

JUNE 2021

# CORPORATE

## INVESTMENT TIMES

### Partnering With Silicon Valley

**Elixir:** Forging ties by white labelling and building strategic partnerships

### Building Strong Collaborative Teams

**Elixir:** Leadership demonstrating excellence

### Enabling Transformation

**Elixir:** Innovating real estate, property management, retail development and leasing, Hospitality, technology and automobiles







**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**

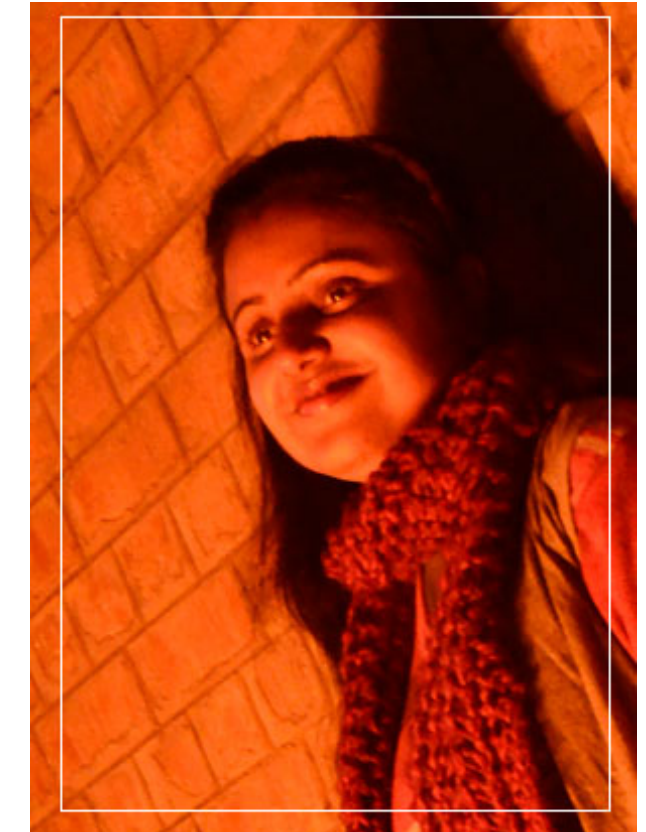
## Corporate Investment Times

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*Rima M.*



2021

JUNE





# ALI RAO

**Group Chief Executive Officer**  
Elixir Group  
Dubai, United Arab Emirates

Elixir believes that the Middle East is a central hub that has a lot of potential to make diverse offerings but has not been able to anchor the modern technology that is needed here.

Elixir has partnered with the Silicon Valley Innovation Center in U.S to source ventures that wish to expand in MENA through white-labelling or finding strategic partners. Elixir is particularly looking ahead to partner with advertisement technology companies towards an open collaboration.





Ali Rao is chief executive of Elixir Holdings, which incorporates companies operating in a broad range of sectors: real estate, property management, mall and retail development and leasing, Hospitality sector, and technology ventures. Relationship building is potentially one of the most important skills to a leadership role as it makes communication of tasks, responsibilities and goals more effective.

Once you understand each other, you will benefit by being able to assess strengths,

potential. It invested in different ventures ranging from real estate to technology during this time and reaped exponential returns from various investments.

The group is currently focused towards implementing certain technologies in the MENA and South Asia regions spearheading disruption through AI and Machine Learning. Being a radical and ambitious conglomerate, Elixir has a soft side as well and allocates a portion of its resources for its CSR program. Beside technology initiatives, the company



delegate tasks and complete your goals more seamlessly.

With the developing portfolio and wider geographic expansion, the company plans to diversify into the Machine-Learning, Robotics, Edge Computing, Internet-of-Things (IoT), Virtual Reality and Augmented Reality sectors in 2021 and 2022.

Elixir was established as an investment group in 2003 in the UAE to invest in ventures that demonstrate high growth

has a track-record of philanthropy works across the world, especially in the UAE.

Leadership requires the ability to build and maintain a strong and collaborative team of individuals working toward the same goal and team building requires other leadership strengths, like effective communication skills and conflict resolution which Elixir has managed to achieve successfully under his leadership.

His bold and innovative way of thinking has helped expand Elixir's offerings across a



# ALI RAO

## GROUP CEO

*He is a seasoned businessman, investment banker and philanthropist, who has a strong track record of performance in high-paced organizations.*

*Rao began his career at Citi Bank and fast-tracked his way into real estate and large-scale investment ventures. Utilizing his experience in the banking and real estate industries and by implementing innovative and best practices, Elixir has achieved exponential growth.*

*His analytical ability and team-approach to drive organizational improvements and implementation of best practices has produced remarkable results. His bold and innovative way of thinking has helped expand Elixir's offerings in a broad range of new and emerging industries.*

*Transforming enterprises and real estate assets into successful ventures with exceptional results, is his trademark.*





broad range of new and emerging industries, including:

- Advertising industry
- Automobile
- Hospitality sector (the group has signed contracts with leading hotel chains to help them in expansion into new regions)
- Venture Studio (where the group helps young entrepreneurs achieve their potential by incubating their product and helping them acquire customers)
- Venture Capital & Private equity investments (where the group invests in emerging technological ventures and projects and turns them around to growth via capital and in-house capabilities)

Ali Rao has created

- an asset base of USD 220 Million
- Currently accommodating more than 20,000 blue collar workers
- Have an overall holding structure comprising of more than ten companies Revenue base of of more than USD 90 Million per annum

Success is often achieved through consistently delivering excellence. In a rapidly changing market, the definition of excellence and innovation is always evolving, which is why companies need to evolve too.

And Elixir is perpetually evolving and growing. "We are passionate about driving growth through innovative technology and ever-transforming and improving the world around us," adds Rao.

Established in 2003, Elixir has invested in various ventures ranging from real estate

to technology since its inception and reaped exponential returns from multiple investments.

**The group is currently focused on implementing certain technologies in the MENA and South Asia regions spearheading disruption through AI and Machine Learning.**

**You can reach out to Elixir with any query through their website, [www.elixir.ae](http://www.elixir.ae)**

The Elixir Group has devised an ambitious plan of automation through the Artificial Intelligence and related products for the UAE market at first stage and later on rolling out its expansion into the entire Middle East and South Asia regions.

Our AI-powered solutions will support different business sectors. Industries and people can take the full advantage of modern technologies and have an opportunity to invest in what Elixir offers.



# DR. OLEG KONOVALOV

A thought leader, author, consultant, and C-suite coach. Having been named as 'the da Vinci of Visionary Leadership' by many leading authorities of our time, Oleg Konovalov is helping companies to create and execute their vision and achieve superior business performance.

## MAKING UNCONSCIOUS CONSCIOUS

Vision is a meaningless term... unless we truly understand its importance and value. If people don't fully understand the importance of vision for themselves and others, they will never appreciate someone else's vision, its greatness, and prominence.

Someone who has never been exposed to classical music will not appreciate a symphony. For him or her, Beethoven's 'Moonlight Sonata' isn't something beautiful but annoying and even depressing.

In personal life, it will be difficult to build a strong happy family without a vision created around love, respect,

care, and mutual support. Otherwise, it is a mere social change with little chance for real happiness.

The same situation can be found in different businesses, social projects, and political movements regardless of their size, industry, or country. People just nod their heads and pay lip service to a vision without really buying it, regarding it as meaningless talk.

We are in a strange situation where vision is praised or even idolized but often not sufficiently appreciated. Glass half empty or glass half full is only a matter of enthusiasm. What is poured into the glass is what matters most.

What meaning we assign to a given vision defines its importance for personal life and business. Exploring the nature of vision and how to turn it into a business tool in my book, *The Vision Code*, I found that there are at least six core factors of a vision's importance for business and personal life.

Vision provides purpose and define the future and gives an answer to that critical 'why', allowing us to break out of a negative reality, and unites people by providing a source of inspiration for how we live our lives.

Defining purpose

We spend much of our lives justifying our worthiness



for having it, how we fulfill the opportunities offered and obligations placed on us, and what kind of success stories we can write that are worth sharing. Judging a life's worthiness can truly be done only at the end, after the life is lived. Vision helps craft a plan on how to live that good life.

Vision is a core around which all those stories are written. If it's there then we have something to write and share. If not, life becomes a collection of loose ends, leaving one feeling lost and unfulfilled.

future of the organization?

Today, vision is even more important as we witness a time of redefinition of leadership and the role of leaders, from being superiors to leaders-servants. A leader-servant is one who uses vision to serve people beyond their own interests.

Answering 'why'

The times of hunting to survive are long gone. We evolved as humans to a much higher level by asking a simple question - why? In this sense, the highest



# DR. OLEG KONOVALOV

Oleg is on the Thinkers50 Radar, Global Gurus Top 30 in Leadership, #1 Global Leading Coach (Marshall Goldsmith Thinkers50) and has been named as one of the Top 10 Most Inspiring Global Thought Leaders.

Oleg is the bestselling author of 'The Vision Code: How to Create and Execute a Compelling Vision for your Business'.

At a personal level, if you have no vision for your life, then you have no real purpose and you're just drifting through life. Being happy and enjoying life requires vision.

It is critical for any organization to have a vision. Because without this collective vision how can the individuals know how they can contribute to the

form of questioning 'why' about oneself and the purpose of existence. This three-letter word has ultimate power over the way we see ourselves and the world around us. 'Why' is a question caused by our curiosity as to how we can do something better and finding a compelling reasoning for changing ourselves.

Vision points to the most fulfilling answer to that personal 'why'. We are so used to wearing masks that we often forget who we are. Think for a moment, how realistic is your self-image? What is your 'why' and do you have an answer to it? The answer will show whether you're true to yourself or not, and whether you are evolving or not. Having a vision is not wearing

a mask but knowing and owning who you are.

Asking 'why' and expecting an answer will help you to become a better person and a true leader. Vision becomes a guide that defines our core values. Understanding those values and how to implement them is essential to living a fulfilling life.



One-size-fits-all is not an answer for strong personalities and real leaders. For visionaries, not being true to oneself is fatal. Vision helps people to connect to their true selves and become better leaders that make a positive difference for others. In other words, vision connects your inner universe with the external world.

#### Defining the future

Vision aids us in defining the future. The future will come anyway but in which form depends on how we envision it.

This time-forward thinking is based on the ability to use the future as a point-of-reference for defining today's actions. Vision is not about the past, and surely it isn't important for those who always look backwards and are afraid to let go of the familiar. Vision involves putting one's mind in the future, imagining it and then looking back to the present to see how to get there.

Being too attached to the past leads to an unsatisfactory present and depressing future. It distracts and prevents people from working for something better.

Vision is like looking at the present from the future's standpoint. A visionary puts his or her own mark on the future while physically being here and now. It dictates how we care for people around us and

securing not only our own but their future as well.

Life is not a place we live but a path we take. Vision defines a path into the future down which one must lead others. One must be bold enough to shift from the standpoint of the comfortable present to the unknown and yet unexplored future and explore new horizons.

It's very difficult for people to see a future that doesn't yet exist. It's hard to feel and visualize something that just isn't a reality. No one can create something totally new by ticking boxes off a standardized checklist. Vision is needed to construct that new and as yet invisible reality.

Vision must be bold enough to break the old boundaries and set new ones beyond the horizon. And it only comes when you leave familiar comforts behind.

A guide for life and business

Vision is a ladder which a capable leader uses to reach success. Using a sports metaphor, we can say that to get from a second division to a premier league one must have a vision as a layout for greater achievements.

Vision as the best life and business guide comes as a result of deep learning of self, clear understanding of goals and aims, and a strong belief in the possibility of achieving something great. It is the result of facing fears and doubts about oneself.

Overcoming a sense of meaninglessness is purely an application of mind and soul that makes a human fully capable of overcoming all challenges and barriers.

Unclear goals and mere dreams don't get anyone far. This is like whispering your wishes into a fortune tellers' ears. They accomplish nothing. Only clear goals inspire focused support where unclear goals are like obstacles in the road.

A means of breaking out from negativity

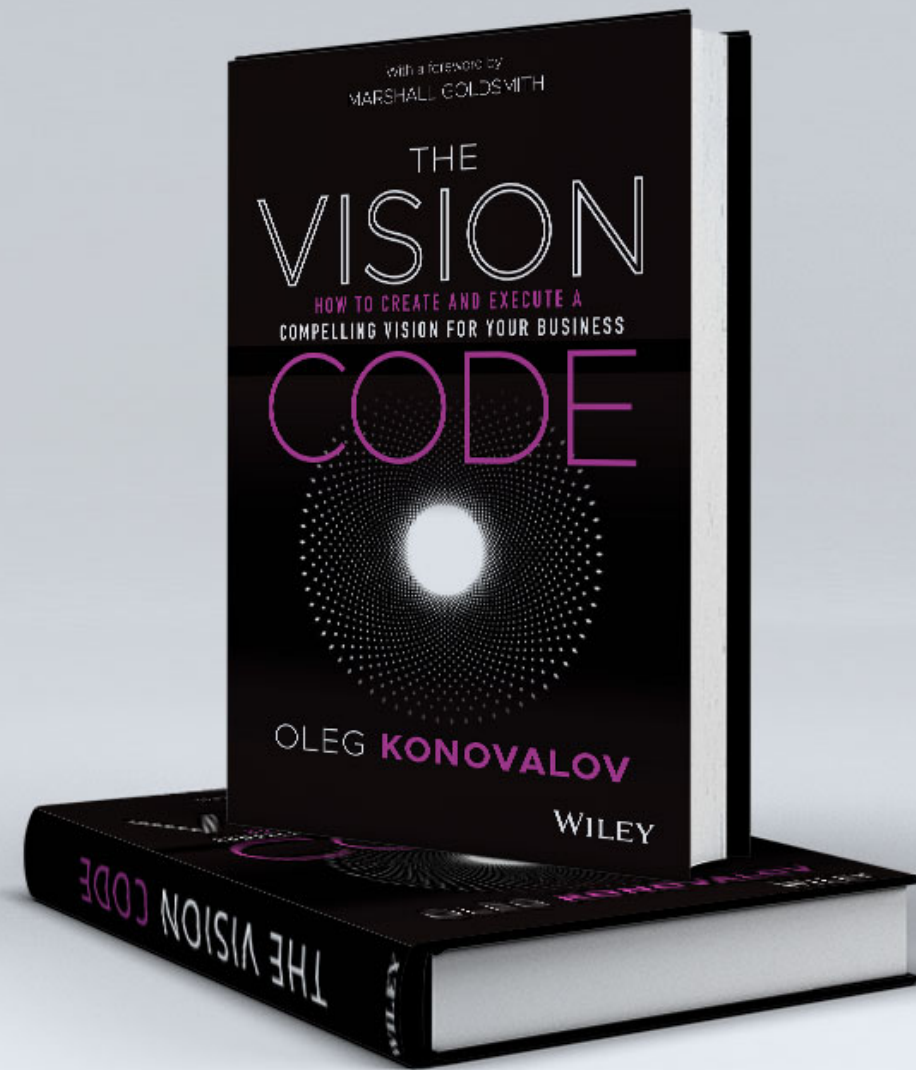
People see the world through the lens of their own habits, preconceptions, and biases which are firmly imprinted into their minds. No one can say 'no' to a non-satisfactory present and break out from it without having a vision for a different and better future.

For visionaries, creating a profoundly brighter future is a cause which is greater than anything else, worth going through all sorts of hard work, sacrifice, challenges, and struggles. Their craving to create a better reality for themselves and others is exceptional despite critics and resistance.

Vision is a vehicle for change while presenting a destination for those who are not satisfied with a hopeless present. It gets visionaries busy living and progressing from black-grey-brick-dull colored environment to a colorful future.







Vision allows one to take control knocking down barriers that reality likes to put in the way. Vision is what allowed me to change my life from hopelessness to meaningfulness and make a difference in the lives of others.

Uniting force or transfused energy

People united around a common goal are unstoppable. They complement each other, add value to every detail while making it even greater, and thus become mutually affected. This is critically important for innovation and creating new ground-breaking products and services.

A unifying vision generates energy in each person involved, multiplying as it passes between people.

A vision fires up hearts and minds with enthusiasm, anticipation, and a can-do attitude. People thus inspired are not just energized, but become sources of energy for others.

On the contrary, those not subscribed to a powerful, meaningful, and moving vision are often tired and exhausted. In other words, office silos are always tired and exhausted. They avoid any genuine effort to engage and only pretend or imitate involvement. They deplete, drain, and diminish those around them with negativity, disbelief, indifference and self-doubt.

Therefore, a logical question arises – will you achieve that positive energy to reach the summits of success, fulfilment, and happiness in your personal

and business life or are you prepared to live on the depleted energy levels of self-doubt?

Differentiating true leaders from bad leaders

Vision is more important than we think. Whether in personal life or in business, a compelling vision pulls all goals and desires together. True vision also helps to balance your business and personal life.

Vision is a concentration of human desires and an unwavering decision to live a valuable and meaningful life. It is a foundation for life planning allowing one to build something solid and be proud of. To do something really valuable and important one must have vision.

Vision is the foundation of everything. Vision comes first and strategy comes next, and not vice versa.

Can you imagine a ground-breaking innovation without vision? The answer is very obvious.

We are brought into this world as creators and whether we fulfil our purpose or not entirely depends on our ability to craft a vision and inspire others to share in it. Vision is the core property of those who are shaping the future today and we can't ignore it without ignoring future prospects; whether business or personal.

**In fact, too many people live in the past, some stay in the present, and a few live in the future. Vision is a path to the future which no one can override or overrule. This is a path accessible only to those prepared to think beyond the present. Where are your thoughts?**





# NADENE JOY

Executive Leadership Strategist and Advisor, Chair of The Canada Africa Network, Global Ambassador at The Commonwealth Entrepreneurs Club, CEO of Nadene Joy Consulting Inc., Chair of The Global Lead 2 Impact Summit

## THE NEW CUTTING COMPETITIVE EDGE IN BUSINESS

REMOVING  
THE INVISIBLE  
MASKS THROUGH  
AUTHENTICITY





With each passing day, we become busier and more distracted away from human interactions and connections and towards technology advances and idiosyncrasies including an ever increasing amount of screen time that aids in our efficiency to get the job done faster and better than ever before. What you might not realize is that this lessening of human communications and massive shift towards technology and away from interactions with people might be costing you more than you might first think...

This is especially true when it comes to what matters most in life. Did you know that a sense of belongingness with others is one of our basic human needs outside of food, shelter and clothing? When taken in this context we place this into an entirely new perspective which focuses on the sheer importance in which positive human relations has not only played within our business success but also within our personal lives in general. This does not include only simple communication skills, but rather our raw innate ability to be honest, transparent, open and to be consistently authentic and real with others.

In order to take this to the next level, we will need to pause here for a brief moment to look further at what the formal definition of "authenticity" really means. Being authentic, according to the Merriam-Webster dictionary, means when you are "real or genuine, not copied or false, true and accurate."

In order words, being authentic describes something as reliable, based on fact, and that is believable. Being authentic means coming from a place from within.

Authenticity is when our actions and words are congruent with our beliefs, thoughts, values and actions. It is imperative to note that there is no disconnect between one or more of the above. It is when we feel free to be completely ourselves, not an imitation of what we think we "should be or have been told we need to be according to society, parents, culture, peers or our even our own families that may be disconnected from our true authentic selves.

A big part of knowing ourselves is knowing what we believe in is most important to us individually



Photo Credits: Anne Yarbrough Photography

Nadene Joy is a top advisor, executive leadership strategist and global mindset coach who helps high level leaders who are feeling frustrated achieve their goals. She is the CEO of Nadene Joy Consulting Inc., a Certified CMHA Psychological Health and Safety Advisor, NLP Practitioner, Speaker, and international bestselling author. Nadene Joy is also a director and advisor on various local and international boards and is the recipient of the prestigious 2021 International Women of Substance Award from The St. Mother Theresa University.

Nadene Joy is a member of The International Society for Female Professionals, Chair/ Founder of The Global Lead 2 Impact Summit and has been featured in media outlets including USA TODAY, CBC, and NBC.



and at the end of the day, what clearly defines what we stand for as our personal morals and values. We all have heard of a business mission statement, but what about your “personal mission statement?” I highly recommend setting aside some time to clearly define what your top four or five personal core values and morals are that are most important to you.

It is important to once finalized to then check it against your business mission statement, all relationships, acquaintances and opportunities that come your way in order to make sure it is also in congruence with your personal mission.

When we clearly know who we are and what we stand for, we become aware enough to ensure that our thoughts, words and actions are in alignment with one another and we begin to speak authentically from the heart from the “inside out”.

When we consistently do this it develops trust and builds long lasting connections with one another. This I can tell you from experience, is easier said than done. Like anything, the more you practice, the easier it becomes to speak from this place of love and compassion from within rather than from a place of acceptance by others outside yourself.

When we live life and in our businesses wearing invisible masks, we are consciously or unconsciously choosing to live from the part of us that is still asleep so to speak and has been programmed to believe this innate fixation on what society and others think of us whether it is actually true or not.

When we are operating from this level, we fear being “less than or not good enough or judged for how we dress, what we say, or even the position or “title” of the career in which we hold.” We slowly and eventually lose essential parts of who we really are and what is most important to us – what truly sets our heart and soul on fire. It’s like you become masterfully skilled and a top expert at hiding this “real” part of yourself from the rest of the world for fear of rejection of showing others your true self.



Photo Credits: Anne Yarbrough Photography



If you begin to look at this analogy from a higher perspective, you will see we all have a choice to live from the inside out (authenticity) or the outside in (conformity). I like to think of this in terms of a genius metaphor I once heard from master brain expert, Jim Kwik which states “Life is like an egg.” It’s important to remember that the greatest of things in life begin on the inside. “If the shell is penetrated and broken by an outside force, life ends. If it is broken open from an inside force, life begins.” It’s as simple as that. When you begin to choose to live your life and run your business with your team and all others “authentically from the heart from the inside out,” everyone wins. You may be wondering what all this has to do with being at the cutting competitive edge of attracting clients to your business? People like to work and do business with people they know, like and trust.

When you are authentic, you allow others to see the real vulnerable part of you from the inside first which makes you stand out as a relatable human being that others deeply trust in business and within your personal life.

Some of the most powerful proven strategies to become more authentic in business and life include:

1. Learning to live in the present moment by letting go of the past and stop worrying about the future. Take a moment each day to observe how your “Adaptive Self” behaves, what it believes, how it reacts under pressure, and how it responds to challenges. Practice noticing which of your responses feel authentic, and which ones feel inauthentic. By identifying which responses are “adaptive vs authentic,” you can begin to notice the falseness and begin to see the glimmers of authentic truth underneath the facade.
2. Take a moment to honestly examine your family belief systems from a higher non-judgemental perspective. Think back to episodes in your childhood that led you to stop being your authentic self and instead adopt some other way of existing in this world. By examining where your behavior comes from, you can learn a lot about what needs to be modified to become the best possible version of yourself possible.



3. Begin to notice discrepancies that are present in daily life and within your business in order to develop greater authenticity. Try to become aware of discrepancies between your thoughts/beliefs, words and actions. If you catch yourself making an unfair or perhaps hurtful remark, ask yourself whether you really believe the words you speak. Or are you just saying these things because someone else taught you? Remember, the "Adaptive Self" just wants to fit in so it can often act in ways that are inconsistent with our authentic selves. This is normal, however, if we want to be more authentic, we have to notice and address the discrepancies between our beliefs and our actions which requires us to become acutely self-aware and honest with ourselves first.
4. Lastly, in order to become more genuinely authentic you will need to learn how to love yourself and have compassion for self and others. Did you know that it takes self-love and purpose for our authentic selves to fully emerge? One way to increase your self-love is to set aside some time to take numerous deep breaths in complete silence with no distractions each day even if it is only for 5 minutes. Taking a single small step such as this can make a huge difference compounded over time.

Did you know that some of the most authentic things in life are found in the simplest of actions that tend to go unnoticed and are most often underrepresented in society and are exactly those things we also take for granted? The following things have been proven to dramatically increase your "authenticity factor": 1) Tears 2) Smiles 3) A Surprise 4) Embarrassment 5) Change 6) Beauty 7) Determination 8) Joy 9) Vulnerability 10) Courage and 11) Love. Take time throughout the day to notice and consistently practice some of these above examples. Try to acknowledge where you are at without judgment and notice the many ways you are already being authentic and strive to add at least one to your list each day. It is when we diligently

choose to adopt and take action upon as many of these above practices as possible into our lives and business relations where positive heart-felt human connections and trust is formed from within.

In order for you to find yourself and your people, the logical scenario of authenticity in business works like this: There is a potential customer who wants to get a sense for who you are: what you are really passionate about, what makes you frustrated, what your strengths and gifts are, what problems you like to solve and how you go about generating real-life solutions. If they feel drawn to that "vision" of you—either because it is a direct mirror of themselves, or they feel you have something they lack—they are much more likely to also buy from you. Authenticity will bring you customers.

For example, an authentic brand is one which has clearly defined values and morals and stands by them no matter what while honestly divulging its practices (flaws and all). In fact, the thing people want most is open and honest communications about the products and services being offered.

*Photo Credits: Anne Yarbrough Photography*



According to Hodge (2021), "that finding was consistent around the world."

With brand authenticity, it is necessary to be perceived as "reliable, respectful, and real." We feel inspired by authentic brands and companies and therefore become emotionally invested in their success. So we buy their products even when there might be less expensive alternatives. "Companies perceived to be "authentic" build brand loyalty and tend to be overall more profitable."

There's only one question that remains and that is whether or not you are ready and willing to choose to move from the "adaptive to the authentic" way of life with others and in conducting every aspect of your business? It is only through taking small simple actionable steps daily towards an authentic win-win relational experience with others that both parties mutually gain much on the journey to the next level of personal growth and business expansion. Whether you are a small business, an entrepreneur, a Fortune 500 company or simply just beginning to learn about the business world, the importance of

how we authentically relate to and care for people and relationships cannot be overstated here as it is this that truly unites, builds, grows and exponentially scales our profit margins and positive impact amongst many others globally starting with 'the people first.' The current and future success of your businesses or corporate organizations depends a great deal upon your ability to have bold courage to use "authenticity as [a] competitive edge in business."

To schedule a complimentary 30 minute Deep Dive clarity call with Nadene Joy to learn top strategies on how to significantly improve yourself, your team, and magnetically attract more ideal clients to your business and live more authentically email [Nadene@NadeneJoy.com](mailto:Nadene@NadeneJoy.com) today.





CORPORATE INVESTMENT TIMES



# THE IMPACT — Matters

**'CREDIBILITY'**  
**IS 'THE NEW CURRENCY'**



CREDIBILITY  
CREDIBILITY  
CREDIBILITY

OVER  
20 MILLION MONTHLY VIEWS  
0.8 MILLION\* DOWNLOADS  
AND COUNTING...



CORPORATE INVESTMENT TIMES





# SOCIAL ENTREPRENEURS WILL OWN THE FUTURE OF BUSINESS

## LARISA MILLER

CEO, Phoenix Global LLC / Exec Vice President, STP  
Capital Partners (Skopje Technology Park) Award-  
winning International Keynote Speaker  
Exec Director, Global Chamber of Business Leaders  
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While the planet has the capability to meet our needs, the planet does not have the capacity to meet our greed. Living on a dangerously fractured globe, we are beginning to recognize that we have a collective responsibility to take action... we can't subscribe to the belief that the solution is someone else's problem.

These challenges, however, have paved the way so that the future of business now belongs to the entrepreneur and small business owner and no longer to the large multinationals. The innovation, flexibility, resiliency and sustainable impact of the social enterprise lends itself well to the malleable nature of our disruptive business future, and the business of the

future must have a conscience. Period.

People, planet, profits AND purpose must be the four pillars upon which the future of business is built. And the future can no longer be seen as 'tomorrow'. The future MUST begin today.

Our world is facing indisputable environmental challenges, accelerating at alarming levels. Coupled with increasing stressors on our global societies, there is a critical need for business to be the nucleus of sustainability.



Entrepreneurs are now beginning to recognize the value of social enterprise, integrating humanity and responsibility into their business models. Social enterprises are for-profit businesses who champion a social purpose or cause.

While business has to generate profit, social enterprises, sometimes known as social businesses, function with the mission of making profits while making a difference to the sustainability of our planet. They are self-sustainable and economically

and who have humanity at the core of their business model. Younger consumers want to patronize businesses who can meet our needs now without compromising future generation's ability to have their needs met down the road, as well.

Moving forward, consumers will ask, "where is my money going?". Therefore, it is essential that social enterprises adopt metrics which allow them to quantify their impact, sharing this impact in their annual reports, in their social media content, in their



viable, which is an essential combination when looking at long-term sustainable impact. In the next five years, every business model will need to become a social enterprise.

Consumers today are more responsible. They recognize that they have options and are taking the time to explore those options, choosing companies, products and services that allow them to receive the ancillary benefit of impact.

They want to know they are working with businesses who strive to minimize their environmental footprint, who prioritize responsibility in their supply chain,

partnerships and collaborations, etc.

As a founder of a social enterprise, you need to plan your impact target, measure this impact, and share the value of this impact with your stakeholders, employees, customers and community, which allows you to increase your value to your local community and the global community through your footprint of responsibility.

Not all businesses must be founded as a social enterprise to become a social enterprise. Legacy businesses can also adopt the strategies of sustainability, allowing them to be ecological, viable

and profitable.

As we face a badly fractured global economy, with governmental, logistical and societal challenges, we are going to be forced to come together to be a part of the solution. Businesses will need to be less 'me' centric and more 'we' centric, integrating themselves into the environmental and social fabric of society.

The C-suite mentality will need to shift to see company leadership as more "team centered", including the employees at all levels into the strategy and social responsibility of the company.

And companies will need to recognize that they must support the community which supports them. The future of business is less profit-driven and more impact-driven, and yet, almost counterintuitively, this will lead to an acceleration of business, as customers reward your impact with their patronage, driving profits upwards.

Essential to the model of a social enterprise is their Corporate Social Responsibility (CSR). Weaving a strategy of philanthropy and a 'give back' into a social enterprises business framework allows them to accelerate opportunities and solve community

problems on macro and/or micro scales.

Supporting a cause, in line with the SDGs best represented by the enterprise demonstrates a commitment to the future viability of our planet through not only their operations, but their sense of 'give back', as well.

Creating a workplace culture of giving centered around responsibility further enhances the value that the business demonstrates to their employees, customers and to their community at large. Moving forward in this new business environment, businesses must focus beyond their profits, dedicating time and manpower to the compassion and impact.

In a future that will be defined by trust, accountability, responsibility and conscience, this will be a critical benchmark for success. Every right we enjoy has a responsibility attached to it, and social enterprises are the ambassadors of this mandate.

Investment is necessary to the construction of a strong community of businesses, and the parallel funding vehicle to social enterprise is impact

Recently named one of the:

- **Top 100 People In Finance**  
by The Top 100 Magazine
- **Top 10 Most Influential Friends of Africa**  
by For Business in Africa Magazine
- **100 Global Women of Excellence**  
by Sovereign Magazine
- **10 Most Influential Business Leaders of 2020**  
by Exeleon Magazine

## LARISA B. MILLER

- CEO, PHOENIX GLOBAL, LLC
- EXECUTIVE VICE PRESIDENT, STP CAPITAL PARTNERS
- BOARD OF DIRECTORS, GLOBAL CHAMBER OF BUSINESS LEADERS





investment. Impact investing is a powerful catalyst of change, generating measurable social and environmental impact, while also providing a strong return on the investment.

Impact investment represents several asset classes designed to yield positive social results - essentially funding the SDGs. The vast majority of impact investment is targeted at mitigating climate change - renewable energy, carbon sequestration, food security, deforestation and more, however, many new impact investors in this changing global economy, are choosing to invest in social impact projects, such as Black Lives matter, refugee crisis or child welfare.

Making impact while making money is the goal of an impact investor, and they are looking for businesses that offer potential for higher-than-average returns on investment and the likelihood for a strong exit, but they also want to be able to measure their ROI on sustainable impact.

The map of the business future must disrupt the traditional model, recognizing that we are never going back to normal because normal was our problem, and impact investors are committed to



investing in our new 'normal'.

There is a critical need for pivot strategies during this time of environmental crisis, social and economic stressors and systemic breakdowns.

The small business owner is poised to be the changemaker of the future. The impact investor will fund the changemakers of the future. Both recognize that we are only guests on planet. We, as social entrepreneurs and impact investors, have to do well by doing good as we navigate the transformational future of business. As aspiring entrepreneurs or seasoned founders, we have to make the commitment to using our businesses as a vehicle of innovation, progression, forward thinking and transformation. The choice is ours...are we going to continue to empower the problems or are we going to BE the solution?



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THE CORPORATE INVESTMENT TIMES  
JUNE 2021

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# ZERO-DAY VULNERABILITY AND HEURISTIC ANALYSIS

## PROF. AHMED BANAFSA



The No.1 Tech Voice to Follow & Influencer on LinkedIn & An Award Winning Author,  
Expert: IoT-Blockchain-Cybersecurity



### What is a Zero-Day Vulnerability?

A zero-day vulnerability refers to a hole in software that is unknown to the vendor. This security hole is then exploited by hackers before the vendor becomes aware and fix it. Uses of zero-day attacks can include infiltrating malware, spyware or allowing unwanted access to user information.

The term "zero day", also known as 0-day, refers to the unknown nature of the hole to those outside of the hackers, specifically, the developers.

Once the vulnerability becomes known, a race begins for the developer, who must protect users.

### Zero-Day Exploit

A zero-day exploit is one that takes advantage of

security vulnerability on the same day that the vulnerability becomes generally known. There are zero days between the time the vulnerability is discovered and the first attack.

Ordinarily, when someone detects that a software program contains a potential security issue, that person or company will notify the software company (and sometimes the world at large) so that action can be taken.

Given time, the software company can fix the code and distribute a patch or software update.

### Zero-Day Threat

Zero-day attacks occur within a time frame, known as the vulnerability window. This extends from the

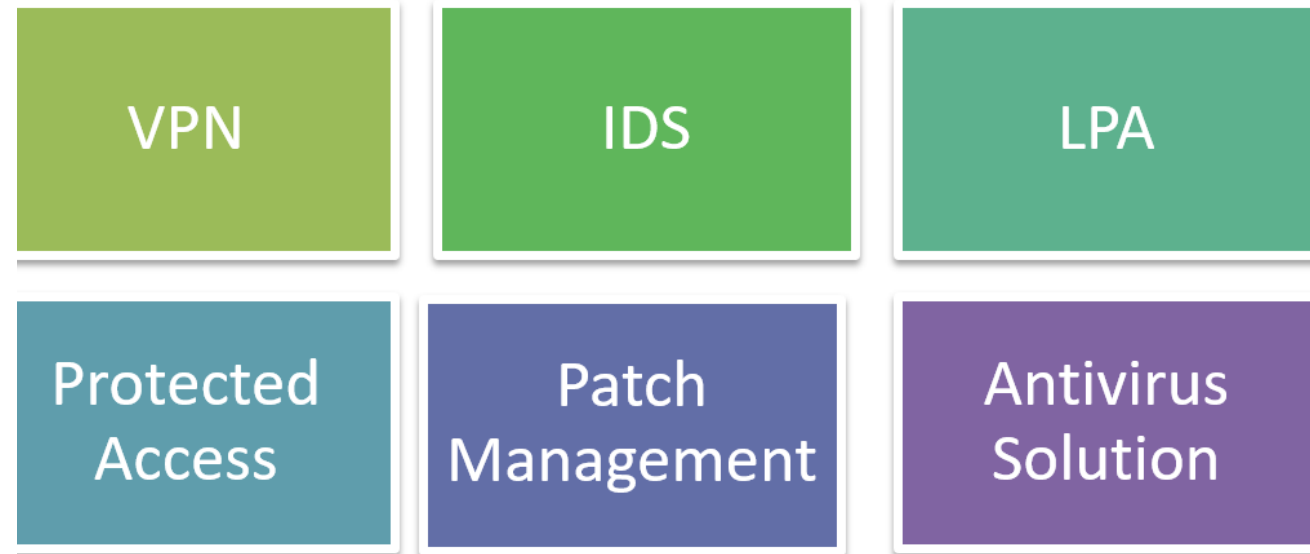


first vulnerability exploit to the point at which a threat is countered.

Attackers engineer malicious software (malware) to exploit common file types, compromise attacked systems and steal valuable data. Zero-day attacks are carefully implemented for maximum damage - usually in the span of one day. The vulnerability window could range from a small period to multiple

implement vulnerability checks for it.

These two important software solutions allow the administrator to take proactive action until a patch for that exploit is released. The administrator will also be notified when the patch for the zero-day attack is made public thus minimizing the window of opportunity for an attack to take place.



*Defending Against Zero-Day Threats*

years.

**Defending Against Zero-Day Threats**

There is no method of detection for zero-day exploits that is 100% reliable however there are two things that could greatly help an administrator:

The first is patch management. The effect of this method will be somewhat limited since the attack would still be unknown and no patch would be available to address the exploit. However, if all systems are up-to-date, the scope of attack might be limited and the attacker can only cause minimal damage while further threats are contained.

Furthermore, with a robust patch management and vulnerability scanning system in place the administrator will receive notification as soon as the attack is made public and security companies

The second option is to use a good antivirus solution. A zero-day attack does not become public knowledge for a period of time and during that period the antivirus program will not detect any file containing this specific vulnerability by using standard pattern analysis techniques.

However, effective antivirus solutions do not rely solely on antivirus definitions to detect threats. A good antivirus also uses a technique called heuristics analysis. This technique does not only look for certain patterns in a file, but it will also analyze what the file actually does during its normal execution.

Depending on the file's behavior, the AV (Anti-Virus) product may then classify the file as a virus if suspicious behavior is detected. This technique can help to detect a zero-day threat even though no one

knows of the vulnerability's existence.

While antivirus solutions that use heuristic analyses can be a great weapon against Zero-day malware there is no guarantee that the malware behavior will always be classified as malicious.

However, when AV is coupled with a strong patch management strategy, the administrator has a much stronger defense against infection by zero-day threats.

Other techniques used for early detection:

- Use VPNs to protect the contents of individual transmissions.
- Deploy an intrusion detection system IDS (e.g.: stateful firewall).
- Introduce network access control to prevent rogue machines from gaining access to the network, in technical terms; least privilege access LPA
- Lock down wireless access points and use a security scheme like Wi-Fi Protected Access



for maximum protection against wireless-based attacks.

**What are Heuristics?**

It is generally well-understood that antimalware (including antivirus) programs work by scanning files using signatures they already have.

A signature could be as simple as a string (like using the "find" command in your word processor to locate a particular piece of text) or as complex as a tiny macro or subroutine which tells the scanning engine what to look for and where to find it.

Signature scanning works very well for detecting threats which have already been identified but how do antimalware programs detect new, previously unseen threats? One of the methods used is heuristics.

Heuristic (from the Greek for "find" or "discover": the most popular/proper pronunciation is "hyoo-ris-tik.") is an adjective for experience-based techniques that help in problem solving, learning





and discovery .

In computer science, a heuristic is an algorithm which consistently performs quickly and/or provides good results. But for antimalware software, heuristics can also have a more specialized meaning: Heuristics refers to a set of rules—as opposed to a specific set of program instructions—used to detect malicious behavior without having to uniquely identify the program responsible for it, which is how a classic signature-based "virus scanner" works, i.e., identifying the specific computer virus or other program.

The heuristic engine used by an antimalware program includes rules for the following:

- a program which tries to copy itself into other programs (in other words, a classic computer virus)
- a program which tries to write directly to the disk
- a program which tries to remain resident in memory after it has finished executing
- a program which decrypts itself when run (a method often used by malware to avoid signature scanners)
- a program which binds to a TCP/IP port and listens for instructions over a network connection (this is pretty much what a bot—also sometimes called drones or zombies—do)
- a program which attempts to manipulate (copy, delete, modify, rename, replace and so forth) files which are required by the operating system
- a program which is similar to programs already known to be malicious

Some heuristic rules may have a heavier weight (and thus, score higher) than others, meaning that a match with one particular rule is more likely to indicate the presence of malicious software, as are multiple matches based on different rules.

Even more advanced heuristics might trace through

the instructions in a program's code before passing it to the computer's processor for execution, allow the program to run in a virtual environment or "sandbox" to examine the behavior performed by and changes made to the virtual environment and so forth.

In effect, antimalware software can contain specialized emulators that allow it to "trick" a program into thinking it is actually running on the computer, instead of being examined by the antimalware software for potential threats.

A heuristic engine could be examining processes and structures in memory, the data portion (or payload) of packets travelling over a network and so forth.

The advantage of heuristic analysis of code is it can detect not just variants (modified forms) of existing malicious programs but new, previously-unknown malicious programs, as well.

Combined with other ways of looking for malware, such as signature detection, behavioral monitoring and reputation analysis, heuristics can offer impressive accuracy.

That is, correctly detecting a high proportion of real malware yet exhibiting a low false positive alarm rate as well, since misdiagnosing innocent files as malicious can cause severe problems.

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JUNE 2021

INVESTMENT TIMES

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# TECHNOLOGIES IN SIGHT

## FOR GENERATIONS TO COME

brought to the forefront given the prevalent COVID-19 scenario.

We all knew these were the future, we all knew these were there but who expected them to virtually become the life and blood of business as we know it so soon...

**“Our generation’, the generation that witnessed the birth of computers, the internet, the mobile phone and the ‘modern’ communication systems, which held in its hands the first of many such devices is fast becoming obsolete.”**

‘Awe-inspiring’, the exact word that comes to my mind as I think about what the marvels of future technology, technology that’s just round the corner, hold.

So in this edition we touch upon a few sectors and segments that have suddenly been



# SIDDHARTHA MAHESHWARI

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Virtual Education

While countries are at different points in their COVID-19 infection rates, worldwide there are currently more than 1.2 billion children in 186 countries affected by school closures due to the pandemic. For those who do have access to the right technology, there is evidence that learning online can be more effective in a number of ways.

Some research shows that on average, students retain 25-60% more material when learning online compared to only 8-10% in a classroom. This is mostly due to the students being able to learn faster online; e-learning requires 40-60% less time to learn than in a traditional classroom setting because students can learn at their own pace, going back and re-reading, skipping, or accelerating through concepts as they choose. With this sudden shift away from

the classroom in many parts of the globe, some are wondering whether the adoption of online learning will continue to persist post-pandemic, and how such a shift would impact the worldwide education market. It is clear that this pandemic has utterly disrupted an education system that many assert was already losing its relevance.

The future of education is already clearly visible (and it's awesome):

- Widely spread homeschooling approach  
Due to the need to give education more individual approach, the priority will be given to homeschooling. Students will be able to study and learn what they want, when they want, and for as long as they want. It will also give more physical, emotional and religious freedom as

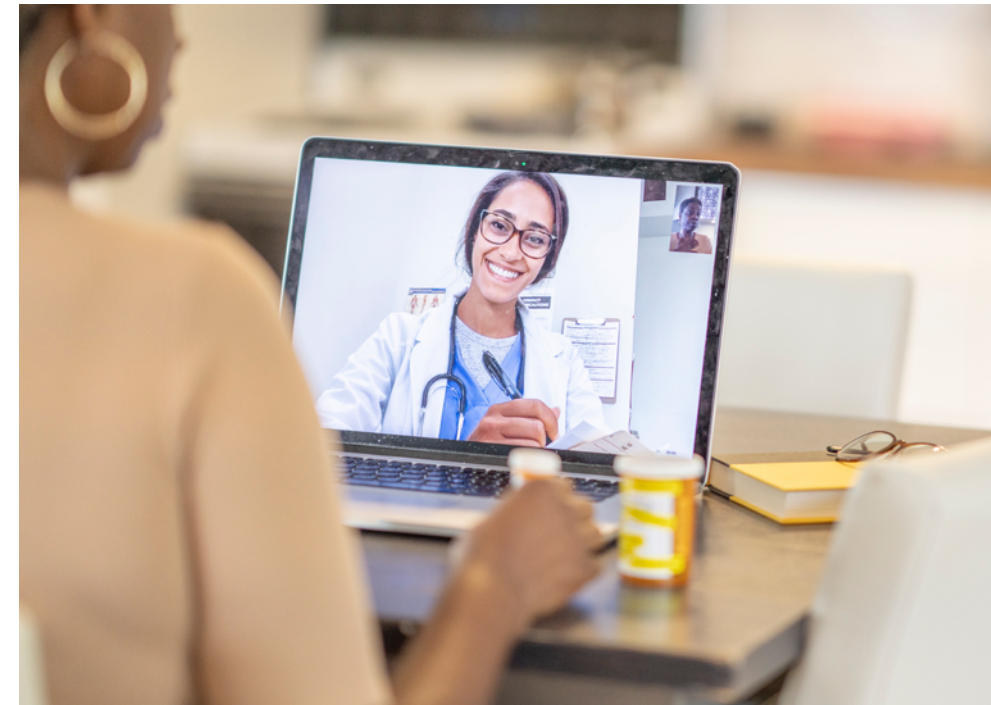
well as opportunity to spend more time with family.

- Personalized learning  
Students will cover the material with study tools adapted to capabilities of a student. As a result, students will be challenged with harder tasks and questions when a certain level is achieved. Those who experience difficulties with a subject will get the chance to practice more until they



reach the required level.

- No physical campuses  
There will probably be no campuses as we know them today. Learning won't be limited to a physical school. Traveling classrooms and the real world environment will be a new campus. However, city libraries and city laboratories will remain to help students complete their projects.
- Project-based learning & Rise of EdTech in the classroom  
Games that help kids code, toys which teach robotics, and various apps for teachers to efficiently deliver information to students will become common. Technologies will facilitate teaching and learning process. Learning



will come to be more creative and practical. Students will be assessed on critical-thinking and problem-solving skills. Taking tests will be replaced by students' performance through creative projects.

Telehealth

"Telehealth" won't exist in the future. It won't even exist in 2025. It will just be "health." It won't be "virtual care," it will just be "care." The lines between remote treatment and in-facility treatment will become so blurred that any distinction will become irrelevant. As with many other aspects of modern life, new technologies have had profound impacts on the healthcare delivery system. Modern healthcare customers think nothing of booking an appointment, requesting a prescription refill, or looking at test results online.

Many of us count our steps, keep track of what we eat, and monitor our heart rate from a smart device. These days, healthcare and technology go hand in hand.

Telehealth technology is especially poised to have a significant impact on the way patients interact with providers and receive care. These may be

technologies you use from home or that your doctor uses to improve or support health care services.

The outbreak of coronavirus disease-19 (COVID-19) is a public health emergency of international concern. Telehealth is an effective option to fight the outbreak of COVID-19. The use of telehealth technology is a twenty-first century approach that is both patient-centered and protects patients, physicians, as well as others.

There are various benefits in using technology of telehealth, especially in non-emergency /

routine care and in cases where services do not require direct patient-provider interaction, such as providing psychological services. Remote care reduces the use of resources in health centers, improves access to care, while minimizing the risk of direct transmission of the infectious agent from person to person. In addition to being beneficial in keeping people safe, including the general public, patients and health workers, another important advantage is providing widely access to care givers...

Therefore, this technology is an attractive, effectual and affordable option.

Augmented Reality

Virtual Reality is expected to make a big impact on the world; how we interact with other people, opening up opportunities to experience life on other planets, transforming our health and more.

Virtual Reality (VR) has been around for some time now, with the first goggles and gloves being developed as early as the mid-1980s by Jaron Lanier, founder of VPL Research. Nearly 40 years later and this technology has become integrated into the mainstream and is now something the public can access and use. Many of us will have had the chance



to use VR or see it in action, whether it's been at a theme park, a VR centre or having a turn on a friend's headset.

Whilst VR is known for transforming the gaming and entertainment industry in particular, with consoles and handhelds adapting their games for VR the gaming experience has been utterly transformed and improved all around. The connection between game and player becomes far closer as gamers are completely immersed into their own gaming world.

VR is also beginning to revolutionize other industries such as healthcare, retail and education, which is already aiding tasks in the sectors, from helping patients with anxiety relax, and helping students learn more by experiencing what they are being educated on.

Augmented Reality and VR are set to merge, and soon...

In just a few years' time, technology will be able

to create an experience for humans where we are unable to tell the difference between the virtual and real world, with the merging of augmented reality and VR.

Fashion and Technology

By 2050, you may own a bio-fabricator, machine that grows fabrics from the microbial cultures. You may come across a dress manufactured using bacteria or mushrooms and transmit information related to the mood of the wearer. The future of fashion is data-driven: by leveraging data on consumer trends, brands can create piece consumers are most likely to purchase. ...

Google is testing user-driven AI fashion design that uses algorithms to create new pieces and styles. Data of all kinds will soon be sewn into every aspect of fashion.

Sit back and wait to experience the exciting ways to tempt you in the future. A team of data scientists will



be working towards what makes us happy. There will be shop assistants, both human and robotic who will focus on the art of pleasure giving instead of selling. Wearing for a few days and discarding will become a thing of past. You will soon experience 3D printers for recycling or reprinting the old fabrics. By the late 2020s, we will probably enter the age to mere customization; old clothes will never be thrown away. Fashion trends will not get banned but it will be made from paper, so that everything, which is old, can be dropped to domestic recycling.

**“Let the future tell the truth and evaluate each one according to his works and accomplishments. The present is theirs, the future, for which really worked is mine” – Nikola Tesla.**

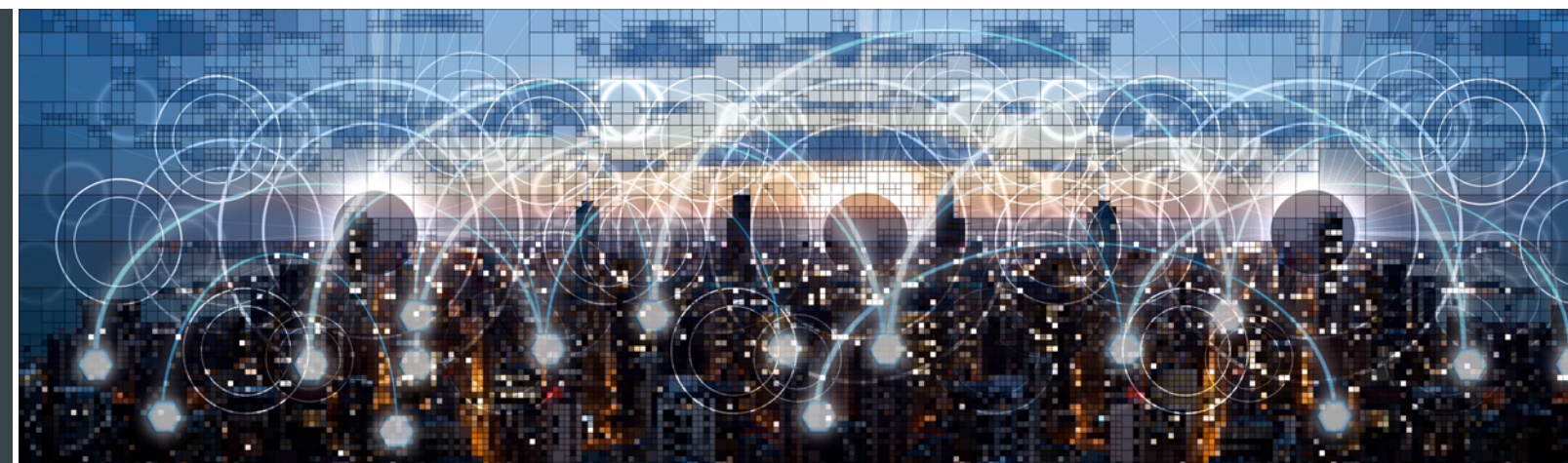
**Stay connected with our upcoming editions as we sail through some exciting products we'd like to see in the future... the ride's just starting.**





# BLOCKCHAIN IN BANKING

## POSSIBLE USE CASES AND BENEFITS



### Introduction to Blockchain.

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...

Considered for long a new technology, blockchain is

developing fast, and is quickly becoming a key player in many industries, like the financial one.

As explained by Don and Alex Tapscott in their book "Blockchain Revolution": "The first generation of the digital revolution brought us the Internet of information. The second generation—powered by blockchain technology—is bringing us the Internet of value: a new, distributed platform that can help us reshape the world of business and transform the old order of human affairs for the better".

## DR. ORIOL CAUDEVILLA

FinTech Advisor and Researcher holding an MBA and a doctorate in Hong Kong real estate law and economics. He has worked as a business analyst for a Hong Kong publicly listed company and has given seminars on Central Bank Digital Currencies and Blockchain in many international conferences and universities.





In this sense, blockchain is the technology likely to have the greatest impact on the future of the world economy. Just as an example, China Central Television (CCTV) defined blockchain's economic value in 2018 as "10 times more valuable than the internet".

If there was no doubt of the importance of blockchain technology a few years ago, the ongoing COVID-19 pandemic, which has 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.

COVID-19 is changing consumer behavior, quite likely forever, and all the industries need to adapt, including the banking and financial services industry. Digital transformation has quickly become the top priority for those countries not wanting to be left behind.

Unfalsifiable and impossible to change once a record has been added, blockchain is a distributed database stored on multiple computers as a massive number of identical copies. More specifically, blockchain is part of the Distributed Ledger Technologies (DLT), being a digital register, whose entries are grouped in blocks, concatenated in chronological order, and whose integrity is guaranteed using encryption.

Although its size is destined to grow over time, it is immutable because its content is no longer modifiable unless invalidating the entire data structure.

To ensure consistency between the various copies, the addition of a new block is globally regulated by a shared protocol. Once the addition of the new block is validated, each node updates its local copy.

In this article, I will focus on how blockchain is or can be applied to the Banking industry, by analyzing a few possible use cases and its benefits. Aside from trade finance, Blockchain can also be used in other banking-related areas such as payments, clearance and settlement systems, Know Your Customer (KYC) and fraud prevention, securities, and accounting/auditing.

Blockchain in Banking: Use Cases.

1. Trade Finance.  
Trade finance refers to financial transactions (domestic and international) where financial institutions provide credit to guarantee an exchange of goods.

Trade finance plays a critical role in supporting the real economy, since it provides the financial instruments that facilitate cross-border trading. As per the statistics provided by the World Trade Organization (WTO) in its report "Trade finance and SMEs: Bridging the gaps in provision" (2016),

around 80% of global trade is supported by some sort of financing or credit insurance, even though "a lack of trade finance is a significant non-tariff barrier to trade, particularly (but not exclusively) in developing countries".

Applying blockchain technology to trade finance will help to reduce many inefficiencies, since traditional trade finance processes (e.g., Letter of Credit) are still a resource-intensive operation due to the physical exchange of documents, for this industry has not seen many changes these last centuries despite the world's quick evolution. The use of blockchain could solve many of these issues.

The fact that conventional trade finance still works on a paper-based mode of operations can be considered both inefficient and cumbersome. Furthermore, the conventional system of trade financing shows a clear lack of integration.

When we talk about lack of integration, we refer to the fact that all parties involved in a trade finance transaction (importer, exporter, shipper, insurer, bank...) have their own databases, which

record the transaction independently. This causes duplication of information and, if there is any error or change to be made, amendments will need to be made by all the parties involved, independently.

These last few years, several solutions and consortia have been launched in order to explore the advantages of Blockchain in trade finance, having most of these solutions a worldwide reach.

As stated in Cognizant's report "How Blockchain can revitalize Trade Finance (Part 1)" (2017), blockchain's benefits impact three fields in trade finance:

By providing payment certainty to sellers by automating payment methods. For instance, a letter of credit can be modelled as a self-executing contract on blockchain.

By providing delivery assurance to buyers through trade asset tokenization. By using blockchain, the trade asset can be digitized through crypto tokens.







By mitigating risks and increasing financing revenues for banks through payment instrument digitization. Banks face many challenges when it comes to detecting deviations and ensuring compliance because of limited availability of trade information, the high cost of manual screening required...

Payment instruments, being essentially credit instruments, can be directly issued as native assets on a blockchain network, thus preventing fraudulent invoicing practices.

To sum up, regarding the benefits of using blockchain in trade finance, we can cite the fact that it will speed up transaction settlement times, it will increase transparency between all parties, it will reduce costs and it will unlock capital (capital that would be temporarily not

available, waiting to be transferred between parties involved in the transaction), while providing payment certainty to sellers, as well as mitigating risks and increasing financing revenues for banks

Nevertheless, as I said, trade finance is not the only banking-related area where the use of Blockchain may prove to be very beneficial for all the parties involved, especially for the banks.

2. Payments.

By establishing a decentralized channel (e.g., cryptos) for payments, banking institutions could leverage emerging technologies to facilitate faster payments and lower the fees of processing them. By offering higher security and lower cost of sending payments, banks can introduce a new level of service, bring new

products to the market, and finally be able to compete with innovative fintech startups. Besides, by adopting blockchain, banks will be able to cut down on the need for verification from third parties and accelerate the processing times for traditional bank transfers.

3. Clearance and settlements systems. Distributed ledgers can reduce operational costs and bring us closer to real-time transactions between financial institutions, since, currently, moving money around the world is a logistical challenge to many banks.

A simple bank transfer needs to bypass a complicated system of intermediaries, such as custodial services, before it reaches its destination. Furthermore, the bank balances need to be reconciled across the global financial system, which comprises a broad network of funds, asset managers, traders, and more. Blockchain could help to make the processes much smoother.

4. Know Your Customer (KYC) AND Fraud Prevention.

By saving customer information on decentralized blocks, blockchain technology can make it easier and safer to share information between financial institutions. Aside from being a time-consuming process, complying with KYC rules also costs banks money.

Blockchain can help reduce the human effort and other costs involved in KYC compliance. With KYC customer information stored on a blockchain, the decentralized nature of the platform would allow all institutions that require KYC to access that information. Using

blockchain for KYC purposes could reduce personnel requirements for banks by 10%, equating to cost savings of up to \$160M annually.

5. Securities.

By tokenizing traditional securities such as stocks, bonds, and alternative assets — and placing them on public blockchains — blockchain technology could create more efficient and interoperable capital markets. Furthermore, by removing the middleman and asset rights transfer, blockchain lowers the asset exchange fees and reduces the instability of the traditional securities market.

To buy or sell assets like stocks, debt, and commodities, it is necessary to keep track of who owns what. Financial markets today accomplish this through a complex chain of brokers, exchanges, central security depositories, clearinghouses, and custodian banks. These different parties have been built around a system of paper ownership that is not only slow but can be inaccurate.

6. Accounting and Auditing.

Accounting has been a relatively slow area to digitize. One of the reasons behind that is the need to match the strict regulatory requirements regarding data integrity and validity. That is the reason why accounting is potentially another area that could be transformed with blockchain.

Blockchain will simplify compliance and streamline the traditional double-



entry bookkeeping systems. Instead of keeping separate records based on transaction receipts, businesses can add transactions directly into a joint register. All the entries in the register will be distributed.

As a result, the records will be more transparent and secure. A blockchain would work like a digital notary who verifies all the transactions. Blockchain smart contracts could be used in such applications to pay for invoices automatically as well.

Conclusions.

As I mentioned before, blockchain is undoubtedly changing the world for the better, having become the technology likely to have the greatest impact on the future of the world economy.

Its applications go much beyond crypto currencies. Blockchain can be helpful in areas as diverse and relevant as trade finance, healthcare, insurance...

There is no doubt that crypto currencies are the most famous application of blockchain technology. Many people tend to confuse cryptos with blockchain, using both concepts as synonyms, when the reality is that cryptos are just one of the many areas where blockchain technology is applied.

When it comes to the use of Blockchain in Banking, to make the most of blockchain, banks ought to develop first the infrastructure required to operate a global network using matching solutions. Only a widespread adoption of blockchain will lead this technology to disrupt the sector.

But the investment will come with significant returns. Once fully adopted, blockchain is expected to enable banking institutions to process payments

faster and more accurately, all the while reducing transaction processing costs. Overall, blockchain-enabled banking applications will deliver a better customer experience and help traditional banking institutions to compete with fintech startups.

To sum up, banks and financial institutions from all over the world should continue to explore all the many opportunities offered by Blockchain. As we saw, there are many areas in the banking industry where the use of Blockchain would be certainly beneficial for banks, since it would help them reduce costs and make processes more efficient.

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THE CORPORATE INVESTMENT TIMES  
JUNE 2021

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## BORN TO LEAD

“TO LEAD OR TO BE LED  
...THAT IS THE QUESTION”

### WHAT DOES IT MEAN TO BE A LEADER?

A more encompassing perception of a leader is offered by Sorenson when describing a leader as being a forceful and dynamic personality who really leads from the front; an architect and implementer of strategy; a mediator in conflict situations; an integrator who assures the climate of the organization; a person able to motivate subordinates and who, by persuasion, compulsion or example to others; succeeds in getting others to follow the leader's wishes.

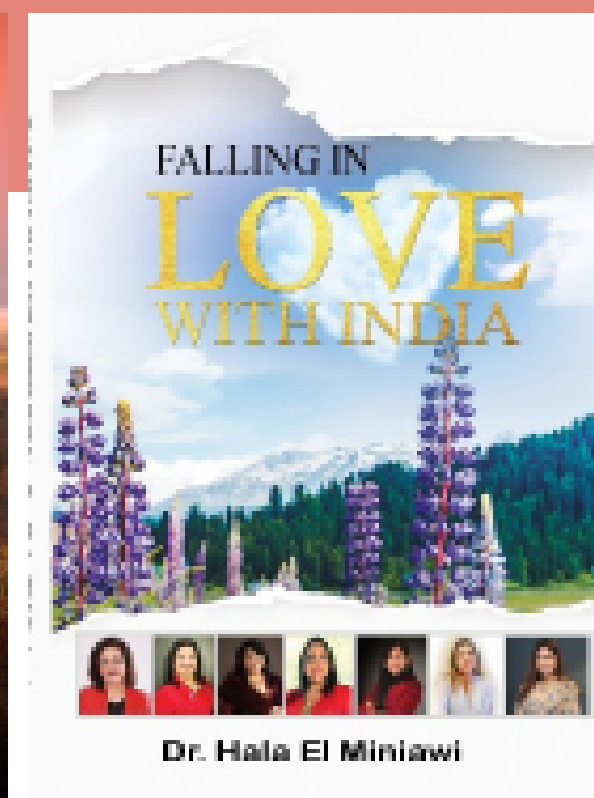
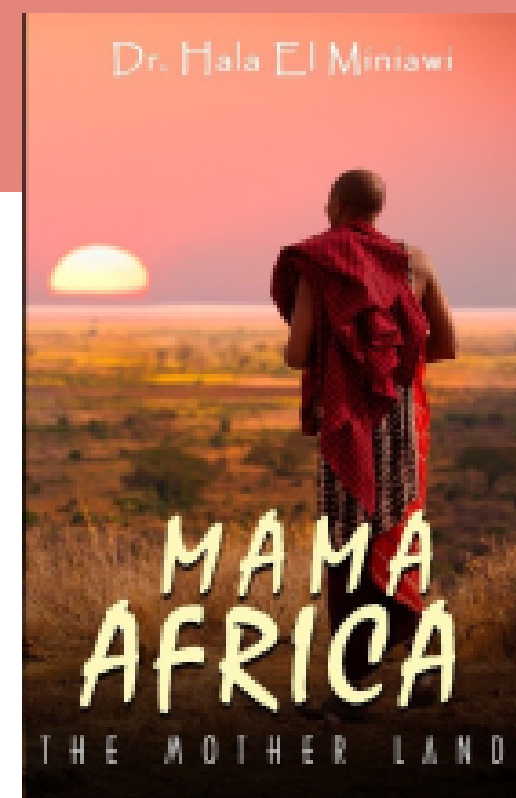
# DR. HALA EL MINIAWI

A motivational leader who was recently chosen as one of the most 12 Inspirational women in Entrepreneurship by the UAE African Network Group.

Dr. Hala is an HR Consultant, a coach and an inspirational author who advocates international communication, compassion and empathy through her writings and practices as in her books Mama Africa.

And her other book Falling In Love With India. All Dr.Hala books are available on Amazon

Dr. Hala held a different positions as a lecturer throughout her career. She was recently appointed as the vice principal of The Open University and the CEO of The GUIDE association in the UK.







Delegating requires minimal direction and support. The leader enables by discussing problems with the followers and coming to agreement on the nature of the problem. The decision-making for addressing the problem is handled by the subordinates, who "run their own show." Good leaders, according to Hersey and Blanchard, must adapt their leadership styles to the "maturity" and willingness of their subordinates.

Leadership as Influencing Others

The test of a leader lies in the reaction and response of his followers. He should not have to impose authority. Bossiness in itself never made a leader. He must make his influence felt by example and the instilling of confidence in his followers. The greatness of a leader is measured by the achievements of the led. This is the ultimate test of his effectiveness

Leaders must be able to inspire people if they are to have followers, but this means that they have to have something worthy of inspiration to communicate. People will be inspired if they strongly desire and believe in what the leader stands for. The leader has to be going somewhere desirable, and must be able to persuade other people to go along. The ability to communicate and invoke action is more important than any other specific personal leadership style or characteristic

Understanding The Foundation Of Leadership

Leadership Trait Theory

Research over the years revealed that effective

leaders tend to share the following traits:

- Intelligence as the ability to integrate and interpret information
- Creativity as being innovative and original in their thinking
- Self-confidence as having trust in themselves and confidence in their abilities
- Task-relevant knowledge as they know their business and what it takes to make it successful.
- Credibility as being honest, trustworthy, predictable, and dependable.
- Motivation as to enjoy influencing others to achieve shared goals.
- Flexibility as adapt to fit the needs of followers and demands of situations
- Drive as having a high level of energy, initiative, and tenaciousness

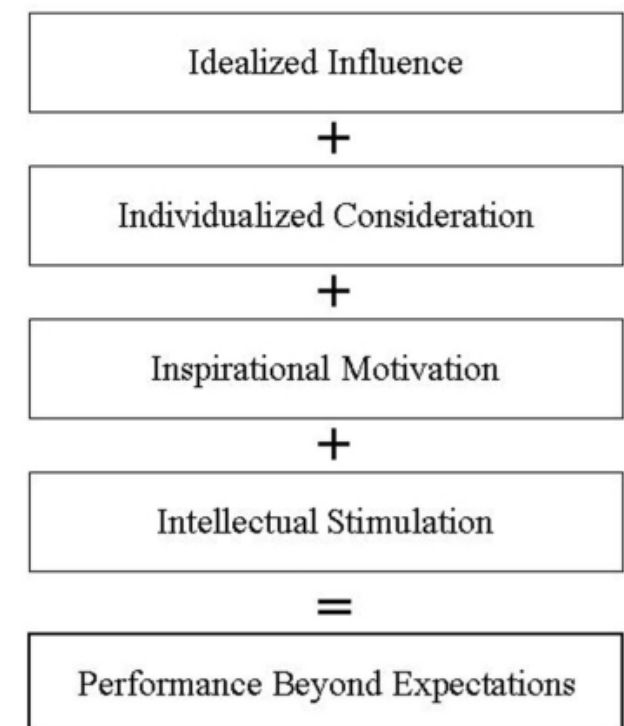
Contingency Theory or Situational Leadership Theory

According to contingency theory, what works for a leader in one situation may not work in another .The Directing, or "telling," leadership style is about task behavior. It involves telling people what they should be doing (one-way communication.

Coaching, also called "selling," also involves directing people, but in a more supportive way. The leader now attempts to hear the suggestions, ideas, and opinions of his/her followers, which translates to a two-way communication. However, the control over decision-making remains with the leader

Supporting involves relationship behavior, which includes:

- Listening to people
- Providing support and encouraging the efforts of the followers, who have the ability and knowledge to do the work
- Facilitating their involvement through problem-solving and decision making
- Passing day-to-day decisions on tasks to the followers who are involved with them



Transformational Leadership

"Clearly the leader who commands compelling causes has an extraordinary potential influence over followers". James Burns

Transformational leadership grows out of the assumption that people will follow a leader who



inspires and motivates them. In this leadership style, the leader motivates and inspires by developing a compelling vision, selling that vision, and focusing on developing relationships with followers as a teacher, mentor, and coach.

The Charismatic Leader

Charisma is the intense magnetic charm that reaches people on an emotional, non-rational level, inspiring efforts and undertakings beyond the norms

Is Managing the same as Leading?

Central Behaviors to the development of a successful leader:

Listening: Leaders have traditionally been valued for their communication and decision-making skills. While these are also important skills, they need to be reinforced by a deep commitment to listening intently to others.

1. Empathy: leaders try to empathize with and

understand others' feelings and emotion

2. As employees, need respect and appreciation for their personal development

3. Healing: leaders strive to make themselves and others whole in the face of failure or suffering. They try to help people solve their problems and conflicts

## Is Managing the same as Leading?



of ordinary life. Dyan Macon

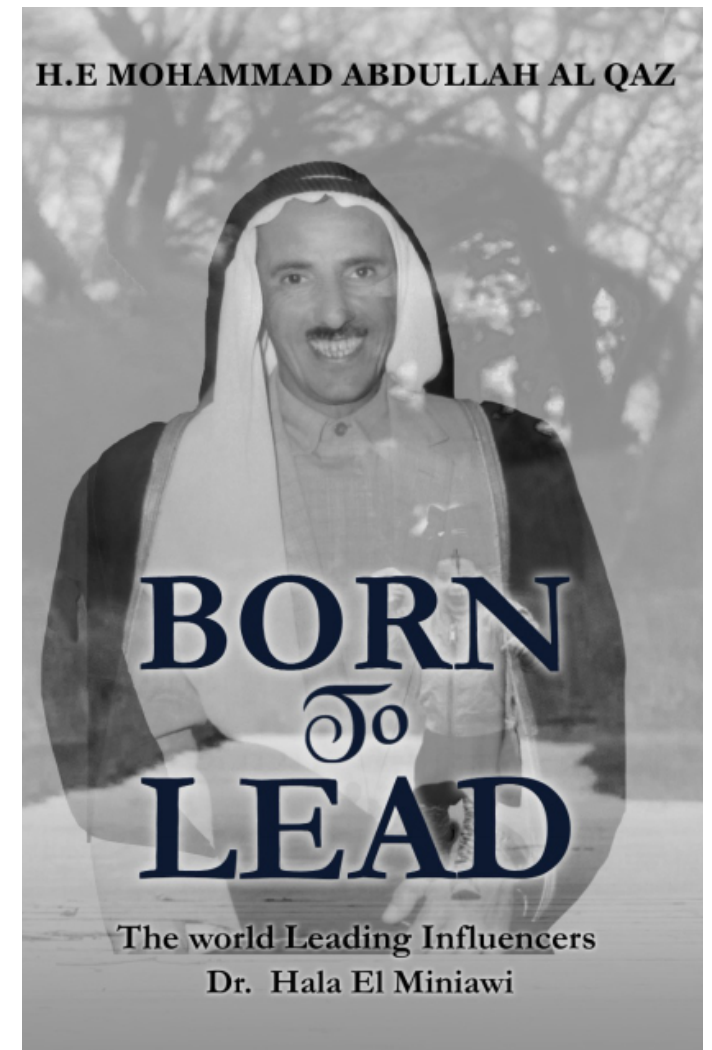
The "charismatic" leader is able to articulate a compelling vision that responds to the needs and aspirations of the followers. Through their relationship with the charismatic leader, the followers gain feelings of power and build their self-esteem

Charismatic leaders are generally very skilled communicators. They tend to be individuals who are both verbally eloquent, but also able to communicate to followers on a deep, emotional level

4. Awareness: leaders are very self-aware of their strengths and limitations. They have the ability to view situations from a more integrated, holistic position. As a result, they gain a better understanding about organizational

ethics and values.

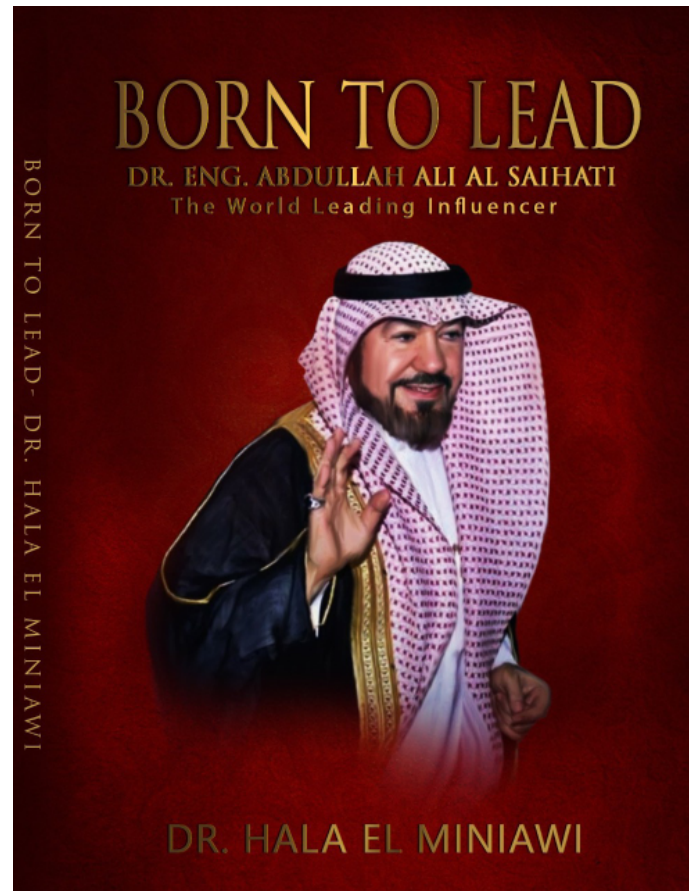
5. Conceptualization: leaders seek to nurture their abilities to "dream great dreams." They take the time and effort to develop a desirable vision of the future. They seek an appropriate balance between a short-term focus and a long-term positive direction. That means they have the ability to see beyond the current activities of the operating organization and can focus on long term goals.
6. Foresight is the ability to anticipate the likely outcome of a course of action or a situation. Leaders are able to learn from the past to achieve a better understanding about the current reality.
7. Commitment to the growth of people: leaders are committed to people beyond their immediate work role. They are convinced that people have a value beyond their contributions as workers. They commit to fostering an environment that encourages the personal and professional growth of their follower and employees



8. Persuasion: leaders rely more on persuasion than positional authority when making decisions and trying to influence others.







successful leadership is the genuine desire to serve others for the common good. Their goal is to help people, not just to make them happy. In true leadership, self-interest gives way to collective human development.

Then leadership is basically a decision whether to be in the frontlines, holding the responsibility of guiding and helping others to reach the top of their potentials and performance, or rather to retreat to the back lines doing what you have to do, leaving the Lord Of The Ring to handle the alluring burdens of authority, guiding the troops to the safe shores.

In my book Born To Lead in its first edition I narrate the story of Mohammad Al Qaz Al Falasi who moved from being the son of a humble fisherman in Dubai in the Thirties to one of the most influential leaders in the Nineties not in terms of wealth but also in the services he provided for his community and country in large.

9. Building Community: At the very heart of a



This book comes as a result of my deep realization that what humanity needs during those difficult times is a memoir of what truly makes a leader someone to remember. We do need to recall the originality of our creation and the purpose of our existence.

For the hero of this book, it was evident he wanted to leave a deep imprint wherever he could reach. His purpose was fulfilled and it continues to be a legacy for those who followed him and a torch of enlightenment for others who strive to be the ones who build the world, connect hearts and minds, and wait not for rewards.

The second edition of the series was devoted to D.Eng. Abdullah Al Saihati whose humanitarian

efforts exceeded the borders of his community to reach out to people in need globally.

The aim was to give the new generations role models of true leaders who devoted their life to share the blessings they have with others, those who build the world though humble enough not to show off their greatness, those whose giving knows no boundaries, away from the spotlight, waiting for no rewards, those whose deeds extend the borders Of egoism, moving from individuality into togetherness.

"Leadership is a function of knowing yourself, having a vision that is well communicated, building trust among colleagues, and taking effective action to realize your own leadership potential." Prof.

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# BUILDING THE SUSTAINABLE CIRCULAR ECONOMY OF THE FUTURE ON THE BLOCKCHAIN WITH COMPLIANCE BY DEFAULT

Since blockchain rose to global awareness several years ago, the technology has promised to change the world through the transparency, security and efficiency it offers over legacy systems. To date, though, applications that deliver on those commitments have been limited.

With the launch of VPLedger, a project created by Danish entrepreneur Ronny Boesing, that may be about to change. Businesses will soon be able to build on an enterprise-ready blockchain platform that offers compliance by default, as well as using ready-made services powered by the same

infrastructure, such as the forthcoming freelance work exchange, OpenLedger.One.

Watch: [VPLedger SaaS Blockchain with Gig Economy Freelancer Exchange OpenLedger](#)

OpenLedger.One – blockchain services for the post-coronavirus world

Blockchain has been described as a 'solution looking for a problem': an impressive suite of technologies that has nevertheless failed to break through into mainstream use.



## RONNY BOESING

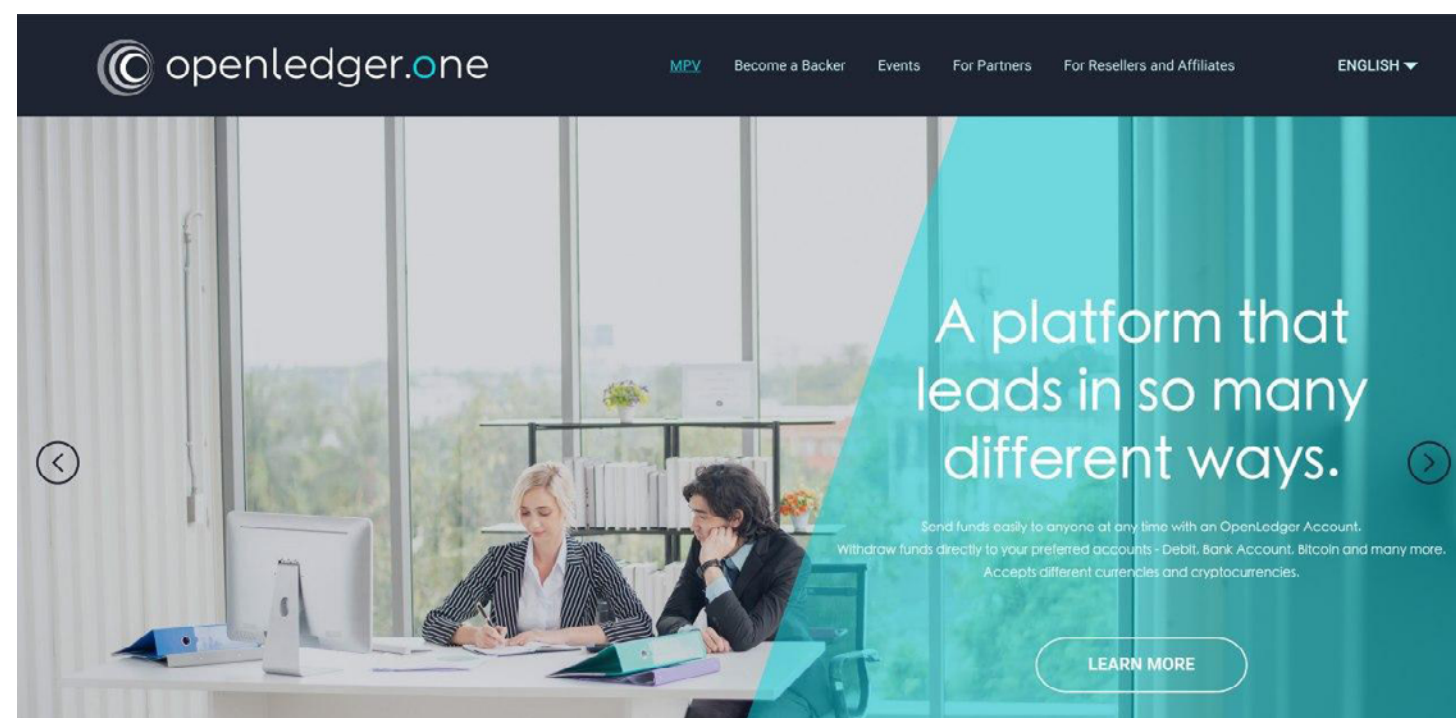
Danish Blockchain Services's founder and CEO. After early success as an entrepreneur in traditional business, Ronny saw the potential of the blockchain and refocused on distributed-ledger technology in 2014, founding OpenLedger brand identity and recently the company Danish Blockchain Services ApS as well, – the owner and service provider of the enterprise SaaS blockchain VPLedger.



As a pioneer who has been building blockchain products before most people had heard of the idea, Ronny recognised that the first step was a robust platform that is fit for the purpose. VPLedger is the result of six years of experience and learning about distributed ledger technology. 'The "VP" stands for Veritas Persona, or True Person, because VPLedger requires identity verification as a condition of use - removing one major barrier to business adoption,'

blockchain, saving them time and money.

The flagship application on this enterprise-first platform is aimed to be OpenLedger.One: a freelance jobs marketplace and a one-stop shop for the gig economy, with an integrated crowdfunding platform, crypto exchange, and JOYY - VPLedger's native stablecoin. Pegged at 1 euro and backed by the same in fiat for some users(B2B, B2G, B2C), and in stablecoins like DAI and USDC for others(B2B, B2C),



he explains. In addition to facilitating compliance, the platform also offers unparalleled speed and capacity, as well as using an entirely new consensus algorithm intended to maximise internal democracy. The combination of technical excellence, legal protections and ease of use offers everything businesses need to move critical processes onto the

this will enable frictionless, instant cross-border payments.

'With the change in working patterns prompted by the coronavirus pandemic, more and more work is shifting to the internet - making this an important time to introduce a gig economy platform with

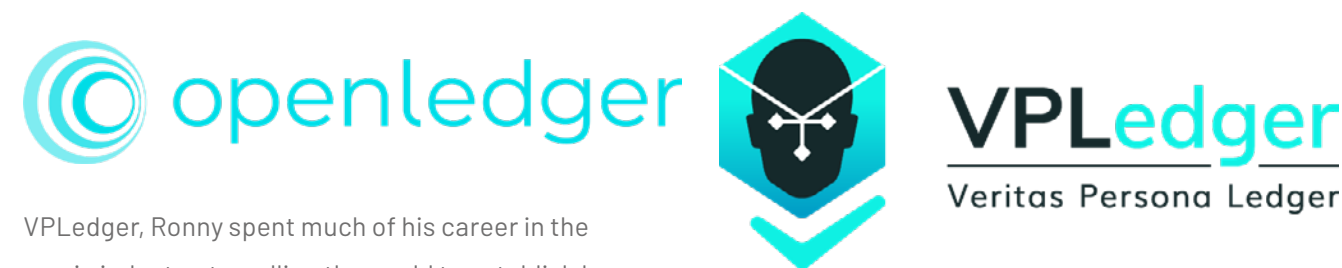
everything freelancers need to succeed.'

Pioneering spirit

Before founding



**PART OF**  
**DANISH BUSINESS PAVILION**  
**WORLD EXPO 2020 DUBAI**



VPLedger, Ronny spent much of his career in the music industry, travelling the world to establish long-term business relationships with distributors.

In the course of his work, Ronny visited over 100 countries, often building new markets in locations that had previously lacked them entirely. Some twenty years ago, on a trip to Dubai, he happened to eat at a Thai restaurant with a teppanyaki, where the customer chooses from a vast range of ingredients and the chef prepares the food in front of them.

'I immediately fell in love with this concept and realised it could be used in other ways, as a kind of supermarket of available skills people could mix and match - and where the best people could win better contracts and greater responsibility as they completed the tasks allotted to them.' At the time, the means to realise this vision did not exist.

That would change with the advent of distributed ledger technology. 'I started out back in early 2014, when few people even knew about Bitcoin. It

quickly became clear to me that blockchain would provide much-needed solutions to problems in the music industry, financial sector and far beyond, by connecting users directly without the need for any middlemen or the fees they charge.'

The business of blockchain

As part of his brand OpenLedger(openledger.info) with its many blockchain solutions, Ronny, developed one of the earliest decentralised exchanges, hosted on BitShares, and other white-label products.

His team of more than 50 experts has a strong track record in delivering custom blockchain solutions for business, including two Fortune 500 companies. One of their finest moments was taking part in an accelerator programme organised by Etisalat UAE, major telecoms provider, in 2019. 'This led to a request, along with 25 other blockchain companies, to tender a solution for DHL courier service. Our



team won the competition.'

Big corporations have very different needs to the users of popular open blockchain platforms like Bitcoin and Ethereum, including speed, scalability and, critically, compliance. Insights from these contracts informed Ronny's decision in 2018 to create a new company, Danish Blockchain Services ApS (DBS), which emphasises compliance as a pillar of enterprise adoption and will target global expansion, with branch offices under the OpenLedger trademark in every country of the world.

17 Goals, 9 billion people, 1 Future

'VPLedger and the OpenLedger.One freelancer platform are the culmination of everything we have learned about blockchain and business over the last six years: a world-beating suite of services with compliance by default,' Ronny explains.

With core technology already in place, timelines for development are aggressive. With the necessary resources, the beta stage of the VPLedger blockchain platform can be up and running in three months, complete with KYC (Know Your Customer)

partners, and governance and validator applications accepted for key network stakeholders accepted. These groups are an integral part of the VPLedger ecosystem, benefiting from their role in processing transactions securely and maintaining the network.

Assuming funding targets are met, towards the end of the year, OpenLedger.One will be released, with JOYY payments and franchise opportunities available.

Ronny sees blockchain as a technology that is fundamentally for human good, and that will be instrumental in helping to reach the UN's 17 Sustainable Development Goals by 2030. 'Building something for the world to use for good is a permanent legacy,' he explains.

'Insisting on "compliance by default" is the key step towards creating a truly global economy where all people have the opportunity to connect across religions, cultures, countries and borders of any kind.'

With hundreds of millions of people already engaged with online employment in one form or another, the

goal is to have 100 million daily users for OpenLedger. One by 2030, and more than 2 billion signed up to VPLedger, which will offer all kinds of other financial services and asset management. Unlike Facebook, which has a perennial problem with fake accounts, every one of these users will be verified.

'The ability to work from home increases opportunity and reduces pollution, offering people a reason to dream and a chance to rise above the poverty level.

Giving every individual on the planet a chance to work remotely online will have an impact on all 17 of the UN's Sustainability goals, and will be a giant step towards bringing about a circular economy that is restorative and regenerative by design. Exciting times are ahead, and it is a great pleasure to be in a position where giving can have such an impact on living!

Join the collaborative economy

VPLedger is already available in alpha. Further exposure will happen online during the Expo2020 in Dubai from October 1st 2021 to March 31st 2022 with a physical stand presence from October 31st to November 3rd 2021 in the Danish Pavillion, and part of Verdensudstillingen.

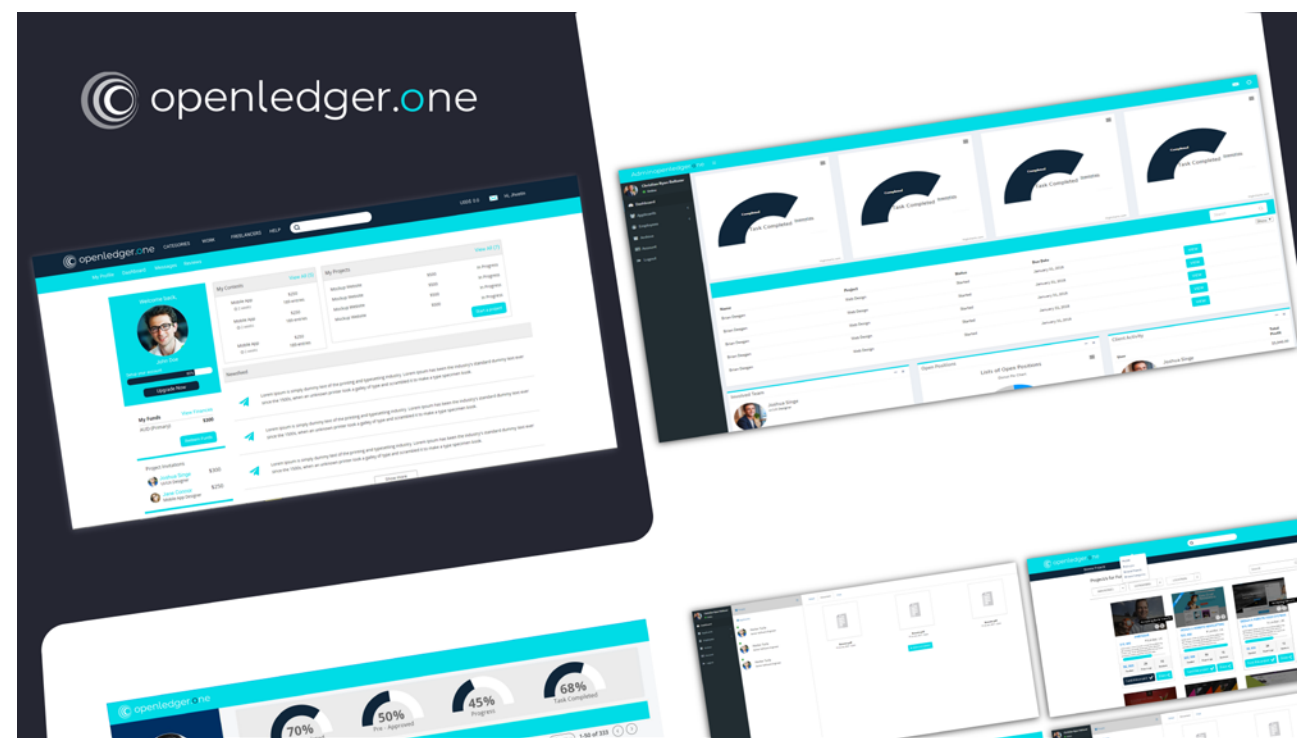
Anyone can register on VPLedger and use the built-in free messaging facility, as well as enjoying zero-fee transfers to other users once they have acquired VPL, the native token of the blockchain. A series of membership options are available, including limited Lifetime Memberships, which will offer significant discounts for platform use and other attractive benefits.

DBS is seeking to crowdfund up to 500,000 EUR via accelerator programmes and Angel investors, who can provide additional business experience as well as financial backing, to ensure it has the

resources to complete the VPLedger beta as well as OpenLedger.One. Specific opportunities for investors can be discussed on a case-by-case basis.

**The platform is expected to be self-sustaining in terms of future funding, with over 5 million EUR annual revenues projected by year 2.**

**If you are interested in becoming a member of the VPLedger governance team, a co-founder of Danish Blockchain Services or other, more bespoke or conventional roles, please contact Ronny Boesing via email at [ronny.boesing@vpledger.com](mailto:ronny.boesing@vpledger.com) or connect on LinkedIn.**





# HODL, STAKE OR FARM?

## WHICH ONE WOULD YOU CHOOSE?



Recently I spoke in Dubai at two conferences and in one of them I had a keynote about staking & farming, which are pretty new notions in the crypto and decentralized finance world.

I had a crazy idea and ask the audience who doesn't know anything about these two to raise the hand so I invited three courageous people on stage with me

with the purpose that when they leave the stage to have a little bit more understanding on these subjects.

In the crypto and decentralized finance world you have more options than just holding your coins and tokens which is the industry's slang is called HODL.



## ADRIAN NICULESCU™

Digital Transformation Expert | Keynote Speaker |  
Fintech Investor | Online and Real Estate Entrepreneur |  
Music Producer



I believe that there is a lot of opportunity at the intersection between the classical financial world, fintech, crypto & DeFi so I look at things from this positive perspective.

With the regular banking offering low to negative interest on fiat deposits, staking came into the rescue offering the never to be seen before passive income opportunity of getting rewarded for the crypto you own.

How Staking works?

In the classical financial world you keep the fiat money in a bank account this generating usually a 1 figure income from interest and lately zero or even a negative one. You choose between the banks based on their interest.

With so many government backed fund protection schemes, at least until a certain level you are sure that the funds plus rewards will be there after a while. In the decentralized finance world (DeFi) I would say that the biggest risk is not that the rewards will be lower than expected or no rewards at all, but the possibility that the platform itself to disappear or be hacked or victim of a rugpull so you will lose all funds. While still in the infancy there is expected regulation to come into this space to create more trust for the users.

Staking is the activity where a user locks or holds his funds in the a platform to participate in maintaining the operations of the proof-of-stake (PoS)-based blockchain system.

Staking is similar to crypto mining in the sense

that it helps the network achieve consensus while rewarding community members who participate. Nowadays, the crypto world tends to shift from proof-of-work (PoW) which is known as mining, using hardware, a lot of energy and computational power to proof-of-stake which is also more environmentally friendly.

When you keep your coins or tokens in specialized staking accounts you generate rewards either in the same crypto-currency or in the currency of



the platform. The parameter you need to look at when choosing between platforms is the Annual Percentage Yield (APY).

How Farming works?

To continue the example from the financial world, when you keep your fiat money in a bank, it will lend them to other entitier for a much higher interest, will make a profit by paying you a much lower one and most loans are backed by different types of guarantees and collaterals. In the decentralized

finance world you are the bank and can choose to lend your crypto assets through smart contracts and specialized platforms. These loans are backed by other digital assets so in case of default, the guarantees are executed instantly so the settlement is instant. Same here, the biggest risk is with the platforms becoming unavailable, hacked so the funds are lost.

Farming, also known as Yield farming allows market participants to lend their crypto assets to other market participants. To compare to traditional banking, when you deposit fiat in a bank you're effectively making a loan for which you get interest in return. cYield farming involves lending cryptocurrency and in return you get interest and in some instances other fees.

The process involves lending your funds to borrowers using smart contracts and through this, you earn fees on funds loaned out in cryptocurrency. In the some ecosystem, you will receive rewards in the native tokens in others you will receive the rewards in the same currency as staked.

Yield farming allows market participants to earn returns based on liquidity providers (LP).

Liquidity providers (LPs) who provide liquidity are essential for the mechanics of the platforms and they will be entitled to receive attractive rewards.

Apart from just holding cryptocurrencies, community members can leverage them and earn passive income by lending their assets to other traders. The liquidity providers have access to a share of the fees generated in the liquidity pools without giving up the control over your funds.

Transactions on most platforms are performed through non-custodial wallets.

Both the farming rewards and the principal funds can be withdrawn at any time by the liquidity provider without any restrictions.

Always perform Due Dilligence on the projects, platforms, coins, tokens! Educated users will help this market grow & build trust. This is my blueprint for actually analyzing any project in the crypto and DeFi space. Please be aware that this is not an investment advice, it is the process I am following to a T.

1. Check the team & their track record
2. Perform searches on Google and other search engines about the team & project. Go beyond the first page of Google to see what other users are saying. Don't forget that even the most successful projects have a 2% tribe of haters :)
3. Look for innovation elements
4. Assess if there is potential for large market adoption
5. If it is too good to be true ... something fishy can be there
6. Educate yourself over & over!

If you listen to influencers don't pass on your own due dilligence. Just become better to know where to look.

**We are living in a world driven by media attention so it is easy to be caught-up in the noise and lose the sense of reality, and usually when something is out in social media and on everybody's lips it is usually too late for the regulatr investor to join and a major correction is close-by. So always do your due dilligence, never invest money you can't afford to lose but also involve with staking & farming by choosing the right platforms. All success!**



# REMOVE PSYCHOLOGICAL GARBAGE

## INDULGE YOURSELF

If a woman wants to attract a man, she has to arouse the man in him. So all you have to be is a woman! Nothing easier, some would say, since I was born a woman, so I am a woman... You are? What does that really mean?

We are not talking about the genitals, the breasts, we are talking about female principles, about the female energy that awakens his true nature in the opposite sex.

We often hear, "Today is a different time. Women are completely independent, they do not need men

anymore..." But are you really happy when you are alone with yourself?

We were born into this world as men and women... Well, some are somewhere in between, but most are men and women. If we want to be happy with ourselves, then we have no choice but to accept ourselves as we really are.

Only this way we will feel, otherwise we will live somewhere in between - we are always looking for the meaning of life, we help ourselves with different substances that make our dreams come true for



## PROF. DR. MILAN KRAJNC

An expert in solving the challenges that arise from the interaction of different personality types within a company or organisation.

Trained for personal advising, psychology, marketing, negotiation and lobbying at organisations of any size and scope, from local to national levels.



a short time... And then we want more and more until we are completely there, this dark world, a world without light, without way out, prisoners of ourselves... We look for excuses not to accept ourselves, then different combinations of how everything goes wrong come up... Nothing will go wrong as long as we are in balance. If we lose our balance, we fall into chaos and everything really goes wrong.

To be in balance is to be calm in oneself, to be at a calm sea, psychologists would say, to be in nirvana, others would say... Those who do not complicate things would simply say that they are satisfied with themselves. This is what we achieve when we fully accept ourselves with all the mistakes and positive things.

So, dear girls, if you want to have a man by your side, you have to grow into a woman yourself, otherwise you will have a friend by your side. Because only a man can get a woman and vice versa, that is the law of nature or, as they say in the new age - the law of the universe.

Now, let's begin... Dear girls (women do not read this because they are with their husbands), the time has come when you have to make a decision, a time when you have to take your life into your own hands and decide for yourself, no matter how old you are.

There have been enough excuses for how you were brought up, how limited you were... Enough about the past. From now on, all you care about is the present and having a good time; nothing else matters.

The biggest mistake you are making is not living your dreams, but constantly submitting, adapting or doing everything, even if it is against your wishes that others notice you. ENOUGH!

Put yourself in the first place, no matter what others

say. Do exactly what you feel at the moment... Yes, you must first free yourself from everything that you have carried inside you for a long time. What is accumulating inside you and forces you to slander and use more and more make-up.

Take a breather, we'd say. This period lasts up to about half a year. That depends on how long you have lived in contrast to yourself. Then you arrive at point zero when you ask yourself, "Who am I?"

Depression sets in, you look for compensation STOP... Now you have to ask yourself seriously, "Who are you? If you just ask yourself that, of course you cannot give yourself an answer. You must think of yourself as a third person.

What this means in practice: Make a chart on a piece of paper or in a notebook with the names of five people who are emotionally close to you (this can be anybody, just to feel something for them, can be negative or positive), and then write down their positive and negative qualities... Not what others say about them, but what bothers you and what you feel. Then put what you have written aside and do not read these qualities for five days. Read as if these qualities are yours. What you cannot accept are your qualities which really hinder you in your development or which keep you in place. In another language we would say these are anchors. Write down these qualities in particular and start thinking about them... This is how the process of loosening these patterns begins. Thinking should take the form of dreaming - just imagine a person who is bothered by this quality and then visualize your image in that person. In this way you will begin to make a film in your head that will give you certain emotions. It is really self-healing, a step out of a dead end... Women often say: "I need someone at my side to kick me. If you are not alone, you will accuse someone else of violence.

You can do another exercise in parallel. With modern or intelligent mobile phones you can set at least three alarms in one day. For example, at 9:27, 11:23 and 2:18. When the doorbell rings, you leave the room you are in unless you have a conversation partner and ask yourself: "Who am I and what do I feel? Repeat this three times a day for one minute, every day for the next three weeks, except Saturdays and Sundays.

During the first few days you will feel a little strange,

Now, these two exercises should be the beginning of the path of transformation to womanhood... Or in other words, the path to yourself. We cannot skip in life, so we must go step by step.

Anyone who does not feel comfortable in their skin should work on returning to their true nature. If you do this sincerely, you will also meet your husband.

When I get to know myself and consider myself a third person, I must warn you that you will see



and then you will feel that you can free yourself from all your shackles at that moment. Step out of the vicious circle in this way so that you can consider yourself a third person. You will learn to control yourself without submitting, you will hear yourself much more and you will also look at yourself.

The exercise will only work if you do it completely three times a day for three weeks... When you stop, repeat it from the beginning.

yourself in a different light. Do not be surprised if you find similarities with your mother, which is a nightmare for many. You will find that you have qualities that you condemn in others. Once you admit it, you would probably want to change them right now - with one click! But unfortunately it's not that easy, and you cannot forget.

Now, slowly... I know you are angry where I have taken you with this. You used to feel great, but now you cannot hide from it anymore. Everywhere you



look, you feel like everyone knows your secrets now. And it's true. That others see in us what we cannot see ourselves. Others knew yesterday what you know, you know today. Which does not mean you have to hide from this world. It is important that you first accept that you are like this, because only then will you be able to be different one day, perhaps tomorrow.

Yeah, I know, self-knowledge is the worst thing... Especially when the knowing is unpleasant. It makes us feel like we are in a zoo where the animals and cage doors are open. The time has come when you cannot run away from them, but have to deal with them.

Now it is important to domesticate these "beasts" nicely. You have to sleep for a day to look at them calmly, but when you wake up they will still be there



... but they will not attack you.

Domesticating means accepting these faults as our own, and if we do, we can turn them into positive qualities.

Write down all the traits you cannot accept again in order of priority, from those you find most terrible to the mildest. For each of them, write down the opposite side, which means that you want to change a particular trait into it. Everything is just a thought process. So everything can be changed.

First of all, let's not blame anyone, least of all the parents, because they did not know any differently either, they worked the way they knew best.

When we write down the positive sides of the "terrible things we learned about ourselves", we write next to everyone from whom we took it or who is to blame. In doing so, we simultaneously began a thought process through which we began to change our patterns, to create qualities we were not proud of.

The ones that we think are the cause of our difficulties... and an apology follows !!! But this does not mean that they have to apologize to us, but to us.



We take the time for each of them and write down on a separate sheet of paper everything that makes us angry with them... As an example I would like to mention the mother, who is the most frequently mentioned person in these processes.

"Dear MOM, I apologize to you for not showing me what it means to be a woman. "I love and respect you because I made that decision myself. "

Write a sentence like this for each such "annoyance", and burn the sheet symbolically at the end. Do this for all persons, but every other evening. Until people go out. And then take your turn VI, because in the end you will find that you are basically angry with yourself for allowing it. So write yourself a letter of thanks at the end, in which you praise yourself and write down all your qualities in superlatives.

This thinking process takes about ten days, as we have about 5 people we are angry with. We should not rush this process, we can work for one person for several days, we work slowly, as if we were slowly saying goodbye.

Basically, all these processes are the clearing up of "psychological garbage" that has accumulated in our subconscious over the years. However, we

must be aware of one thing: just as the garbage has been created in our head, so is the garbage around us, considering that the material world is a reflection of our thoughts. So take a look around, in the cupboards... and you will see things that no longer belong in your life. Make room for new... Well, yes, that does not mean you have to go to the store tomorrow and fill the empty space. This emptiness is basically there to breathe, to be fresh air, to bring things that have been sleeping inside you back to life or not at all... The most beautiful flowers actually grow in you, but to come to life they need a lot of space, freshness, tenderness and peace.

For these most beautiful flowers to come to life completely, they need infinite attention. And this attention can only be given to them even more... Yes, you have to pay attention to yourself, not to look elsewhere. Indulge yourself, start indulging yourself, reward yourself... And take care of yourself.

You are making the biggest mistake if you think you are taking care of others to "catch a man"... Why the mistake...? Because when we do something for others, it means that we are basically pretending, because when you catch him, you go back to your original position... So if you are fluent and you are trying to be all things to all people...

So if you are happy with yourself, then everyone around you will be too, and the chances of liquid people coming to you are very low.

Understand me now that you have to know how to pamper yourself and take care of yourself, because then you will know how to set a price for yourself, others may not.

If you do not have your own value, hold on to a man and then he feels that he is pulling you behind him and you become a burden... Of course, it could be the other way around.



So you have to be a gardener first to find your "gardener". Now, these are the basic steps to get you ready to go... Not that you are ready to win... But we are just getting started...

There are two sides to every person... dark and light... Depends on who we are hanging out with, though: When we hang out with people from the "dark", the dark side comes out, when we hang out with people from the "light", the positive side comes out. When I speak of people, I speak of men and women. So all stories about men are true when a man hangs out with people from the dark... I am talking about a woman who has her dark side revealed. Hmm, yes, about you... I could say after a man that you women are to blame for the way men are.

Slowlyii before you turn off or stop reading... I am provoking you a little. If we start from the "Theory of Choice" that everyone is responsible for his own actions, we can say that the previous statement is only a provocation and a male excuse.

Let us therefore be our basic guideline through life: "EVERYONE IS RESPONSIBLE FOR THEIR OWN ACTIONS! So, if we men are really like that, we are to blame!

If we are not satisfied with ourselves, we must start to change or, as we would say in computer language, we must upgrade. So first we have to know what is bothering us. We did this in an exercise a fortnight ago when we looked at ourselves through the eyes of others. By writing what we want to



be different, we have in fact already begun the process of changing for the "better". This exercise was important, so that you even knew what you did not like, because that is one of the biggest problems. You are unhappy, but you do not know why.

Well, and now that the process has started in your "head", it does not mean that you can just sit at home and wait, the real work is just starting now. Now you have to get out of a dead end, someone has to kick you to get you to move... Who? You alone!

But nice and slow: Now that the thoughts are focused on change, the body has to be involved. That means starting with sports or. with recreation and paying attention to a healthy diet. Well, I will not write specifically about sports, I can only say that it is a sport written on the skin for everyone in this world, so many tests are necessary. As far as nutrition is concerned, the body needs to be given some basic ingredients in order to function normally and become stronger, and we need to eat what we like. Not that someone says it is healthy and then everyone eats it, even if they almost "vomit"; no, it is not healthy food. Healthy food has to be good. Food goes directly into our bodies, so we must eat it with joy and with all our love, not just with the thought that it is good for us because someone has said so.

Well, if we fix the body at least a little bit, we return to our brains, which know how to create whole dramas. To avoid thinking about negative things, we have taken care of sports and nutrition, but in order for them to be creative, we have to find them another job. You know, in addition to work or. Jobs have to keep the brain busy with something else in order to think in a different direction. If you are studying economics, then I recommend you study art history... Well, there is no need to overdo it, you should just give them another job.

Yes, as for our emotions, it's true that we often, too often forget them... Not because we do not take our time, but because we do not really know what emotions are. Most people think it's infatuation, but art... Eh, it's a complete mistake. Emotions are really fun. And people forgot about the fun and we forgot about ourselves. Time for fun!!!!

In the end the most important part is our soul, which really means that we have to take time for ourselves. Of course, everyone takes it differently: Some start to deal with energies, others have enough of a walk in nature, and still others have enough to go for a beer after work. I am talking about that when we do many things in life, including dealing with ourselves, we need to rest from time to time and sit down with ourselves so that the thoughts come to rest and the energies take their place.

These are the four components: Body, intellect, emotions and soul, which must be in balance at all times (which means that we use them evenly over the same period of time). In the beginning we first go to the extreme - first too much sport, then too much spirituality - but in the end, after a year, we bring ourselves into balance. And then we are here... Then all our wishes can come true, so we have to start earlier to build our world from what we really want.



Because when we balance ourselves, our desires will very quickly reach the center of the universe, which will return it to us in a materialized form... Therefore, it is most dangerous when we do not know what we want, and then we get confusion in life

While we are putting ourselves in order, we also need to be clear about what we really want, because our thoughts are a very powerful tool - they are actually the creator of all our creation. Everything around us was actually born in our heads. So we have to be careful what we think about. Well, we can already think, wishes are important or. Intentions that we express out loud. Yeah, because I know you have not quite figured that out yet, and now you are thinking about what some old blouse, come on, say something more concrete... We will discuss these issues in more detail... if it will make you vam.

In the scripture above, they talked about how to make yourself into a solar being. Namely, only when

we get ourselves in order and we are a great sun, will it SUN come to us in male or female form. And when we have a partner with us who is made to measure, then no stereotype about a man or a woman applies anymore. Then there is a completely different world. And the path I have just described is actually the way out of darkness.

I put "Seduce yourself" in the title, but there is nothing about seduction in the text itself... Seduction is about knowing yourself. The more you get to know yourself, the more we... or... I will write for you girls. The more you get to know yourself and be completely honest with yourself, the more naturally you will behave towards a man and seduce him with your gaze and your movements... You will not have to use any tricks, read manuals, do things men like... Get to know each other, have fun, and he will come to you and say: YOU ARE MY VIAGRA, EVERY SECOND.



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