

JUNE 2024

# CORPORATE

## INVESTMENT TIMES Boardroom Advisors

ONE WORLD . ONE EDITION

68th Global Edition



### JOHN Courtney

CEO, Boardroom Advisors  
*United Kingdom*

LIFETIME  
ACHIEVEMENT  
AWARD  
WINNER







*Every fresh endeavor is an opportunity to sculpt our potential and become architects of our future. There are journeys that break the mold of the ordinary, rising to mythic proportions. These pivotal expeditions don't just captivate—they catalyze change and nurture the seeds of inspiration that flourish through time.*

*“Let us be the spark that lights up someone else’s path. Let someone say, ‘It was your courage that inspired me to persist.’”*

*In this issue, we delve into narratives of groundbreaking journeys that have not only defined their era but promise to influence the tide of future generations. By spotlighting these trailblazing tales, we endeavor to fan the embers of aspiration in our readers and etch a lasting legacy.*

*Join us in celebrating stories that do more than inspire—they transform.*

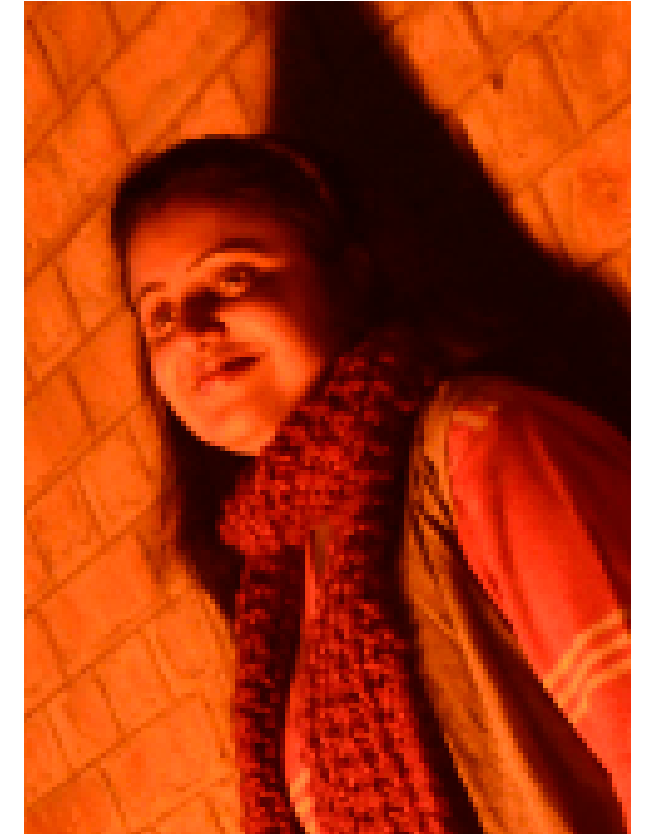
*Corporate Investment Times: Inspiring Generations*

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*Rima M.*



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# The Concept of Fractional C-Suite Roles

## Benefits and Challenges of the Fractional C-Suite Model

# John Courtney

CEO, Boardroom Advisors | 200 fractional C-Suite experts in Managing, Finance, Marketing, Sales, IT, HR, Operations plus NEDs, Mentors, Coaches “National Professional Services Company of the Year” Business Masters Awards Greater Bristol Area, United Kingdom

The trend of fractional C-suite executives is gaining momentum, especially in the UK and USA, offering businesses a flexible and cost-effective way to access top-tier executive talent without the full-time commitment. This model is particularly prevalent in fields such as finance, marketing, sales, IT, HR, and operations as well as in managing.

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### Understanding the Fractional C-Suite Model

Fractional C-suite executives, also known as part-time or portfolio executives, work for multiple organizations simultaneously, dedicating a portion of their time to each. This approach allows businesses to benefit from high-level expertise without bearing the full costs of a full-time executive.

The roles commonly filled in this manner include Chief Financial Officers (CFOs), Chief Marketing Officers (CMOs), Chief Sales Officers (CSOs), Chief Information Officers (CIOs), Chief Human Resources Officers (CHROs), Chief Operating Officers (COOs) and Chief Executive Officers (CEOs).

### Benefits of Fractional Executives

- 1. Cost Efficiency:** Hiring a full-time executive can be prohibitively expensive, especially for scaleups and family businesses. Fractional executives provide the same level of expertise at a fraction of the cost, aligning well with the budget constraints of smaller organizations (Boardroom Advisors).
- 2. Flexibility and Scalability:** Businesses can adjust the level of engagement based on their evolving needs. This flexibility is crucial for startups and growing companies that may not need full-time executive oversight but still require strategic input.
- 3. Expertise and Experience:** Fractional executives bring a wealth of experience from

different industries and organizations, offering fresh perspectives and innovative solutions. Their extensive networks can also open doors to new business opportunities and partnerships (Boardroom Advisors)

- 4. Focused Expertise:** Since fractional executives often work across various sectors, they bring specialized



knowledge that can be tailored to address specific challenges within the organization. This is particularly beneficial in areas requiring niche expertise, such as digital transformation or regulatory compliance.

### Industry-Specific Insights

- Finance:** Fractional CFOs are instrumental in managing financial planning, risk management, and fundraising efforts. They help businesses maintain financial health and navigate complex financial landscapes without the high cost of a full-time CFO (Boardroom Advisors).
- Marketing:** Fractional CMOs drive brand strategy, digital marketing, and customer engagement initiatives. They are adept at scaling marketing efforts and leveraging data analytics to optimize campaigns, providing strategic direction without the overhead of a full-time salary.
- Sales:** Fractional CSOs enhance sales strategies, lead generation, and revenue growth. Their expertise in sales operations and team management helps businesses achieve their sales targets effectively

and efficiently.

- IT:** Fractional CIOs oversee IT strategy, cybersecurity, and technology integration. They ensure that the organization's technology infrastructure supports its business goals, offering critical insights into the latest

*John G. Courtney is the founder and CEO of BoardroomAdvisors.co, a company that provides fractional C-Suite and part-time executive directors to growing businesses. With over 40 years of experience as a board director, John has started seven businesses across various sectors, including digital marketing and management consultancy.*

*His extensive background includes serving as a mentor for Microsoft Ventures and Oracle Startup Cloud Accelerator. John has been recognized as one of the Top 100 UK Entrepreneurs in the UK by City AM and received a Lifetime Achievement Award from techSPARK. (Boardroom Advisors)*

technological advancements and best practices.

- HR:** Fractional CHROs manage talent acquisition, employee relations, and organizational development. They play a crucial role in shaping company culture, improving employee engagement, and ensuring compliance with employment laws.
- Operations:** Fractional COOs streamline operations, optimize supply chains, and





enhance productivity. Their focus on operational efficiency helps businesses scale their operations smoothly and sustainably.

- Chief Executive Officers (CEOs): Fractional CEOs are pivotal in providing strategic leadership and direction to businesses on a part-time basis. They help organizations navigate through transitional phases, such as scaling up, restructuring, or entering new markets. These CEOs bring a wealth of experience from various industries and can offer valuable insights into best practices, risk management, and growth strategies. By engaging a fractional CEO, companies benefit

from high-level leadership and decision-making capabilities without the long-term financial commitment of a full-time executive. This model is particularly beneficial for scaleups and family businesses looking to leverage top-tier executive talent to drive their business forward (Boardroom Advisors).

#### The USA and UK Context

In the USA and UK, the adoption of fractional C-suite executives is driven by the dynamic business environment and the need for agile leadership. Companies are increasingly recognizing the value of bringing in seasoned executives who can provide strategic guidance and operational support on a part-time basis. This trend is

particularly relevant for family businesses and scaleups that seek to leverage high-level expertise without the associated full-time costs.

Boardroom Advisors, a prominent player in this space, highlights the growing demand for part-time directors across various functions. Their network of over 200 part-time directors and fractional C-suite executives showcases the depth of talent available for businesses looking to adopt this model.

#### Conclusion

The rise of fractional C-suite executives offers a compelling solution for businesses aiming to balance cost efficiency with access to top-tier

talent. This model not only provides the flexibility and scalability required in today's fast-paced business landscape but also ensures that organizations can benefit from the diverse expertise and strategic insights of experienced executives.

As the trend continues to grow, particularly in the USA and UK, it represents a significant shift in how companies approach executive leadership and organizational development.

More information at

[www.BoardroomAdvisors.co](http://www.BoardroomAdvisors.co)

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# Driving Sustainable Innovation

Young Entrepreneurs Spearheading Climate Solutions in the UAE

## Theresa Nuong Doan

a global venture expert, leads Bedayat Business Incubation, leveraging extensive experience in fund management, start-ups, and digital marketing

*United Arab Emirates*

In the arid deserts of the United Arab Emirates (UAE), a new generation of entrepreneurs is emerging, armed not with oil rigs, but with innovative solutions to combat climate change. As the world grapples with the urgent need for sustainability, these young visionaries are leading the charge, supported by a government committed to fostering innovation and environmental stewardship.

The UAE government, recognizing the imperative to address climate challenges, has made significant investments to support budding entrepreneurs in this arena. With a clear vision outlined in the UAE Vision 2021 and the more recent UAE Green Agenda 2030, the government has allocated substantial funds towards sustainable initiatives. Sharing from ABU DHABI, 16th October, 2023 (WAM) - Ahmed Jasim Al Zaabi, Chairman of the Abu Dhabi Department of Economic Development said "In the past 15 years, we invested more than US\$40 billion (over AED 147 billion) in clean and renewable energy sources, and we plan to invest an additional US\$160 billion (AED 589 billion) over the next three decades on the road to net zero."

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This financial backing is complemented by a robust ecosystem of support mechanisms, including specialized incubators and government entities. The Ministry of Education plays a pivotal role in nurturing the next generation of innovators through educational programs that emphasize sustainability and entrepreneurship.

Initiatives like the UAE Innovation Month and the National Science, Technology and Innovation Festival provide platforms for young minds to showcase their ideas and connect with potential collaborators and investors. In 2024, in line with the National Agenda for Entrepreneurship and SMEs, which aims to make the UAE an entrepreneurial nation by 2031, the NSTI Festival hosted the 'KIDSPRENEUR' competition, targeting Kindergarten and students to encourage entrepreneurship

and innovation from an early age.

Additionally, 'The Next Founder Competition' empowered undergraduate and postgraduate students to present their emerging entrepreneurial project ideas for evaluation and potential support.

Furthermore, entities such as Dubai SMEs offer tailored support to small and medium-sized enterprises, including mentorship, funding, and access to markets. Through initiatives like the Dubai Green Fund, entrepreneurs focusing on climate solutions can access the necessary capital to scale their ventures.

Dubai SME has achieved remarkable outcomes supporting Emirati Entrepreneurs and developing the Entrepreneurial Ecosystem in Dubai in the last 20 years (2002-2022). There



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*Theresa Nuong Doan is an accomplished manager at Bedayat Business Incubation, where she is responsible for the overall planning and execution of the Incubator/Accelerator's activities, resources, budgets, and operations.*

*Theresa started her career in fundraising and fund management in Vietnam and Singapore in the stock market and real estate sector. She honed her venture building experiences and knowledge through evaluating start-ups for angel investment and commercialization, working across Vietnam, China, Indonesia, the Philippines, India, and Singapore before joining SEE Institute. Her expertise in these areas complements her leadership at Bedayat Business Incubation and adds to her already impressive skill set.*

*Theresa is also a visionary and entrepreneur, having founded a consultancy firm in 2019 specializing in digital marketing and business matchmaking services for Singaporean and Finnish companies. Her education includes a BA in International Business from Lahti University of Applied Sciences in Finland and an MBA from The University of Gloucestershire University in the UK. Theresa's wealth of experience and educational background make her a valuable asset to the sustainable development and start-up communities.*



have been 49000 Emirati entrepreneurs advised, 13000 startups subsidized, AED1billion incentives provided, 731 HI2 startups incubated. Moreover, Dubai SMEs' collaboration with international organizations facilitates knowledge exchange and technological innovation, positioning UAE startups at the forefront of the global green economy.

In the next 10 years, Dubai SME targets to support the establishment of around 27000 new Emirati SMEs and contribute to AED 9 billion to Dubai's GDP and create around 86,000 job opportunities.

In the heart of the UAE's drive towards sustainable entrepreneurship lies the Bedayat Business Incubator at The Sustainable City, Dubai. This incubator stands as a beacon of hope and innovation, providing a nurturing environment for startups focused on addressing pressing environmental challenges.

Founded on the principles of sustainability, The Sustainable City serves as a living laboratory for eco-friendly practices, from renewable energy sources to waste management solutions. Bedayat, meaning "beginnings" in Arabic, embodies this ethos by offering aspiring entrepreneurs the resources and mentorship needed to turn their ideas into impactful ventures.

One notable success story to emerge from Bedayat is Efate – electronic waste management, The Waste Lab – food waste management, Forty Guard – heat map generation, Alesca life – hydroponic agriculture, ect... Bedayat's strategic location within The Sustainable City offers startups a unique testing ground to pilot and showcase their innovations in a real-world setting.

From sustainable agriculture to renewable

energy solutions, entrepreneurs at Bedayat are actively contributing to the development of a more resilient and environmentally conscious society. By empowering entrepreneurs to pursue their passion for environmental stewardship, Bedayat is not only catalyzing economic growth but also paving the way for a more sustainable future for generations to come.

By fostering an ecosystem of innovation and entrepreneurship, the UAE can position itself as a global leader in climate solutions, driving economic growth while safeguarding the planet for generations to come. In conclusion, the UAE's young entrepreneurs are not just the leaders of tomorrow; they are the architects of a sustainable future.

With unwavering support from the government and a determination to tackle climate challenges head-on, these visionaries are reshaping the landscape of innovation in the UAE and beyond. As we look towards a greener, more resilient world, let us draw inspiration from their pioneering spirit and collective commitment to building a better tomorrow.

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# UAE's Strengthened AML Laws

## Key Highlights of Law No. 26/2021 and Decision No. 24/2022

Money laundering poses a significant threat to the global financial system, undermining economic stability and the integrity of financial institutions. In the United Arab Emirates (UAE), combating money laundering has always been a priority. As part of its ongoing commitment to strengthen anti-money laundering (AML) measures, the UAE recently introduced AML Law No. (26) of 2021.

This law amends certain provisions of Federal Decree Law No. (20) of 2018, with further amendments made through Cabinet Decision No. (24) of 2022, which modifies specific provisions of Cabinet Decision No. (10) of 2019 regarding the executive regulations. This article provides a comprehensive analysis of these legislative changes and their implications on the UAE's AML framework.

## Dr. Ahmed Hatem

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





**Background on AML Law No. (26) of 2021.**

The United Arab Emirates (UAE) has been actively working towards enhancing its anti-money laundering (AML) regime to align with international best practices and standards set by organizations such as the Financial Action Task Force (FATF). AML Law No. (20) of 2018 was a significant step in this direction, establishing the legal framework for combating money laundering, terrorist financing, and other financial crimes in the country.

However, recognizing the evolving nature of money laundering techniques and the need for continuous improvement, the UAE introduced AML Law No. (26) of 2021. This amendment highlights the UAE's commitment to staying ahead of emerging threats, strengthening its AML measures, and reinforcing its position as a responsible global financial hub.

**Key Amendments Introduced by AML Law No. (26) of 2021.**

**Expansion of the scope:** The amended law broadens the scope of activities and entities covered under the AML framework. It includes a wider range of designated non-financial businesses and professions, such as real estate agents, auditors, and dealers of precious metals and gemstones. The aim is to effectively regulate these sectors and mitigate potential risks associated with money laundering and terrorist financing.

**Enhanced customer due diligence (CDD):** The amendments reinforce the importance of conducting thorough CDD measures, including the verification of customer identity, beneficial ownership, and the purpose and nature of the business relationship. The law emphasizes the need for risk-based assessments and ongoing monitoring of customer transactions.

**Strengthened reporting obligations:** AML Law No. (26) of 2021 reinforces reporting obligations for suspicious transactions, requiring entities to promptly report any activities that raise suspicions of money laundering or terrorist financing. It also introduces provisions for the protection of whistleblowers who report such activities in good faith.

**Stricter penalties and enforcement mechanisms:** The amended law introduces more severe penalties for non-compliance, including fines, imprisonment, and the revocation of licenses. It empowers regulatory authorities to take necessary measures to ensure compliance and enforce the AML regulations effectively.

**Cabinet Decision No. (24) of 2022: Amendments to Executive Regulations.**

In addition to the amendments introduced by AML Law No. (26) of 2021, the UAE government issued Cabinet Decision No. (24) of 2022, further refining the AML framework by amending specific provisions of Cabinet Decision No. (10) of 2019 concerning the executive regulations. This decision provides detailed guidelines and procedures for implementing the AML requirements outlined in the amended law. Key changes introduced by Cabinet Decision No. (24) of 2022 include:

**Risk-based approach:** The decision emphasizes the adoption of a risk-based approach to AML, enabling entities to allocate resources more effectively in identifying and managing money laundering risks based on their nature, size, complexity, and geographical location.

**Record keeping and retention:** It prescribes specific requirements for record keeping and retention, ensuring that entities maintain comprehensive and accurate

records of customer transactions, CDD measures, and other relevant documents for a specified period.

**Training and awareness programs:** The decision highlights the importance of

measures. It emphasizes the adoption of advanced tools for customer due diligence, transaction monitoring, and data analysis to detect and prevent money laundering activities.



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continuous training and awareness programs for employees to enhance their understanding of AML obligations and their role in combating financial crimes.

**Technological advancements:** The decision encourages the use of modern technologies and systems to enhance the effectiveness and efficiency of AML

**Implications and Benefits of the Amendments.**

The amendments introduced by AML Law No. (26) of 2021 and Cabinet Decision No. (24) of 2022 have several implications and benefits for the UAE's AML framework such as:

**Enhanced effectiveness:** The expanded



scope and strengthened provisions improve the overall effectiveness of the AML framework, ensuring that a broader range of entities and activities are subject to AML regulations. This helps in combating money laundering and terrorist financing across various sectors and reduces the potential loopholes that criminals may exploit.

outcomes in detecting and preventing financial crimes.

**International collaboration:** The UAE's commitment to international collaboration in combating money laundering is reinforced through these amendments. By participating in global initiatives and sharing information with international



**Risk-based approach:** The emphasis on a risk-based approach allows entities to focus their resources on higher-risk areas, enhancing the efficiency of AML efforts. By conducting thorough risk assessments and tailoring their compliance measures accordingly, entities can allocate resources where they are most needed, mitigating risks effectively and achieving better

organizations and jurisdictions, the UAE strengthens its ability to detect and prevent cross-border money laundering activities. This collaboration also contributes to the development of consistent global AML standards and promotes a unified approach to combat financial crimes.

**Financial sector integrity:** The amended AML framework enhances the integrity of

the UAE's financial sector. When financial institutions and designated non-financial businesses and professions adhere to stringent AML regulations, it reduces the likelihood of illicit funds entering the system. This creates a more transparent and trustworthy environment, fostering confidence among investors, businesses, and consumers. As a result, the UAE's financial sector becomes more resilient and attractive to both domestic and international stakeholders.

**Technological advancements:** The recognition of technological advancements in the amended AML framework is crucial in combating money laundering effectively. By encouraging the adoption of advanced tools and systems, such as artificial intelligence, machine learning, and data analytics, the UAE aims to improve the accuracy and efficiency of AML measures. These technologies can analyze vast amounts of data, identify patterns, and detect suspicious activities more accurately and swiftly than traditional methods. The integration of technology in AML processes enables financial institutions and businesses to stay ahead of evolving money laundering tactics.

**Training and awareness:** The emphasis on training and awareness programs ensures that employees within regulated entities are well-equipped to identify and report suspicious activities. Regular training programs help employees stay updated on emerging risks, new typologies, and evolving regulations, strengthening the overall AML culture within organizations. This proactive approach promotes a collective effort in combating financial crimes and fosters a culture of compliance.

**Whistleblower protection:** The provision for whistleblower protection encourages

individuals to report suspected money laundering or terrorist financing activities in good faith without fear of retaliation. Whistleblowers play a vital role in exposing illicit practices, and their protection helps in uncovering hidden financial crimes. This provision supports the UAE's efforts in maintaining a robust AML regime and demonstrates its commitment to uncovering and prosecuting money laundering activities.

**Continuous evaluation and improvement:** The introduction of AML Law No. (26) of 2021 and Cabinet Decision No. (24) of 2022 highlights the UAE's commitment to continuous evaluation and improvement of its AML framework. As money laundering techniques evolve, regulatory authorities must remain vigilant and adapt their measures accordingly. The UAE's proactive approach in reviewing and amending its AML laws ensures that the country remains at the forefront of global efforts to combat financial crimes.

**Focus on emerging risks and technologies:** The amendments reflect the UAE's recognition of the importance of addressing emerging risks and embracing technological advancements in the fight against money laundering. As criminals constantly adapt their methods, regulatory authorities must stay ahead of the curve by leveraging innovative technologies and closely monitoring new trends in financial crimes. The ongoing evaluation and improvement of the AML framework demonstrate the UAE's commitment to proactively tackling evolving threats and embracing cutting-edge solutions.

**Strengthened international reputation:** The UAE's commitment to continuously improving its AML regime enhances its international reputation as a

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responsible and compliant jurisdiction. The amendments align the UAE's AML framework with global standards and best practices, reinforcing its position as a trusted global financial center. This, in turn, attracts foreign investment, stimulates economic growth, and promotes international cooperation in combating money laundering and terrorist financing.

**Increased collaboration with financial institutions:** The amendments encourage closer collaboration between regulatory authorities and financial institutions. The UAE's financial institutions play a crucial role in detecting and preventing money laundering activities. The strengthened AML framework provides greater clarity and guidance to financial institutions, enabling them to enhance their AML compliance programs. Collaborative efforts between regulators and financial institutions foster a more robust AML ecosystem and contribute to the overall effectiveness of the UAE's AML regime.

**Public-private partnerships:** The UAE recognizes the importance of public-private partnerships in combating money laundering. The amended AML framework encourages close collaboration between the government, regulatory authorities, and the private sector. By working together, sharing expertise and resources, and exchanging information, public and private entities can create a united front against financial crimes, strengthening the overall resilience of the UAE's financial system.

**Conclusion.**

The UAE's recent legislative amendments, including AML Law No. (26) of 2021 and Cabinet Decision No. (24) of 2022, signify the country's unwavering commitment to combating money laundering and

terrorist financing. By expanding the scope, enhancing customer due diligence measures, reinforcing reporting obligations, introducing stricter penalties, and emphasizing a risk-based approach, the UAE strengthens its AML framework and aligns it with international best practices. These amendments, combined with the integration of technology, continuous training and awareness programs, whistleblower protection, and a commitment to ongoing evaluation and improvement, contribute to a more transparent, accountable, and secure financial system. The UAE's dedication to combatting money laundering ensures that its AML regime remains effective in the face of evolving financial crimes, further cementing its position as a responsible global financial hub.

Stay ahead of the regulatory curve with Al Safar & Partners in the UAE. Our team of experts is here to guide you through the intricacies of the newly enhanced Anti-Money Laundering (AML) laws, including Law No. 26/2021 and Decision No. 24/2022. With our in-depth understanding and strategic insights, we can help you navigate these regulations to ensure compliance and protect your business interests. Reach out to us at +971 4422 1944 ext. 720 or +971 55 763 0405, or via email at [reception@alsafarpartners.com](mailto:reception@alsafarpartners.com) to learn more about our tailored services. Discover our commitment to safeguarding your business and facilitating growth in compliance with the latest AML laws at [www.alsafarpartners.com](http://www.alsafarpartners.com)

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# Digitally Transforming Carbon Markets to Restore Trust

## Drive Investment and Grow GDP

# Hirander Misra

Chairman & CEO of GMEX Group & ZERO13 | Award winning speaker at COP28 | World Economic Forum Week Davos speaker on climate fintech with top 5 ranked sustainability news | Most Influential CEO 2024 - UK (Carbon Credits)

*United Kingdom*

Carbon markets are essential for achieving climate goals by incentivising emission reductions. However, ensuring the credibility and transparency of transactions is crucial for their success. The fragmented nature of existing voluntary carbon markets and the lack of standardised approaches pose significant challenges. This not only hinders effective clearing and settlement, but also acts as a constraint to prevent capital being deployed where it is really needed.

According to the World Economic Forum, there is a \$4-5 trillion dollar climate financing gap hindering a climate-resilient future, yet financial capacity building is also being hindered by fragmented, siloed and analogue approaches.



There are three major problems in the voluntary carbon credits market (all of them related) which need to be solved:

1. **Fragmentation:** the key players all operate in silos. Many competing registries, brokers and exchanges have incompatible protocols and standards, opaque processes, and wide price differentials. There is no common market infrastructure to cohesively coordinate all players as well as carbon related services and digital payments. Solutions are desperately required to organise the market by acting as the 'connective tissue.' Such a platform driven approach needs interoperability across multiple application programme interfaces (APIs) and blockchains to ensure transparency, efficiency, and trust in carbon markets.
2. **Integrity:** siloed processes lack uniformity and trust. Many registries are paper-based and inefficient, with in some cases questionable project measurement and verification processes, and no peer-to-peer interface with other participants. This results in double counting, fraudulent credits and greenwashing.

Automated AI enabled digital measurement & reporting (dMRV) and validation prevents fraud and green washing by proving provenance of supplied carbon credits, while immutable recording on blockchain ensures no double counting. Seamless and transparent peer-to-peer communication between key participants can be enabled by the right sort of distributed platform technology to build integrity and trust in the system. Data generated from source

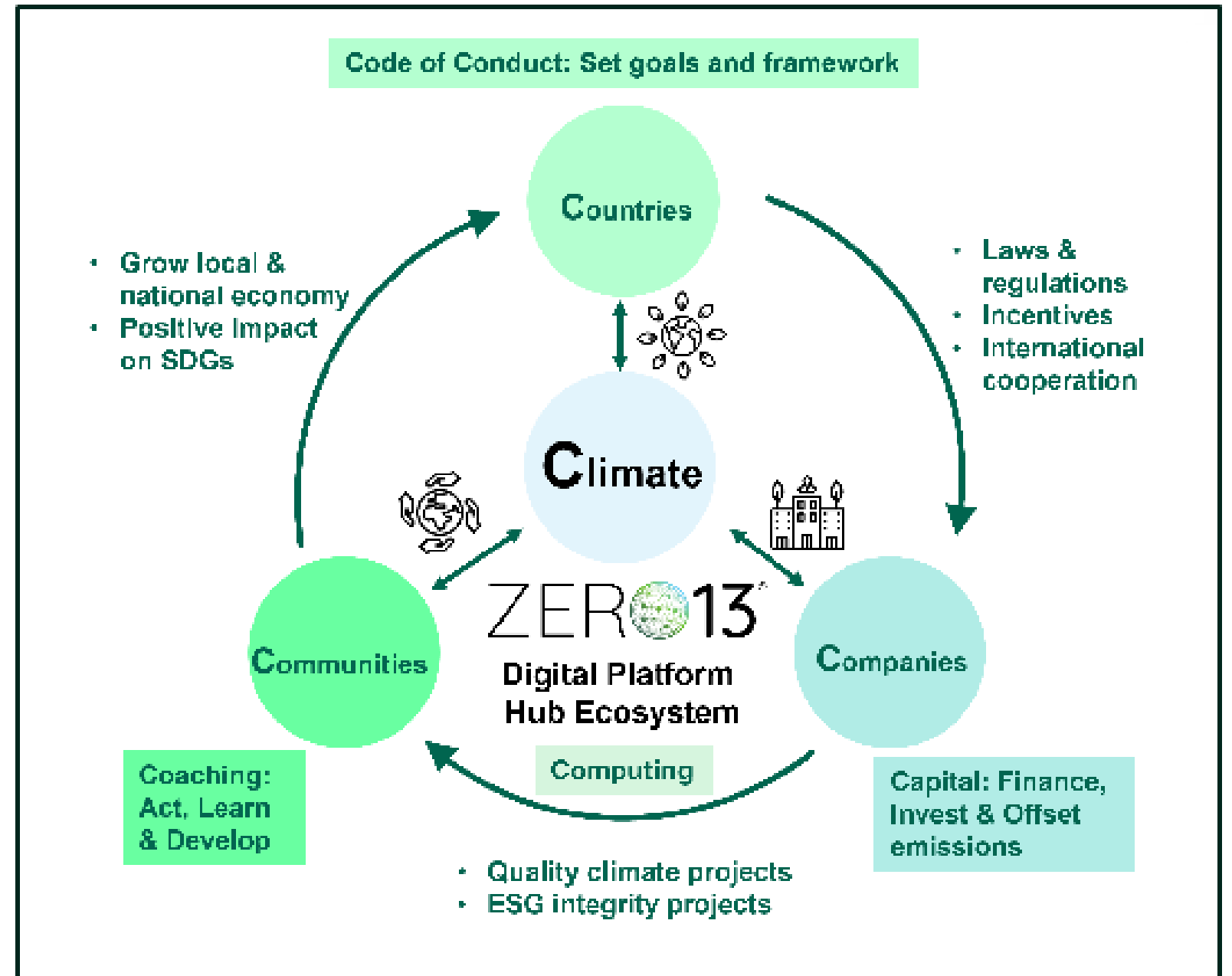
by digital measurement, its reporting for analytics, with independent verification are crucial components to foster integrity. Regenerative AI can optimise this process and create more certainty.

3. **Supply:** rapidly growing demand is going unmet due to the lack of High Integrity Carbon Credits (HICCs) as issues #1 and #2 above are hindering the right supply to meet demand. This is a systemic market problem requiring an urgent solution to build integrity in the system.

As trust grows in the market via reliable and trusted digital measurement, verification, transacting and effective settlement approaches, so does the number of viable projects, which in turn increases the level of investment, which has the resultant effect to increase supply, therefore creating a virtuous circle, especially if the lifecycle of a carbon credit 'from source to transaction' is digitally transparent.

Investment into community and large-scale projects is vital, but the climate technology and climate financial technology companies enabling innovation also require significant support. We need to take a combined approach to inspire trust, involving not only public and private markets but also the technology infrastructure and non-financial tools at our disposal.

By fostering digitally interconnected collaboration and commitment across the climate value chain, we can create a positive climate impact that resonates across borders, ensuring a harmonious balance between environmental responsibility, community well-being, corporate sustainability, and global



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progress towards a circular economy with appropriate investment returns. This must be underpinned by trusted multi-blockchain based digital carbon market infrastructure to prove provenance, with its connectivity into mainstream systems such as banking using APIs.

A distributed hub and spoke approach is instrumental in accelerating progress towards Net Zero. This addresses the fact that projects may be in the 'Global South' such as Kenya and the means to finance them may be in a

financial centre such as Singapore, whilst the demand for the carbon credits which result, e.g. from a renewable energy project may be in the Middle East due to fossil fuel production needing to be carbon offset as well as the need to go green as part of energy transition plans. Carbon market and associated carbon registry silos along with related services on the supply and demand side need to interconnect to create a positive multiplier effect by being a 'network of networks'.



By removing inefficiencies and enhancing transparency, this type of AI-enabled and blockchain-driven platform driven approach enables more effective carbon market participation. Participants benefit from increased trust, streamlined workflows, and transparent pricing leaving room for good intermediaries, but eradicating 'bad middlemen' who make a big margin at the expense of community driven project developers, without adding any real value.

This under-pricing is making projects which would otherwise be financially viable uneconomic, which a transparent approach addresses. If projects are more viable, more projects go ahead, more jobs are created and incomes go up, leading to an increase in national GDP across the developing nations that embrace this model.

Central to this is the increasing need which needs to be met for digital climate and sustainability market infrastructure as it is as essential as the physical infrastructure that many emerging governments try to focus on.

Through seamless digital processes, it enables the issuance, recording, verification, and monitoring of carbon credits. Transparency extends to provenanced supply into registries, pricing, trading, exchange matching, and real-time settlement. Moreover, it facilitates the transition to a circular economy by aggregating global carbon markets and promoting sustainability in not just these but also other related assets such as water credits.

This can help address the growing needs for water, energy and food security across the globe. Transformative digital solutions leveraging AI and blockchain to foster cross border interoperability can lay the

technology enabled foundations which make this a reality.

We need to collectively come together to synergise the four 'C's': Climate, Communities, Companies and Countries enabled by the four 'c's' code of conduct (policy and regulatory framework), computing (to technologically enable), coaching (to educate, learn and develop) and capital (for investment).

It is time to do the right thing!

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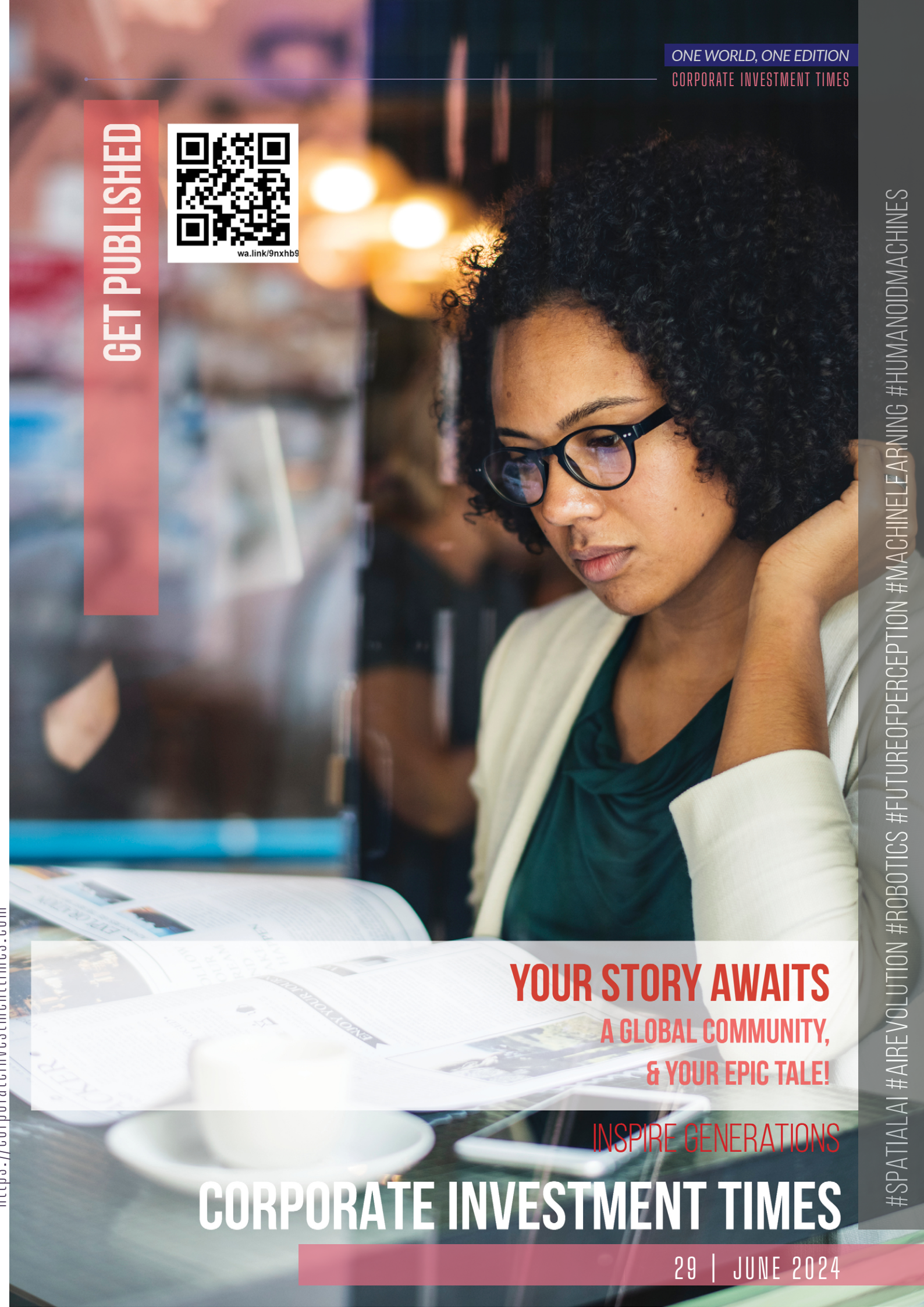
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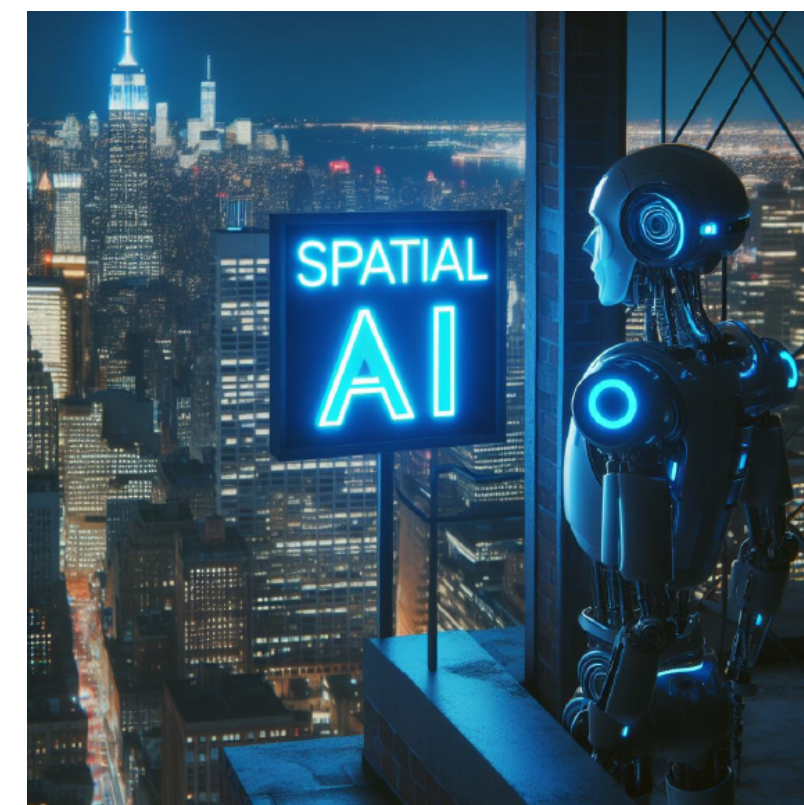
# Dr. AHMED Banafa

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*San Francisco Bay Area*

# Spatial AI

Transforming the World with Intelligent Spatial Understanding

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Spatial Artificial Intelligence (Spatial AI) is an emerging field that integrates computer vision, robotics, and artificial intelligence (AI) to create systems capable of understanding and interacting with the physical world in a human-like manner. Spatial AI enables machines to perceive their environment, recognize objects, and make decisions based on spatial data. This article explores the fundamentals of Spatial AI, its key components, applications, challenges, and future prospects.



## Understanding Spatial AI

### Definition and Scope

Spatial AI refers to the ability of machines to understand and navigate the physical world by processing spatial information. This encompasses the recognition of objects, comprehension of environments, and interaction with spaces in a manner similar to human perception. Spatial AI systems integrate sensory data, spatial data, and AI algorithms to achieve these capabilities, enabling applications ranging

the advent of machine learning and deep learning in the 2010s, the integration of spatial understanding with AI has accelerated, leading to the current state of Spatial AI.

### Key Components of Spatial AI

#### Computer Vision

Computer vision is a cornerstone of Spatial AI, enabling machines to interpret and understand visual information from the environment. This involves tasks such as image recognition, object detection, and

scene understanding. Advanced algorithms and neural networks, such as convolutional neural networks (CNNs), play a crucial role in processing and analyzing visual data to extract meaningful spatial information.

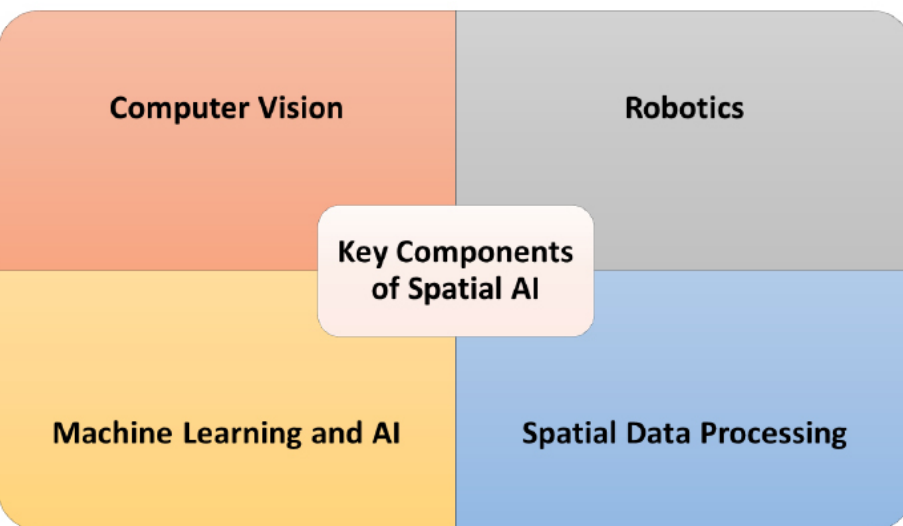
#### Robotics

Robotics involves the design and operation of robots capable of interacting with the

physical world. Spatial AI enhances robotic systems by providing them with the ability to perceive their surroundings, navigate complex environments, and perform tasks with precision. This is achieved through the integration of sensors, such as cameras and LiDAR, with spatial algorithms that enable real-time decision-making.

#### Machine Learning and AI

Machine learning and AI are fundamental to Spatial AI, providing the computational power and algorithms needed to process vast amounts of spatial data. Deep learning models, reinforcement learning, and neural networks are employed to train systems for



from autonomous driving to augmented reality.

### Historical Background

The concept of Spatial AI has evolved from advancements in several fields, including computer vision, robotics, and artificial intelligence. Early developments in computer vision during the 1960s and 1970s laid the groundwork for machines to interpret visual data. As robotics progressed, the need for spatial awareness became evident, driving research in simultaneous localization and mapping (SLAM) and other spatial algorithms. With

tasks such as object recognition, spatial reasoning, and autonomous navigation. These models learn from large datasets, improving their accuracy and efficiency over time.

### Spatial Data Processing

Spatial data processing involves the collection, analysis, and interpretation of

From autonomous vehicles to smart cities, Spatial AI is poised to transform industries and improve our daily lives.

*However, addressing the technical, ethical, and societal challenges will be essential to fully realizing the potential of Spatial AI.*

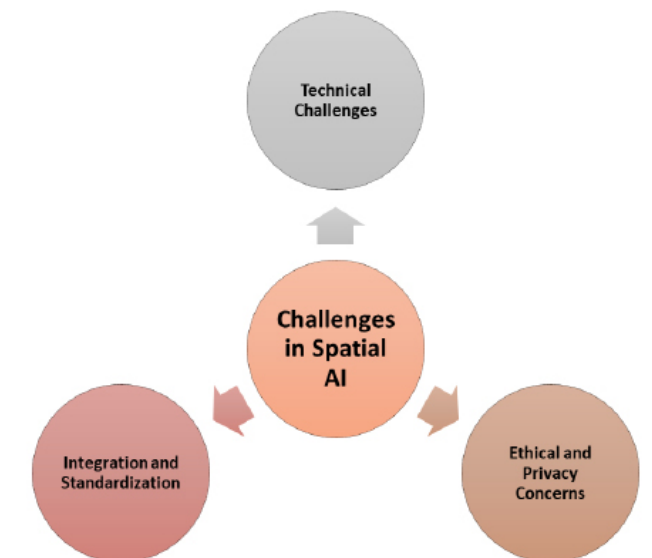
data related to the physical world. This includes geospatial data, 3D models, and sensor data. Techniques such as SLAM, point cloud processing, and spatial indexing are used to map environments, track objects, and understand spatial relationships. Efficient spatial data processing is critical for real-time applications of Spatial AI.

### Applications of Spatial AI

### Autonomous Vehicles

One of the most prominent applications of Spatial AI is in autonomous vehicles. Self-driving cars rely on spatial understanding to navigate roads, recognize traffic signs, and avoid obstacles. Spatial AI enables these vehicles to create detailed maps of their surroundings, interpret sensor data, and make split-second decisions to ensure safe and efficient transportation.

### Augmented Reality (AR) and Virtual Reality (VR)



Spatial AI plays a significant role in AR and VR, enhancing the user experience by creating immersive and interactive environments. In AR, spatial understanding allows for the seamless integration of digital objects with the real world, enabling applications in gaming, education, and industrial training. In VR, Spatial AI enables realistic simulations of physical spaces, providing users with a sense of presence and immersion.

### Smart Cities

Smart cities leverage Spatial AI to improve urban infrastructure and services.

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Applications include traffic management, public safety, and environmental monitoring. By analyzing spatial data from sensors and cameras, Spatial AI can optimize traffic flow, detect anomalies, and manage resources efficiently. This contributes to the creation of sustainable and resilient urban environments.

#### Healthcare

In healthcare, Spatial AI is used for medical imaging, surgical assistance, and patient monitoring. Advanced computer vision algorithms help in the diagnosis of diseases by analyzing medical images such as X-rays, MRIs, and CT scans. Robots equipped with spatial understanding assist surgeons in performing precise and minimally invasive procedures. Additionally, Spatial AI enables remote monitoring of patients, enhancing the quality of care.

#### Industrial Automation

Spatial AI is revolutionizing industrial automation by enabling robots to perform complex tasks in dynamic environments. In manufacturing, robots equipped with spatial perception can assemble products, inspect quality, and manage inventory with high precision. Spatial AI also plays a role in logistics, where autonomous robots navigate warehouses, transport goods, and optimize supply chain operations.

#### Challenges in Spatial AI

##### Technical Challenges

The development and deployment of Spatial AI face several technical challenges. These include the need for high computational power, real-time processing capabilities, and robust algorithms that can handle complex and dynamic environments. Ensuring the accuracy and reliability of spatial data is also a critical challenge, as

errors in perception or mapping can lead to significant consequences.

#### Ethical and Privacy Concerns

The widespread use of Spatial AI raises ethical and privacy concerns. The collection and processing of spatial data, particularly in public spaces, can infringe on individuals' privacy. There is also the risk of misuse of spatial data for surveillance or other malicious purposes. Addressing these concerns requires the development of ethical guidelines and regulations to ensure the responsible use of Spatial AI.

#### Integration and Standardization

Integrating Spatial AI systems with existing infrastructure and technologies poses significant challenges. The lack of standardization in spatial data formats, communication protocols, and interoperability can hinder the seamless integration of Spatial AI applications. Developing common standards and frameworks is essential to facilitate the widespread adoption of Spatial AI.

#### Future Prospects of Spatial AI

##### Advancements in Technology

The future of Spatial AI is promising, with advancements in technology expected to drive its growth. Improvements in sensor technology, computational power, and AI algorithms will enhance the capabilities of Spatial AI systems. Emerging technologies such as quantum computing and neuromorphic computing hold the potential to revolutionize spatial data processing and decision-making.

##### Potential Impact on Various Industries

Spatial AI is poised to have a transformative impact on various industries. In transportation, the widespread adoption of autonomous vehicles will revolutionize

mobility and logistics. In healthcare, Spatial AI will enable more accurate diagnostics, personalized treatments, and improved patient outcomes. The construction and real estate industries will benefit from enhanced planning, design, and maintenance of buildings and infrastructure.

#### Societal Implications

The societal implications of Spatial AI are profound, with the potential to improve quality of life, increase efficiency, and drive economic growth. However, it also raises important questions about job displacement, equity, and access to technology.

Ensuring that the benefits of Spatial AI are distributed fairly and addressing the societal challenges it presents will be crucial for its sustainable development.

#### What Is Next?

Spatial AI represents a significant leap forward in the integration of artificial intelligence with the physical world. By enabling machines to perceive, understand, and interact with their environment, Spatial AI opens up new possibilities across a wide range of applications.

From autonomous vehicles to smart cities, Spatial AI is poised to transform industries and improve our daily lives. However, addressing the technical, ethical, and societal challenges will be essential to fully realizing the potential of Spatial AI.

As technology continues to advance, the future of Spatial AI holds immense promise, paving the way for a smarter and more connected world.

#### Ahmed Banafa's books

Covering: [AI](#), [IoT](#), [Blockchain](#) and [Quantum](#).



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# Modern Policing

## The Importance of Neurodiversity

# Jack Fitzpatrick

PhD Student in Education and First Class BA Hons Education  
Studies and Inclusion, Independent EDI speaker, trainer,  
consultant

*Hoylake, England, United Kingdom*

Trust in UK policing is at an all-time low, as the Baroness Casey Review and Angiolini Enquiry highlighted. These reports have highlighted various issues, primarily focusing on race and gender. However, they have largely overlooked a critical aspect: neurodiversity. This oversight is significant, given the unique strengths that neurodivergent individuals bring to law enforcement.

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### Jack Fitzpatrick's Mission for Inclusive Policing

Jack Fitzpatrick, a 23-year-old PhD student at Liverpool John Moores University, is dedicated to changing this narrative. Diagnosed with Autism and Dyspraxia at age three, Jack's research focuses on creating inclusive cultures in law

enforcement worldwide. His goal is to make neurodiversity an organisational priority and ensure that neurodivergent individuals reach their full potential in the workplace.

### The Untapped Potential of Neurodivergent Individuals

Neurodivergent individuals are not just different, they are uniquely talented. Their

operations. Jeremy Fleming, the former director general of GCHQ, shared that the agency had three times the national average of dyslexic people in its apprenticeship programs (MPI, 2024).

While there have been notable successes in the inclusion of neurodivergent individuals, there is still a significant gap in understanding how neurodiversity manifests within the law enforcement sector. More importantly, there is a pressing need for comprehensive training and awareness programs. Current knowledge is in its infancy, and it's crucial that we bridge this gap to fully support our neurodivergent colleagues.

### Case Studies and Successful Initiatives

Organisations leading the way in neuro-inclusivity have made significant strides. For example, GCHQ has amended security protocols to accommodate assistive technology, demonstrating a commitment to inclusivity. Similarly, the Police Service of Northern Ireland (PSNI) conducted extensive neurodiversity training in 2023, involving 120 officers and staff, including the Chief Constable. This initiative has significantly increased awareness and emotional intelligence among colleagues, teaching them how to recognise signs of sensory overload and support neurodivergent individuals effectively.

The Harvard Business Review (HBR) published an article in 2017 titled 'Neurodiversity is a Competitive Advantage,' which stated that neurodivergent teams are 'up to 30% more productive than neurotypical teams' (Harvard Business Review, 2018). This underscores the importance of neurodiversity in organisations and how it can be a significant asset.

### Recommendations for Organisational Change

Law enforcement agencies must implement comprehensive training programs and secure executive buy-in to foster an inclusive culture. According to McKinsey & Company's 'Delivering through Diversity Report'. The following must be considered when developing an inclusive organisational culture:

**Commit and Cascade:** A compelling CEO vision and accountability are crucial. Leaders must publicly commit to neurodiversity and demonstrate this commitment through their actions.

**Link Inclusion and Diversity to Growth Strategy:** Gather data and metrics to document development. This includes tracking the recruitment, retention, and advancement of neurodivergent individuals.

**Craft an Initiative Portfolio:** Establish

unconventional thinking, keen pattern recognition, and ability to hyper-focus are not just quirks, but invaluable assets in the intelligence community and specialised policing roles. The UK Government Communications Headquarters (GCHQ) has recognised this and actively recruits neurodivergent individuals, acknowledging their integral role in national security

During his PhD, Jack has collaborated with the FBI, the Foreign, Commonwealth & Development Office (FCDO), the European Parliament, and multiple UK police forces.

enforcement worldwide. His thesis, titled 'Modern Policing in the 21st Century: Time for an Inclusive Cultural Shift,' emphasises the need for neurodiversity in the workplace.



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affinity groups or listening circles where neurodivergent individuals can share their experiences and provide feedback on organisational practices.

**Tailor for Impact:** Customise programs to address specific needs within the organisation. This could include specialised training for line managers and creating a supportive environment accommodating neurodivergent traits. (McKinsey & Company, 2018)

#### The Role of Education and Training

Discussions with senior leaders in Police Forces in the UK, US and Europe have highlighted the lack of understanding and the need for training on the presentation of Neurodivergence in the workplace and when line managing staff and officers. According to the University of Edinburgh, this is essential as '1 in 7 people are neurodivergent in the UK.' (University of Edinburgh, 2024).

Educational programs are vital in fostering understanding and support for neurodiversity within law enforcement. Training should cover the basics of neurodiversity, the strengths that neurodivergent individuals bring, and practical strategies for supporting them. For instance, training can teach officers to recognise signs of sensory overload, provide clear communication, and create an inclusive environment.

Additionally, ongoing professional development is essential. Law enforcement agencies should offer regular training updates and create opportunities for officers to learn about neurodiversity continuously. This training should be provided by people with lived experience, outline the business case for neurodivergence in the workplace, and

highlight what reasonable adjustments are and how they can be implemented through UK Government-backed schemes such as Access to Work. This would enable empathy and understanding and produce a more welcoming and stronger organisational culture.

#### Conclusion: A Call to Action

Embracing neurodiversity is a moral imperative and a strategic advantage for policing. By educating staff and securing senior leadership support, law enforcement can harness the full potential of neurodivergent individuals, restoring trust, confidence, and legitimacy within the community. This should be achieved by implementing comprehensive training programs, ensuring compelling senior leadership support, and fostering an inclusive culture that recognises and values the unique strengths of neurodivergent individuals. Through these efforts, the law enforcement sector can become a model of inclusivity and effectiveness, benefiting the organisation and its communities.

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# Expanding Your Horizon

How Strategic Networking Can Increase Your Net Worth

## Adrian Niculescu

Shaping the future through blockchain, real estate, and music, empowering global tech and business communities, Global Mentor & Speaker: 10k+ Students | 30 Tech Startups Empowered | 500+ Events | 20+ Years Shaping Businesses | 250 Real Estate Triumphs Expert Copywriter & Sales Alchemist

*Dubai, United Arab Emirates*

Recently I have hosted my first investor roundtable for <https://vntr.vc> in Dubai as Dubai Chapter Director. The event was in the form of a breakfast held at in5, a coworking space, part of a large startup ecosystem located close to Burj Al Arab, and Jumeirah beaches. VNTR Capital is a community of accomplished investment peers who collaborate, share deal flow, and co-invest alongside top investors and funds.

Year-round events and programs provide a dynamic community of fellowship, collaboration, and growth. While hosting the event was thinking about my continuous effort to connect with new people, and also to nurture the business relationships I already have which has resulted in writing this article for you!



In the modern business environment, a well-cultivated network is more than just a social asset; it's a significant component of your professional net worth. This concept was vividly illustrated when I had the honor of hosting the first investor event for the investor network in Dubai, where local and international investors converged to explore new ventures. Such events underscore the profound impact that strategic networking can have on personal and professional growth.

In business networking, I believe that the

best mindset when you attend a gathering is to think more about what you can give, than what you can get. Of course that all of us attending have some business interests, right? But the best approach when you make a new connection is to put something on the table, or at least to show availability to do that. You can make a warm introduction, give your opinion on something which could cost a lot in a consulting environment, perform an assessment, feedback on a pitchdeck or else.

If anybody in the room will have the "what can I get" mindset, it will be like a gathering of hungry people wanting to eat each other's food, which will not create positive outcomes. I believe that when like minded people gather under the same roof magic happens, and they also can benefit from the immersion effect, which is something I have learned from my favorite entrepreneur, Richard Branson. As a host I have responsibilities like adding value to the audience, keep it engaged, and also make sure somehow that the magic

really happens, and that the participants will experience new connections, and opportunities.

### The Power of Networking in a Global Business Hub

Dubai serves as a prime example of how diverse, dynamic interactions can foster economic innovation and personal career development. As a hub that attracts talent and investment from around the world, the city's business environment offers unique opportunities for networking that can translate into tangible financial growth and enhanced professional stature.

Networking isn't just about exchanging business cards and LinkedIn connections; it's about building meaningful relationships that yield mutual benefits over time. For entrepreneurs especially, these connections are crucial, providing access to mentors, partners, clients, and, importantly, investors.

### The Dual Value of Networking Events

The value of attending networking events cannot be overstated. These gatherings are not merely meet-and-greets; they are platforms for initiating and nurturing relationships that can significantly influence your business's trajectory and, by extension, your net worth.

At the core, networking events allow for:

- **Direct Interaction with Industry Leaders:** Engaging face-to-face with thought leaders and innovators provides insights that are rarely accessible through other channels.
- **Collaborative Ventures:** These events often become the birthplace of collaborations as entrepreneurs find







complementary skills and visions in their peers.

- **Enhanced Visibility:** Being seen and heard in the right circles increases your credibility and positions you as a serious player in your industry.

#### My Experience in Hosting a Landmark Event

Recently, as part of my duties as the Dubai Chapter Director, I hosted an inaugural investor event that brought together diverse individuals who were keen to explore potential investment opportunities. This event, though specific in nature, is a testament to the broader value of such gatherings. It was a fertile ground for budding seasoned investors alike to find common ground and potentially profitable ventures.

#### Long-term Benefits of a Robust Network

#### The advantages of building a strong network are manifold:

- **Access to Opportunities:** Often, opportunities in business aren't publicly advertised but are circulated within a closed network.
- **Rapid Problem Solving:** A diverse network can offer various perspectives and solutions to problems that you might not have access to otherwise.
- **Career Advancement:** People within your network can open doors to new career paths through recommendations and endorsements.

#### Strategic Networking Tips

To maximize the benefits of your networking efforts, consider these strategies:

- **Be Genuine:** Authenticity in building relationships fosters trust and respect,

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which are the foundations of a strong network.

- **Offer Value:** Always think about how you can help others in your network. This reciprocal approach ensures that your connections are both meaningful and lasting.
- **Stay Engaged:** Regularly check in with your contacts, share useful information, and congratulate them on their successes. Engagement is key to maintaining active and supportive relationships.

#### Conclusion

Your network truly does equate to your net worth. By investing in relationships within various circles, you enhance not just your business prospects but also your personal growth and professional reputation. Networking is an essential skill for anyone looking to thrive in today's

global economy. As we continue to navigate the complexities of the business world, remember that each connection you make is a potential gateway to new opportunities and broader horizons.

And what is very important, never forget to follow-up with your connections, at least once a year during holidays if not with other reasons, so you will not be forgotten.

<https://adrianniculescu.substack.com>





# Challenges and Solutions for Centi-Millionaires

Ensuring Wealth and Legacy Sustainability

## Jasmine Soori-Arachi & Donal Kelleher

The co-founders of Quantum Mogul: the leading legacy accelerator on the planet for elite entrepreneurs and visionary innovators.

*United Kingdom*

According to the Henley & Partners report from 2022 it is estimated that one of the fastest growing markets for centi-millionaires over the next decade will be India.

In this article we discuss the top challenges facing centi-millionaires not only in India but globally. We also present possible solutions we have identified to help them protect their wealth and ensure the sustainability and duration of their success.

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These are tips that can be used by any entrepreneur looking to create a leveraged legacy while mitigating risks when it comes to the current and future financial climate.

#### Challenge One:

Many people including Centi-millionaires are assessing the value of their fortune based on what their companies, their investments, and their holdings are currently producing yet they are largely unaware of the fact that the level of currency that's being printed into the

system is devaluing at an enormous speed the currency that is already in the system. This creates an overinflated sense of wealth and a false sense of security.

#### The Solution:

If we look at a scenario of a company or an individual that had a net worth of a hundred million ten years ago in 2014, we don't need any accountant to tell you that the buying power of that hundred million today is drastically reduced.

This is why it's essential to learn the difference in price versus value, learn the true value of your portfolio, and hedge with real assets like gold and silver.

We're serious

advocates of gold and silver because we know that they are the only things that seem to hold their value all of the time when it comes to value versus price. For example, if we go back and look at the price of gold in 2014 and compare it to today's price it proves what we're saying.

#### Challenge 2:

We are currently witnessing one of the largest wealth transfers in history and many including centi-millionaires lack

proper legacy planning. This means upon succession many challenges can arise because people do not have proper systems set up such as trusts and legacy planning arrangements.

Also, a lack of knowledge on how to set up open-ended trusts or two or three hundred year trusts in locations that are suitable to their geographical location could potentially jeopardize their ability to properly ensure a seamless transition of power for the coming generations

#### The Solution:

Planning for succession needs to happen before you think it will be needed. It provides peace and clarity for yourself and your family with the aim of minimizing or hopefully completely avoiding infighting. Trusts and proper tax jurisdictions are therefore essential tools to protect your hard earned assets in a wealth transfer.

In order to craft a successful legacy plan it's imperative you really reflect on what you want to see happen exactly upon succession as well as define what you truly value.

In addition, it's also important to take your ego out of this process as leaving a proper legacy is not only about yourself and your family, it's equally about the betterment of the world that we live in for the generations to come and this is why philanthropy is an important inclusion in the process of structuring your legacy.

#### Challenge 3:

Carrying large amounts of debt in proportion to the real value of your holdings is the trojan horse that could permanently destabilize a centi-millionaire empire. This is because it places you at the mercy of banks and governments and takes your control over your

sovereign wealth out of your hands.

#### The Solution:

Unfortunately most of the world is built on debt which we don't agree with but then again this is our opinion, it's not financial advice. The reason we don't agree with debt is because it distorts the market and always comes home to roost.

For example, when interest rates are at a historic low level- almost at 0%- any increase then can have a devastating blow to your wealth. Even governments are finding it difficult to deal with such challenges.

To mitigate your risk you need to look at what assets you have, what they are really worth, how much debt is around them and how exposed you are. It's imperative you look at reducing or eliminating debt so you can truly pass on a debt-free empire to your successors. This is because any aspect of your wealth that is tied to shares or property that is debt-laden makes you vulnerable to market movements outside your control.

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# Financial Crimes

## The Way to stop them

Financial crimes are a serious threat to the stability and security of financial systems around the world. They encompass a wide range of illegal activities aimed at obtaining money or property through unlawful means.

# AHMAD J. Naous

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

***Beirut Governorate, Lebanon***



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**Types of Financial Crimes:**

**Fraud:** This involves deception for personal gain. Examples include credit card fraud, investment scams, and Ponzi schemes.

**Money laundering:** This process disguises the origin of illegally obtained money to make it appear legitimate.

**Embezzlement:** This is the stealing of funds entrusted to your care, like by an employee or accountant.

**Insider trading:** This uses non-public information to gain an unfair advantage in the market.

**Cybercrime:** This involves using technology to commit financial crimes, such as hacking into bank accounts or stealing credit card information.

**Fighting Financial Crimes:**

**Law enforcement:** Police forces and specialized financial crime units investigate and prosecute financial crimes.

**Regulation:** Governments enact laws and regulations to prevent financial crimes, and financial institutions are required to implement compliance programs.

**International cooperation:** Financial crimes often cross borders, so international cooperation is essential for effective enforcement.

**Technology:** Technology is used to track suspicious activity, identify fraudsters, and gather evidence.

**Public awareness:** Educating the public about financial crimes helps people protect themselves from becoming victims.

**The Importance of Fighting Financial Crimes:**

**Protects consumers:** Financial crimes can devastate individuals and families who lose

their hard-earned money.

**Maintains financial stability:** Widespread financial crimes can erode trust in financial institutions and destabilize markets.

**Combats terrorism and other crime:** Financial crimes are often used to fund terrorism and other criminal activities.

By working together, law enforcement, regulators, financial institutions, and the public can play a vital role in combating financial crimes and protecting the financial system.

**Stories to delve into the world of financial crimes:**

**Real-Life Financial Crimes:**

**The Wolf of Wall Street:** This story, movie adaptation available online or on DVD, details the infamous Jordan Belfort's pump-and-dump stock scam that robbed investors of millions.

**The Enron Scandal:** This massive accounting fraud by the Enron Corporation shook the world. You can find documentaries and articles online about its impact.

**The Panama Papers:** This leak of millions of financial documents exposed a global network of tax evasion by wealthy individuals and corporations. Look for news articles or investigative reports for a deep dive.

**Fictional Stories with Financial Crime Themes:**

**Catch Me If You Can:** This film (also available online or on DVD) is based on the true story of Frank Abagnale Jr., who conned millions of dollars by posing as a pilot, doctor, and lawyer before he was 21.

**The Big Short:** This movie (available online or on DVD) explores the financial crisis of

2008 through the lens of investors who predicted the collapse.

**Money Heist (La Casa de Papel):** This popular Netflix series follows a group of criminals who plan an elaborate heist on the Royal Mint of Spain. While fictional, it portrays the planning and execution of a

This includes "Know Your Customer" (KYC) and "Anti-Money Laundering" (AML) policies that make it harder for criminals to use the financial system.

**Improved Technology:** Financial institutions can invest in advanced technology to monitor transactions for suspicious



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large-scale financial crime.

There's no single solution to stopping financial crimes completely, but a multi-pronged approach can significantly reduce their occurrence.

**Prevention:**

**Stronger Regulations:** Governments can enact stricter laws and regulations for financial institutions.

activity. This includes algorithms that can identify patterns indicative of fraud or money laundering.

**Public Awareness:** Educating the public about common financial scams and how to protect themselves is crucial. This can help people avoid becoming victims and report suspicious activity.

**Enforcement:**

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**Law Enforcement Agencies:** Specialized financial crime units within police forces can investigate and prosecute financial crimes. These units require well-trained investigators and resources to track down criminals and build strong cases.



**International Cooperation:** Financial crimes often transcend borders. International cooperation between law enforcement agencies allows for information sharing, coordinated investigations, and the apprehension of criminals operating across

different countries.

#### **Individual Responsibility:**

**Financial Institutions:** Banks and other financial institutions need robust internal controls and compliance programs to ensure they're not unwittingly facilitating financial crimes.

**Consumers:** Being cautious about unsolicited investment offers, verifying information before making financial decisions, and reporting suspicious activity to authorities are all ways individuals can contribute to the fight against financial crimes.

#### **Additional Strategies:**

**Cybersecurity:** Since cybercrime plays a major role in financial crimes, strengthening cybersecurity measures across all sectors is essential. This includes protecting systems from hacking and data breaches.

**Focus on White-Collar Crime:** Financial crimes are often treated as white-collar crimes, with lighter sentences compared to violent crimes. Stiffer penalties and stricter enforcement can deter potential criminals.

By implementing these strategies, we can create a more robust financial system that's less susceptible to criminal activity. It's an ongoing battle, but with

continued efforts, we can make significant progress in safeguarding the financial well-being of individuals and institutions.

The role of Financial Crimes Officer

A financial crimes officer plays a vital role in safeguarding the financial system by acting

as a gatekeeper against fraud, money laundering, and other illegal activities. Their specific duties can vary depending on the institution they work for (bank, insurance company etc.) and their level of experience, but here are some core responsibilities:

#### **Monitoring Transactions:**

Financial crimes officers scrutinize financial transactions for suspicious activity. This might involve analyzing large cash deposits/withdrawals, unusual wire transfers, or transactions inconsistent with a customer's profile.

They utilize transaction monitoring tools and algorithms to identify red flags that could signal potential criminal activity.

#### **Investigating Suspicious Activity:**

When a red flag is raised, financial crimes officers dig deeper. They investigate the suspicious activity by researching customer profiles, reviewing account history, and potentially contacting the customer for clarification.

This may involve gathering evidence and building a case to report to the authorities or the institution's Money Laundering Reporting Officer (MLRO).

#### **Know Your Customer (KYC) and Anti-Money Laundering (AML):**

Financial crimes officers play a key role in ensuring compliance with KYC and AML regulations. These regulations require financial institutions to identify and verify their customers' identities and monitor for transactions that could be linked to money laundering or other financial crimes.

They may be involved in customer onboarding processes, collecting and verifying customer identification documents, and maintaining accurate customer profiles.

#### **Training and Awareness:**

Financial crimes officers often contribute to financial crime awareness programs within their institutions. They may develop training materials or conduct presentations for staff to educate them on how to recognize and report suspicious activity.

#### **Reporting:**

Financial crimes officers report suspicious activity to the authorities or the institution's MLRO if they suspect money laundering or other financial crimes are occurring.

They may also need to prepare reports documenting their investigations and findings.

#### **Staying Up-to-Date:**

Financial crimes officers need to stay informed about the latest financial crime trends and adapt their methods to stay ahead of criminals who are constantly devising new schemes.

Overall, financial crimes officers serve as the first line of defense against financial crime within financial institutions. Their work is crucial in protecting the financial system and preventing criminals from profiting from illegal activities.

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The easiest thing in life is to go away by going away before you really finish them, to hide, to flee. And so we run from one day to the next and from one day to the next. But these days never end, and we must be aware that every day is life in itself and that every day must be survived and not run away!

# DDr. MILAN Krajnc

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

*Monte Carlo, Monaco*

## Before You Go

#EMBRACECHALLENGES #SOCIALCONNECTION #EVOLVINGHUMANITY



In partnerships it is similar. Why do we separate at all, why do we separate? Or, we must first ask ourselves, why do we even come together?

We humans are not basically lonely, but we are social beings, and the basic task is to continue the human race, and only by uniting men and women and then

development of humanity. And so today people are basically hanging on for the sake of socialization, not for the sake of the continuation of the human race.

That they come together is not as freely decided as their parents. However, not the parents in the present, but those who raised us. In layman's terms, in our



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taking care of their offspring for a while. Of course, the development of the human species has also changed socialization, and everyone carries his or her own mission: some continue the human race, some set social milestones, some save the world bag. Everyone contributes to the

upbringing, they have implanted into our subconscious mind various psychological patterns that in some way determine our present life. So if two are found, we could say that two psychological patterns have been found from our subconscious that can complement each other and are so dominant that the others lose power.

When these patterns are slowly satisfied (between the partners) and their power fades, a real story begins between the man and the woman or, as one would say, he licked the honey.

This is also a crucial moment! Either everyone goes their own way, or the relationship begins to unfold! This depends above all on the relationship that has developed so far and on the views of life. If there are big differences, then it is really best to go your own way, otherwise you build a relationship for the common good.

Now we have come to the conclusion that it is not our own fault and that it is our parents' fault, great. But we have multiple patterns within us, and at every step our psychological pattern will find a person with a similar pattern who wants to satisfy them. Now, does this mean that every week, every month, we will go into a new relationship?

Before I answer, I must add that we are responsible for our own lives, and from the age of 18 we should not blame anyone, not even our parents; they have worked as best they could.

At a younger age, until the age of 30, this may still be the case (changing partners with ease), but we must be aware that until the age of 25, when the body is still growing, we are very flexible, and then we adapt more and more slowly. The older we are, the less flexible we are.

When we then choose a partner, we play the lottery, because he must have exactly the combination we need. That means we complement each other in as many things as possible.

However, the Union must invest more in them every year to make them sound and to enjoy them.

So, before you decide to leave the current relationship, you should talk thoroughly and honestly about whether there really is an option or not, because the next test will be even stronger. And the boys who grow up to be men: When girls say it is OVER, they think LET: 'FINALLY WORK FOR ME!'

The crisis is the result of a disturbed balance in the relationship. Someone has given more than others, and then the first one gets tired, the second one gets spoiled and discomfort arises. Tiredness, and because then the first one does not give enough, the second one becomes fluid, and so he starts going in circles, which leads to a crisis. But this does not mean that it cannot be solved. However, if we do not correct the cause in this relationship, there is a high probability that we will "cook" a similar situation in the next relationship or relationships, and it will always be to blame.

It is very difficult to build trust in a short time, unless we meet in some "turbulent" times when we already know each other as allies. Trust and alliance count most in a long-term relationship, so we try to resolve the situation before we think of separation, unless it is physical violence, in which case the crisis ends with separation.



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