W W W . C O R P O R A T E I N V E S T M E N T T I M E S . C O M

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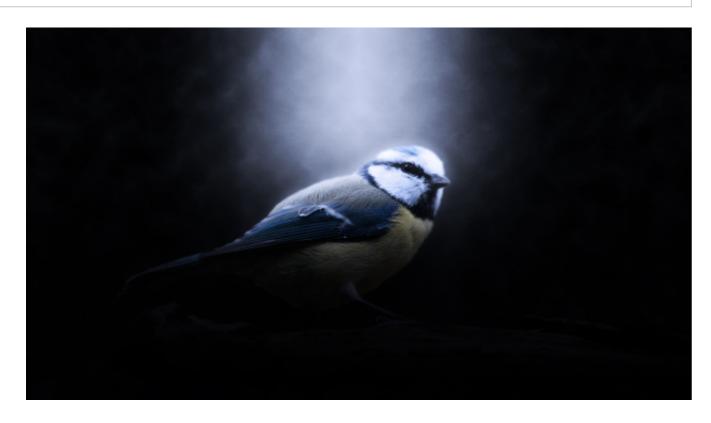






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CORPORATE INVESTMENT TIMES



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

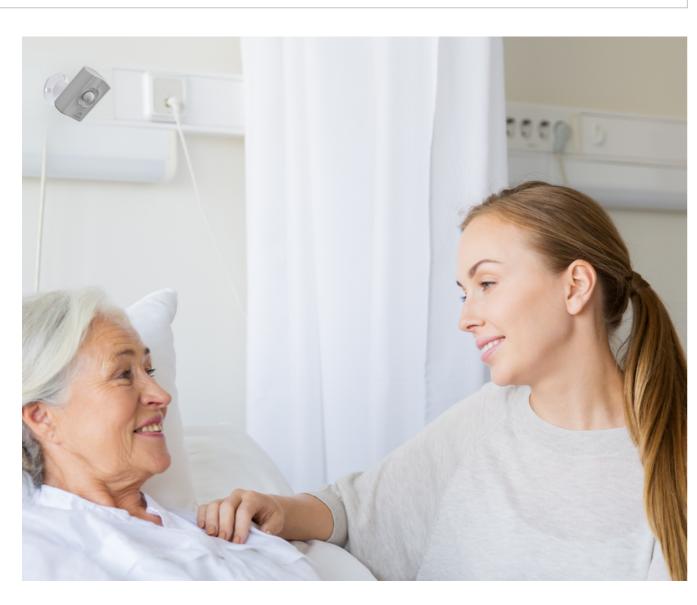
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## Revolutionizing Healthcare:

Unleashing the Power of Contactless

Remote Patient Monitoring for

Personalized, Preventive Care &

Enhanced Well-being

VP MARKETING & BUSINESS DEVELOPMENT NETEERA, ISRAEL





Digital health technologies are reshaping the healthcare landscape, bringing forth a new era of personalized and preventive care. Among these innovations, contactless remote patient monitoring (RPM) emerges as a game-changer, revolutionizing healthcare delivery and improving patient outcomes. In this article, we delve into the crucial role of accurate data in RPM and explore the success story of Neteera, a pioneering provider of an FDA-cleared RPM solution. Neteera is transforming healthcare on a global scale, driving the ecosystem towards a future of personalized care and improved well-being.

### The Rise of Digital Health

The rapid advancements in digital health have paved the way for transformative healthcare solutions. Telemedicine, wearable devices, and health apps are empowering healthcare providers to remotely monitor patients, collect real-time data, and deliver personalized care with unprecedented efficiency.

### Personalized Care: A New Frontier

Personalized care, tailored to individual characteristics such as genetics, lifestyle, and medical history, is gaining prominence. This approach acknowledges the uniqueness of each patient and emphasizes the need for tailored interventions. Digital health technologies, especially RPM, play a crucial role in enabling personalized care to become a reality for patients worldwide.

### **Contactless Remote Patient Monitoring: Transforming Healthcare Delivery**

Remote patient monitoring involves the use of devices (some of which are contactless) and sensors to collect and transmit patient data in real-time. Accurate data collection forms the foundation of RPM, providing healthcare professionals with vital insights into patients' health conditions, enabling early detection of deteriorating conditions, and prompt interventions.

### **Enhancing Hospital Care**

In hospital settings, RPM enables healthcare professionals to closely monitor patients without physical presence, reducing the strain on healthcare resources and minimizing the risk of infections. By leveraging accurate data collection through RPM, healthcare providers can monitor multiple patients simultaneously, analyze trends, and intervene promptly when necessary, leading to improved patient outcomes and reduced hospital stays.

Neteera's RPM technology has opened a vast market opportunity within the healthcare industry. With the increasing demand for remote patient monitoring solutions, Neteera's innovative technology, accurate data collection, real-time insights, and sophisticated algorithms offer transformative benefits for hospitals, long-term care facilities, home healthcare, and rural populations. With FDA clearance and through strategic partnerships, Neteera is poised to capture a significant market share and revolutionize healthcare delivery on a global scale. As the demand for remote patient monitoring continues to rise, Neteera is well-positioned to lead the way in shaping the future of healthcare.

Furthermore, Neteera has secured investments from top-tier investors who recognize the company's potential to make a significant difference in the healthcare landscape. These investors have recognized the value and impact of Neteera's RPM technology and have contributed to the company's growth and success.

Neteera is making a positive impact on healthcare and improving patient outcomes through its revolutionary remote patient monitoring technology.

The field of healthcare is constantly evolving, and it is through collective efforts that we can make a significant impact. With support and partnerships, we can push boundaries, explore innovative solutions, and advance the quality and accessibility of healthcare services.

Neteera's commitment to improving healthcare goes beyond individual interactions. By leveraging the latest technologies, embracing RPM, and fostering a culture of collaboration, Neteera can reach patients in remote areas, bridge gaps in healthcare accessibility, and ensure that everyone has access to the care they need.

Neteera can help redefine healthcare delivery, making it more patientcentric, convenient, and personalized. By harnessing the power of data and analytics, and empowering healthcare professionals, treatment effectiveness and overall patient outcomes could be improved.

Each step taken on this journey is fueled by dedication to making a positive difference in the world. By embracing innovation, nurturing compassion, and prioritizing patient well-being, a healthcare landscape that truly serves the needs of individuals and communities can be created.

The future of healthcare can be transformed and a profound and lasting impact on the lives of countless individuals can be brought about.

For more information on Neteera, please feel free to contact ran.shifron@neteera.com



55 https://corporateinvestmenttimes.com

### **Empowering Long-Term Care**

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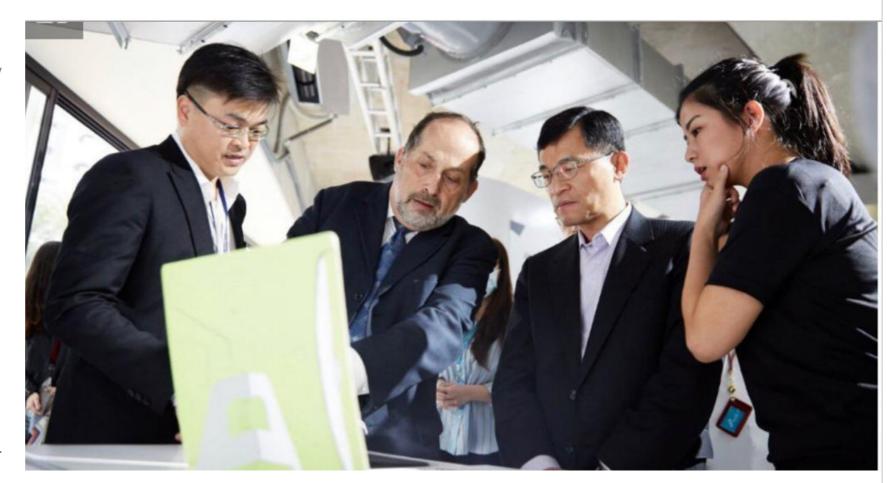
Long-term care facilities face unique challenges in providing quality healthcare to residents with chronic conditions. RPM empowers healthcare professionals to continuously monitor patients and detect health issues remotely, even in remote locations. By integrating accurate data collection through RPM into long-term care settings, healthcare providers can proactively manage chronic conditions, reduce emergency room visits, and enhance residents' overall quality of life.

### **Reaching Rural Populations**

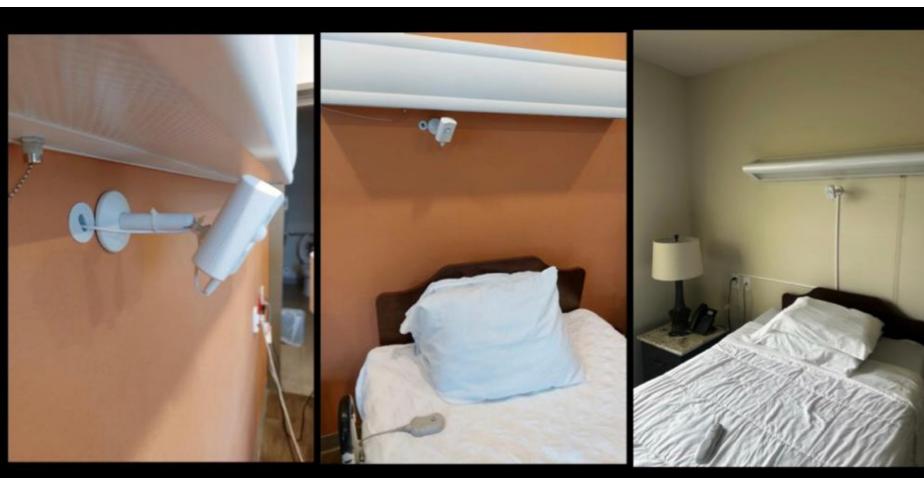
RPM has the potential to bridge the healthcare gap in rural areas where access to specialized services is limited due to geographical barriers. Leveraging accurate data collection enables healthcare providers to extend their reach to remote and underserved populations, monitor patients' health remotely and deliver timely interventions. This approach improves health outcomes, reduces the burden on patients who would otherwise need to travel long distances for medical care, and saves lives.

### Telemedicine Providers - A New Way of Providing Care

Telemedicine providers leveraging remote patient monitoring in nursing homes and home care benefit in numerous ways. RPM can improve access to care for those who may have mobility issues or difficulty leaving their facility or home for in-person medical appointments.



### Sensors Installed In Nursing Homes



Residents and patients using RPM/telemedicine services can receive medical care from the comfort of their own rooms and homes, without the need for transportation. Furthermore, RPM can facilitate communication and collaboration among clinicians, leading to better coordination of care. Telemedicine providers can help prevent hospitalizations and emergency

department visits through RPM by providing timely intervention and support. This can not only improve patient outcomes, but also reduce the burden on healthcare systems. Lastly, by preventing hospitalization, RPM can reduce the need for in-person visits to the doctor's office or hospital, leading to cost savings for both healthcare providers and nursing home residents/home care patients.

### The Role of Accurate Data and Success Story of Neteera

Accurate data collection is pivotal in remote patient monitoring. Reliable and real-time patient data allows healthcare professionals to monitor patients' health conditions effectively and make informed decisions free from errors or inconsistencies.

When healthcare providers rely on accurate data collected through RPM,

JULY 2023 | EDITION



they gain valuable insights into patients' vital signs, medication adherence, and other relevant metrics. This comprehensive and upto-date information enables early detection of deteriorating health conditions, allowing healthcare professionals to intervene promptly and prevent complications.

Furthermore, accurate data collection through RPM facilitates the implementation of personalized care. By monitoring patients' health parameters remotely and continuously, healthcare providers can effortlessly tailor healthcare landscape.

Neteera's RPM solution combines a cuttingedge contactless sensor technology with
sophisticated algorithms yielding advanced
data analytics (such as patient baseline vital
signs, and behavioral parameters), providing
healthcare professionals accurate and realtime multiple patient/location data in one
centralized APP. This enables early detection
of health issues, facilitates proactive
interventions, and improves patient outcomes.
Neteera's success in obtaining FDA clearance

### **How the System Works**





interventions to each patient's specific needs. This approach allows for timely adjustments in treatment plans, medication dosages, and lifestyle recommendations, resulting in improved patient outcomes.

Neteera, a leading provider of RPM solutions, has successfully attained FDA clearance for its innovative technology providing accurate data compared to other technologies available in the market to date. Along with strategic partners, Neteera is deploying its RPM solutions on a massive scale, transforming the

and its strategic partnerships demonstrate the effectiveness and reliability of their RPM solution in the field, solidifying their position as a leader in the industry.

### Neteera: Deploying RPM Solutions for Improved Quality of Life and Quality of Care

Neteera has emerged as a leading provider of remote patient monitoring solutions, making significant strides in the healthcare industry. Their RPM solution, built on cutting-edge sensor technology

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and advanced data analytics, has garnered mass deployment in US-based skilled nursing facilities, validating its reliability and effectiveness.

TapestryHealth, a leading US telemedicine and RPM services provider, has been using Neteera's solution to monitor their patients in multiple locations. Mordy Eisenberg, NHA, Co-Founder/Chief Growth & Product Officer says, "Neteera's cloud-based solution is the missing link for a seamless and passive remote patient monitoring experience. For the first time, our clinicians have access to an efficient contactless solution allowing them to identify patients in need, prioritize patients at risk, and use the data to better understand patient status, improve care, and prevent rehospitalizations. We are freeing up staff in our partner SNFs from patient vitals collecting, improving their workflow, reducing stress and friction, and saving money. In turn, we have significantly reduced the clinical blind spots in our partner facilities."

Neteera's platform changes the way patients are monitored. Most importantly, it dramatically increases patient comfort while collecting a plethora of valuable continuous data, leading to meaningful clinical decision making by caregivers who no longer need to be burdened with tedious manual patient monitoring.

With a focus on accuracy and real-time data collection, Neteera's RPM solution empowers healthcare professionals to make informed decisions based on the most up-to-date patient information. This technology enables early detection of health issues, facilitates proactive interventions, that can ultimately save lives.

Neteera's success can be attributed not only to their commitment to accuracy and reliability but also to their strategic partnerships. By collaborating with healthcare providers, technology companies, and regulatory bodies, Neteera has established a strong network that supports the widespread deployment of their

RPM solutions.

### Conclusion

Accurate data collection through remote patient monitoring is revolutionizing healthcare, enabling personalized care and improving patient outcomes. Digital health technologies, such as RPM, are reshaping healthcare delivery in hospitals, long-term care facilities, and remote rural populations.

As the healthcare industry embraces the potential of accurate data and RPM, companies like Neteera are leading the way with their FDA-cleared solutions and strategic partnerships, deploying what can be lifesaving technologies at a large scale.

By harnessing the opportunities presented by accurate data and RPM, we move closer to a future where healthcare is truly patient-centered, efficient, and accessible to all, ultimately improving global health outcomes.

http://www.neteera.com/





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DENMARK

## CHRISTEL ROSENKILDE CHRISTENSEN

Unleashing the Power of Conscious Leadership

Conscious leadership encompasses a heightened level of self-awareness, empathy, and a deep understanding of the interconnectedness of all stakeholders. By tapping into consciousness as a tool for excellence, leaders can elevate their leadership to an extraordinary level of elite consciousness, harnessing their energy and insights for transformative change.

The Shift in Mindset and Energy:

TIMES · JULY 2023

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While traditional values of integrity, authenticity, and ethical decision-making are essential for leaders, my experience working with world leaders, entrepreneurs, and elite performers across various fields has shown that there is untapped potential in harnessing our energy and becoming catalysts for positive change.

Energistic Leadership@, a concept I pioneered in 2008, raises awareness for a more conscious way of leadership and emphasizes how much our energy matters. Our thoughts, choices, and actions determine our energy, and according to quantum physics, this energy knows no distance - our impact is limitless, both positive and negative. Einstein called it Spooky Action - science now call it quantum entanglement. We are all interconnected. Now is the time to choose consciousness moving forward.

Reconnecting with Purpose and Guided by Something Greater:

To thrive in today's ever-changing world, leaders need to reconnect with their purpose and align it with something greater than themselves. By allowing ourselves to be guided by our vision, strategy, and decision-making, we become co-creators of a better world, guided by a force beyond our individual selves.

The Importance of Consciousness in the Modern Age:

I have had the privilege of guiding and empowering global leaders, decision makers, and elite performers to find a new level of wellbeing, unlock their true potential and create profound impact. Through my expertise, I have helped executives establish alignment in their personal leadership, their company's vision, and their team dynamics, resulting in remarkable outcomes and transformative results. I participate and advise in critical negotiations intuiting pitfalls and upgrade intention to drive more meaningful and purposeful outcomes. Moreover, I have inspired sales forces to elevate their wellbeing, performance and positive impact. When it comes to investments, I am called to assist both private individuals and corporate. I assist affluent families to strike a harmonious balance between financial success and meaningful impact, experiencing transformed and extraordinary lives for all family members.

Additionally, I have supported elite athletes in their quest for excellence, not only helping them reach and maintain top rankings worldwide but by leveraging the power of their mindset, these athletes positively impact the world with their inspiring journeys. Furthermore, I have uplifted political figures, entertainers, and front figures equipping them with the tools to cultivate balance in their lives while creating a more significant impact and advancing their careers embracing their true potential, leaving an indelible mark on their audiences and the industry as a whole.

In our current era, our minds and energy have undergone changes. Lockdowns and global health crises have heightened our sensitivity, allowing us to shelter our energies and detox from negative influences. However, workplace well-being has suffered, and retaining critical talent has become a challenge worldwide. By unlocking our wisdom through consciousness, we can make sense of the changing world we

live in and guide future generations towards sustainable and life-enhancing solutions.

The Ripple Effect:

Conscious leadership radiates outward, creating a ripple effect that extends beyond the leader themselves. Our thoughts, choices, and actions emit energy that corresponds to our vibration, enabling us to change lives, achieve remarkable results, and transform the



world. When leaders embody conscious practices, they inspire and empower their teams, fostering innovation, resilience, and employee well-being. Furthermore, conscious leadership extends beyond organizational boundaries, as leaders become advocates for positive change in their communities and the world.

Results that Prove It Matters:

Let me share an example that demonstrates the tangible impact of conscious leadership. Peter, the head of a global sales organization, organized a strategy seminar for their regional sales directors who oversaw call centers. By focusing on the energy they emanated as individuals and aligning it with their strategy and goals, they experienced a remarkable transformation.

Initially skeptical, they became enthused as I, with my extensive global business and academic background, highlighted the pitfalls in their strategy and addressed issues they had never discussed before.

Through an exercise, I demonstrated the impact of their thoughts on the energy surrounding them, providing insights into lost deals despite their best efforts. By the end of the workshop, they witnessed a remarkable 40% improvement, with the previously underperforming call center operating at 120% capacity. These tools and mindset can be applied to any strategy, group, or goal, resulting in thriving individuals, sustainable success, and a profound impact.

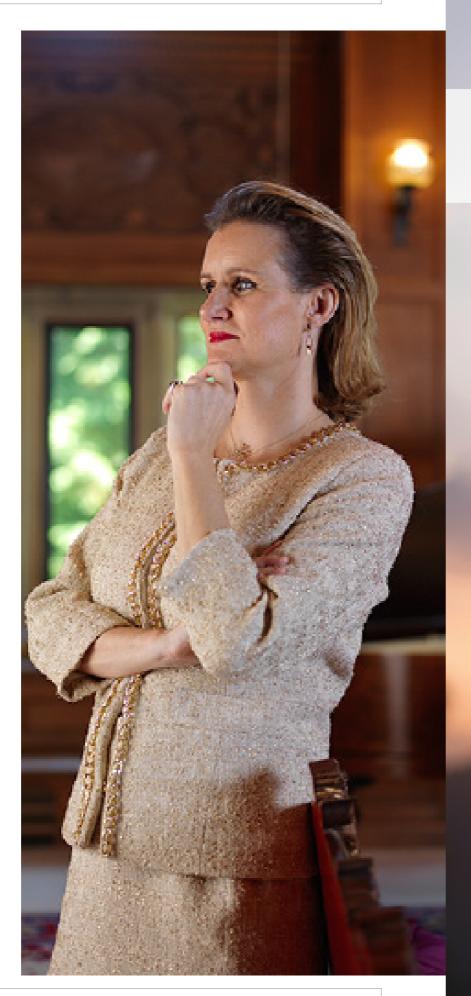
Now, envision a world where everyone adopts this mindset and utilizes these tools. By embracing conscious leadership as an active awareness shift and employing a toolbox that fosters a thriving workforce, we can achieve better results and create a ripple effect of positive change throughout the stakeholder chain.

### Conclusion:

The power of conscious leadership cannot be understated. As catalysts for consciousness, leaders have the ability to transform organizations, inspire teams, and leave a lasting impact on the world. It is our collective responsibility to cultivate consciousness, embrace the ripple effect we can create, and strive for a world where our actions leave a positive and enduring legacy.

Together, let us embark on a journey of conscious leadership, inspiring one another and igniting transformative change for a better future.

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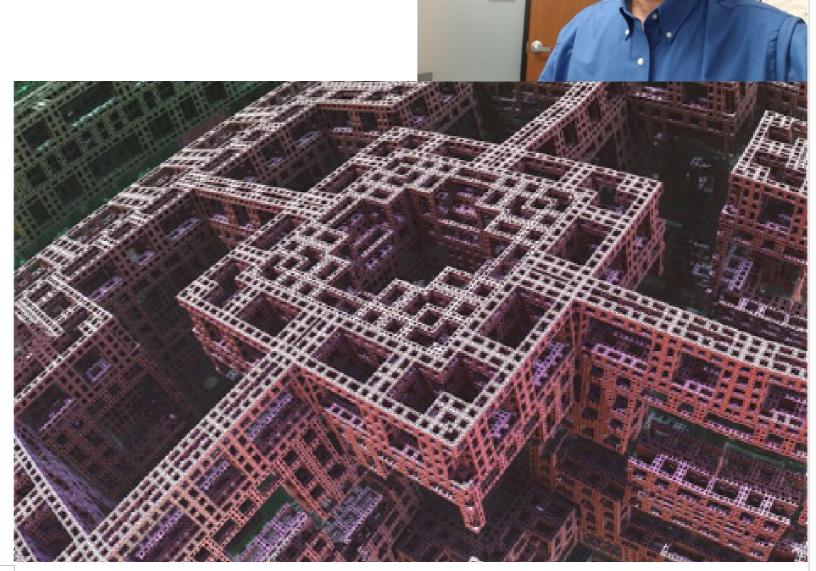
SAN FRANCISCO BAY AREA

# 15 Tech Trends in 5 years

The future is constantly shaped by technological advancements that revolutionize the way we live, work, and interact. In the next five years, several key technology trends are expected to emerge and drive significant transformations across various industries.

These trends encompass a wide range of areas, from artificial intelligence and IoT to 5G connectivity, blockchain, and sustainability. This overview aims to provide a comprehensive glimpse into the major tech trends that will shape the coming years, offering examples and insights into each trend's potential impact.

# PROF. AHMED BANAFA



Artificial Intelligence (AI) Advancements:
 AI-powered personal assistants and chatbots will become more sophisticated, capable of understanding complex queries and providing detailed responses.

Al-driven automation will transform industries, such as manufacturing, healthcare, and logistics, increasing efficiency and reducing costs.

Machine learning algorithms will continue to improve, enabling better prediction and decision-making in various domains.

Internet of Things (IoT) Expansion:
 IoT devices will become more pervasive in homes, workplaces, and cities, facilitating the interconnection of various devices and systems.

Smart homes will offer advanced automation and energy management, with devices like smart thermostats, lighting systems, and security cameras becoming mainstream.

Smart cities will leverage IoT technologies to optimize transportation, waste management, energy usage, and public safety.

5G and Next-Generation Connectivity:
 The widespread adoption of 5G networks
 will revolutionize communication, enabling faster speeds, low latency, and seamless connectivity.

Industries like autonomous vehicles, remote surgery, and augmented reality (AR)/virtual reality (VR) will benefit from the enhanced capabilities of 5G.

Internet access will become more

- accessible globally, bridging the digital divide and enabling the growth of emerging economies.
- 4. Extended
  Reality (XR)
  Advancements:
  Augmented Reality
  (AR) and Virtual
  Reality (VR) will
  continue to evolve,
  transforming
  industries such
  as gaming,
  entertainment,
  education, and
  healthcare.

AR will find broader applications in retail, with virtual try-on experiences and interactive product displays becoming more prevalent.

VR will offer immersive training experiences, enabling professionals to practice complex tasks in a safe and controlled environment.

Edge Computing:
 Edge computing will gain prominence,
 allowing data processing and storage
 to occur closer to the source, reducing
 latency and improving real-time decision-making.

Edge devices will become more powerful, supporting advanced Al and IoT applications in remote locations or areas with limited connectivity.

Artificial Intelligence (AI) Advancements

Internet of Things (IoT) Expansion 5G and Next-Generation Connectivity Extended Reality (XR) Advancements

**Edge Computing** 

Blockchain and Distributed Ledger Technology (DLT)

Cybersecurity Advancements

Sustainable Technologies

Quantum Computing Biotechnology and HealthTech Innovations

Robotics and Automation Biometric Technologies

Advanced Data Analytics Renewable Energy Storage

Industries like autonomous vehicles, smart grids, and industrial automation will leverage edge computing for faster and

Blockchain and Distributed Ledger
Technology (DLT):
Blockchain technology will continue to
disrupt various sectors, such as finance,
supply chain management, and healthcare,
by providing transparency, security, and
decentralization.

more efficient operations.

Governments and organizations will explore the use of blockchain for secure identity management and digital voting systems.

Privacy and Ethical Considerations

7. Cybersecurity Advancements:
With the increasing frequency
and complexity of cyber threats,
cybersecurity measures will become
more robust and sophisticated.

Artificial intelligence and machine learning algorithms will play a significant role in identifying and mitigating emerging threats.

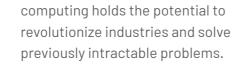
Biometric authentication methods, such as facial recognition and fingerprint scanning, will gain popularity as more secure alternatives to traditional passwords.

8. Sustainable Technologies:
The focus on sustainability will drive

the development and adoption of ecofriendly technologies across industries.

Renewable energy solutions, such as solar and wind power, will become more accessible and cost-effective.

Electric vehicles (EVs) will gain traction, with advancements in battery technology and charging infrastructure supporting



10. Biotechnology and HealthTech Innovations:

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Biotechnology advancements will revolutionize healthcare, with personalized medicine, gene editing, and regenerative

> therapies becoming more prevalent.

Wearable devices and health monitoring technologies will enable individuals to track and manage their health more effectively.

Telemedicine and remote patient monitoring will continue to expand,

improving access to healthcare services and reducing healthcare costs.

11. Robotics and Automation: Robotics and automation will transform industries such as manufacturing, agriculture, and logistics, enabling increased efficiency and productivity.

Collaborative robots (cobots) will work

alongside humans in various settings,

performing repetitive or dangerous tasks,

Energy storage technologies, such as advanced batteries and hydrogen fuel cells, will become more efficient and affordable, enabling greater adoption of renewable energy sources.

and improving workplace safety.

Autonomous delivery systems, including drones and self-driving vehicles, will become more common, revolutionizing the transportation and logistics sectors.

12. Biometric Technologies: Biometric authentication methods, such as facial recognition, fingerprint scanning, and iris recognition, will see broader adoption in various sectors, including banking, travel, and security.

Biometric data will be utilized for identity verification, access control, and personalized user experiences across different devices and platforms.

Advancements in biometric technologies will enhance security and convenience while raising privacy concerns that will need to be addressed.

13. Advanced Data Analytics: Data analytics will continue to evolve, leveraging big data and Al techniques to extract valuable insights and support datadriven decision-making.

Predictive and prescriptive analytics will enable organizations to anticipate future trends, optimize operations, and enhance customer experiences.

Real-time analytics will become increasingly crucial, empowering businesses to respond quickly to changing market dynamics and customer demands.

14. Renewable Energy Storage:

Large-scale energy storage solutions will support the stability and reliability of renewable power grids, reducing reliance on fossil fuels.

The integration of renewable energy storage systems with smart grids will enable better energy management and grid optimization.

15. Privacy and Ethical Considerations: As technology continues to advance, privacy and ethical considerations will become increasingly important.

Stricter regulations and frameworks will be developed to govern data privacy, algorithmic transparency, and the ethical use of emerging technologies.

Organizations will be expected to prioritize user privacy, data protection, and responsible Al deployment, fostering trust among users and stakeholders.

As we look ahead to the next five years, these technology trends hold tremendous potential to reshape our world. From Al and IoT to blockchain, renewable energy, and biotechnology, each trend brings about transformative opportunities and challenges.

It is crucial for individuals, businesses, and policymakers to understand and embrace these trends, harnessing their power to drive innovation, improve lives, and address pressing global issues. By staying informed and adapting to these emerging trends, we can navigate the exciting future that awaits us and harness technology's potential for the benefit of all.



their widespread adoption.

9. Quantum Computing: Quantum computing will continue to advance, offering unprecedented processing power and the ability to solve complex problems more efficiently.

Quantum computers will have implications for various fields, including cryptography, optimization, drug discovery, and climate modeling.

While still in the early stages, quantum



# ALEX ROGOZEA

CREATING THE VIRTUAL SELF 2.0 WITH NEUROTECH

@ NEURALECHO LABS

BUCHAREST, ROMANIA

# Emotionally Intelligent Products

What is it about products that change the world? Where is that secret recipe hidden? Immense brand love, exponentially growing sales and almost free word-of-mouth marketing - where is the "Entrepreneur's manual" for that? The thing is, if it was as straight-forward as reading the final chapter of a book, humanity would be living a much better life right now. And, in all fairness, there are many things to improve to the benefit of all living beings.



### "Solve a problem!"

There's a rule in the startup world, written in big, bold letters: "Solve a problem!". Now, this is a great rule, because it encourages builders to create something useful, something that people ask for. Most founders follow the rule because it's easy and fast to get funded, to go to market, and to sell such a product. Bringing food to hungry mouths will ensure the food is collected immediately.

There is however a catch - anyone with a decent degree of empathy knows that big problems are usually silent, are usually drowned and pushed into the back of the mind. Those are the problems that are seemingly unsolvable, that are no longer worth the effort of thoughts and spoken words. Feeling demotivated is not a spoken problem. Being in pain when you're old is not a spoken problem. Having to press 100 small buttons repeatedly to write this sentence - is not a spoken problem. But take a step back and see where we are: they are problems, they do need solutions. Even though they're left buried somewhere deep, under Instagram filters and 10-minute food delivery apps.

Those problems turn into dreams, they turn into invisible pains - just a background noise that our minds have learned to ignore, put somewhere next to unfulfilled childhood dreams.

But we'll get back to them later in this article.

### **Emotional Intelligence**

What about Emotional Intelligence, or EQ? For the last 50 years or more, it has been on the lips of psychologists, mentors and business people.

In short, it refers to the self-awareness of



one's own thoughts, own emotions, and the effects of one's actions on their environment; the honesty with which we look deep within ourselves is critical: "Know thyself!". It's also about being receptive to other people's thoughts, emotions and actions. And again, honesty is critical. In the end, the way one manages this information contributes greatly to the future they make for themselves. Harvard Business School identifies it as one of the most important treats that lead to success.

Does it apply in any way to creating products that people love? We'll see in a few moments.

**Tech Problems** 

But first, what about technology? Well, engineers, researchers and scientists love technology - it's the only way to spend the bigger portion of one's life in the company of "Give a man a fish, you feed him for a day. Teach a man how to fish, you feed him for a lifetime." We probably all heard it before, and we probably all expect that most of us, human

About 20 years ago I started my professional journey with a bachelor degree in Computer Science, in Bucharest, Romania. During my studies I took a summer-job as a Video Editor, which turned into a 7-year long career at one of the biggest TV stations in Eastern Europe.

I then moved to London for a master's degree in Visual Effects, and slowly shifted back to my first love: I worked on A.I. robots, digital avatars and published amazing research alongside bright minds.

Today I run NeuralEcho Labs (<a href="https://neuralecho-labs.com">https://neuralecho-labs.com</a>) where we're working on applying brain wave human-computer interaction to a cool, user-centric product: the Neurogamer.

equations, variables, diagrams and transistors without losing one's mind. Day and night, drinking litres of coffee, putting all the effort needed to solve one problem, just so you can take a step and find the next one. Technology problem solving is straight-forward: if it doesn't work - there's a problem; if it works but it can be improved - there's a problem. It's almost like technology is telling you that something needs fixing, and you need to find a solution.

It sounds familiar, doesn't it? It's a very similar pattern with how most startups address the pool of problems they choose to solve.

**Engineering with Emotional Intelligence** 

beings, will ask for a fish, not for an online fishing course. That's why problem solving is so financially rewarding. I think we can aim for an enlightening analogy: "Listen to the users' words, and you'll solve their immediate problems. Listen to the users' emotions, and you'll fulfil their biggest dreams."

It requires more effort. It's more uncomfortable. It's surely less certain. And no one tells you clearly what's hidden deep inside their mind. Not many people remember it. That's where EQ comes into play: one uses their ability to identify silent





wishes by empathising, and understanding more of the users' behaviours rather than their words.

Obviously, no one wants to do things for free, but the reward is proportional to the size of the wish you fulfil. Let's take ChatGPT as an example: despite every app built on top of it, in spite of all its inaccuracies and inconsistencies - the spark of fulfilling a drowned wish is what made it so popular. ChatGPT is the first teaser of an artificial construct that can communicate with us at a decent level. We dreamed about it since the first sci-fi films that showed Al replying to us in a meaningful way.

### Think BIG

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No one dares to tackle invisible problems, pains, dreams, because of a consistent focus on what's simple, what's fast and what's obvious.

We will surely sell an app that synchronises all our calendars - and please, make a good one - but we might find solutions for mindcontrolled human-computer interaction, for world hunger, for increasing social collaboration and self-awareness. We might make keyboards and mice obsolete, we might create free energy, we might develop cheap space travel, we might make sci-fi more sci and less fi.

We might think BIG, and it might lead to BIG solutions, BIG products.

### Conclusion

Building products that change the world is not as straight-forward as reading a book chapter. But every special product you see around you was built by people like you and me.

It all starts with one very small step: listen to the dreams, the pains, the problems that are deep inside the human minds. Pay attention to how people act more than to what they say. Have a talk with yourself, remember your dreams from when you still had a poster on your room's door. Find that joy, that fire, that desire inside yourself. And once you start your journey, remember at every step that you're

building something truly special.

Because you know what? When you fulfil dreams, the world might turn upside-down and up again, as many times as it takes, just for you to succeed.

The Neurogamer by NeuralEcho Labs - making the mind and the machine progress together.



# JERE MY BARR

CEO I VC I \$1B+ I LEADERSHIP & FOUNDER MENTOR I BUILDING THE LARGEST INVESTOR & FOUNDER NETWORK GLOBALLY I FORMER: CTO

CALIFORNIA, UNITED STATES

## a world renowned human

What makes a world renowned founder and human who can go on to impact billions of human lives?

This is the question I have decided to base my entire life around and so I have a deep science for it which I will give a deep highlight of. My life goal is to impact 3 billion people so I spend every waking minute towards this goal. One quick sentence on my experience that brought me to this...I've been an operator at million \$ and billion \$ companies, CTO, COO, 2x CEO, VC Investor, Al for the FBI & Secret Service, managed teams of teams of people, written algorithms and billion scale code and became a bit of a socialite. This uniquely shaped my world, my goal and my plan. The idea is that to impact 3 billion people you need scalable initiatives. Scalable initiatives are typically run by groups of people we call companies.



Running companies to high scale success cannot be based on product or product lineup because that mutates based on employees, cannot come down to founder skills like engineering, marketing, etc because those skills dwarf when you have 5 employees, 500

customers and market. High company success employees, etc. So the core of a company is

Jeremy Barr is on a mission to impact 3 billion people. He has been an operator at million \$ and billion \$ companies, DTC, B2B, public, private, CTO, COO, 2x CEO, VC Investor, AI for the FBI & Secret Service, and managed teams of teams of people.

Now he's a VC investor and Founder Mentor obsessed with all things humans and people science...all to achieve impact to the world at 3 billion scale...and have fun while doing it.

the founders ability to be what I call a "gravity ball" (there is a 10 minute video on my LinkedIn about it). At a high level a gravity ball founder is one who has the ability to attract high quality variety partners, customers, employees and investors particularly at scale. In order to do that one must be able to "communicate to" and "relate to" a wide variety of people...people of different genders, ages, income levels, education levels, countries, cultures, political parties, personalities and more.

But what makes someone able to "communicate to" and "relate to" that much global variety? It's the ability to listen in a conversation and I don't just mean listen to the verbal. I mean listen to the non-verbal as well. Listen to their eye movement, body language, tone of voice and micro expressions. You can't communicate anything of value to someone until you FULLY listen. And you can't listen

until you have quieted your insecurities and become aware of the many colored lenses that you see the world with and hear people with.

So we start with listening and from listening we develop empathy (a key leadership trait). With listening and empathy we see differences between how we see and interpret the world and how others see and interpret the world.

We hear the same words and go through the same experiences...yet experience things differently. We start to understand different life journeys instead of just getting caught up in our own very small universe. This allows us to see beneath the words people use and understand the life journey they have been through that leads them to use the language and actions they do. This allows us to truly communicate and relate to them more.

Through seeing all the beauty and pain across people we develop a pattern recognition that



By Jeremy Barr | CEO & VC Investor



can bring about conviction towards some version of increasing beauty and decreasing pain in the world. Through seeing people on a deeper level we are also now forming long lasting relationships as we traverse their insecurities, understand their life WHY and find alignments. Relationships, camaraderie and community is one of the ways we develop resilience (combined energy forces)...another key trait needed in a founder journey.

Most companies fail today, not from product or market issues, but from insufficiently skilled teams that were formed by insufficiently skilled founders at a "human seed trait" level... listening skills in the non-verbal being a highly important core one that has a cascade to all the others.

So with listening being one of the most core human traits...how do we identify who has it. It doesn't exist sufficiently in people that cut you off (wait 0.5 to 1 second after someone says a statement for you to say your thing). It does exist in people that have listening eyes. It also exists in people that ask lots of questions...particularly deeper questions. We "hear" listening when someones tone of voice changes in response to the emotional tone of the other person. We "hear" listening when we see micro expression changes in alignment

with what is being said by another person.

This listening to listening is adaptive to ADHD, introverts, extroverts, cultures and more because you establish a new baseline with every person (the first 15 seconds of a conversation can be a baseline for the next 45 seconds if you want to get really nuanced) and you confirm with questions in the verbal space.

It's also defensible when you practice it because you can tell if someone is faking. I call it the "consistency five" when words, tone, body language, actions and time all align in high fidelity. Authenticity has defensibility levels...it's not binary.

So if we wrap up this "deep highlight" of the much "deeper people science"...we would say THE MOST IDEAL founder (for a massive vision) is one with extreme vision clarity, great A/B testing science (from great experiment listening), great listening skills in the verbal and non-verbal space, is a really well rounded human who can communicate and relate to a global variety of people, has delusional positivity (mathematically supported but not enough space to explain here), has insecurities solved, has conviction, enjoys the process of the founder journey challenge (not get

caught up in mental stress that can come from always being focused on a goal in the future vs the present moment now), can put aside the product focus and keep the focus on the humans being affected, can embrace "timeline oneness" (understand that just like your past is all part of you so is your future and in this lens your entire timeline being one shows you that you have everything you can ever want because it's already part of you (your timeline) and what's better is you still have space to create more of what is part of you...yet it is already part of you...of your timeline - you can use that positive emotion to propel you further

as well as allow you to breathe and enjoy the moment).

The best thing a founder can do to become better at any point in time...is not read another book, listen to another podcast or cram in another task...it's to go talk to another human on planet earth and connect.

Go forget about you, your company, your product, etc and just listen to another human. Take in their world. It is through others that we understand our selves deeper and we understand the universe deeper.

You impact the world when you truly

understand it. You understand it when you just pause and listen.

The world is extremely vast and beautiful...go see, listen, taste, feel the world in all its beauty.

And then...go create your world. A founder is a creator founding something new...new new or new combo...with humans at the start, middle and end.

A world renowned founder is one thing...a world renowned human....the most well rounded human possible. One that stretches across age, gender, country, culture, income, politics, education, personality, time and space.



PARTNER AND HEAD OF CORPORATE AND COMMERCIAL DEPARTMENT AT AL SAFAR AND PARTNERS LAW FIRM DUBAI, UNITED ARAB EMIRATES

# DR. AHMED HATEM

### Acquisitions Legal Framework in the UAE

Acquisitions refers to the process of one company purchasing another company, usually by acquiring a majority stake or all of its assets. It involves one company, called the acquiring company or acquirer, taking control of another company, known as the target company.

Acquisitions are made for a variety of reasons, and the motivations behind them can differ based on the specific circumstances, such as strategic expansion, strength the company position in the market, access to resources, talent Acquisitions and for financial considerations. In this article we will start highlighting the process of Acquisitions in the UAE as per SCA rules and regulations.





As per article 299 of the Commercial Companies Law which stipulate that where a person or group of associated persons to be determined by the decision issued by SCA in this regard, purchases or performs any act that may lead to the Acquisitions of shares or securities convertible into shares in the capital of a public joint stock company incorporated in the state, and whose shares have been offered for public subscription or have been listed in one of the state's financial security markets, said person or group of associated persons shall comply with the decision of the Chairman of the Securities and Commodities Authority (SCA) Board of Directors no.18/R.M of 2017 concerning the rules of Acquisitions and mergers of public shareholding companies and the administrative decision no.62/R.T of 2017 concerning the technical requirements for Acquisitions and mergers rules.

### What is the Acquisitions process?

Any person holding convertible securities in a public shareholding company, subject of the Acquisitions, which is incorporated in the state and has offered its shares for public subscription or has listed its shares on the security market "target company "shall submit an offer of Acquisitions in accordance with the provisions of this decision only when he practices the right of conversion. Without prejudice to the legally prescribed disclosure rules, and prior to announcement of the offer, the concerned persons shall not disclose any confidential information in relation to any offer/ potential offer, and they shall conduct the due diligence process maintaining the confidential information, in particular the information which influences the price of the securities.

### What are the types of Acquisitions?

Mandatory Acquisitions:

In the event the ownership ratio of any person, or a group of associated persons or related parties amounts to (30% + 1 Security) and more of the target company, he/they shall take the following actions:

- Immediately stop increasing the ownership ratio in the target company.
- Immediately inform SCA of the ownership ratio, and whether there is an intent of Acquisitions.
- In the event there is an intent of Acquisitions, submit an offer and the securities which exceeds the (30%) shall not have voting rights until the Acquisitions is performed successfully, unless otherwise is decided by SCA.

In the event there is no intent of Acquisitions, the ownership ratio shall be lowered to (30%) and below provided that no damage is caused to the security market, within a period of no more than 3 months from the date of notifying SCA. The securities exceed the (30%) shall have no voting rights.

Any person or a group of associated persons or related parties holding an ownership ratio ranging between (30%) and (50% + 1 security), shall submit an offer in case he/they has/have increased his/their ownership ratio by (1%) of the securities. For the purpose of calculating such (1%), the ratio of the last purchase transaction shall be added to the ratios bought in the preceding last (6) months without counting the transactions completed.

This shall apply to any person or groups of associated persons or related parties holding (50% + 1 security) and above if their ownership ratio fell to between (30%) and (50% + 1 security).

Upon executing the Offer, the following conditions shall apply:

· If the number of the securities offered

- in the end of the offer term equals (50 + 1) security) and above, the transaction shall be executed.
- If the number of the securities offered in the end of the offer term is below (50 +1 security), the transaction shall be canceled.

### **Voluntary Acquisitions:**

Any person or a group of associated persons or related parties wishing to acquire securities resulting in holding (30% + 1 Security) and above of the target company may submit a voluntary offer.

Upon executing the offer, the following conditions shall apply:

- If the number of the securities offered in the end of the offer term equals (50 + 1 security) and above, the transaction shall be executed.
- If the number of the securities offered in the end of the offer term is below (50 +1 security), the transaction shall be canceled.

### **Partial Acquisitions:**

Any person or a group of associated persons or related parties wishing to acquire a specific number of securities that leads them to hold (50% + 1 security) and above of the target company shall notify SCA and submit a draft offer. To complete the Acquisitions, the number of securities offered in the end of the offer term must equal at least the number of securities sought to be acquired in the target company.

Any person or a group of associated persons or related parties wishing to acquire a specific number of securities that leads them to hold a maximum of 30% of the securities of the target company, shall submit an offer. To complete the

Acquisitions, the number of securities offered in the end of the offer term must equal at least the number of securities sought to be acquired in the target company.

The approval of the target company's board of directors on the Acquisitions must be obtained in case the number of securities sought to be acquired is not more than 30% and the offer shall be executed in accordance with the security market mechanisms.

Upon executing the partial offer, the following conditions shall be met:

- If the number of securities offered in the end of the offer term is less than the specific number of securities required to be acquired, the transaction shall be canceled.
- If the number of securities offered in the end of the offer term is more than the specific number of securities required to be acquired, the acquirer must acquire from all securities holders who responded to the offer thereof a number of securities representing the percentage of their respective offers to the total of the securities required to be acquired. Fractions shall be adjusted to the benefit of minor holders.

### **Obligatory Acquisitions:**

Any of the other securities' holders who hold a percentage representing at least (3%) of the securities may submit an offer to the acquirer which acquired (90% + 1 security) and above an application to make an offer to acquire the minority securities. The acquirer shall decide on the application no later than 60 days from the date of receiving the application. In the event the acquirer rejects the application or fails to respond within the said period, such holders may apply to SCA to enforce the acquirer to submit an offer. If SCA accepts the application, it shall inform the acquirer

which shall then submit a draft offer within 60 days from the date of being notified of SCA's decision.

The Acquirer, which acquired (90% + 1 security) and above, may apply to SCA for approval to submit a mandatory offer to enforce the minority securities' holders to sell / swap all the securities held by them in favor of the acquirer where this is permitted by the articles of association of the acquired target company, within 60 days from the date of final settlement of the primary offer.

The minority holders may resort to the competent court within 60 days from receiving a written notification of the acquirer's application. The mandatory offer procedures may not be suspended except by a court order, otherwise the mandatory offer shall be settled within the next 7 days following the expiry of the grace period given to the minority securities' holders.

### What announcement shall be made?

The acquirer shall deliver the intent of Acquisitions to the target company in a written form, in addition, the acquirer shall publish the announcement of the intent to offer on the secure market's website and the announcement shall include the following data and information:

- The terms of the offer.
- The real identity of the acquirer and its key shareholders.
- The details of the securities actually/ potentially held by the acquirer and its associated group during the term of the Acquisitions.
- Indicate whether the acquirer has received any irrevocable obligations in relation to acceptance of the offer.
- The details of any arrangements with the target company which may have a material

impact on the offer.

- A confirmation by the financial consultant of the acquirer that the latter has the required financial resources to execute the offer.
- The intents, future plans and the purpose of the Acquisitions.
- The arrangements related to the termination fees.

What are the consequences of failing to announce the intent of mergers?

If the acquirer wishes to merge with the acquired company within the 12 months following the completion of the Acquisitions and has not announced the intent of mergers in the announcement of the intent of Acquisitions or in the offer document, it shall perform one of the following acts in order to complete the mergers:

- Hold 75% of the securities.
- Obtain the consent of the target company's general assembly on the mergers under a special resolution.

Now we have determined the four types of Acquisitions, how the process shall take place and the most important requirements that the law stipulated such as submitting an offer and the requirement to make an announcement regarding the intended transaction. It's important to note that Acquisitions involve significant risks and challenges, including integration issues, cultural differences, and potential resistance from employees and stakeholders. Successful Acquisitions require thorough due diligence, careful planning, and effective post-Acquisitions integration strategies.

For further assistance please contact

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## The Web3 Maestro Empowering Brands to Own the Future

TOP 100 WOMEN OF THE FUTURE

HONG KONG SAR

CO-FOUNDER @LIVVIUM | WEB3 STRATEGIST

AVATAR INFLUENCER & METAVERSE EXP

JLIVIA

In the world of Web3, there's a strategist who is making a significant impact in the realms of fashion, beauty, and lifestyle. Meet Olivia Lee, the co-founder of LIVVIUM, a ground-breaking company with an aim to democratize Web3 and Metaverse applications. With 20 years of experience in senior managerial roles across multiple sectors, Olivia's potent blend of curiosity and passion has led to her extraordinary competencies in Web3, digital fashion, and avatar influencing. Her mission is simple yet revolutionary: help those building in Web3 reach their full potential.



· JULY 2023

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2023

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TIMES

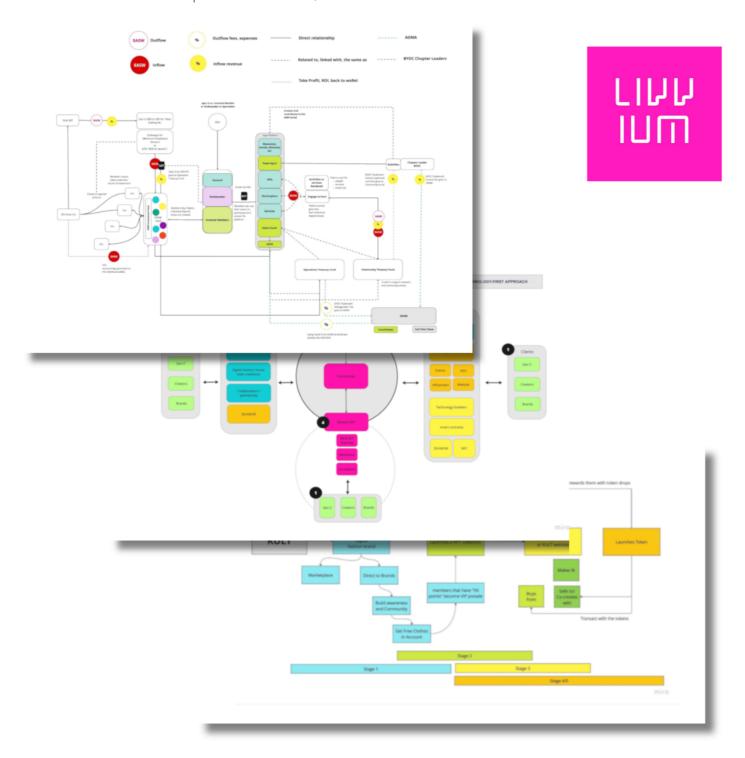
CORPORATE INVESTMENT

### A Proven Track Record

Olivia's professional journey is a testament to her devotion to innovating and pushing boundaries. She successfully initiated two digital platforms, Mommy Modernista (2008) and The Closeteur (2015), where she cultivated awareness about the negative impacts of waste in the fashion industry, underscoring the need for sustainable practices. However,

her aspirations didn't stop there.

She was recognized as one of the Global Top 100 Women of the Future in Emerging Tech for 2023, and was additionally appointed as the official ambassador for the inaugural Metaverse Beauty Week in the beauty industry. These accomplishments further established her esteemed standing within the sector.



### LIVVIUM: Bridging the Gap

An Empathetic Leader in Web3

Olivia's extensive experience has not only helped her understand the intricate needs of Web3 founders, but also equipped her to guide clients through the complex, constantly evolving world of Web3. She knows that adopting Web3 can be the difference between keeping up with the market or being left behind. She understands the importance of future-proofing businesses, and the transformative role Web3 will play in the coming decade.

She's not just a strategist; she's a storyteller, creator, and empathetic leader, using her skills to help businesses develop competitive advantages and strengthen their market position. As a part of her work, she also encourages traditional companies to equip themselves with Web3 capabilities, allowing them to excel within their domain. With her guidance, organizations have not only fortified their Web3 presence but also opened up fresh revenue streams.

### The Crucial Role of a Web3 Strategist

When it comes to implementing Web3 strategies, companies find themselves in an unusual predicament. On one hand, there is an undeniable eagerness to delve into this exciting new frontier, especially given its potential to revolutionize customer engagement and generate new revenue streams. On the other hand, a sense of hesitance stems from the rapid pace of change, the potential economic restraints, and the uncertainty about how clients might react and adapt to these novel changes.

This is where a strategist like Olivia Lee plays a pivotal role. Through her company, LIVVIUM, Olivia provides critical guidance, helping businesses overcome their apprehensions and seize the abundant opportunities that Web3 offers.

### **Economy Design: The Core of Web3 Strategy**

Economy design is one of the essential aspects Olivia focuses on as a Web3 strategist. A robust economy design is integral to the successful deployment of any Web3 venture, be it an NFT project or a Decentralized Autonomous Organization (DAO). Creating this design requires understanding the nuanced interplay of micro and macro-economic factors, along with a deep insight into how the target audience might react to new technologies.

A well-thought-out economy design can help brands optimize the benefits they derive from their Web3 venture, addressing their anxieties around economic restraints. More importantly, it can guide their clients through the changes, easing their adaptation to the new digital paradigm.

Nurturing Ideas, Fostering Innovation

In the initial stages of a Web3 venture, businesses often grapple with a multitude of ideas and struggle to translate these ideas into a coherent strategy. This is another area where Olivia's expertise comes into play. As a seasoned strategist, Olivia aids businesses in distilling their ideas and aligning them with their overall brand vision.

She guides brands through the ideation stage, ensuring their plans are not only technologically feasible but also economically viable and resonant with their target audience. By doing so, Olivia fosters innovation while also maintaining a pragmatic approach, ensuring the project remains feasible and commercially viable.

Unleashing New Opportunities with Web3

Despite the challenges and uncertainties, Web3 opens up a world of opportunities for businesses. For instance, through tokenization and NFTs, brands can engage their customers in new, immersive ways. These technologies can foster a sense of community and reward user participation, enhancing customer loyalty and opening up new avenues for

Furthermore, Web3 enables brands to leverage usergenerated content and other forms of digital assets, giving rise to innovative monetization strategies that wouldn't be possible in a Web2 environment.

With Olivia Lee's guidance, businesses can navigate the complexities of Web3 embracing its transformative potential and future-proofing their operations. As a Web3 strategist, she is the bridge that helps companies cross over from their current operations into the promising landscape of Web3, ensuring that they are not left behind in this digital revolution.

### A Catalyst for Change

As the Lead Strategist for AllStarsWomen DAO, Olivia has played a crucial role in creating the ecosystem to support future token launches and the publishing of whitepapers. Her professional journey spans two decades, working with numerous high-profile clients, SMEs, and international companies. She's been at the forefront of many successful marketing campaigns and innovative solutions in both Web3 and other fields.

With a dedicated focus on addressing the gender gap, Olivia strives to ensure women founders receive their due recognition. By encouraging brands to join her on the path of

## "Behind every Visionary there's an **Architect**"

-Olivia Lee

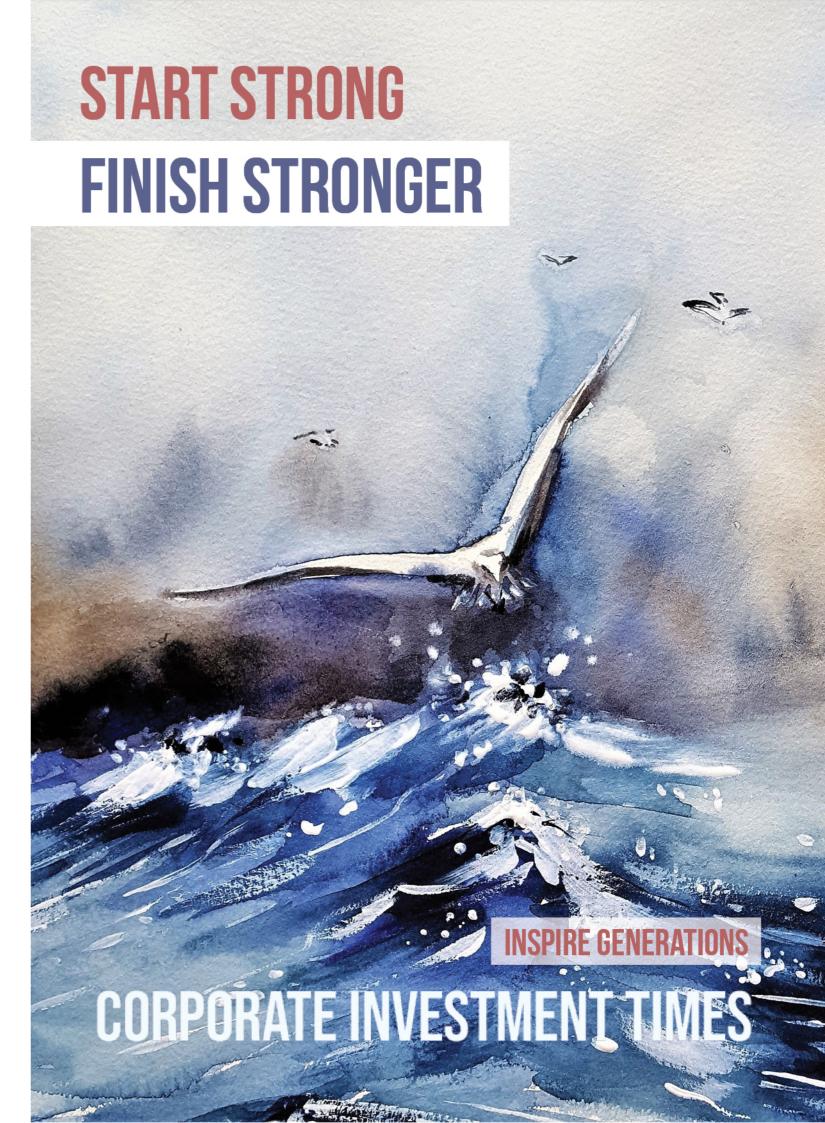
innovation, she aims to expand the reach of Web3, making businesses more sustainable by harnessing the power of digital fashion, avatar influencing, and Web3.

### Join LIVVIUM in the Web3 Revolution

With a bold vision and an unwavering commitment, Olivia Lee is undoubtedly a leader to watch in the Web3 world. She's the strategist who can guide you through the intricacies of Web3, helping you amplify your brand's potential, and stay ahead of the curve.

If you're ready to explore the power of Web3 for your brand or take your existing Web3 prowess to the next level, Olivia Lee is the expert to turn to. In an increasingly digital world, the question isn't whether to embark on the Web3 journey, but when. With Olivia Lee and LIVVIUM, your journey starts now.

www.livvium.com





CHIEF OF STRATEGY & INTERNATIONAL BRAND MANAGER FOR HIGH-NETWORTH INDIVIDUALS

CHANDIGARH, INDIA



Redefining Education in an Unforgettable Era

Once upon a time, in a world not too different from our own, there lived a young girl named Emma. Emma was an ordinary ten-year-old, full of curiosity and wonder. Little did she know that her life was about to take an extraordinary turn, thanks to the rapid advancements in mind remembering technology.

In the year 2030, scientists had made groundbreaking discoveries in the field of memory enhancement. A new device called the "RecM" was invented, capable of recording and storing every experience and memory a person had. This technology had the potential to revolutionize education, communication, and even personal relationships.

One fateful day, Emma's parents surprised her with a RecM implant. Excitement and trepidation mingled within her as the small, sleek device was gently placed on her temple. From that moment on, Emma's life would never be the same.

As the days passed, Emma realized the incredible capabilities of her RecM. Every time she read a book, the words seemed to imprint directly into her mind. Math equations, historical events, scientific principles - they all became easily accessible to her with a simple thought. She no longer needed to rely on memorization;

knowledge became a part of her being.

Emma's school was quick to adapt to this new technology. Traditional classrooms transformed into interactive learning spaces, where teachers guided students in exploring the depths of their minds. Memorization became obsolete, and critical thinking and problem-solving skills took center stage. Education became a journey of exploration, curiosity, and creativity.

As the years went by, Emma flourished. Her mind expanded, and her understanding of the world grew deeper. She became a voracious reader, exploring vast realms of literature, philosophy, and science. Emma developed a profound empathy, as she experienced history through the eyes of those who lived it and discovered different perspectives through the memories of people

from diverse cultures.

However, the RecM technology was not without its challenges. Privacy became a paramount concern. With the ability to share memories, people had to navigate the ethical



boundaries of when and with whom to share their personal experiences. Emma, too, had to learn to protect her privacy, to distinguish between memories that were meant to be shared and those that were sacred to her alone.

Another
consequence
of the RecM
technology was the
blurring of the line
between reality and
imagination. Emma

found herself questioning the authenticity of her own experiences. Were her memories real, or were they fabricated by the RecM? She had to learn to trust her intuition and embrace the beauty of uncertainty.

> As Emma grew older, she witnessed the profound impact of the RecM technology on society. It fostered a global interconnectedness, where ideas were shared instantaneously, bridging cultures and transcending borders. However, it also highlighted the importance of human connection. Despite the ability to remember everything, people craved genuine moments of shared experiences, the warmth of physical presence, and the fleeting beauty of unrecorded

memories.

Now, fifty years had passed since that eventful day when Emma received her RecM implant.

The world had changed, and she had changed with it. As she reflected on her journey, Emma marveled at the wonders and challenges the technology had brought into her life.

She realized that the RecM technology was a tool, a powerful tool that had the potential to shape humanity for better or worse. It was the choices individuals made, the values they held, and the connections they nurtured that truly defined the impact of this technology.

Emma smiled, knowing that her journey was far from over. She had witnessed the birth of a new era, one in which the human mind had become an ever-evolving tapestry of experiences and knowledge. She looked to the future with hope and determination, ready to continue exploring the boundless



JULY 2023 | EDITION

possibilities that lay ahead.

And so, the story of Emma, the girl whose life was transformed by mind remembering technology, became an indelible chapter in the ever-evolving history of humankind.

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The existing education system, which heavily relies on memorization and regurgitation of information, has indeed faced criticism for not adequately preparing students for the demands of the modern world. However, it is important to note that education systems vary across countries and regions, and not all systems are solely focused on memorization.

Regarding the future of education, advancements in technology are likely to have a significant impact. With the advent of artificial intelligence, machine learning, and other emerging technologies, there are possibilities for educational tools and platforms that can enhance learning experiences and provide personalized education.

The ability to remember everything you see, is an intriguing prospect. While there have been developments in areas such as memory-enhancing technologies and brain-computer interfaces, the ability to remember everything perfectly is still largely speculative and far from practical implementation. Additionally, even if such technologies were to become available, they would likely raise ethical concerns and require careful regulation.

As for the future of the education system, it is difficult to predict with certainty. However, it is plausible to envision a shift towards a more student-centric approach that focuses on critical thinking, problem-solving, creativity, collaboration, and adaptability. Education systems may increasingly prioritize skills and competencies that are valuable in a rapidly changing

world, rather than solely emphasizing rote memorization.

It is worth noting that reforming education systems is a complex task that involves multiple stakeholders, including policymakers, educators, parents, and students. Changes in education often occur gradually as new ideas and research are incorporated into practice.

Ultimately, the survival and evolution of the education system will depend on the collective efforts of society to recognize the shortcomings of current systems and adapt them to meet the needs of future generations.

\*the brand names used in the story are for literary purpose only and do not signify or relate to any existing brand/product/business AS IN LIFE, SO IN THE BUSINESS WORLD STAND OUT, BE DIFFEREN AND SHOW THAT DIFFERENCE BOLDLY **INSPIRE GENERATIONS** 

CORPORATE INVESTMENT TIMES



CORPORATE INVESTMENT

2023

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# DISCH()

PRESIDENT & CEO OF "PBO" PRIME BUSINESS OFFICE, CO-FOUNDER & CEO OF PBO-OBS GLOBAL GROUP DENMARK / ISRAEL

### The Significance of Multiculturalism in Business: Insights from Israel's Success Story

As a global citizen with diverse experiences, I returned last year to Israel after living 46 abroad, and was amazed by the country's multicultural environment and its achievements.

In today's rapidly evolving global economy, businesses that wholeheartedly embrace multiculturalism gain a distinct competitive edge. They are better equipped to navigate the challenges and seize the opportunities that arise in diverse markets. Multiculturalism enables companies to understand and cater to the needs of a broader customer base while adapting to the cultural nuances and business practices of different regions. This approach paves the way for success in the global marketplace.

### Israel's a Fascinating Success Story:

The establishment of Israel as a modern state is a remarkable chapter in history. Following centuries of dispersion and persecution, Jewish communities around the world yearned for a homeland where they could thrive and live in peace. The movement known as Zionism gained momentum in the late 19th and early 20th centuries, advocating for the reestablishment of a Jewish homeland in the land of Israel.

Prior to this, the first immigrants faced immense challenges as they embarked on their journey to this land. Having endured centuries of discrimination and persecution and nearly facing extinction during the Second World War, these pioneering individuals, driven by a shared vision and a strong desire for a homeland, confronted numerous obstacles that tested their resilience, determination, and adaptability. Understanding the difficulties they faced sheds light on the remarkable narrative of Israel's foundation and the strength of its multicultural heritage.

The only option for these first immigrants was to reestablish the Jewish homeland in the promised land, facing a multitude of difficulties, both practical and ideological, as they embarked on their arduous journey.

One of the initial challenges was the harsh and unforgiving physical environment. Much of the land was arid and undeveloped, making it difficult to establish viable communities. They had to overcome the scarcity of water, the lack of infrastructure, and the need to build everything from scratch. They had to transform barren landscapes into agricultural settlements, often through backbreaking labor and innovative farming techniques.

Moreover, they encountered resistance and hostility from a local Arab population, who had long resided in the region and viewed them as a threat to their own aspirations for self-determination. This created tensions and conflicts. They had to navigate complex political and social dynamics while striving to establish their own communities and



institutions.

In addition to the physical and linguistic obstacles, the first immigrants also had to confront economic hardships. Many arrived with limited financial resources and faced difficulties in finding employment opportunities. Building a sustainable livelihood in a new land required perseverance, resourcefulness, and a willingness to take on various roles and

professions.

### Challenges Faced by Early Pioneers: Shaping Israel's Multicultural Heritage

Difficulties encountered by these early pioneers laid the foundation for the multicultural heritage that defines Israel today. The diverse backgrounds, skills, and experiences brought by these immigrants

overcoming resistance and hostility from neighboring countries and the local Arab population, Israel has managed to successfully reestablish and normalize its diplomatic and commercial relationship with many of its neiboring Arab countries, and is negotiating with others which will follow soon, recognizing the benefits of



became the building blocks of the nation's success. The ability to adapt, innovate, and work collectively towards a shared goal became ingrained in the Israeli psyche. The multicultural heritage that emerged from these early pioneers continues to be a driving force behind Israel's success.

Furthermore, after navigating so many complex political and social dynamics,

normalizing the diplomatic and commercial relationship with Israel. This was totally unthinkable some years ago.

Despite of its small size, Israel become a remarkable example of the benefits that arise from embracing diversity and inclusivity in business. This vibrant country has a rich tapestry of achievements, boasting a disproportionate number of Nobel Prize winners and thriving startups.

Israel's success can be attributed, at least in part, to its multicultural heritage and its willingness to embrace diverse perspectives and experiences.

### A Melting Pot of Ideas: Enriching Business Through Diversity:

Israel's multicultural heritage has been further enriched by subsequent waves of immigrants from various parts of the world. This infusion of diverse cultures, traditions, and knowledge has created a fertile ground for creativity and problem-solving. Today, Israel has become a melting pot of ideas and perspectives, allowing for a multifaceted approach to tackling challenges and drawing upon the collective wisdom and experiences of its people.

The influx of new immigrants from different countries and backgrounds continues to contribute to Israel's vibrant and dynamic business ecosystem. As skilled individuals with unique perspectives come together, they bring with them a wealth of ideas and insights. This diversity of thought fuels innovation and enables businesses to develop creative solutions to complex problems.

In Israel, multiculturalism has become a cornerstone of the entrepreneurial spirit that permeates the nation. Startups, incubators, and accelerators thrive in this diverse environment, where individuals from different cultures collaborate, exchange ideas, and challenge conventional thinking. This cross-pollination of ideas fosters a culture of innovation and pushes boundaries, allowing businesses to stay ahead of the curve in rapidly evolving industries.

The principles that underpin Israel's success can be applied to any businesses operating in today's global marketplace. By embracing multiculturalism within organizations, companies can harness the power of diverse

perspectives and experiences. Multicultural teams have been shown to outperform homogeneous teams in terms of innovation, problem-solving, and decision-making.

### Adapting to Global Markets: The Advantage of Multiculturalism:

Multicultural teams offer a competitive



advantage in an increasingly interconnected world. They possess a deeper understanding of the needs and preferences of diverse customer bases, enabling companies to tailor their products and services accordingly. Multiculturalism also facilitates adaptation to the cultural nuances and business practices

of different regions, positioning companies to navigate the complexities of international markets with greater ease and success.

Israel's business landscape provides concrete illustrations of how. Here are a few examples:

1. OraTech: When OraTech, an Israeli technology company specializing in

and preferences of Asian consumers.
They also adapted their marketing strategies to align with cultural norms, such as emphasizing the importance of oral health within the context of family values. As a result, OraTech successfully penetrated the Asian market, gaining

Offer Dischon, the founder and CEO of "PBO-Prime Business Office" and Co-founder of PBO-OBS Global Group, is an accomplished entrepreneur with a remarkable career spanning diverse industries, including the International Jewellery Market and High-End Construction Industry. His extensive expertise in International Business and Commercial Strategy has established him as a sought-after advisor, recognized for his ability to deliver optimal commercial results to international entrepreneurs. With a robust network of influential contacts, he become a prominent figure in finance and funding market. His strong connections with Private Investors, Private Funds, Financial Groups, enable him to secure suitable financing arrangements for investment projects.

Offer Dischon possesses exceptional linguistic abilities, fluent in six languages, which complement his international business experience. His proficiency in multiple languages enables him to foster collaborative relationships with entrepreneurs worldwide.

dental care products, sought to expand into the Asian market, they recognized the importance of understanding cultural preferences and business etiquette. Instead of implementing a one-size-fits-all approach, they conducted extensive market research and customized their products to suit the specific needs

- a significant market share and establishing long-term partnerships with local distributors.
- 2. Mobileye: Mobileye, an Israeli company at the forefront of autonomous driving technology, recognized the need to adapt its product offerings to different global markets. Understanding the cultural nuances and regulatory



environments of various regions,

Mobileye tailored its advanced driver-

local requirements and preferences. For

example, in European markets where

Mobileye's ADAS systems emphasized

features related to pedestrian detection

and collision avoidance. This localization

strategy enabled Mobileye to effectively

worldwide and becoming a leading player

penetrate global markets, securing

in the autonomous driving industry.

3. Waze: Waze, an Israeli navigation app,

leveraged its multicultural team to

understand and adapt to the diverse

business practices of different regions.

When expanding into markets such as

Brazil and India, Waze recognized the

traffic patterns and driving behaviors

with local experts and utilizing the

knowledge of its multicultural team,

significance of integrating local mapping

data, as well as understanding the unique

specific to each region. By collaborating

Waze successfully tailored its navigation

platform to accommodate these regional

differences. This localization strategy

partnerships with major automakers

pedestrian safety is a top concern,

assistance systems (ADAS) to meet

contributed to Waze's rapid growth and widespread adoption in markets around the world.

Fostering Acceptance: Multiculturalism's Impact on Employee Relations:

The significance of multiculturalism in business extends beyond the

organizational realm. It also has a positive impact on employee relations, as it fosters respect for other cultures. When individuals from different backgrounds come together and work side by side, they develop a deeper understanding and appreciation for the uniqueness of each culture. This, in turn, cultivates a culture of acceptance and tolerance within the workplace. As employees embrace multiculturalism, these values extend to their families and communities, fostering harmonious relationships and contributing to a more inclusive society.

To foster acceptance and embrace multiculturalism within organizations, several practices can be implemented:

- 1. Diversity Training and Cultural Awareness Programs: Organizations can provide diversity training and cultural awareness programs to employees. These programs aim to educate employees about different cultures, traditions, and perspectives, fostering understanding and empathy.
- 2. Employee Resource Groups (ERGs): Establishing ERGs can be an effective way to support employees from different cultural backgrounds. ERGs provide a

platform for employees to connect, share experiences, and celebrate their cultural heritage. These groups can organize events, workshops, and initiatives that promote cultural understanding and inclusivity within the organization.

- 3. Cross-Cultural Collaboration and Team Building: Encouraging crosscultural collaboration and team building activities can foster connections and build relationships among employees from diverse backgrounds. By actively promoting diverse teams and encouraging collaboration on projects, organizations create opportunities for employees to learn from one another and appreciate the value of different perspectives.
- 4. Open and Inclusive Communication Channels: Organizations should establish open and inclusive communication channels that encourage employees to express their ideas, concerns, and perspectives. This can include anonymous suggestion boxes, regular feedback sessions, or online platforms where employees can freely communicate and engage in constructive dialogue.
- 5. Celebrating Cultural Festivals and Observances: Recognizing and celebrating cultural festivals and observances within the organization can promote

inclusivity and appreciation for different cultures.

6. Leadership Support and Role Modeling: Leaders play a vital role in promoting multiculturalism

and fostering acceptance within organizations. By championing diversity and inclusivity, leaders can set the tone for the entire organization. Leaders should lead by example in their interactions with employees from different backgrounds.

### Shaping a Better World: Businesses as Agents of Change:

Businesses that embrace multiculturalism play a pivotal role in shaping a better world. They are not only fostering innovation and gaining a competitive edge, they are also contributing to a global shift towards a more harmonious and interconnected society. Through their actions, companies become agents of change, promoting acceptance, respect, and collaboration on a larger scale.

### **Conclusion:**

The importance of multiculturalism in business cannot be overstated. Israel's success story serves as a testament to the benefits that arise from embracing diversity and inclusivity. By fostering a culture of multiculturalism, companies can unlock the full potential of their teams and gain a competitive edge in the global marketplace. The rich tapestry of ideas and perspectives that multiculturalism brings leads to increased innovation, productivity, and success.



# LARISA B. MILLER

CEO, PHOENIX GLOBAL LLC / PRESIDENT & CEO, KEYSTONE FARM FUTURE, INC. / AWARD-WINNING INTERNATIONAL KEYNOTE SPEAKER UNITED STATES

# THE FUTURE OF ENTERPRISE: The CEO - 1

It is often said that there is nothing as vulnerable as entrenched success, and this keen observation is proven time and time again, as we navigate enterprise through the often-uncharted seas of progress. The CEO is the captain of the ship, responsible for the steering the vessel to a designated destination, while avoiding as many storms as possible. But navigating the future of enterprise as a CEO requires the flexibility and willingness to constantly reshape mindset along with the business model. As a CEO, if you allow yourself to get comfortable with your current successes, start packing up your office, because if you aren't continually innovating your products, processes, services, as well as your definition of 'value', I guarantee that one of your competitors is, and you'll be chasing them rather than leading them. Most of your competitors are comfortable where they are, all coagulating together in the center of mediocrity.

What happens when you are stuck in the middle of the road with the rest of your competitors, doing business the same way everyone else in your industry is doing it? Well...the answer is simple. The middle of the road is where you get killed.



"Comfortable success", that unfortunate arsenic that slowly kills a business over time, victimizing those who fail to anticipate change, who fail to innovate products and processes (until competitive peer pressure forces you to do so), or those who fail to build a culture of value, will swallow up enterprises who fail to differentiate themselves in this very crowded marketplace. Using the crutch of past success to prop up their current operating model, businesses who live off

2023

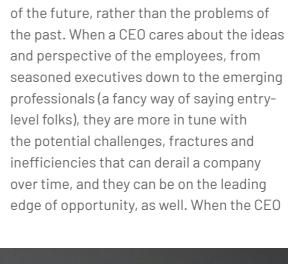
· JULY

TIMES

CORPORATE INVESTMENT

guarantee that for every point you raise on the independent creation of value, the counterpoint is always that it couldn't be fully realized without the leadership of the CEO. For sure, the team is critically important, but a team always needs a captain.

The policies of the enterprise must shore-up the corporate values and their institutional commitment to excellence, but the CEO is responsible for upholding and enforcing the policies. The strategy for resiliency, growth



be empowered to be a part of the solutions



the glory of yesterday, reminding everyone that their business model has worked for years, are on life support. You cannot solve new problems with old solutions, and the keystone of shaping a business to be relevant and resilient in the future begins and ends with the mindset of the CEO.

The CEO is the single most important element in building a culture of value. Go ahead and try to challenge that...I

and innovation must be forward-thinking and at least five-years ahead of current times, but strategy is nothing without a leader who executes. While the actualization of all these elements are the bricks that form the structure of the enterprise...the CEO is the mortar.

The CEO leads by example, good or bad. If the CEO creates a culture of respect, openness, and trust, then employees will

empowers the employees to challenge current processes, hacking apart products, operations, and inefficiencies, they are rewarded with game-changing ideas and cutting-edge solutions which will ensure that they are constantly leading the pack of their competitors.

When a CEO trusts the employees enough to have a seat at the table of innovation, they are rewarded with greater brand loyalty,

leading to economic acceleration through product growth, enhanced operational performance, increased productivity, and significantly higher rates of employee retention.

Being a leader...carrying the title of CEO can be a daunting undertaking, requiring a great deal of courage, resolute determination and the willingness to swim against the current. It is said that courage is the antivenom to regret.

If you doubt this statement, ask the CEOs of Kodak, Blockbuster and Nokia, as their companies were breathing their dying breath, if they suffer from the regret of 'playing it safe'. I'm certain the list of their regrets is long, and topping the list will most assuredly be their failure to diversify and innovate. The Stone Age did not end because we ran out of stones, it ended because of progress, but for all the Fortune 500 companies who disappear with a short twenty-year time span, one of the main reasons cited is usually their inability to anticipate and embrace progress, diversification, and change.

There is a great deal of risk associated with progress, and for sure, there is a great deal of risk associated with change, but the CEO who recognizes that risk is a necessary steppingstone of business success will be a leader with a legacy, rather than a leader who suffers the wounds of lessons learned in hindsight. When you take a risk and you fail, you haven't really failed. You are simply navigating the sometimes-lonely pathway forward, taking a machete to the weeds in front of you to cut a new avenue to opportunity.

It won't always be an easy job, but nothing worthwhile is easy. The successful CEO adapts their mindset to manage

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the setbacks, rather than adapting the mindset to success. Success is the return on the investment that a CEO makes when he commits to lead an enterprise through the uncharted weeds. A CEO embraces the discovery of ways that won't work so that they can more clearly see emergent pathways of possibility. A CEO knows that only by taking risks, can you learn the most valuable lessons. When you take risks, you are fortifying the foundation on which your business is built. Sometimes risks lead to undesirable results. But, what happens if you DON'T take risks and you fail? What if you choose to stay in your comfort zone instead of venturing into the black hole of the unknown? You're finished. The end. Game over. There is nowhere to go if you aren't brave enough to risk ACTION.

Every moment in business is a risk. Some risks are small and inconsequential with relatively predictable results. Some risks have a high fear factor, but I can tell you

this...fear is a reaction but the courage to take a risk is a decision. Taking a risk is a decision you cannot afford to turn your back on, as the greatest successes lie on the other side of our greatest fears.

A CEO who dares to 'risk' the steps they know they must take, will discover new concepts and ideas, will innovate new products, and will lead the business down exciting new pathways of opportuity. That path is not always smooth and easy - sometimes it is filled with holes and pitfalls, but the greatest success doesn't come from a leader who prioritizes "comfortable success".

A racecar is safe in the garage, but that's not what a racecar was made for. As a CEO, the journey to success and your reputation as a legacy-maker requires you to drive that car out of the garage. Sometimes you will drive slowly and follow a map and sometimes your RPMs will be in the red with the scenery rushing by you,

but if you trust the journey, each conclusion you reach along the way - be it successful or, perhaps, not so much, will leave you stronger, wiser and more capable as a leader than you were at the start of the journey.

Whether you are hired as the leader of a Fortune 500 company, or you are running a lemonade stand in your front yard, you are a CEO. Your reputation, your business growth, the team who supports you (and who you support), and the legacy you leave will all depend on your ability to create value for the enterprise you lead.

The attributes of a leader today are decidedly different than they were even just five short years ago, and the CEO shoulders the weight of responsibility for the company. A CEO's leadership skills need to morph along with

the business strategies. The mindset of the CEO is integral in aligning the company culture, which will allow the enterprise to generate and create value - operationally, socially, and economically. Things will not always go according to plan, but as long as you are moving forward, you can't trip on what's behind you.



PORATE INVESTMENT TIMES · JULY 2023



## Bridging the Gap:

Addressing Challenges in the Preowned Electronics Industry in MENA

# BALDEP SINGH

## BUILDING REVENT UNITED ARAB EMIRATES

The preowned electronics industry in the MENA region grapples with challenges that have hindered its growth. Lack of trust in the source of products and concerns about poor post-purchase experiences have contributed to customer reluctance. Additionally, the industry predominantly operates through a fragmented offline model, with small retailers, leading to an unorganized market.

This article delves into the challenges faced by the preowned electronics industry in the MENA region, shedding light on the lack of customer trust and the consequences of an unorganized market. It explores the need for innovative solutions that can rebuild confidence and reshape the industry. By understanding these challenges and embracing technology-driven approaches, we can create a market where customers feel secure and empowered to purchase preowned electronics.

### **Quality Assurance and Trust:**

One of the primary concerns among customers considering preowned electronics is the uncertainty surrounding device quality. In a market where trust is paramount, ensuring reliable products is crucial. Buyers need a platform that guarantees authenticity and reliability through comprehensive testing and inspection processes.

### Assortment:

TIMES · JULY 2023

CORPORATE INVESTMENT

The MENA region has historically faced limitations in terms of market access and availability of preowned electronics. Customers seek a platform that can provide a wide range of devices, sourced from multiple channels and trusted sellers. Bridging the gap between supply and demand is essential for the growth of industry.

### **Environmental Sustainability:**

The disposal of electronic waste poses significant environmental challenges globally. With growing awareness of sustainability, consumers are increasingly seeking ways to reduce their impact. Creating a circular economy for electronics is critical, where preowned devices find new owners instead of ending up in landfills. Despite supportive efforts like the UAE Government's declaration of 2023 as the 'Year of Sustainability,' we must acknowledge that we're in the early phases of a sustainable transformation.

### **Customer Experience and Convenience:**

Enhancing the overall shopping experience is crucial in gaining customer loyalty. Customers value convenience, seamless transactions, flexible payment options, and reliable aftersales service. A positive customer experience fosters trust and encourages repeat purchases.





### Conclusion:

The preowned electronics industry in the MENA region has long faced significant challenges, hindering its growth and potential. However, a new wave of innovative solutions through multiple companies in this space are emerging to address these issues and reshape the market landscape. Among these solutions, Revent stands out as a champion, offering

### BALDEEP SINGH

### **FOUNDER & CEO, REVENT**

Baldeep is currently the founder and CEO of Revent, a B2C marketplace for used electronic devices. He has over 12+ years of corporate leadership experience spanning eCommerce, B2B, Commercial, Startups, etc. Previously, he was a Senior Vice President with Noon.com, where he built the Recommerce business for three major markets in MENA. He's worked extensively with brands like Walmart, Rocket Internet, Snapdeal, and Caterpillar. In addition to reading non-fiction, he is passionate playing badminton.

### CONTACT:

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a comprehensive approach to solving the industry's pressing challenges.

Unlike other players in the market, Revent takes a unique approach by leveraging proprietary technology tool Truecheck, a remote quality diagnostics system. This allows Revent to ensure that every device meets the highest standards of quality without the need to physically inspect each one. By adopting

this scalable approach, Revent is able to meet the demands of a rapidly growing market and offer a wide range of preowned electronics to its customers.

In addition to its commitment to quality,
Revent is dedicated to addressing the
concerns of accessibility and sustainability.
By partnering with various channels and
trusted sellers, Revent ensures a diverse and
extensive supply of preowned devices, making
them accessible to a larger customer base.
Moreover, Revent's focus on extending the
lifecycle of electronics helps reduce electronic
waste and promotes a more sustainable
approach to consumer electronics.

With a customer-centric approach, Revent prioritizes a seamless shopping experience, offering flexible payment options, reliable after-sales service, and a strong commitment to customer satisfaction.

By consistently delivering on these promises, Revent aims to reshape consumer perceptions and establish itself as a trusted destination for preowned electronics.

As the preowned electronics industry continues to evolve, Revent remains at the forefront of innovation, constantly refining its processes and leveraging technology to provide the best experience for its customers. By championing remote quality diagnostics and embracing scalability, Revent is driving the industry forward and transforming the way customers perceive and access preowned electronics in the MENA region.

In collaboration with industry stakeholders and the support of its valued customers, Revent is set to make a lasting impact and create a thriving ecosystem for preowned electronics, fueling sustainability, accessibility, and customer satisfaction.



## LIFE-COACH, SPEAKER, CO-AUTHOR, AUTISM ADVOCATE, CREATOR OF MINDSPIDERS

MUSWELL HILL, ENGLAND

There's an extraordinary phenomenon that sets apart those who possess a positive mindset: The Positivity Advantage.

This formidable force equips individuals with the resilience and strength to conquer challenges and navigate through adversities

As a Clincal Hypnotherapist and Mindvalley Life Coach I've had the privilege of witnessing the incredible effects of this positivity advantage in every aspect of my clients' lives

When the mind is steeped in positivity, remarkable transformations unfold!

### In Pursuit Of Positivity - Unleashing

the Power of Positivity and Neuroplasticity for a Victorious Life



### But how does one train their mind to embrace positivity?

Training the mind is similar to preparing one's muscles for a marathon-a combination of repetition and unwavering dedication is the key

Let's cast our minds back to school days when we memorized multiplication tables.

### How did we manage to learn them with such proficiency?

Repetition. Repetition. Repetition

This is how the subconscious mind works

We diligently trained our brains to absorb and retain the multiplication tables until the answers became instinctive and stored into the subconscious

We didn't even need to think twice when faced with 6 x 6; the answer effortlessly materialized as 36.

You have the power to convert weaknesses into strengths by capitalizing on the brain's extraordinary ability known as neuroplasticity.

Your Brain: Ever Changing, Ever Adapting

Neuroplasticity is the brain's capacity to change and adapt in response to experiences

It refers to the brain's remarkable malleability. Neurons in your brain are rewired based on the data they receive

Earlier research assumed that the brain became fixed at a certain age, but recent studies have debunked this myth

The brain is ever-evolving, constantly forming new connections as you grow older and encounter novel experiences

Neurons that are frequently used develop stronger connections, while those that are neglected gradually wither away.

This groundbreaking insight reveals that even if you currently harbor a negative mindset, you possess the ability to rewire your brain into a positive state.

The Path to Success Paved by Positive Mental Attitude

The concept of positive mental attitude was initially introduced by Napolean Hill in his renowned book "Think and Grow Rich." The book underscores the significance of positive thinking as a catalyst for success

Simply put, a positive mental attitude entails approaching every situation and adversity with unwavering optimism. According to Hill, this mindset significantly amplifies one's chances of success.

Stanford University conducted a study involving 240 children, which further corroborated this claim by revealing that a positive mindset

positively impacts academic achievement

Research has also demonstrated that individuals with a positive mindset are more likely to expand their skills

By redirecting their focus away from life's negative aspects, they create an environment that fosters learning and growth.

Moreover, positivity possesses an infectious quality. If you've ever encountered someone who exudes perpetual happiness, you understand the irresistible magnetism they exude.

Their allure lies not only in their appearance but also in the profound impact they have on others.

It comes as no surprise that people are naturally drawn to positive and radiant individuals

This inclination translates into greater opportunities, attention, and recognition, thus facilitating the path to success

Additionally, a positive mindset grants you a broader vision. Individuals with a positive outlook perceive challenges as opportunities for growth

Their calm, grateful, and open minds embrace these challenges, allowing them to extract valuable lessons or opportunities from them

This mindset profoundly influences your decisions and actions

For instance, a positive individual instinctively explores a wider range of opportunities, which can eventually pave the way to success

A negative mindset breeds pessimism, which hinders progress and keeps individuals stuck in a state of stagnation

When we observe those around us, we often find that individuals with a positive mindset generally outperform those with a negative mindset

Positive people experience greater happiness, improved health, inner peace, and enhanced success and prosperity

Furthermore, they exhibit heightened

a positive mental attitude if you don't already possess one

Fortunately, this endeavor is not as daunting as it may seem

By integrating repetition and dedication into your routine, you can gradually foster a more positive state of mine

Here are some practical tips to guide you along the path:

1. Let go of comparisons



immunity and resilience compared to their negative counterparts

Tips to Cultivate a Positive Mental Attitude

With the understanding that positivity brings success, it becomes imperative to cultivate

Comparison robs you of joy and is ultimately futile. Instead, compare your progress to your past self and strive for personal growth.

2. Eliminate negative speech

The words you frequently utter embed themselves in your subconscious mind. Eradicate negative phrases such as "I can't," "I'll try," or "I've never been able to."

- 3. Embrace failures as lessons Shift your perception of failures from roadblocks to stepping stones. Embrace them as opportunities for growth rather than self-deprecation, thus boosting your self-confidence.
- 4. Embrace the present Adopt the age-old wisdom of living in the present moment. By freeing yourself from the shackles of the past and future, you cultivate a state of tranquility.
- 5. Seek the silver lining Rather than fixating on the negative aspects during challenging situations, train yourself to focus on the brighter side. This shift in perspective maintains a positive state of mind.
- 6. Nurture a positive vision Establish a positive vision for your future and set concrete goals to steer your life in a positive direction.
- 7. Release past negativity Negative experiences are a part of life's tapestry, but clinging to them anchors you in a place that no longer exists. Let go of past negativities
- 8. Eliminate negativity from your life: Just as you clean your house when it gets dirty, remove negative influences from your life. Surround yourself with individuals who uplift and support your positive mindset.
- 9. Monitor your thoughts Throughout the day, pay close attention to the thoughts that arise. When negative thoughts emerge, swiftly replace them with positive ones

- 10. Harness the power of positive affirmations Affirm to yourself each day that you will have a remarkable day. Speak phrases like "Today is going to be my day," "Today will be absolutely amazing," or "I am going to relish this day."
- 11. Respond rather than react Differentiate between reacting impulsively and responding consciously. By cultivating a thoughtful response, you gain greater control over your words and actions.

12. Embrace the practice of meditation:

- Meditation, an ancient technique, reorganizes your thoughts and emotions, rewiring your brain in the process. Through daily meditation, you attain tranquility, mindfulness, and practical perspectives.
- 13. Cultivate gratitude When you adopt a state of gratitude, you appreciate the blessings in your life, transcending unfulfilled desires or dreams. Gratitude becomes second nature, shifting your mindset from scarcity to abundance.
- 14. Explore the power of hypnotherapy: Among the myriad of therapies available, hypnotherapy stands out as an exceptionally effective tool for nurturing a positive mindset.

If you haven't yet delved into the realm of hypnotherapy, it's time to unveil its transformative potential Hypnotherapy, a form of psychotherapy,

induces relaxation, intense focus, and heightened consciousness

Through guided hypnosis, the therapist gains access to your subconscious mind-the repository of beliefs, experiences, memories, skills, and behavioral patterns.

During hypnosis, your subconscious mind becomes highly receptive to new suggestions. Therapists leverage this openness to replace

> old beliefs and patterns with positive ones. In essence, hypnotherapy reprograms your subconscious mind, paving the way for the "positivity advantage" to flourish within you.

With each hypnotherapy session, positive thoughts and beliefs are reinforced, gradually establishing a new norm in your subconscious

mind.

Hypnotherapy is an incredibly potent tool, capable of addressing a wide range of issues such as trauma, weight loss, phobias, addiction, stress, anxiety, depression, sleep disorders, PTSD, and chronic pain and many more...

By liberating yourself from these burdens through hypnosis, you unlock an elevated quality of life

Your newfound freedom allows you to embrace a positive mindset, unencumbered by negative traits or past experiences

The world becomes your canvas for success.

In conclusion, the pursuit of positivity is the key to unlocking a life filled with triumph and fulfillment

Armed with the knowledge that neuroplasticity empowers your brain to change and adapt, you have the capacity to rewire your thoughts and cultivate a positive mental attitude

Embracing positivity enhances your chances of success, expands your skills, and captivates those around you.

Remember, the path to a positive mindset is paved with dedication and repetition.

Implement the practical tips mentioned earlier, from letting go of comparisons and eliminating negative speech to embracing failures as lessons and nurturing gratitude

Repetition of these are key

And when you seek to unleash the full potential of your mind, turn to the remarkable practice of Hypnotherapy and Life Coaching

Its transformative power will guide you toward a life brimming with achievement

You will no longer be in pursuit of positivity

You will be in the Advantage Minority Club

Gaining all the perks of positivity and neuroplasticity with immense future success

## FREDERIC SIMARD

CEO AT RE-AK TECHNOLOGIES INC QUEBEC, CANADA

### the Upcoming Biofeedback Revolution in Entertainment

We are living in a very entertaining era. Recent years have witnessed remarkable advancements in artificial intelligence, virtual and augmented reality, and our society has been profoundly impacted by a global health crisis, altering our perspectives on work and socialization.

These transformative changes and innovations serve as the foundation for the future world, and it is highly likely that we have merely glimpsed the surface of their profound impact.

In the midst of these advancements, another technology seems poised to take center stage: brain-computer interfaces (BCIs). Although BCIs have been anticipated to gain widespread adoption for more than a decade, they have yet to fully deliver on their promises.

However, could the progress in other fields be the catalyst that propels BCIs into the spotlight? Let us delve into what has changed and explore why now might be the opportune time for BCIs to shine.



· JULY 2023

TIMES

CORPORATE INVESTMENT

What is a BCI and why hasn't it seen widespread adoption?

2023

· JULY

CORPORATE INVESTMENT TIMES

A BCI is a system that establishes a direct connection between the brain and a computer, bypassing traditional interaction methods such as mouse, keyboard, or voice commands. While BCIs have been extensively explored in science fiction literature and movies (most notably in The Matrix), they also have practical applications. One notable successful example of a BCI is the cochlear implant, which is being used by over 736,900 people worldwide as of

for BCIs, its usefulness is where the shoe pinches.

Taken outside of medical and scientific domains, BCIs are notoriously difficult to operate, and the proposed applications often feel forced. For instance, BCIs have been suggested as an alternative means of controlling games, but they fall short in terms of user-friendliness compared to traditional input devices like keyboards, mice, or game controllers. Moreover, each user must undergo a laborious calibration process each time they

in interpreting the collected data, severely limit the benefits compared to conventional methods like surveys and focus groups.

One area where BCIs have gained some traction is in monitoring meditative or focus states. Marketed as the "fitbit for your brain," a few companies have managed to generate some interest. However, these devices often end up being short-lived gadgets. Many users purchase them, play with them for a few weeks or months, and then eventually forget about them.

The previous description provided a glimpse into the BCI industry around 2018, capturing the hype and challenges of that time. However, it raises the intriguing question: "Has the landscape evolved since then?"

Building upon the foundations laid by previous BCI practitioners, a new generation of enthusiasts has emerged, bringing renewed interest to this technology. Notably, what sets this era apart is the significant progress made in overcoming past hurdles.

A key development is the expansion of available sensor options. Unlike a decade ago, where BCIs primarily relied on electroencephalograms, the latest BCIs incorporate additional sensors like facial electromyography, heart monitoring, and skin conductance. This broader range of sensors enables monitoring of a wider array of psychological and physiological indices, including emotional reactions and cognitive states.

Innovations in form factors have also emerged, making BCIs more convenient. Rather than requiring dedicated headgear, BCIs are now integrated into everyday objects such as headphones, earbuds, smart glasses, and VR/AR headsets.

Furthermore, novel user interface paradigms have been developed. Companies like Snap, through its acquisition of Nextmind, have introduced hands-free remote controllers utilizing electroencephalography. Meta's acquisition of Ctrl-Lab brought a wristband capable of interface control with minimal movements, leveraging electromyography.

Machine learning and artificial intelligence have played a significant role in advancing BCIs. Researchers have devised algorithms that either eliminate the need for calibration or drastically reduce the time



2019.

The cool factor is by far the best selling point

With 15 years of experience, Frédéric has established himself as a pioneer in participant experience measurement using biometrics. As the CEO of RE-AK Technologies, he has developed the innovative Nucleus-Hermès, the first multimodal biometric glasses. This groundbreaking system enables the assessment of emotional and cognitive states of individuals at the urban scale, offering a fresh perspective on human experience.

Frédéric is also the author of Mindscape-Émotions, a white book that mixes experiential marketing and entertainment analytics. This work sheds light on the techniques employed by experienced creators to craft unique emotional landscapes, providing valuable insights into the artistry behind entertainment productions.

With his extensive expertise and contributions, Frédéric continues to advance the field of human experience measurement, deepening our understanding and enriching the world of entertainment.

use the BCI for it to function accurately.

Another proposed application for BCIs is gathering audience experience feedback in the movie industry. However, the complexity and costs associated with setting up such experiences, coupled with a lack of expertise In summary, the limited adoption of BCIs can be attributed to their difficulty of use and limited applicability. So far their main appeal seems to lie in the concept itself, rather than a clearly defined purpose.

Where are BCIs today and what has changed?

and

the



chatGPT, Midjourney, and the like, have transcended our previous understanding of computer capabilities, venturing into the sacred realm of human creativity. These tools now enable, or will soon enable, the production of an immeasurable amount of written and audiovisual content.

A few years ago, while pitching BCI-based emotional and cognitive analysis to a creative agency, I received undeniable feedback: "We know you can tell us how good our ad is, but by the time the ad is finished, it's too late,

required to achieve optimal performance.

The last few years have been fruitful, with BCIs becoming more user-friendly and outperforming previous iterations. Regardless of the level of performance offered, however, it is the application side that is still the toughest cookie to crack and the discussion is about to become very interesting.

Why do generative AI need BCIs and what does it lead to?

The advancements in artificial intelligence, exemplified by

budget is already spent." Their point was valid - they acknowledged the efficacy of the technology, but the budget constraints allowed for only limited edits to the ad, invalidating the need for detailed feedback.

Enter
generative AI,
and this hurdle
crumbles.
We can now
generate an

infinite number of ads at a fraction of the cost. Suddenly, content production is no longer the bottleneck; instead, the challenge lies in discerning the quality amidst the vast volume of generated content. Previously, human experts guided content production at every step. However, machines can now produce massive amounts of content without comprehending it. This has given rise to a new predicament – the need for audience feedback has become more crucial than ever.

Moreover, combining generative content with audience feedback opens up a realm of possibilities. Imagine if content could be generated and adapted in real-time using biofeedback. This is precisely where the field of BCI comes into play, paving the way for fully personalized entertainment. This transformative trend is set to reshape the entertainment and marketing industries in unforeseen ways. Video games, movies,



music, ads, art, and even digital books are poised to become adaptive, responding to consumers' psychological cues to enhance their satisfaction and enjoyment.

As mentioned before, we currently reside in an immensely entertaining period, but I predict that it will only become even more captivating and enthralling as we move forward.

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GLOBAL FINTECH INFLUENCER, KEYNOTE SPEAKER AND ADVISOR/CONSULTANT II WORLD EXPERT AND TOP MEDIA SOURCE ON CBDCS, DIGITAL BANKING AND BLOCKCHAIN II HOST AND FOUNDER OF A DIGITAL TOMORROW PODCAST

# The Metaverse and the travel industry



# 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.

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 might be what the metaverse is really about.

What about the Metaverse and the travel industry, though?

The Metaverse could transform indeed the travel industry. The metaverse offers virtual tourism in the travel industry, allowing users



to explore destinations and landmarks virtually. However, to what extent it has the capacity to transform the travel industry?

In McKinsey's article "Tourism in the metaverse: Can travel go virtual?", the authors analyzed how travel companies can leverage the metaverse to create more compelling experiences for their customers.

The authors state that certain challenges must be overcome: these include enabling interoperability between decentralized worlds, protecting data security, and making immersive devices more readily available.

JUIY 2023 | EDITION

Nevertheless, it is prudent for travel players to think proactively about engaging with the metaverse—and perhaps seize a first-mover's advantage. Early control will help to sidestep thorny issues like third parties claiming virtual rights to a location.

In the short-term, the metaverse is expected to bring an enriched inspiration with virtual tours. For example, some companies are already offering virtual tours in VR, giving travelers the possibility to book in the "real world" if they loved what they saw in the virtual tour. Thomas Cook's VR excursions of Manhattan, for example, offer store visitors a five-minute "taster" of the city; it helped the company increase bookings by 190%.

Once travel players have plotted out potential traveler journeys (whether hybrid or fully digital), they can find the right collaborators to bring these experiences to life—such as virtual-universe and retail platforms, communications channels, and designers. As many tech players are still only starting to come to grips with immersive experiences, companies may be able to secure favorable partnership agreements and experiment with different executions.

To sum up, whilst virtual travel experiences simulate adventures and activities and cater to a broader audience, it is undeniable that a travel experience in the Metaverse will never be able to replace an actual travel experience. If anything, what I foresee is a certain complementarity.

In other words, the metaverse will be able to complement and open new ways to enjoy the travel experience, but not to fully replace it. The truth is, as of today, we do not know yet how far and how deep the metaverse impact will be. Some big unresolved questions remain. With so many different metaverses currently on offer, will one succeed at the expense of all the rest? And how will regulations, or lack

thereof, impact the future of the metaverse? Whilst many questions remain unsolved, the potential of the Metaverse is undeniable.





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TIMES · JULY 2023

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Jack Welch once said "Change before you have to" and that was the motto I embraced to change my career a few years back. I was working in retail marketing where the adoption of digital and tech was slow. I knew I have to make the change before new technology and tools would disrupt my career. I made a 180-degree switch from the retail offline

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faith whereby I was given the chance to make that change as I brought consumer marketing experience as well as leadership capabilities to the role. Change does not come easy especially re-starting mid-career and pivoting into a hands-on digital marketing role. I had to learn quickly both on the job and also the insurance industry which has many

Valerie is an accomplished 360 marketer with a dynamic background in marketing. She has a proven track record of success in integrated marketing, with experience spanning both digital and offline channels. With a background in retail consumer marketing, Valerie has made a successful pivot to the financial services industry, deepening her skills in digital marketing and finance.

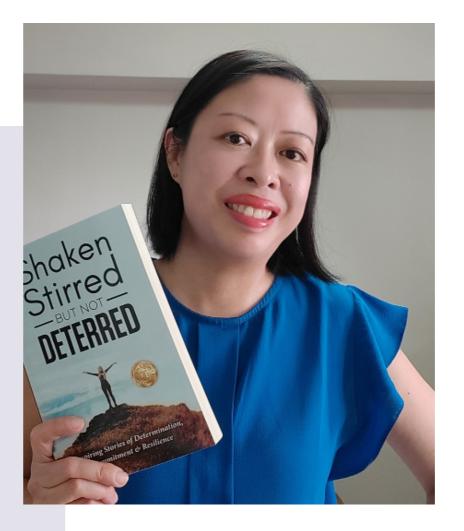
Her passion for learning and growth has been a driving force throughout her career, which began in retail management before evolving to marketing and business management. Valerie is not only a marketing expert but also an inspiring speaker who shares her insights on career pivots and adapting to change.

She is also an Amazon best-seller author with the book "Shaken, Stirred but Not Deterred" in which she shared her career pivot story. Her growth mindset allows her to adapt quickly to changing market conditions and work in an agile way, enabling her to run winning marketing campaigns that deliver results. She is also a passionate advocate for diversity and inclusion and an expert in leadership development. Her commitment to continuous self-development is reflected in her mentoring and coaching of others, as she strives to build a strong and supportive network of future leaders.

marketing world to a completely digital world of financial services in the area of Insurance. It was a very big change and a double switch in both job scope and industry. A leap of

differences from the retail consumer world. In the Retail world, there are physical stores and various products that can be experienced and it has a fast sales cycle and the constant

churning of creative advertising campaigns and more to drive consumerism. Whereas in the digital Insurance world, everything is



seen and experienced online with insurance products as a service to satisfy a need that is hidden, thus making the sales cycle longer. Plus, coupled with compliance with the regulations of the industry, the marketing campaigns had to go through a longer planning and implementation stage. That is not to say digital marketing is slower, it is instead always "changing" as in the digital world, anything that does not work or yield towards the digital metrics, changing and optimizing towards the goal is a constant. Also, in the digital world, it is on 24/7 vs a physical retail store that shuts off after normal hours. On top, the intensity of learning new things in the digital world is an

"always on" mode. Setting up digital campaigns has more factors to take note of; testing, tracking and keep learning to get better at it is the new norm. Therefore, till today this had built up my resilience of adapting to change constantly.

On top, during my career pivot, I had to learn to work with digital-savvy millennials and generation-Z. They are nimbler in tech as they grew up with it. I worked hand-in-hand as well as learned from them. It was eye-opening then working with a different generation of digital nomads. They learned fast, are opinionated, work smart and the list goes on That started my exposure to working in an inter-generational environment of diverse cultures. A good lesson in learning to balance the different styles and cultural nuances while working in a team. Collaboration spirit, agile working way, learning to hustle in a transformation industry (as the Insurance industry was transforming into a digital business) and flexibility to embrace constant changes is the new way of work.

It was not an easy transition during my career pivoting and the learning curve was very steep when one was so used to previous ways of working. How did I manage to pivot my career successfully?

First, learn fast and fail fast. I had to do a lot of self-online study and hands-on learning to get up-to-speed. Worked above and beyond to learn to upskill faster on the job. Till today, learning is a constant in the digital world and that is the mentality driven into me.

Second, get human libraries. Some things cannot be learned on their own. I seek out mentors to reverse mentor me in the digital space. Learn from those who have direct experience and tap on their

expertise to upskill faster. Be bold to seek and

Third, adapt and absorb. In a new career and industry, very important to be adaptable and flexible to get into the groove of a kaleidoscope of things happening at once. One has to absorb the changes fast and be able to flex well too. Especially when working in a transformative industry that has many testand-learn scenarios.

These were the key success factors that helped me through my career pivot. The key is to always keep learning and having a growth mindset to keep this faculty thriving in this VUCA working world. In the World Economic Forum's "The Future of Jobs 2020" report, most jobs will be disrupted as workers need to reskill every 6 months with skillsintensive knowledge across most industries. Furthermore, with the advent of Al disrupting and taking over jobs thus it has become more crucial to upskill often to be relevant in future of work.

Now in the marketing field, a marketer needs to be able to transcend between offline and digital as customers' journey is seamless between the two. There are businesses that separate digital marketing teams from core marketing as it was set up separately. I think the synergy of holistic marketing teams and upskilling in data and tech expertise is vital to creating a new frontier in marketing teams' competencies. There will be no separation of digital from marketing but encapsulated in it and adding on the knowledge of an Al savviness, meta-reality with technical knowhow. That is the future of marketing work that has started unfolding.

My first career pivot was not my last, my second career pivot was during the COVID-19 pandemic; one of the hardest times to pivot. I pivoted into the financial trading industry in which I had to learn another new industry

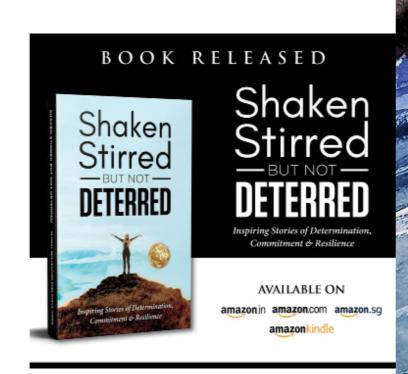
and financial products from equities, forex, indices, and commodities to options.

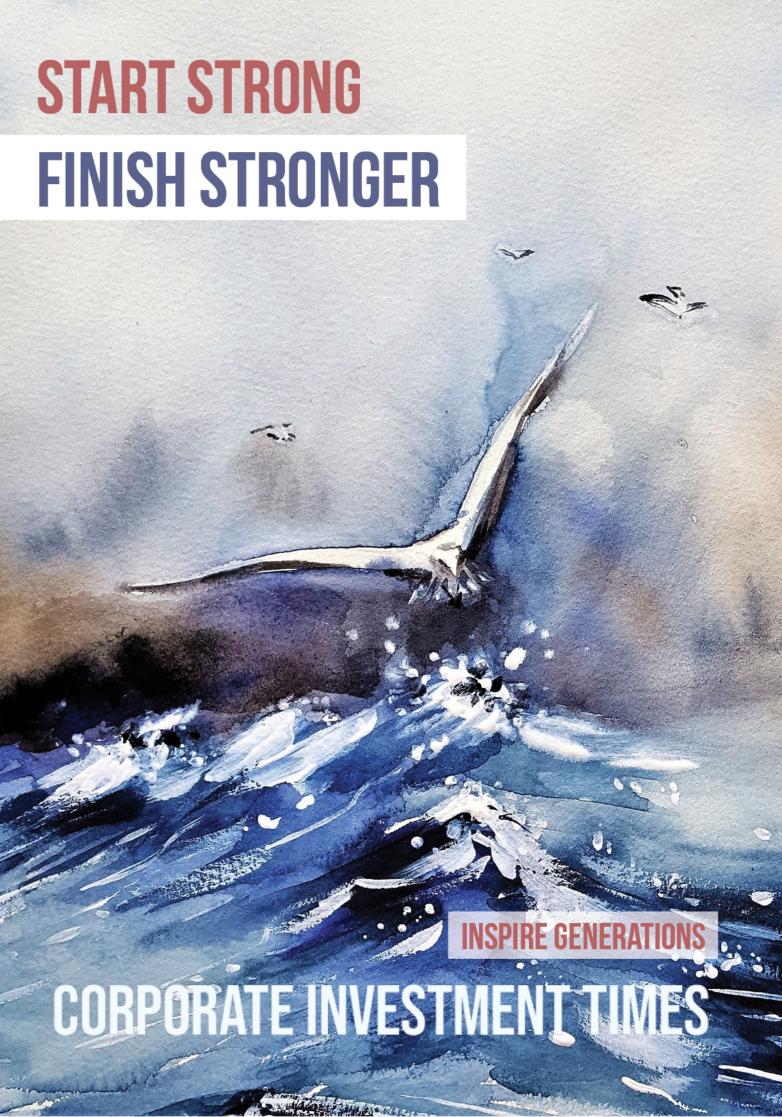
As the saying goes "It gets easier each time" and the second time was definitely much smoother. I was more prepared and learned fast to make an impact. Being open, adaptable to change, and taking the initiative to drive things are always key to any career pivoting.

Building oneself up again in a new industry and making connections while keeping a curious mind to expand further. I took a step further by writing my second career pivot story in the book "Shaken, Stirred But Not Deterred" of inspiring stories from women leaders from all walks of life. It became an Amazon best-seller within weeks of launch!

Sharing my career-pivoting journey and growing my voice through writing my story in the book was a pivotal moment in how career changes made me grow further. Now I am planning for my third career pivot. Wish me luck and I see you in my next career morphosis!

"Change in all things is sweet." Aristotle





## AHMAD J NAOUS

PRESIDENT (UIPM)/DIRECTOR UAPCU/GLOBAL EDUCATION INFLUENCER/INT.BOOKS FOR PEACE AWARD 2020/LEADERSHIP GOLD AWARD 2021

BEIRUT GOVERNORATE, LEBANON



# Humans Vs. Algorithms Who Will Win?

The humans are seemingly facing the greatest challenge of Algorithms. In a near future, many jobs will diminish soon to be replaced by Artificial Intelligence.

Technology has risen up on top of us and is the driving force of our society. The problem is that we allow it, we accept it, and we assume it as normal. As long as technology dominates us, we will live in the fear zone that many humans will lose their jobs.



We can see them at work in the world. We know they're shaping outcomes all around us. But most of us have no idea what they are — or how we're being influenced by them.

Algorithms are invisible pieces of code that tell a computer how to accomplish a specific task. Think of it as a recipe for a computer:

An algorithm tells the computer what to do in order to produce a certain outcome. Every time you do a Google search or look at your Facebook feed or use GPS navigation in your car, you're interacting with an algorithm.

Algorithms will continue to have increasing influence over the next decade, shaping people's work and personal lives and the ways they interact with information, institutions (banks, health care providers, retailers, governments, education, media and entertainment) and each other. The hope is that algorithms will help people quickly and fairly execute tasks and get the information, products, and services they want. The fear is that algorithms can purposely or inadvertently create discrimination, enable social engineering and have other harmful societal impacts.

With all of these in mind, the future of algorithms is tied to Al innovation – machine learning and deep learning – that is getting more developed at a fast pace.

In the Middle East alone, user-friendly Al platforms that allow building models will be critical in the deployment of Al at a larger scale. By 2030, billions of dollars in commercial Al revenue are expected to flow to the region. This will contribute heavily to double-digit GDP growth.

At an early stage, only some of the algorithmic systems that are applied in various internet services can be classified as Al or machine learning. Algorithmic systems that, for example, include deep learning via neural

networks, include image recognition and speech recognition/generation. Natural language processing for conversational user interfaces like chat-and-voice bots is part of this.

### Facts about AI:

Artificial intelligence (AI) could replace the equivalent of 300 million full-time jobs, it could replace a quarter of work tasks in the US and Europe but may also mean new jobs and a productivity boom.

And it could eventually increase the total annual value of goods and services produced globally by 7%.

Generative AI, able to create content indistinguishable from human work, is "a major advancement", the report says.

### **Employment prospects**

The governments are keen to promote investment in AI in Europe and US, which it says will "ultimately drive productivity across the economy", and has tried to reassure the public about its impact.

The report notes Al's impact will vary across different sectors - 46% of tasks in administrative and 44% in legal professions could be automated but only 6% in construction 4% in maintenance.

Some industries that will continue to rely on human workers include writing jobs, social work, criminal defense law, teaching and Al training engineers.

These fields may still be aided by the advancement of AI in the future, but AI and robots can't replicate the empathy and social intelligence that these fields require. For example, AI could be a helpful tool for educators when trying to gain an understanding of students' varying levels of competence, progress and temperament — but teachers will still be masters of

### WILL ARTIFICIAL INTELLIGENCE (AI) REPLACE JOBS?

AI is and will continue to replace some jobs.

Workers in industries ranging from healthcare to agriculture and industrial sectors can all expect to see disruptions in hiring due to AI. But demand for workers, especially in robotics and software engineering, are expected to rise thanks to AI.

### JOBS AI CAN'T REPLACE

- Teachers
- Writers and editors
- Lawyers
- Social workers
- Medical Professionals
- Therapists
- Management professionals

diving into students' special interests and providing mentorship. And although jobs that involve writing can benefit from Al content generators, these tools still have shortcomings around misinformation and accuracy, so they are likely far from replacing human writers.

### Conclusion:

### Humans + Algorithms = The Winning Combination

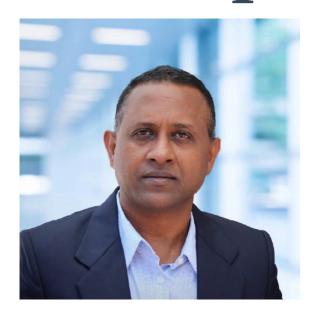
In our view, AI still has a long way to go in making the ultimate decisions in real-world life situations that require more holistic, subjective reasoning. It still is merely a factual engine that acts based on probabilities and scores, mostly based on historical data, with no context of the implications of the information it is delivering. Al may make the right decisions based on facts, but may lack the empathy that needs to be part of those decisions. We still need humans in the middle to assess the value of insights and decisions to the welfare of humans, businesses and communities. Al can help with providing decisionmaking points, but humans must still be involved in making that decision ultimately, it needs to be augmented intelligence instead of pure artificial intelligence.

There's no doubt that the Al revolution will require readjustments and a great deal of sacrifice, But despairing rather than preparing for what's to come is unproductive and, perhaps, even reckless. We must remember that our human knack for compassion and empathy is going to be a valuable asset in the future workforce, and that jobs hinged on care, creativity and education will remain vital to our society."

Going from Fear Zone to Growth Zone through combination of Humans and Algorithms will sure stop the fear about losing jobs and build a critical thinking of producing new jobs that cope with Al Technology.

The balance between Algorithms and humans will lead to more understanding that both are important to make world better place to live in.

### Building and Enabling the Global Startup Ecosystem Startup20-G20



## ASHOK SHANMUGA M



"The country is changing and finding its own solutions. If there are a million problems, there are also a billion solutions." – Shri Narendra Modi, Prime Minister, India.

Startup20 is a brand-new official Engagement Group under India's G20 presidency. It was a pleasure to be part of all four Startup20 meetings - the Inception Meeting held in Hyderabad, the Sikkim Sabha meeting in Sikkim, the Goa Sankalpana meeting in Goa, and the Sikhar Summit in Gurugram.

"Startup20 is the most important group in G20" - Amitabh Kant, Sherpa G20, India.

Globally, 305 million startups are created every year. The global startup ecosystem has over 750K Startups, over 21K Incubators & Accelerators, over 41K Investors, over 1200 Unicorns, and raised a total of \$415.1 billion in 2022, and G20 counties alone have over 1 million Startups, over 10K Incubators/Accelerators, and over 750 Unicorns. The G20 countries bring together the world's major economies, representing 85% of global GDP, 75% of international trade, and two-thirds of the world's population.

CO-FOUNDER & CEO, CONNECT2INVESTORS, USA & INDIA STARTUP20: G20 - FINANCE TASKFORCE COUNCIL; US DELEGATE

SAN FRANCISCO BAY AREA

### Taskforces Under Startup20 India

There are five taskforces, aka workstreams under the Startup 20 engagement group. Foundation, Alliances, Finance, Inclusion, and Sustainability. Each taskforce has been structured to develop key priorities and bring forward the topics in which recommendations would be formulated to support the startup ecosystems globally. There are linkages between taskforces. Such recommendations are conveyed through a Startup20 communique during the G20 Summit 2023.

### In the inception year (2023), India urge G20 leaders to

- Raise the joint annual investment of G20 nations in the global startup ecosystem to US\$1trillion by 2030.
- Consider favorably our recommendations,

- policy directives, and actions in five areas for harmonizing the global startup ecosystem while retaining the autonomy of the national ecosystems.
- Build a networked institution of existing nodal agencies across G20 nations to implement our recommendations.
- Measure the efficacy of Startup20 for enabling G20 nations in identifying promising startups internationally, funding them collaboratively, mentoring them contextually, and scaling them globally.
- Continue this group in future G20 presidencies.

The Startup20 Communique covers the following areas.

### Laying a Strong Foundation





framework for startups across G20 nations.

Create and adopt a policy framework that strengthens the startup ecosystems within and across G20 nations.

### Forming Global Alliances

- Establish effective channels between the startup ecosystems across G20 nations.
- Build market access mechanisms for startups from G20 nations.
- Establish mechanisms to access, nurture, and empower entrepreneurial talent from G20 nations.
- Promote government bodies, private players, non-governmental organizations, and multilateral organizations to work with startups in key industries/sectors which can be revolutionized through startup innovations.

### **Unlocking Startup Finance**

Commit to raising the joint annual investment of G20 nations in the global

- startup ecosystem to US\$1 trillion by 2030.
- Provide a favorable policy environment for startups and ecosystem stakeholders.
- Enable measures to ease the crossborder flow of capital across G20 nations.

### **Building for Inclusion**

- · Provide special focus to startups led by entrepreneurs from underrepresented groups and diverse communities across G20 nations.
- Create strategies and mechanisms for startups solving for inclusion.

### Scaling for Sustainability

- Increase the pipeline of entrepreneurs focused on Sustainable Development Goals (SDGs) across G20 nations.
- Support the scalability of startups focused on SDGs across G20 nations.



Building the Global Startup Ecosystem: Joint Action through Startup20

The Startup20 Engagement Group considers these actions necessary and actionable for G20 nations.

- Create and adopt a global startup definition framework.
- Increase, diversify, and ease access to global capital, markets, mentors, and talent for startups.
- Emphasize the inclusion of under-represented groups and communities in startup ecosystems.
- Cultivate mechanisms to identify and scale startups of global interest.
- Establish a networked institution across G20 nations.

### Startup20 Sikhar Summit

Startup20 Sikhar Summit started with lightning the lamp by chief guests and a welcome address by Dr. Chintan Vaishnav, Chair, Startup20. Followed by Smt. Manmeet Kaur Nanda, Joint Secretary, DPIIT, talked about 'Bringing Startups to the Forefront of a Country's Economic Agenda', then Shri. Amitabh Kant, Sherpa G20 India, talked about 'Paving the way for G20 nations to invest \$1 trillion

for startup ecosystems by 2030' and Shri. Som Parkash, Hon'ble Minister of State, Ministry of Commerce and Industry, talked about 'Cultural and Diversity Consideration in a Global Innovation Ecosystem'.

Startup20 Shikhar Summit's Day-1 had the launch of Startup20 by Dr. Chintan Vaishnav, Chair of Startup20, Brazil and Indonesia representatives. Followed by spotlight talks by Nadir Godrej, Chair, Sustainability Taskforce; Vijay Shekhar Sharma, CEO, Paytm; Suman Berry, VC, NITI Aayog; and Prem Vatsa, CEO, Fairfax Financial. Followed by many parallel panel discussions by government officials, Corporate CEOs, Startup ecosystem experts, Startup Founders, Investors, Innovators, and Academicians. Day-1 had a grand musical evening and gala dinner. Followed by a fantastic drone show.

Startup20 Shikhar Summit's Day-2 had Special Remarks, 'Creating a Legacy of Continuity and Success' by Shri. Piyush Goyal, Hon'ble Minister of Commerce and Industry, Consumer Affairs, Food & Public Distribution, Textiles, and many parallel panel sessions. Day-2 had an 'Accelerate20' pitching session where global startups pitched to global investors as juries, followed by a grand cultural evening and farewell dinner.

Startup20 Shikhar Summit had 'Startup Showcases' from G20 countries' startups. Selective startups had a pitching session with investors and 'Speed Dating' with Incubators, Accelerators, and Innovation Councils on both days.

"We are really hopeful that Brazil and subsequently South Africa would want to carry the baton forward. We will do everything in enabling them to take this conversation forward". - Dr. Chintan Vaishnav, Chair of Startup20.

Startup20 Shikhar, the Summit Meeting,

connected with the Global Delegates, exchanged many ideas, connected with the industry's brightest minds, and prepared us for an exciting journey.

All the recommendations will help startups navigate the dynamic challenges ahead and create a thriving entrepreneurial landscape.

Reference: Startup20 Communique

TIMES · JULY 2023

CORPORATE INVESTMENT

# DONHH. MILAN KRAJINC

ACADEMICIAN PROF. SIR DDR.SC. DDR.HC. CAPTAIN, B.SC., PSYCHOTHERAPIST, MBA, DBA, IPA, KMFAP, FRAS, FRSA, FRAI, MRSAI, IAMA NOBEL PRIZE NOMINEE/AUTHOR OF THE DYNAMIC LEADERSHIP MODEL

MONTE CARLO MONACO

She asked me: "Why does the life of strong people go down so often? And why are people afraid of strong people?"

I answered her, "Life tests strong people to see how they will rise, how they will ascend. Leave the weaklings alone, because they are always on their knees anyway.

Maybe they are afraid of you because you are honest and so pure. Because you force them to drop their masks.

Discharge

THE LIFE EXPERT

- Maybe they are afraid of you because you are too honest in a time when people are attracted to beauty. You are attracted to people who manipulate words, people who know how to turn a lie so that it sounds more attractive than the truth.
- Maybe your truth is too much for people who do not want to taste the original; too much for people who only want cream on the cake.
- Maybe you scare them because you know exactly what you want and what you do not, while everyone else is lost when they try to find out the same thing.
- They may be so lost in their insecurity that they repel anyone who has confidence in themselves. Or they have simply become so accustomed to people who have no self-confidence and who do not understand and do not know who they are.
- Maybe they are afraid of you because you do not want to participate in their games, where everyone is so obsessed with winning that the loser is anyone who does not play.
- Maybe you are surrounded by people who are so good at the game that they do not know what it's like on the other side and do not want to go back to the beginning.
- Maybe they are afraid of you because you tell them what they do not want to hear and because they have gotten used to telling them lies.
- Maybe they want to believe in the illusion that was created for them, and not want to see who they really are.
- Maybe your words are so unfamiliar to them that they just do not understand them and do not believe them.
- Maybe you frighten them because you distract their attention. They do not forget

- what they said when they were angry or hurt. You draw attention to their eyes and their body language, to the tone of their voice and their pronunciation.
- They may not be used to being seen or heard. Therefore, they are uncomfortable with your attention because it means they have to take off their masks.
- Maybe they are afraid of you because you know they are afraid, but you are still not careful.
- Maybe you are careless with your heart and your feelings and they do not know what to do with them, they do not know what to do with something that destroys their stability, their routine or their reality.
- Maybe your heart is beating faster and they cannot catch your step.
- Maybe they are afraid of you because you do not need them. Because you do not really need them. Because they know you can live without them. Because they know you will not wait for them. Because they know you will stand up for yourself. Because you are not going to let yourself be just another number on their list.
- Maybe you scare them because you only value yourself, because you are strong enough to walk away, and because you are smart enough to know how much you are worth.
- Maybe they are so used to sitting on the throne that they just have nowhere else to be. Stop scaring them with your sincerity, your feelings, your kindness, your love, your understanding, your words, your eyes, your presence and your ability to read them.

Keep reading them until you find someone as brave as you. Someone who is not easily intimidated. Someone as strong as you."

I searched for the most appropriate words to tell her what she really has inside her. But no man can tell a woman as well as a woman can tell a woman, so I remembered the words of Clarissa Pinkole Estes, author of Women Running With Wolves: "We all long for the wilderness. Culture severely limits the healing of this longing. They taught us to be ashamed of that desire. We let down our long hair and hid our feelings behind it. But the shadow of wolves still Wild Woman lurks behind us, day and night. Let us be everywhere, the shadow that breaks behind us is certainly four-legged."

