roll out gradually over the coming years. It is likely to be used in a variety of applications, including mobile devices, IoT devices, and a wide range



5G networks use a range of technologies and frequencies to provide coverage, including millimeter wave bands, which are high-frequency bands that can provide very fast data speeds, but have limited range. They also use lower-frequency bands, which can provide wider coverage but lower data speeds.

5G networks are expected to offer data speeds that are much faster than previous generations of mobile networks, with some experts predicting speeds of up to 10 gigabits per second. They are also expected to offer lower latency, or the time it takes for a signal to be transmitted and received, which is important for applications that require

of other applications that require fast, reliable connectivity.

A Digital Twin is a virtual representation of a physical object or system. It is created by using data and sensors to monitor the performance and characteristics of the physical object or system, and using this data to create a digital model that reflects the current state and behavior of the physical object or system.

Digital twins can be used in a variety of applications, including manufacturing, healthcare, and transportation. In manufacturing, for example, a digital twin can be used to

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Dr. Ahmed Banafa

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simulate the performance of a production line or equipment, allowing manufacturers to optimize their operations and identify potential issues before they occur. In healthcare, digital twins can be used to model the body or specific organs, allowing doctors to better understand the patient's condition and plan treatment.

Digital twins are created using a combination of sensors, data analytics, and machine learning

problems that are beyond the capabilities of classical computers.

One of the key benefits of quantum computers is their ability to perform calculations that involve a large number of variables simultaneously. This makes them particularly well-suited for tasks such as optimization, machine learning, and data analysis. They are also able to perform certain types of encryption and decryption much more



techniques. They can be used to visualize and analyze the behavior of the physical object or system, and can be used to optimize performance, identify issues, and make decisions about how to improve the physical object or system.

Quantum Computers are different from classical computers, which use bits to store and process information. Quantum computers can perform certain types of calculations much faster than classical computers, and are able to solve certain

quickly than classical computers.

Quantum computing is still in the early stages of development, and there are many challenges to overcome before it becomes a practical technology. However, it has the potential to revolutionize a wide range of industries, and is likely to play an increasingly important role in the future.

A Chat Bot is a type of software that is designed to engage in conversation with human users through a chat interface. Chat

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A Chat Bot is a type of software that is designed to engage in conversation with human users through a chat interface. Chat bots are typically used to provide information, answer questions, or perform tasks for users. They can be accessed through a variety of platforms, including

messaging apps, websites, and social media.

There are several different types of chat bots, including rule-based chat bots, which are designed to respond to specific commands or queries; and artificial intelligence (AI)-powered chat bots, which use natural language processing (NLP) to understand and respond to more complex or open-ended queries.

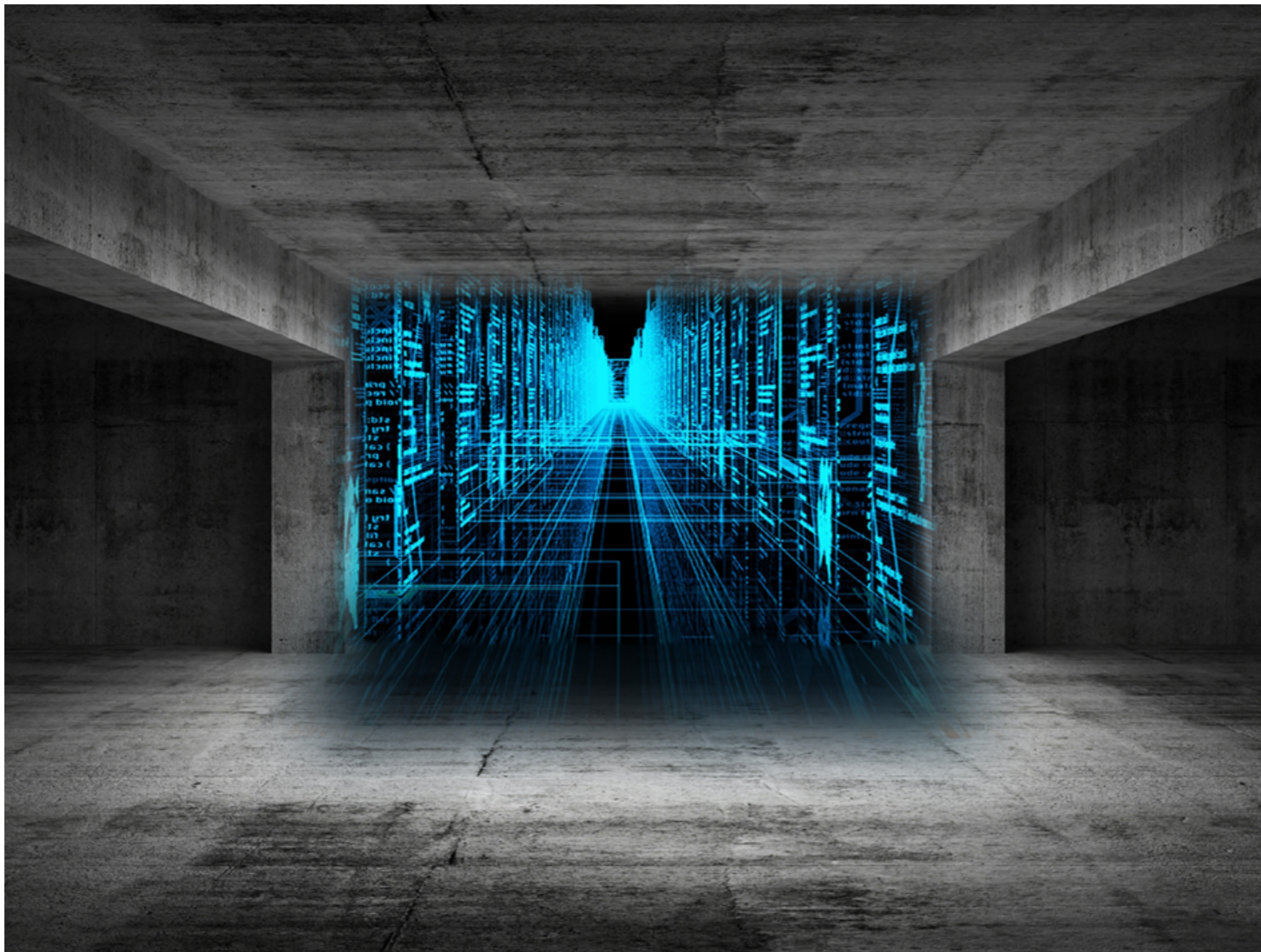
Chat bots are commonly used in customer service, where they can handle routine inquiries and help customers resolve simple issues without the need for human intervention. They are also used in marketing, where they can help businesses to connect with customers and provide information about products and services.

XR is a term that is used to refer to a range of technologies that enable immersive experiences, including virtual reality (VR), augmented reality (AR), and mixed reality (MR).

Virtual reality (VR) is a technology that allows users to experience a simulated environment as if they were physically present in that environment. VR is typically experienced through the use of a headset, which allows users to see and hear the virtual environment, and sometimes also to interact with it using handheld controllers or other input devices.

Augmented reality (AR) is a technology that allows users to see virtual elements superimposed on their view of the real world. AR is often experienced through the use of a smartphone or other device with a camera, which captures the user's surroundings and displays virtual elements on top of the real-world view.

Mixed reality (MR) is a technology that combines elements of both VR and AR, allowing users to interact with virtual elements in the real world. MR typically requires the use of specialized hardware, such as a headset with a built-in camera, which captures the user's surroundings and



allows virtual elements to be placed within the real-world environment.

Distributed ledger technology (DLT) is a type of database that is distributed across a network of computers, rather than being stored in a central location. It allows multiple parties to share and update a single, tamper-evident record of transactions or other data, without the need for a central authority to oversee the process.

One of the most well-known examples of DLT is the blockchain, which is a decentralized, distributed ledger that is used to record and verify transactions in a secure and transparent manner. Other examples of DLT include distributed databases, peer-to-peer networks, and consensus-based systems.

DLT has a wide range of potential applications,

including financial transactions, supply chain management, and identity verification. It is also being explored for use in the development of new products and services, such as smart contracts and decentralized applications (dApps).

The Internet of Things (IoT) is a network of connected devices that are able to communicate and exchange data with each other. These devices can range from simple sensors and actuators to more complex devices such as smart thermostats and appliances.

The IoT is made possible by the widespread availability of broadband internet, as well as the development of low-cost sensors and other technologies that enable devices to be connected to the internet. These devices are often equipped with sensors that allow them to gather data about

their environment or their own operation, and are able to communicate this data to other devices or systems.

The IoT has the potential to transform many aspects of our lives, including how we live and work. For example, smart home systems that use IoT technology can allow users to control and monitor their home appliances and systems remotely, and can provide alerts and notifications about potential issues. The IoT is also expected to play a significant role in the development of smart cities, which are urban environments that use technology to improve the quality of life for residents.

Ahmed Banafa, Author the Books:
Secure and Smart Internet of Things (IoT) Using Blockchain and AI
Blockchain Technology and Applications
Quantum Computing



TONY DRUMMOND

PRESIDENT MOONBOUND CONSULTING
DEMYSTIFYING WEB3 AND GUIDING FOUNDERS ON THEIR JOURNEY
WEB3 ENTHUSIAST & BLOCKCHAIN ADVISOR | TOKENOMICS

Web3 is an extremely exciting, challenging and innovative world full of opportunities for any enthusiastic founder to capture. However, this last market cycle has been especially taxing on the market, creating an extremely challenging environment for new founders building today. It's not enough to simply raise funding—there are many moving pieces to put together and founders need to remain focused on the right priorities during these challenging times. If I were starting all over again, here's some of the advice I would give myself in several key areas:

Team

Rather than trying to grow a huge team, I would be focused on trying to keep my team as small and high quality as possible. High output A players can easily outperform B and C players. A tight team with minimal management structure that's super prioritized with high work output is magical.

All team members should meet three criteria: They should GET the role and understand what has to be done. They should WANT the role and have a desire to complete the appropriate tasks. Finally, they must have the CAPACITY to actually do the role.



Navigating the Uncharted Waters of Web3



TONY DRUMMOND

Tony's diverse twenty-year business career spans roles in equipment operation, software engineering, customer service, project management, sales, marketing, operations and executive leadership.

He has consulted for both small businesses and several multi-billion dollar corporations, driving millions in annualized savings.

He's known within the blockchain space as the co-founder and former CEO/CTO of MicroPets, which scaled from a \$550K to \$207MM market cap valuation in three weeks, attracting 70,000 holders.

His company, Moonbound Consulting, serves startup founders in their web3 efforts, helping them avoid painful mistakes he openly shares while leveraging his diverse knowledgebase to realize their own success.



Development

As an advisor, I've personally seen losses that exceed hundreds of thousands of dollars due to poor development sourcing. As development will encompass a large chunk of the budget, it's critical to ensure quality is being carefully considered.

Ask for referrals and be sure to call them, set up meetings and get a feel for how the company operates. Do they finish projects on time? On budget? Do they make excuses? What happens if you spend months and all of your money, only to be scammed or not have a working product?

I see it all the time and don't think it can't or won't happen to you. Spend the extra week or two weeks to carefully make the right decision as it could make or break you.

Marketing

Aside from development, this is likely another

large expense for founders in web3. A common miss I see is founders try to take the lazy way out by spending a large portion of their budget on influencers and other wasteful marketing tactics. The result? Nearly all of the budget is spent on one-off hyped events and replicable systems where KPIs can be assigned are largely ignored.

The simplest way to get started is to understand your product, who truly benefits from it and what problems it solves for them and then focusing on specifically targeting those prospective customers. With this method, you can leverage content marketing to create useful content, deploy it across your socials and attract (then engage) the right audience.

Tokenomics

Assuming the project has a token, the economics of that token will largely drive a lot of the success of the project. A common issue I see is projects selling a lot of tokens to private buyers early on, yet only selling a small fraction to the public. The result? Unhealthy liquidity pools with very volatile prices.

The goal should be to raise at a reasonable market cap on public/launchpad so you can have enough capital to build a healthy liquidity pool on the DEX. Once a liquidity pool reaches a point where there's nothing of value inside of it except the project's tokens it'll be declared dead and

become extremely challenging to revitalize.

Around 10% of capital in the liquidity pool in comparison to the fully diluted market cap is a pretty healthy pool from what I've experienced. Do not guess on your tokenomics and be sure to seek expert guidance.

Community

It's not enough to simply have a group of people in one location—they must be engaged, feel valued and understand why they are there in the first place. One area I prioritized heavily was getting to know individual members of my



community.

A common mistake I see founders making is thinking that it's the Community Manager's job to handle anything community. While it might be somewhat true, the community loves to hear from leadership. Being present, going on voice chat, sending out an announcement yourself or even simply engaging in the chat is a surefire way to build trust and stand out. Very few founders operate this way and are that accessible. However, this visibility and accessibility tells the right story: The project is trustworthy, the team is working hard and cares about it and they want to build long-term

relationships.

Operations

The last component founders need to keep in mind is to have really strong operations and planning. First, lay out a clear roadmap that sets a clear pathway for all stakeholders. Next, identify the most pressing and valuable tasks to accomplish by using something like a value and ease of completion prioritization matrix. Eliminate any tasks that are challenging and don't drive value.

Now that you're super focused and prioritized, break your project down into individual workstreams. Each workstream will be responsible for moving a component of the project forward, whether it's development, marketing or community. Have a leader over each workstream with clear accountability.

From here, use a tool or framework like the RACI model to clearly define tasks and drive accountability. I can't express enough how critical it is to ensure everything is documented and all stakeholders know what their responsibilities are.

Remember what I mentioned earlier regarding having A players on the team? B and C players begin to show themselves here by making excuses and not hitting deadlines. They slow everyone else down, excessively wasting time and money.

Wrapping things up...

Working in the innovative and rapidly changing world of web3 can be extremely exciting. However, founders should not let excitement and enthusiasm cause them to forget the

fundamentals. In fact, as many builders are inexperienced, following the fundamentals alone places founders ahead of the pack while also cutting down their expenses and time to market.

Although there are many trials and tribulations for founders, I sincerely hope I've shared some actionable steps you can take to drive value for your next big web3 idea today! Be safe, take your time, make careful decisions and operate ethically. It might be easier said than done, but it will make your journey much clearer, less troublesome and more enjoyable.

What comes after the current crypto winter? A cherry blossom or an ice age?

CO-FOUNDER & CEO AT WISDOMISE

FARDADZAND

Blockchain, and crypto as a prime use case of it, are here to remain and grow, as a foundational technology and medium of value creation. Investors, being institutional or retail, despite their size, will definitely miss out if not leveraging this opportunity to their favor. Yet, this would call for a sufficient understanding of the space and utilization of a different set of tools and technologies. Blockchain and AI, I believe, are at the forefront of these technologies.



2021 was an all time high for the crypto industry with BTC hitting almost \$69k in November. More and more, ordinary people, let alone investors, were getting exposed to cryptocurrencies as an alternate asset class - in simple words, a new source of wealth creation.

Crypto was among the hottest topics in every gathering or conversation, and "to the moon!", referring to 10x+ yields, was not unheard-of for many coins. However, as we all know, the story took a different turn and like many other financial markets, cryptocurrencies started to decline sharply as of late 2021 and through 2022. Given the prevailing macroeconomic uncertainty and geopolitical turmoils, interest rates were hiked by the US Federal Reserve and many central banks globally. Inflation rates gradually reached a record high in many parts of the world.

Among different markets that experienced the recent wintertime, the crypto market experienced the coldest weather. As a nascent and rapidly evolving industry, it lacked the kind of solid technological and regulatory foundations that other industries had managed to build over decades. Adding the underlying speculative and greedy nature of the major industry participants to this, we witnessed the crash of some main players over the past one year, which added further fuel to the fire. Terra, Three Arrows Capital, Voyager Digital, Celsius Network, BlockFi, FTX, and Alameda Research are among the biggest meltdowns, leading to hundreds of billions of dollars of investor value being wiped out overnight.

This has naturally led to a sense of despair and negativity among users and investors, who question if the crypto industry will recover or rather see its demise after over 14 years since its inception in 2008.

Inspecting the core root cause of most of the above turmoils reveals something shocking. Blockchain was invented with the central tenet of decentralization, i.e. independence of central authorities, being companies or governments, for key governance decisions, data storage, and control mechanisms.

The aforesaid past crashes reveal the opposite; most of them happened as we trusted and relied on a central authority to possess and control key decisions and actions in the ecosystem (and when that central authority did something egoistical or fraudulent). In other words, crypto as the prime use case of blockchain went against the original promises it originally came to birth to fight for, i.e. the very purpose of decentralization of value creation and value capture. Is this then the end of the crypto era, and blockchain at a larger scale? For sure, not.

Crypto, as a value storage vehicle, possesses essential characteristics that are unmatched (and I am happy to be challenged on each). First and foremost is the trustless and decentralized nature of its storage and transmission, in its true meaning (with BTC as the closest manifestation of it), without relying on a single entity and its skewed decisions. Can you ever think of remitting your money to another point on the other side of the oceans through the traditional banking system in seconds and literally at no cost?

Second is the elevated level of transparency. Have you ever tried tracking your payments and remittances through their routes, and numerous routing parties in-between acting as middlemen, in TradFi, involving several hidden and unhidden commissions and conversions? Last but not least, crypto allows independent entities and individuals to define and promote their own self-designed monetary economies (something unheard-of



prior to crypto, except for virtual point systems such as loyalty programs in much smaller scales and in a more constrained fashion). Add to this list the core benefits of blockchain as an infrastructure technology, across a wide range of applications beyond crypto, and you cannot think of a world without blockchain and crypto, just like a world without internet and email sounds like a joke these days. Yet, the point of argument is what we use blockchain and crypto for and how, just like what and how we use the internet and email (simply, imagine the darknet or phishing scams and you get the point).

If we refute a "crypto apocalypse" scenario, it is vital to identify its role in the future economy. In this article, I would rather focus on cryptocurrencies as an asset class and investment vehicle, ignoring the other potential

use cases of it such as a mass-adopted payment medium or a lending/borrowing vehicle.

I summarize the specifics of cryptocurrencies, making them an attractive asset class, into three buckets. Affinity - cryptocurrencies, by nature, have the potential to attract new demographic groups, particularly, the younger generations who prioritize transparency and autonomy in their transactions (and their mindsets) and are typically more tech-savvy and digital native.

This can open up the asset management space to an untapped segment of the society, a large group which will form the bulk of investors in the near future. Assortment

- cryptocurrencies expand the selection of available financial products by enabling new sources of capital and liquidity. Tokenization of assets (physical or digital) and creation of new asset types offer alternative options not readily available with fiat currency.

IC/DO (Initial Coin/DEX Offering), yield-farming, and staking are just few examples of newly emerged financial products that can have a meaningful room in the forward-looking investors' portfolios. Alpha - most importantly as an asset class, cryptos, compared to almost any other asset class out there, are more capable of generating "positive skews of return". The systematic stress and momentum inherent in

cryptos make them a perfect asset class to uplift yields in orders not conceivable with traditional instruments.

High volatility of cryptos, although seen as a risk factor, if addressed and leveraged well (e.g. via options and derivatives) can be a source of profit as well. Other characteristics of cryptos such as their fast liquidity (easy to sell) and continuous tradability (24/7 markets) signify their alpha-generation potential even further.

To the extent I argue for cryptocurrencies as an emerging asset class, I can emphasize on the potential impediments to their adoption as such. Regulation and supervision is a critical missing element. As much as excessive and stringent

regulation may negatively impact the level of decentralization and innovation in the crypto market, lack of careful and sufficient regulation may perpetuate fraud and concentration of power.

A right balance between these two extremes is necessary for mass market adoption of cryptos as an investment class, especially among institutional and corporate investors. Having said that, I would rather focus, in this article, on another essential (but relatively scarce) element in adopting cryptos, which is the role of advanced technologies, notably AI/ML (Artificial Intelligence/Machine Learning) and blockchain.

Effective trading and asset management with cryptos require collection, analysis, and interpretation of a vast array of information

sources: macroeconomic data, market data, on-chain data, market sentiments, news and blogs, and social media, among others.

Separating the wheat from the chaff (i.e. isolating the signal from the noise), identifying reliable patterns (i.e. market trends that may be short-lived but not immediately apparent), making trade-offs, and taking informed actions in a timely manner (typically at lightning speed), when we are talking of millions of information sources and thousands of asset types (i.e. tradable coins and tokens) are simply beyond human capacity.

This is where, properly developed and sufficiently trained, AI/ML models can change the game and play a pivotal role in building (and sustaining) competitive edge for the next-gen (algo/



FARDADZAND

Fardad is a serial-entrepreneur, and computer scientist and econometrician by background. He completed his PhD in information economics at Delft University of Technology, followed by his postdoc in Platform Business Models at the MIT Initiative on the Digital Economy.

After being with McKinsey and Uber for several years, he established Wisdomise in Switzerland and later in UAE in 2021 with the vision of "Democratizing Wealth Creation". Wisdomise deploys advanced technologies including AI/ML to make exposure to crypto assets, within both the CeFi and DeFi spaces, more accessible and profitable for retail and institutional investors.

He can be reached at: fardad@wisdomise.io.



futuristic traders and asset managers a significant edge over their peers is a deep understanding of the relevant aspects of the blockchain technology, in its broadest definition, and DeFi and smart contracts more specifically (in principle, understanding of how cryptos work).

Synthesizing on-chain data, including identifying whales and monitoring their behaviors, recognizing abnormalities and money movements among whales, DEXs (Decentralized Exchanges), DAOs (Decentralized Autonomous Organizations), and other DeFi (Decentralized Finance) and CeFi (Centralized Finance) components, and continuous evaluation of ICOs would require sufficient (and sometimes, deep) understanding of the

crypto space and how the core components of it including the smart contracts, CEXs (Centralized Exchanges), DEXs (Decentralized Exchanges) and various protocols on different blockchains work and interact.

Should the next wave of asset management companies or their traditional counterparts aim at acquiring or maintaining a competitive edge over their rivals, they should equip themselves with these evolving blockchain concepts and tools (by building them in-house or acquiring

quant) traders and AMCs (Asset Management Companies).

The advantages of AI do not stop here though. Machines are not influenced by market emotions or mental biases (the so-called FOMO effects). AI/ML models are capable of automating certain processes and routines, such as trade execution, market monitoring, and risk control, giving traders and wealth managers more time to focus on strategic tasks as well.

Another competency area that would give

them through acquisitions, partnerships, and investments).

Seasons come and go: 'the long game is the game'

Crypto is currently experiencing one of its lifetime coldest and darkest winters. On top of macroeconomic and geopolitical factors, the industry went against its roots. The numerous giant crashes throughout 2022 contradict the very purpose of cryptos, which, in the first place, were intended to address the problem of centralization of power and authority in the global financial system.

The resulting situation has led to widespread fear and negative sentiment among investors, entrepreneurs, and users. Despite facing these challenges, I and many other crypto-savvies strongly believe that the underlying foundation (and the immense future prospects) of the blockchain technology as well as the impact generated by the established firms already shaping the cryptocurrency industry make it almost "impossible" that this billion dollar (and soon, trillion dollar again) industry faces extinction.

It is important to remind ourselves that the cryptocurrency market is no different from any other market in that it too has a cycle. Similar to other emerging technologies that were initially met with resistance, such as the internet and mobile, crypto has the huge potential to regain popularity and growth.

Evolution of the crypto industry provides the traditional industry of Wealth and Asset Management with a new asset class to better optimize capital returns and manage portfolio risks of the investors.

I strongly believe that the exposure of the AMCs, hedge/mutual funds, and family offices to crypto is inevitable, yet the relative allocation in their portfolios would depend on the risk appetite of their investors. Without crypto exposure, these wealth management institutions would miss a big opportunity to optimally serve their clients and offer them supernormal profits.

Of course, for this to happen, certain contextual factors such as regulatory measures are important for the stability and protection of the industry and its investors (yet, it is crucial to strike a balance and avoid oversaturating or undercutting the market with regulations).

As the cryptocurrency landscape continues to evolve, those financial institutions that do not embrace advanced technologies, such as AI and blockchain, are at a distinct disadvantage, or at least competitive disparity, and are doomed to decline overtime. Being equipped with such relevant cutting-edge technologies in the crypto market is like riding the waves on a surfboard. Businesses should choose wisely: surf or drown!



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A dedicated social media strategist: The secret ingredient for startup success

A social media strategy is a plan of action that outlines how a business or organization will use social media to achieve their marketing and communication objectives.

It generally includes a set of guidelines, tactics and actions that will be used to reach the target audience and achieve specific goals, whether that be building brand awareness, engaging with customers, generating leads or driving sales.

SIDDHARTHA M.

CHIEF OF STRATEGY & INTERNATIONAL BRAND MANAGER,
INTERNATIONAL BUSINESS.



In case of startups, a social media strategy is direly important because it can help them to establish a strong online presence, connect with their target audience, and achieve their business goals in a cost-effective way. Overall social media strategy is a key part of modern business, it's relatively low cost and it can provide great benefits for companies if implemented and executed effectively.

Creating and implementing a social media strategy can be challenging for Chief Marketing Officers (CMOs) and other marketing professionals, as it requires a dedicated effort and a deep understanding of the platforms and audience. CMOs may also have to balance the resources allocated for different marketing strategies and channels, which can make it difficult to devote sufficient time and attention to social media. However, social media has become a crucial component of most marketing strategies and can provide a significant return on investment if executed effectively. This is where the 'Chief Social Officer' or your 'Director of Social Media' comes into play and works closely with the CMO to develop and execute a robust social media strategy.

Having a dedicated 'Chief Social Officer' can be especially important for startups as they look to establish their brand and connect with investors as well as the customers in a cost-effective way. A social media strategist can thus help startups to develop and implement a comprehensive social media strategy that aligns with the overall business goals and objectives.

Some of the key benefits of having a 'Chief Social Officer' or a dedicated social media strategist for a startup include:

- Developing a comprehensive social media strategy

- A Chief Social Officer can help startups to identify

- their target audience, understand what kind of content and messages will resonate with them and how to effectively reach them through different social media platforms.

- Building brand awareness and reputation

A dedicated Chief Social Officer can help startups to build brand awareness and reputation through effective social media marketing. This can include developing a strong visual identity and voice, and creating engaging content that resonates with the target audience.

- Generating leads

A Chief Social Officer can help startups to generate leads by identifying the best social media platforms for lead generation, developing an effective lead-generation campaign and optimizing the conversion rate from lead to customer.

- Cost-effective marketing

Social media marketing can be a cost-effective way for startups to reach their target audience and build brand awareness, and a dedicated social media strategist can help to maximize the return on investment by identifying the most cost-effective tactics and channels.

- Optimizing ad spend

A Chief Social Officer can also help startups to optimize their ad spend by identifying the most effective ad targeting methods and platforms, measuring the ROI of different campaigns, and making data-driven decisions to improve the efficiency of ad spend.

- Monitor and analyse

A dedicated Chief Social Officer will be able to monitor and analyze the performance of the social media campaigns and the startup's social media presence as a whole, this will allow the startup to make data-driven decisions on what works, what doesn't and where to put effort going forward.

- Reputation management

A Chief Social Officer can help startups to build and maintain a positive reputation by monitoring mentions of the company and its competitors, and responding to customer feedback in a timely and professional manner.

- Goals and Objectives

Setting clear and measurable goals that align with the overall business objectives, such as increasing brand awareness, growing website traffic, or increasing sales.

- Target Audience

Applying a detailed understanding of the target audience, including demographics, interests, and behaviors, which can be used to develop content and campaigns that will resonate with them.

- Platforms

Select the most appropriate social media platforms to reach the target audience, based on factors such as user demographics, content type,

- and functionalities offered.

- Content Strategy

Plan for creating and curating content that will appeal to the target audience and achieve the goals, this could include a mix of text, images, videos and other formats.

- Voice and Tone

Set guidelines for the tone, language and messaging that will be used across social media platforms, which should align with the overall brand voice and identity.

- Engagement

Create a defined plan for engaging with customers, followers, and influencers, including tactics such as direct messaging, commenting, and reviews.

- Analytics and measurement

Set a system for tracking and analyzing the performance of social media campaigns and



identifying areas for improvement, this includes metrics such as engagement rate, reach, click-through rate (CTR) and conversion rate.

Budget and Resources

Plan for allocating budget and resources, including staff time, software, and tools, to execute the social media strategy.

In today's digital age, social media plays a vital role in the success of any business. From building brand awareness to generating leads, social media has become an essential tool for businesses of all sizes. As a result, it's critical for the Chief of Marketing and the Chief of Social Media to work closely together to develop and implement an effective social media strategy.

As the Chief of Marketing, the role is to understand the overall business objectives and develop a marketing plan to achieve them. This includes identifying target audiences, developing messaging and branding, and creating campaigns to drive engagement and sales. Meanwhile, the Chief of Social Media is responsible for leading the company's social media efforts, which includes developing and executing a social media strategy that aligns with the overall marketing plan.

When the Chief of Marketing and the Chief of Social Media work together, they can create a cohesive and effective social media strategy that leverages the strengths of both teams. The Chief of Marketing can provide valuable insights into the target audience, while the Chief of Social Media can offer expertise on the best social media platforms and tactics to reach that audience. Together, they can create content that resonates with the target audience and achieve the business objectives.

In addition, the Chief of Marketing and the Chief of Social Media can collaborate on measuring and analyzing the success of the social media campaigns. The Chief of Marketing can use this data to inform the overall marketing plan and make adjustments as needed, while the Chief of Social Media can use it to optimize the social media strategy and improve engagement and results.

Moreover, working together can help in proper allocation of budget and resources, the Chief of Marketing can ensure that the budget is being used efficiently and effectively to achieve the business objectives, while the Chief of Social Media can use their expertise to identify the best tools and platforms for the company's social media efforts.

In conclusion, social media is an essential tool for businesses today, and its impact on the success of a business cannot be overstated. As such, it is critical for the Chief of Marketing and the Chief of Social Media to work hand in hand to develop and implement an effective social media strategy.

By working together, they can create a cohesive, effective and data-driven social media strategy that drives engagement, generates leads, and achieves the business objectives.



THE GLOBAL MENTOR

INSPIRE SOMEONE TO DREAM MORE, DO MORE, LEARN MORE & BECOME MORE

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INSPIRE GENERATIONS

CORPORATE INVESTMENT TIMES

LARISA B. MILLER

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

The stroke of midnight on January 1st brings sounds of joy, fireworks, champagne toasts and wishes for health, happiness, and prosperity. We feel inspired and motivated to take bold new steps, as we happily bid adieu to the challenges of the past year, courageously ready to charge forward into a year of new, untarnished resolutions.

The new year seems to magically plant seeds of renewal, regrowth, and rejuvenation.

The Magic of a
New Year



And this feeling of unstoppable enthusiasm and jubilation lasts roughly 13 days until the day officially known as 'National Quitting Day'. Yes...National Quitting Day. January 13, 2023 - the day when most people abandon their New Year's resolutions.

Why is our resolve and our attention spans so short that we can't make it two full weeks when committing to the pursuit of our New Year's resolutions? The definition of the word resolution comes from the root word resolute. Resolute means to be purposeful and unwavering. We step boldly into the new year excited and unwavering, and then, each day for the first 13 days of the year, that resolve seems to fade.

The freedom to dream, the desire to change, the yearning for the courage to pursue a new pathway forward exists in each one of us at some point during the year, yet the turn of the calendar page, offering 365 blank new pages, seems to give us the fuel we need to proclaim and pursue new endeavors, whether we are ready or not. Perhaps, our success rate would be higher if we acknowledge that we do not need the permission of time to take bold new steps. We do not gain strength, courage, knowledge, ability, or determination magically at the stroke of midnight. All midnight does for us is force us to 'measure up', shining a spotlight on the doubts and inadequacies that we feed in our subconscious. When we pledge to start a new business or vow to lose weight, save money, quit a habit, and then we give up on this pursuit, offering up a hundred justifications to explain this cessation, we often say, "I'll try again next



year", and we wait throughout the year for the next opportunity to start anew with a clean slate, rather than seizing the moment where we stand.

Why do we do this? Why do we set ourselves up for failure, forcing ourselves to commit to a calendar-imposed timeline, whether we are ready or not? Collectively, we must resolve to give up on the fairy dust of a new year, granting ourselves permission to pursue our goals in our own time, starting anytime throughout the year.

Remember, fresh starts occur with 365 sunrises, not with the stroke of midnight on the 31st of December.

To make life changes anytime throughout the year, we must have the courage, formulate the

plan, make the decision, take the action, and be resilient enough to resist the urge to quit when we hit the hurdles, or the journey becomes laborious. Courage is the antivenin to regret, and we must recognize that our dreams and our goals can only happen if we have the courage to pursue them. Hope is good,

but it's nothing without a plan, and when you have the courage and the plan, you have the power.

Often, our biggest barriers to personal growth and development or action towards our goals and resolutions, is our inability to make the decision to begin. You cannot make change or progress without deciding to do so. Make the decision, be resolute in that decision and see it through to the end. Sometimes the end is bitter and sometimes sweet, but each conclusion you reach will leave you strong than you were at inception. You are not a product of your circumstances; you are a product of your decisions.

As Emmanuel Acho stated, "the reason most people fail is because they give up on what they want most for what they want now!" Don't quit... if you quit, you go back to where you were when you first started. Do not be afraid of failure -



failure and quitting are NOT the same. Failure is one of the necessary steppingstones of life, teaching you the largest, most valuable lessons. Failure is a reaction, but quitting is a decision. When you fail, you begin again, knowing that the greatest successes come on the heels of many beginnings. Quitting, however, is finite. As you pursue your goals and resolutions, keep advancing, and do not stop. So long as you are moving ahead, whether rapidly or a turtle's pace, the important thing is that you are moving. Too many people stop, stall, or quit, and they will be left with the regret and wonder of the unknown. The benchmarks of your goals, and the finish line of success, only come into sight if you are moving forward. You can never regret forward momentum - you can only regret quitting.

This new year...2023, let's resolve to get better each day. Let's resolve to start new businesses - even if it's on May 14th instead of January 1st. Let's lose weight, let's save money, let's give back to our communities and let's allow ourselves to be dreamers, starters, doers, and givers. Each day

gifts you with an opportunity to go in a different direction. Each day gifts you with the ability to say yes - or no. And each day gifts you with the blank palette on which you can paint a new masterpiece of life.

If you believe in yourself and follow this plan, you will not be a casualty of January 13th. Instead of waiting for the day when we trade one year for the next, appreciate, instead, the 365 days of progress, education, philanthropy, empathy, kindness, and self-improvement that you gain from your steps forward.

You do not need a day, a resolution, or the magic fairy dust of a ball in Times Square to make you a better version of yourself. You only need courage, a plan, a decision, and the resolve to get 1% better each day...365% better than you were this time last year.

Happy New Year!

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INSPIRE GENERATIONS

CORPORATE INVESTMENT



MOSHELEBOWITZ

CEO AND FOUNDER AT HEALABLES - DIGITAL HEALTH FOR SPORTS & PAIN

MIAMI, FLORIDA / JERUSALEM, ISRAEL

Healables is driving a revolution in digital health with a new class of wearable therapeutics.

"Pain shouldn't be chronic. And we shouldn't have to live with it," says Moshe Lebowitz, CEO, who founded Healables together with Dr. George Lowell, MD, the Chief Scientific Officer.

"We have taken on a vital mission: to achieve faster healing and safer pain relief for people suffering from chronic pain," says Dr. George Lowell, also a retired colonel in the US ARMY who served at the Walter Reed Army Institute of Research.



Healables: Wearables that Heal

Dr. Lowell continues, "Healables has launched an Investment Campaign so that people all over the world have the opportunity to help end chronic pain." Learn more at www.Healables.com

the CE mark and is dedicated towards enhancing sports performance and accelerating recovery in professional and amateur athletes. Healables has teamed up with Israel's premiere olympic organization, The Wingate National Institute



Dr. Michael April, has run his medical practice for over 27 years specializing in sports medicine and pain management. He serves as director of the Healables Medical Advisory Board and has validated the ElectroGear device while pitching in baseball.

ElectroGear is not just for younger people. US based Spectrum Ergonomics CEO Jeff Hiserman is an Orthopedic Physical Therapist and Board member of the Journal of Ergonomics and EC Orthopaedics. He specializes in working with musculoskeletal injuries as well as testing and developing new physical therapy wellness products. Healables is working with Spectrum Ergonomics to validate the ElectroGear wearable and smart knee sleeves with users ages 60-79 in Pennsylvania.

"When I'm playing in a baseball tournament where I'm throwing every day, the Healables device and garment allowed my strength to stay at the same level throughout the tournament or sometimes even increase my strength," says Dr. April.

More than 175 published studies show beneficial effects of the type of microcurrent technology that Healables has advanced in its devices. Dr Andrew David Shiller, a Harvard trained pain rehabilitation specialist and Healables Chief Medical Officer shares, "Throughout my medical career, I have treated over 20,000 patients with various kinds of pain and diseases of the brain, nerves, bones, joints, and muscles. The speed with which microcurrent reduces inflammation of joints, bursa and tendons is remarkable. I have seen chronic intractable joint pain and bone bruising resolve with very

"Without the garment, my strength will normally drop, especially after I pitch. It will go down for a couple of days until it comes back up. With the Healables wearable garment, my strength stayed up the entire tournament. In addition, I've used it for knee pain and I found it to be very helpful. So I'm a very big proponent of Healables for both recovery and for pain relief."

Healables has developed novel wearables that dock with smart textiles and connect with AI to personalize protocols so that every user can get exactly what they need.

Concurrent with our flagship medical product moving through the regulatory process to demonstrate that we can reduce inflammation, relieve pain and accelerate healing without medication, we launched our sports product called ElectroGear at CES.

As a wellness product, ElectroGear already has

for Excellence in Sports. In collaboration with Dr. Michael April, Chief Medical Officer at WelMetrix, together with the Head of Strategic Planning and Innovation at the Elite Sports Department at Wingate, olympic gymnasts and swimmers will be piloting ElectroGear wearable devices. As part of the Healables solution, wearable sensors will measure physiological signals that correlate with recovery, improvement in mobility, agility, speed and power and serve as the Key Performance Indicators (KPIs) that further validate ElectroGear as a premiere performance product.





DR. ANDREW DAVID SHILLER

CMO Healables has treated over 20,000 patients. He earned his MD at Duke University's School of Medicine, continuing at Harvard Medical School, with double residency training in Internal Medicine and Physical Medicine and Rehabilitation.

He completed fellowship training in Integrative Medicine at University of Maryland Center for Complementary Medicine Research.

He continues to study and practice a wide range of healing modalities including Western medicine, natural healing and stress-reduction, Breslou Hasidic meditation, nutrition, electrotherapy, hands-on healing, movement therapy and mind/body awareness.

few treatments."

Two test cases that detail the quick, easily attainable recovery results that Dr. Shiller facilitated:

Jan suffered from severe chronic arthritis. She came to Dr. Shiller in a wheelchair and used two canes to make limited movements. She had two fusions of her right ankle over the past two years and had severe ongoing pain.

Jan had seen top foot and ankle specialist orthopedic surgeons who had no solutions for her. One treatment with the Healables device, and her pain was 50% better. After the second treatment, she walked up the hill to Dr. Shiller's office without assistive devices or pain.

Ron was a high-performance athlete and special

forces soldier in his twenties. He was put on desk duty because of severe pain in his knees. He had bone bruises on MRI scans. His orthopedic doctors didn't have anything to offer except NSAIDs (non-steroidal anti-inflammatory drugs), steroids and percocet which contains the opioid

oxycodone; he depended on these pain meds every day.

MOSHELEBOWITZ

CEO of Healables is a visionary, yet pragmatic leader who believes that humanity is on a positive trajectory and that we all have a responsibility to solve today's biggest health challenges. He has previously served as CEO of a SaaS Startup, Product Manager and UI/UX Designer.

Lebowitz uses his positive energy and rabbinic training to solve business problems differently and innovates through the creative utilization of cutting-edge technology seamlessly integrated together with his new IP and inventions.

Lebowitz practices Hasidic meditation and is trained in craniosacral therapy and Chinese medicine and martial arts.





DR. GEORGE H. LOWELL

CSO of Healables serves on the Board of Directors of BiondVax. He was Chief Scientific Officer for BioDefense at GSK Biologicals. He retired from the US Army as a Colonel where he initiated numerous clinical studies and clinical trials for FDA Approval.

His academic posts include Visiting Scientist at Weizmann and Visiting Professor, Hebrew University-Hadassah Medical Center. Dr. Lowell is a successful entrepreneur, making an exit when his first biotech startup was purchased by GSK.

He is a founder and investor in Healables and serves on the BoD.

Ron had a good initial response to treatment with the Healables wearable device, brought it home and after several weeks - was pain free, without any need for pain medications.

Dr. George H. Lowell is the inventor on more than a dozen biotech patents and has authored over 50 published papers in prestigious medical journals. He has spearheaded numerous clinical studies and clinical trials for FDA approval with tens of thousands of people. He is a successful biotech and medtech entrepreneur and made an exit when his first biotech startup was purchased by the pharmaceutical giant GSK. Dr. Lowell founded and invested in Healables and serves on the BoD.

"88% of people in our user testing program reported significant pain relief. It's a great feeling to know your product helps people," Dr. Lowell exclaims excitedly.

"Physical therapists love that our product is easy to use and the patient can take it home as well," he continues. "This is critical because it is

estimated by the World Health Organization that 770 million people suffer from chronic pain, pain that lasts for more than three months."

Dr. Lowell elaborates on the science behind Healables, "pain is the body's way of telling us that our cells need repair and repair requires energy. Inside mitochondria, the powerplant of the cell, electrons move down the electron transport chain to form the main energy molecule, ATP. When our mitochondria are sick, our cells don't get the energy they need for repair. Healables provides a microcurrent stream of electrons and gentle vibration to kickstart our mitochondria and increase ATP. This is how microcurrent repairs cells and relieves pain."

"Now it's time for us to scale and disrupt the \$79 billion global chronic pain market," says CEO Moshe Lebowitz. Moshe is a visionary, yet pragmatic leader who believes we all have a responsibility to solve today's biggest health challenges. He has previously served as UI/UX Designer, Product Manager and

CEO of a SaaS startup. After recovering from a traumatic brain injury in 2012, he trained in Chinese Medicine and cranio-sacral therapy, techniques that he used to get back on his feet. He founded Healables in 2017 and today, he brings his business acumen, product and management

experience and deep knowledge of health and technology to create, deploy and sell wearable user-centric and patient-centric digital health solutions for sports, pain-relief and inflammation.





working on fast tracking the medical product line through the regulatory and reimbursement routes in the US, UK and EU and are particularly interested in the DiGA legislation in Germany and Europe that reimburses digital health products that consumers can take home like Healables.

In addition to sports and medical, in the future, our core technology can also be integrated into the cosmetic, veterinary and automotive verticals.

When it comes to chronic pain, in Europe alone, the chronic pain management device market is estimated to be worth \$1.45B by 2026. Additionally, the global sport/wellness market is upwards of \$8B, the global medical market surpasses \$2T, and the global electro-cosmetic/beauty market \$50B..

At present, Healables utilizes a hybrid B2B device/SaaS business model focusing on B2B practitioners like physical therapists, physios, personal trainers, chiropractors, osteopaths, massage therapists and other body

workers. Currently the ElectroGear device can be purchased for \$899. A pair of textiles retails at \$99. For practitioners that want to rent out devices, a package of 5 devices is \$3,999. Ten pairs of textiles is \$499 that can then be resold to consumers as individual pairs at \$99. Check out www.electrogear.com to learn more.

Our Market potential is huge because our platform technology is incredibly versatile and can be deployed across multiple verticals along a number of product lines. Initially, we're addressing the wellness vertical through sports. The sports market is exciting because of the rapid go-to-market strategy and we're already selling in multiple countries. In parallel, we're

"Healables is also in discussions with a number of major corporations about licensing our technology for integration with their current products," explains Lebowitz. "As the discussions are on-going, we can't reveal who they are until the deals are public. What's interesting is that these large corporates actually approached us for help."

Contributing to the reason for the huge market, the global pain crisis is further exacerbated by the fact that many people do not have access to effective pain management strategies. The use of opioid medications for the management of chronic pain has become a major public health concern, as they can also be addictive and have potentially serious side effects. There are millions of people in the United States who are addicted to prescription opioid drugs. According to the National Institute on Drug Abuse, around 21% to 29% of people who are prescribed opioids for chronic pain misuse them, and between 8% and 12% develop an opioid use disorder.

Additionally, according to data from the Centers for Disease Control and Prevention (CDC), in the US, close to 719,000 joint replacements were performed in 2018, with the number always increasing as the population ages. During the recovery process, prescription pain medications are at the top of the list of methods that doctors utilize.

In response, the FDA is now encouraging non-pharmaceutical approaches for chronic pain.

"The Healables novel electroceutical device and technology is exactly the type of solution that the FDA is

looking to fastrack as a breakthrough device. When they see our data, I am hopeful that we'll be accepted into the program," says Lebowitz.

The US Congress recently legislated the NOPAIN Act which is a bill designed to prevent opioid addiction before it starts by increasing the use of non-opioid pain management approaches in outpatient surgical settings. The NOPAIN Act is designed to increase use of non-opioid pain management approaches by changing outdated federal reimbursement policies to make it easier for these solutions to enter the healthcare market and get to the people who need them most.

That's why we invented the Healables technology. Our ElectroGear™ wearable product line gets athletes back in the game faster. ElectroGear boosts performance, balance and recovery in athletes and weekend warriors by using advanced AI-driven personalized subsensory microcurrent electricity.

Likewise, The Healables wearable therapeutic is a game changer. Our patented electron stream device is simple, quick, and smart. You can wear it at your clinic or bring it home for remote treatment and monitoring. And because it's a smart device, artificial intelligence will personalize treatment just for you.

Join our international investment campaign and help us put an end to chronic pain. Learn more at www.healables.com



The Metaverse, an area full of opportunities for India



DR. ORIOL CAUDEVILLA

The term Metaverse was coined in Neal Stephenson's 1992 science fiction novel Snow Crash, where humans, as programmable avatars, interact with each other and software agents, in a three-dimensional virtual space that uses the metaphor of the real world.

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In Snow Crash, Stephenson’s “Metaverse” appears to its users as an urban environment, developed along a single hundred-meter-wide road, the Street, that runs around the entire 65,536 km circumference of a featureless, black, perfectly spherical planet.

The virtual real estate is owned by the Global Multimedia Protocol Group, a fictional part of the real Association for Computing Machinery, and is available to be bought and buildings developed thereupon. Access to the metaverse is through L. Bob Rife’s global fiber-optic network, which grew from a collection of small cable television franchises into a global telecommunications monopoly and superseded the traditional telephone system.

Today, the metaverse can be described as a digital reality that combines aspects of social media, online gaming, augmented reality (AR), virtual reality (VR), and cryptocurrencies to allow users to interact virtually. Augmented reality overlays visual elements, sound, and other sensory input onto real-world settings to enhance the user experience. Therefore, apart from cryptocurrencies, VR and AR are the other two most important elements in the development of the metaverse.

In addition, blockchain technology is presently expected to play a major role in building the metaverse, because it permits verifiable



claim of ownership and transferability of digital assets.

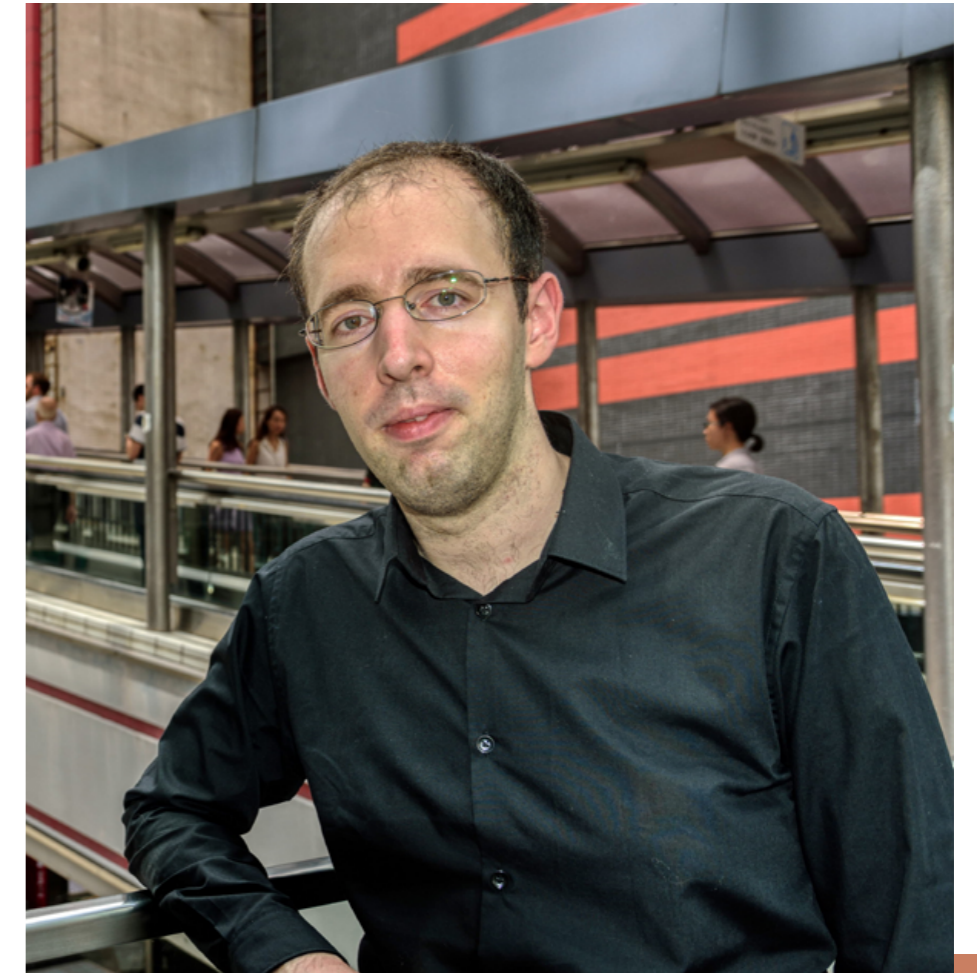
As explained in some of my previous articles, Blockchain is undoubtedly changing the world. It is the technology likely to have the greatest impact on the future of the world economy, and is currently becoming a key player in many industries, like the financial one.

If there was no doubt of the importance of blockchain technology a few years ago, the COVID-19 pandemic, which certainly confronted the whole world with an unprecedented challenge, has turbocharged a financial technology (Fintech) revolution worldwide in general, and also a Blockchain revolution in particular.

Even though blockchain is best known for underpinning the operation of crypto currencies such as Bitcoin, this technology can be used in countless other areas, such as banking, Central Bank Digital Currencies (CBDCs), healthcare, smart contracts, financial services, supply chain management, insurance, IoT, video games...

And, as I just said, Blockchain will play a basic role in the Metaverse.

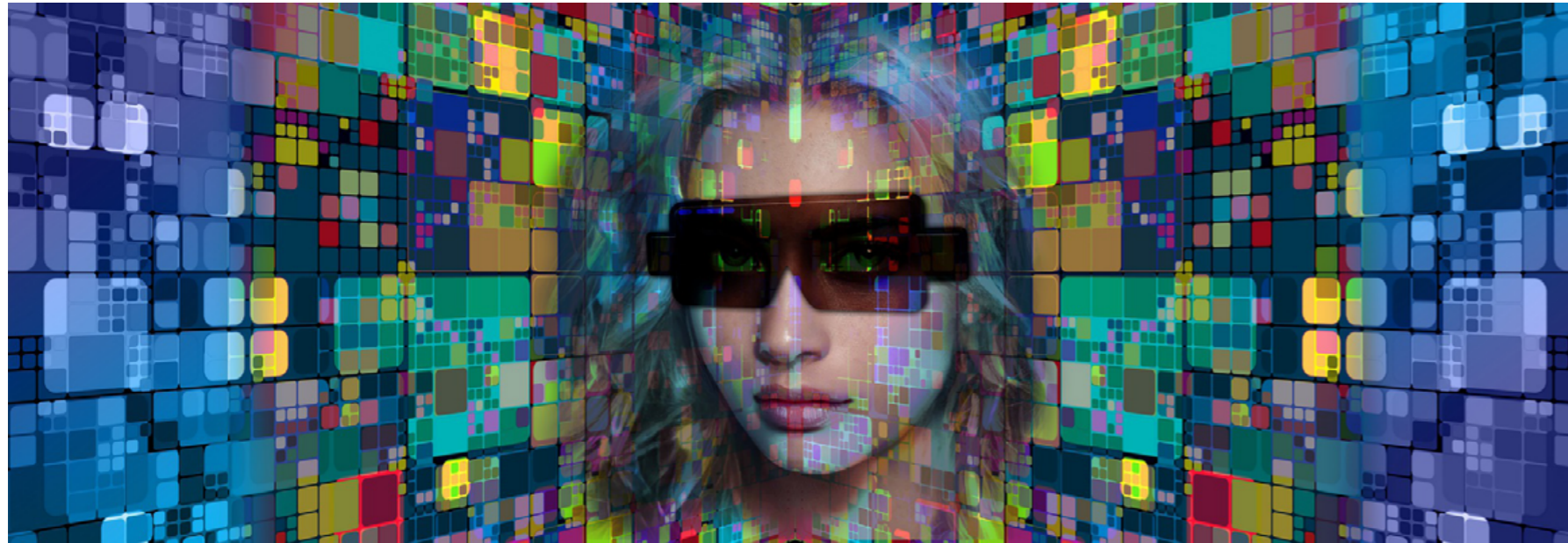
Going back to the Metaverse, 20 years ago, Second Life started as a virtual world and



quickly attracted 1 million users who created a virtual economy of \$500m. Virtual worlds are therefore not new, but the rebranding of Facebook into Meta in October 2021 put an intense focus on virtual worlds and the Metaverse.

Recently, a major concert held in Fortnite was seen by 45 million people and grossed around \$20 million, including sales of merchandise. People who otherwise would not have had access to such experiences, due to geography or cost, can now participate.

Critics of the metaverse lament that it is just an old wine in a new bottle, branding the existing technologies and ideas like VR (virtual reality), AR (augmented reality), AI (artificial intelligence) under a new umbrella. But this



adoption levels, with a study indicating that 80% of respondents have had previous experience with the metaverse, while over half of those surveyed hinted that they were excited about the possibilities of exploring virtual worlds.

India's government has stated that it will provide an enabling environment for

The government has been relying on distributed ledger technologies (DLT) in recent months, using them for its central bank digital currency (CBDC) and streamlining local land registries' operations.

Of course, the Metaverse has its risks too, since the public need to be warned about the rise of allegedly criminal activities of illicit fundraising, frauds and others in the name of metaverse.

To sum up, the Metaverse will quite likely become an important industry in India these years to come, since, as stated in the Deloitte report

might be what the metaverse is really about.

What is the current situation of the Metaverse in India, though?

According to the World Economic Forum, since 2015, India has risen almost 40 places in the Global Innovation Index, now ranking 46th in the world. India also has a thriving culture of entrepreneurship, which has recently experienced significant growth. In 2021, a record 42 Indian start-ups were valued over \$1 billion – behind only the United States and China in the creation of these 'unicorns'. This environment is bolstered by a set of favorable consumer trends, including rising disposable income, increasing smartphone adoption and affordable mobile data.

These developments in the country have been taking place within the broader context of the Government of India trying to foster a digital economy worth up to \$1 trillion. It has developed incentives and policies for technologies and industries that could be viewed as forming the building blocks of the metaverse. Its National Blockchain Strategy was released in December 2021.

Deloitte has predicted that the metaverse industry in India could have an economic impact worth between \$79 billion and \$148 billion by 2035. The prediction was contained in a report titled "The Metaverse in Asia Strategies for Accelerating Economic Impact" that offered an in-depth look into the potential of virtual worlds for the continent.

Deloitte noted that the combination of India's young and tech-savvy population puts it in a pole position to harness the potential of the metaverse. Two other factors Deloitte says will be instrumental in the growth of the metaverse in India are positive regulation from the government and a high level of social acceptance.

In terms of government interest in regulating the sector, Deloitte's report notes that India is among the pacesetters in the industry. With India inching forward toward unveiling the Digital India Act, it is expected that a proper framework will be established to prevent the crimes of inciting violence and spreading misinformation on the metaverse.

Already, the country is showing record-high



Web 3 firms to experiment with new offerings for consumers in the industry. Union Minister of State for Skill Development and Entrepreneurship Rajeev Chandrasekhar announced that "there is absolutely nothing in the law that prevents" firms from exploring metaverse or non-fungible tokens.

mentioned above, the combination of India's young and tech-savvy population, positive regulation from the government and a high level of social acceptance, puts it in a pole position to harness the potential of the metaverse.



Resetting the Mindset!

In any organisation, the decision-making ability of the leaders play a vital role in taking the whole organisation to a growth-oriented direction. It paves the way for the resolution of problems an organisation faces during the entire growth journey.

Now the question comes up, is the healthy state of mind & body all that we need to focus on when talking about the impact of our mindset on day-to-day decision making?

ANUSHRIBHATTACHARJEE

MINDSET (NLP) COACH | SUBCONSCIOUS MIND EVANGELIST
CO-FOUNDER SWASTIKA-THE BLISS (A WELLNESS INITIATIVE)

Impact of Mindset
Coaching in the
Corporate World



This is a question to ponder specially during the unprecedented times of covid, that we all gone through recently in past few years. For many of us the world has totally changed. Be it working from remote location, active participation in child & family care by both the parents, struggling with peer pressure & financial stability, handling relationship issues with spouse, kids & friends, also the skill upgradation to match the expectations of changing times along with several other challenges.

Interestingly, it's significant to note that our "mind" is not our brain.

In fact, the true definition of mind is,

"Our mind consists of various mental states and it's intangible".

Those states are based on our thoughts, emotions, beliefs, attitudes and mental pictures, beyond our capability to measure in numbers.

Whereas, the brain is the hardware through which we experience these mental states. Diverse states of mind create a Mindset. As per an article published by National Science Foundation in 2005, a human brain processes 60-70 thousand thoughts per day.

Recently, in a gathering of senior professionals who were seeking to drive change in their companies, everyone was surprised by how much only mindset dominated the whole conversation. It was clearly evident that mindsets play a significant role in determining outcomes of our actions.

Each & every opinion was based on the people's assumptions & beliefs which were part of the value system of their organisation. They were making all the efforts to know what kind of evidence & reasoning could help to bring in a shift and quit being guided by biased behaviour.

The key assumption in the room was that it was all about the mind. They assumed that our mental assumptions beliefs and logic shapes what we feel and what we do. Let's change our view point a bit and see what fuels up our mindset.

If we understand from deeper perspectives, we would see that our heart guides mind whenever we face some sudden and unusual situation. It takes help from subconscious level belief mapping & programming. To experience it, we can quickly check if our heartbeat changes while experiencing some unknown & tricky situations. Heart plays a highly important role in regulating our emotional experiences.

Let's expand our view a bit more and see how it suggests that we are a lot more than that. All these emotions aren't just derivative of our mental assumptions and beliefs. We all have experienced at various point of time that 'Emotions' shape our perceptions, assumptions, thoughts and beliefs to a deeper level.

Without paying attention to our feelings & Emotions it won't be possible for us to create any solution and the reality is our Heart set is a combination of emotions and feelings. Do we need to understand the role of heart in creating better mindset by expanding our horizons to address our heart set more often?

I think yes!

Our emotions filter how we perceive the world, shape what we believe and this influence our actions?

All this happens on the basis of past experiences & their memories present in our subconscious level, which gets triggered by our feelings & emotions. That's why we tend to act same repeatedly towards certain instances in life.

Now if we bind emotions & feelings together and call them 'experiences, if we scan through our memories how we experienced in the past for a specific event & time, we can decode many issues & their solutions. When we have peaceful emotions, just notice how do we perceive risks!

Are they in the same way as someone who is deeply sad or fearful?

We can consider a situation when we were deeply hurt emotionally by someone, are we likely to trust that person, even if all the objective data suggests we should? Now just look at this scenario, if someone showed us compassion at a time of great need.

What are we more likely to do?

Help that person in all possible ways or just count them as a random person?

Why are we so focused on outcomes?

Today we try to fit in everything from the mindset of scalable efficiency culture view point.

Why & How?

Is it coming from managerial belief system?



The belief coming from managerial system is that if you have the data and perform the right analytics you can deliver whatever is needed.

The key aspect of this view is to break down complex issues into their simpler & smaller parts. Big chunk of tasks broken down into standardised and then those tightly defined tasks to be carried out in uniformity throughout the organisation.

Everything has to be predictable considering it to be the most efficient way to increase the efficiency.

Let's learn to embrace our complexity!
and that starts with the need to move beyond

mindset.

All these analysis, numbers and charts are not enough to drive the change that we are seeking.

Let's seek to understand the heart set.

The fears and hopes that are motivating the actions of those in the organisation. Here, we cannot rule out the role of motivating factors outside the organisation that help to shape the Heart set of those within the organisation.

We need to explore the complex matter & relation between mindset and Heart set. The real insight comes by exploring the edges between these two domains and understanding the dynamics of how one shapes the other and vice versa. We need to look at the people in isolation too. How their Heart set is shaping their mindset & how they network with others while shaping their own being.

As we begin to understand and appreciate the importance of Heart set shaping our mindset we must remember to avoid manipulation in driving the Behaviour of people in our organisations, we need to simply avoid the temptation to try to manipulate emotions to achieve our goals.

What happens when we do that? Basically, it may yield short-term results, but it's rarely sustainable and that challenges the stability of the organisation.

In fact, it usually backfires - when people realize they are being manipulated, they lose trust and become even more resistant to the agendas being pursued. If the efforts to shape emotions are not driven by an authentic desire to cultivate a new set of emotions, they are bound to fail.

There's a huge responsibility on the shoulder of

leaders to live by what they teach to their people.

Organisational narratives can be powerful but they need to be authentic and lived on a daily basis by those who craft the narratives, the leaders at strategic level.

The reality sometimes is very misleading in our organisations when we cultivate a very narrow and misleading view of ourselves as people. The more we hold onto that narrow vision the more challenging we find it to shift from lower state to the higher state, from mounting performance pressure to new and better opportunities.

It's high time that we recognize and address the Heartset that shapes our mindset & as a result our actions. With the resistance to change we'll find that our fear and stress will increase.

On the other hand, if we can draw out hope and excitement, we'll find that we'll be able



to learn and change at an accelerating rate. Consider our Heart set as an enabler of change. In fact, it can be both a barrier as well. However, it's up to us which one will prevail.

A few characteristics of Heart set can be;

It accepts no failure, no quitting, only a pursuit to obtain heart's desire. It has the unconditional passion despite odds.

It pushes through every obstacle, delay, negative self-talk, enemies to defy all logic and persist until manifesting intended results. let's try to reflect on what we want and WHY do we really want it.

What are we willing to do to get it?

For how long will you pursue?

What are we going to feel after getting it?

If our heart set is involved & guiding our Mindset, there is no stopping until we reach your goals as an individual or an organisation. A right combination of Mindset guided by Heart set is required in marriage, in finance and business, everywhere. We can turn our dreams & experience into reality with it.

Let's try & see how we can change our Mindset & thinking patterns about overall organisational alignment. Our thoughts when align rightly with feelings produce excellent results.

Study and practice of cultivating vital life-force through various techniques, including:

- Breathing
- Postures
- Meditations

- Guided imagery

Breathing - Breathe right thoughts in & breathe out self-sabotaging thoughts every-time they trigger unresourceful emotions.

Helpful tips - Mindful breathing also helps improve brain functioning. When a person controls their breathing and regulates it, the amount of the stress hormone called Noradrenaline produced is controlled.

Postures- Our brain and body have two-way communication; it can impact posture and our posture can affect our mood.

In order to have effective decision-making ability, the role of our mood is important.

Helpful tips - Disconnect & putting your phone down a bit away more often helps in maintaining the spine in straight posture.

Meditation - Meditation helps us in the most impactful manner.

- It helps us manage our thoughts.
- Expands our self-awareness.
- Bring us back to present moment.
- Equip us well to fight with negative emotions.
- Increasing patience and tolerance towards oneself & others.

Helpful tips - try doing it for just 5 mins in the beginning & gradually increase the time for best outcomes.

Guided imagery - it is a method specifically used for stress management & creating solutions in the inner state first then work towards making that a reality.



As we are aware that stress borne diseases like, obesity, Alzheimer's disease, diabetes, depression, gastrointestinal problems, heart disease and asthma.

These have trapped most of us in such unprecedented times. The relaxation techniques used in this include, visualising positive, peaceful & beautiful imagery of beaches or a peaceful waterfall, playing with the kids, being with our loved ones.

This technique is also known as visualisation. According to the researches done, guided imagery may help reduce stress and anxiety, promote relaxation, ease various symptoms related to stress.

Hopefully, this article helps in understanding &

bringing the change in Mindset with the help of Heart set in each employee as an individual, being a significant part of the team without whom no organisation can flourish & achieve desired growth.

Wishing a great success to all the readers.

Cheers!

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I just read a book by the founder of IUS Software or, better known as IUS-INFO - Legal Information Portal, Second Place of Birth, where he talks about his fall into a cave in the middle of a forest in the Dominican Republic, from which he somehow escaped after 8 days...

They launched a large search operation... half the world was on legs.

From the edges of the
society

And then my thoughts took me to a world where they report daily about various accidents, fires, earthquakes, mountain... and always immediately everyone goes into action, rescues... and above all, monitors what is happening. But all of this is a kind of material visual world, basically a show... where everyone performs, a kind of tragicomedy.

Namely, I often use the parable in my work as a "psychotherapist" when someone falls into a cave, the one who is not very difficult to see the solution, and the one who looks from the outside, easily directs... mainly because we are in trouble we do not see solutions, but for others we can always be smart or. we can help them because we are not burdened with the problem. Namely, I teach clients how to put themselves out of the problem and look at themselves as a third person. And not here, I'm just teaching them techniques, but most of all I'm researching why they fall into the "cave," what causes them to get lost in themselves. So I'm dealing with their "inside".

Going back to material catastrophes... but does anyone ever wonder what is going on inside these people, can they be helped in any other way... has anyone ever wondered how the author of the book *The Second Place of Birth* felt when he fell into the cave, how he felt when he came back and almost completely lost his property... he fell into another "cave", where it was no longer interesting for the public and people and no aid campaign was launched at that time.

On the road, every day we meet more and more people who are on the brink of survival, there are even more who are far out of sight... and no rescue operation takes place.

There are more and more "rescue" campaigns for those who need treatment, or for those



who have fallen on the social edge, but are no longer interesting for the show. If he was still very famous yesterday and may have slipped somewhere and fallen on the social edge, the edge of survival... no one will ask him or offer him help, but will be on the front pages of the newspaper, like a scandal because it reads well... so still they will earn on his pain and push him over the edge to the end... and then report that they have unfortunately... found a famous person... and then again all the praise about him.

People focus only on material things, what someone lacks... in reality, but most people in this material world only live... Has anyone ever wondered what it really means to live...

We have created such a system that the prisoners of this, every month under pressure... from month to month from year to year... are tired, always on the edge...

People who have slipped to the edge, we don't know them, we don't see them, they shut themselves in and then we prefer to move away from them because we don't know how to help them, because we feel like they're no longer a part of us, that they're wrong now, bad, evil, weird... just running away from them.

But the state has some solutions for these people who co-created it... maybe when they are on the edge, but when they fall, it doesn't help them, it just pushes them to the edges, because then they are in a position where they can no longer fight, but they just keep listening.

I am not talking here about the politicians who run the country, I am talking about the system we have created, which we have set around our necks, as a loop that is tighter every day, so much so that we can still breathe...

I don't know if we will have enough power to ever overcome that. I hope we gather enough strength to cross it with the sword of Democles. If not, the system itself will kill us.

We talk daily about the help of those who come to our country, but we are not talking about those who created it, who are now just about to say goodbye to it.

We place too much emphasis on social society... we should support development, dreams, potentials... by the way if we compare ourselves with neighboring countries... in Austria, no one even asks about what benefits up to a million euros of annual turnover. They want to have as many active millionaires as possible and so they can breathe freely, they are in no hurry, there is less stress, less undeclared work... order is established by itself.

Why do not we make at least half a million, the traffic limit, so that nobody asks us anything?

- Why do not we make our lives easier?
- Why do not we make it all easy?



- Why do we force ourselves to prove ourselves?
- Why do we live for business goals?
- Why do we burn ourselves completely and then get carried away by society like garbage?
- Why?
- ...
- What would we say if we knew that someone fell into a cave and we just left him there?

Could you say: Let's fill up the pit so that no one else falls in and leave him there because he broke his leg and the doctors do not have time now to adjust their salaries?

- What would we do if we saw someone drowning and left him right there?

Could you say: Leave him because there is no room in the hospital and the lines are too long?

Why do not we do that?

Why do not we have the resources when people are sliding to the edge to stop them earlier?

I can write countless questions...

The basic premise is the system and that everything is overcrowded. We live 100% every day, but basically everything we do could be 70% at most. Those who say that they are perfectionists, that they want everything to be 100%, are basically the biggest culprits for this narrowness in time and space. But we are all to blame for following them, nobody forces us to do anything, we choose this path ourselves.

We live so that we do not feel, so that we do not perceive that people slip to the edge because we do not feel, we only store what we see. And we do not see people's plight...

As the Little Prince said... look with your heart and you will see how people really live...

IF YOU'RE GOING THROUGH HELL KEEP GOING



INSPIRE GENERATIONS

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**INSPIRE
SOMEONE**



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