JUNE 2025

WWW.CORPORATEINVESTMENTTIMES.COM

CORPORATE INVESTMENT TIMES

ONE WORLD . ONE EDITION

78th Global Edition

ARIANNA ALESSIO

Luxury Consultant | Retail Specialist | Coach & Trainer | Founder of Double A Luxury

Italy

As we step into 2025, every new journey presents an opportunity to evolve into a greater version of ourselves. Some journeys, however, transcend the ordinary, becoming legendary narratives that inspire, captivate, and ignite change in the hearts of others. These extraordinary paths shape not just individual destinies but also influence 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.'"

At Corporate Investment Times, our mission is to share these influential stories—tales of resilience, ambition, and transformation. Through these narratives, we aim to fuel inspiration, empowering others to embark on their own remarkable journeys and leave a legacy that echoes through time.

Let your journey inspire the world.
Corporate Investment Times
"Inspiring Generations"

https://corporateinvestmenttimes.com

Rima M.

2025
JUNE

#GLOBALBUSINESS

THE ESSENCE OF LUXURY

the vision

ARIANNA ALESSIO

Luxury Consultant | Retail Specialist | Coach & Trainer | Founder of Double A Luxury

Italy

The Essence of Luxury

Arianna Alessio, founder of Double A Luxury, leverages over a decade of experience garnered from her professional journey across Monaco and London, together with Italy and now Poland.

With a background in luxury retail management, Arianna Alessio supports professionals and provides guidance to emerging and established luxury brands, focusing on areas such as brand positioning, market expansion, and customer engagement.

Arianna Alessio's commitment to the luxury domain extends beyond consultancy. Through Double A Luxury, she continues to influence the industry's evolution, ensuring that brands not only maintain their heritage but also adapt to contemporary market dynamics. With the work of its Academy, Double A Luxury provides coaching and training tailored to the needs of the businesses.

People First: the vision of Double A Luxury

At the heart of true luxury lies one essential element: people. And this makes investing in the sales force essential.

At Double A Luxury we lead with this belief. We created a platform that empowers individuals to thrive in the luxury sector, by mastering the art of high-end customer relations and brand storytelling.

Every training session, coaching program, and consultancy service is grounded in one central idea: when people are inspired, they perform at their best.

Double A Luxury is built around a clear philosophy: to empower people.

Why People? Why Now?

We know that selling Luxury is more than just selling a product. It's about communicating, and in a way selling, a way of living. The lifestyle embraced by luxury consumers is built around the sense of belonging and community.

Luxury is an experience.

And who delivers that experience? The brand ambassadors. The salespeople. The human touch.

Transforming every customer interaction onto an experience is an art that requires relational selling, more than a transactional approach. Professionals are not born ready; they are trained, guided, and motivated.

We started by asking ourselves a simple question: "If not them, who?"

If it's not them making people fall in love with the brand, who will?

If it's not them ensuring clients return, who can?

If it's not them telling the story of the brand, who will share its soul?

They are the experience. They are the beginning, the development, and often the final memory of a customer's relationship with a brand.

At Double A Luxury, we place these individuals at the centre of our mission, because they are the brand in the eyes of the client.

The secret to high-performing teams

The best-performing sales ambassadors have one thing in common: they love the brand they work for; they feel part of it. They embody its values and share them with clients. They are proud to be ambassadors of their brand.

The secret to always count on best performing ambassadors:

1. Emotional connection first: make your people fall in love with the brand. It's the only way to ensure they will make clients fall in love too.
2. Continuous training: keep them curious, updated, and aligned with evolving standards. Training needs constant renovation and improvement. Keep them up to date!
3. Empowerment: recognize their individuality, reward their commitment, and support their growth; both professionally and personally.

Being part of the luxury world is not just about selling a product. At Double A Luxury, we ensure your ambassadors fully embody luxury.

Poland: a rising market for luxury

Why did we decide to target Poland, and why now?

Because it's one of the most dynamic and promising luxury markets in Europe today. Polish consumers are increasingly curious, aspirational, and receptive to innovation. As the demand for premium goods and services rises, so does the need for a workforce that understands and represents luxury at the highest standard.

Training local ambassadors in Poland is not just important—it's essential. It ensures that luxury brands entering or expanding in this market are represented by professionals who resonate with international standards while connecting deeply with the local culture.

At Double A Luxury, we believe that when you train the right people, you elevate the entire brand.

Empower to perform: customized training programs

Double A Luxury offers customized training programs that address the unique needs of each brand and market. These programs focus on enhancing interpersonal skills, deepening product knowledge, and

Arianna is also the co-founder and co-host of the podcast "LUSSO 360" alongside with the colleague Trudy Berger. LUSSO 360 is the first Italian podcast merging business, luxury and management conversations in one channel.

It delves into this multifaceted world featuring in-depth conversations with industry leaders and experts.

The podcast "LUSSO 360" is available on Spotify, Apple Podcasts, and Amazon Music, offering a wealth of knowledge and perspectives from seasoned professionals.

You can find more about Arianna Alessio on https://www.doublealuxury.it/en/home-en/

For any enquiry about the Double A Luxury Academy for retail professionals, please email arianna@doublealuxury.com

double A

fostering a genuine connection between the brand and its clients.

The impact of effective training

Well-trained brand ambassadors can significantly influence client satisfaction and loyalty. By understanding client needs, communicating the brand's story effectively, and delivering personalized experiences, they turn one-time buyers into lifelong clients.

People as the pillars of luxury

In the luxury industry, products and aesthetics are essential, but it's the people who bring the brand to life. Through empowerment, continuous training, and a people-centric approach, Double A Luxury ensures that luxury brands are represented by ambassadors who not only understand the brand's values but live them every day.

Conclusion: True luxury is crafted by people

At its core, Double A Luxury is more than a consultancy—it is a movement dedicated to redefining excellence in the luxury sector through its unwavering focus on people. Arianna Alessio's vision is clear: to elevate every brand by first elevating those who represent it.

With an acute understanding of both global trends and local market dynamics, Double A Luxury bridges heritage with innovation, tradition with transformation. Whether through tailored training programs, strategic guidance, or thought leadership via platforms like LUSSO 360, the mission remains the same—to empower professionals to embody, express, and elevate luxury in its truest form.

Because in the world of luxury, people are not just part of the brand—they are the brand.

ART AS ASSET

How Global Giants Are Turning Fine Art into Strategic Capital

GILDA OLIVER

International Visual Artist | Transforms canvas into energy—where Pop Art meets purpose, and community becomes creation.

Exhibiting at LINKONG Museum of Contemporary Art, Beijing, China — 2025

In today's hypercompetitive and image-conscious business world, corporate leaders are discovering an unconventional asset class—fine art. From financial titans like Deutsche Bank and JPMorgan Chase to global icons such as LVMH, Microsoft, and BMW, major corporations are building prestigious art collections. These collections go far beyond decoration. They communicate values, inspire innovation, enhance corporate culture, and—increasingly—serve as long-term strategic investments.

Corporate art collecting is no longer a niche activity reserved for luxury brands or private collectors. It has become a meaningful part of a company's strategic planning. Whether housed in boardrooms or lobbies, offices or galleries, corporate art collections today play multiple roles—at once aesthetic, cultural, philanthropic, and financial. This growing trend reflects a deeper shift in how corporations view their identity, their people, and their responsibility toward society.

This article delves into the compelling reasons behind corporate investment in fine art and why visionary companies are positioning it as a core element of their growth, brand, and legacy strategies.

Art as Identity and Cultural Capital

At its core, art is a language of values—a silent yet powerful medium that communicates what words and numbers often cannot. For corporations, especially in an era of heightened transparency and stakeholder scrutiny, the art they choose to collect and display becomes an extension of their organizational DNA. It reveals their beliefs, aspirations, and cultural commitments in ways that are both authentic and enduring.

A thoughtfully curated art collection becomes a strategic narrative tool. It can reinforce a company's commitment to innovation, diversity, heritage, or futurism, depending on the selection and curation approach. A company that supports emerging artists may signal a bold appetite for risk and discovery. One that showcases culturally diverse or historically significant works positions itself as inclusive, socially aware, and globally minded.

Take LVMH, for example—its private collection includes works by Picasso, Basquiat, and other icons of the modern era. This isn't just a reflection of wealth; it's a carefully calibrated signal of the brand's identity: exclusive, refined, and culturally influential. For tech giants like Microsoft or Samsung, investing in digital installations, generative art, or AI-driven pieces echoes their technological edge and innovative ethos, reinforcing their place at the forefront of the digital frontier.

photo by Jocelyn akwaba matignon . Curator Xu Jin shows the art works of Jocylen Akwaba Matignon with the Large Cat painting behind him by Russell Hurlburt.

In this way, corporate art collections transcend aesthetics. They become cultural capital—a form of soft power that builds credibility, deepens brand affinity, and aligns internal culture with external perception. For employees, this creates pride and engagement. For clients, investors, and the public, it offers a window into the soul of the organization.

Ultimately, in a world where brand loyalty is increasingly tied to meaning and values, art allows companies to speak not only to the eyes—but to the hearts and minds of everyone they touch.

" I Love Buffalo " 6 by 6 by Gilda Oliver

A Strategic Long-Term Investment

While art is not as liquid as other assets, its historical appreciation in value makes it an attractive long-term store of wealth. Many corporations now view art as part of a diversified portfolio, recognizing its ability to hedge against inflation and economic volatility. Artworks by established or rising artists can yield substantial returns over decades, sometimes outperforming traditional asset classes. The longevity and intrinsic uniqueness of art also mean it can be passed down as a legacy or used to enhance institutional credibility over time.

Enhancing Workspaces and Employee Engagement

An inspiring physical environment improves employee morale, creativity, and retention. Corporate spaces that include carefully selected artworks create a positive psychological impact—especially in industries where innovation, design, or creative thinking are core drivers. For instance, Deutsche Bank's global offices are adorned with thousands of contemporary pieces, creating a workspace that stimulates dialogue and fresh thinking. Employees often take pride in being part of a culturally enriched environment, contributing to stronger organizational culture and engagement.

Gilda Oliver is an internationally acclaimed visual artist whose work seamlessly blends creativity with community impact, making her a compelling figure for corporate investment and cultural partnerships. Known for her vibrant Pop Art animal paintings and monumental mosaic murals, Gilda's art transforms spaces into immersive, emotionally resonant environments that drive engagement, visibility, and positive energy.

Her large-scale community art projects—often installed in children's museums, hospitals, and public institutions—are not just works of beauty, but powerful tools for social connection and brand alignment. These installations, valued up to $100,000, offer long-term cultural capital and community goodwill. Gilda's art celebrates transformation, healing, and the bonds between people and nature—core values that align seamlessly with forward-thinking corporate CSR and branding strategies.

In 2025, Gilda Oliver is showcasing a major collection of her Pop Art animal paintings at the LINKONG Museum of Contemporary Art in Beijing, China, curated by Xu Jin. This high-profile international exhibition positions her work on the global stage, offering unique partnership opportunities for brands looking to align with authenticity, creativity, and purpose-driven storytelling.

For corporations seeking more than sponsorship—seeking legacy, visibility, and meaningful engagement—Gilda Oliver's art is an investment in both cultural impact and lasting inspiration.

Impressing Clients and Stakeholders

Art elevates the client experience. From the boardroom to the reception lobby, the presence of thoughtfully curated art leaves an impression of sophistication, taste, and stability. For high-net-worth clientele or institutional stakeholders, a strong art collection can subtly communicate success, confidence, and permanence. In sectors like finance, law, and luxury services, where trust is paramount, this kind of symbolic capital can be as influential as balance sheets.

Generating Media and Brand Visibility

Corporate art initiatives often attract attention from the media, art critics, and cultural institutions. Sponsoring exhibitions, launching in-house galleries, or participating in international art fairs creates positive press and strengthens brand association with creativity and intellect. These efforts help companies distinguish themselves in a crowded media environment while nurturing brand narratives that go beyond products or profits.

Supporting ESG and Philanthropic Goals

Many corporations integrate art into their Environmental, Social, and Governance (ESG) frameworks. By supporting emerging artists, underrepresented voices, or cultural foundations, companies align their collections with broader philanthropic and sustainability goals. Art-related CSR initiatives—such as community outreach, gallery education programs, or artist residencies—demonstrate meaningful impact and help organizations fulfill their social responsibility in a visible, tangible way.

Stimulating Innovation and Creativity

Exposure to diverse artistic perspectives helps challenge assumptions and unlock unconventional thinking—an asset for companies competing in fast-moving markets. Creative environments drive innovation, especially in fields like tech, design, marketing, and strategy. For many forward-thinking firms, art is more than background—it's a catalyst for bold ideas and lateral problem-solving. Corporations such as BMW have even partnered directly with artists to co-create projects that fuse art, design, and engineering.

Spring Panda Painting by Gilda Oliver

Enabling Unique Networking Opportunities

Art brings people together—across sectors, cultures, and disciplines. Many corporations leverage their art collections to host events, partner with museums or curators, or collaborate with cultural councils. These engagements build bridges with influential stakeholders—political, artistic, and commercial—while positioning the company as a patron of culture and innovation. Such partnerships can create access to new markets, strategic allies, and even government endorsements.

Building Legacy and Institutional Memory

Art collections help tell the story of a corporation's evolution, values, and ambitions. Over time, they become part of the organization's legacy—preserved for future generations, celebrated during milestones, and shared with the public or employees. JPMorgan Chase, for instance, continues to honor the legacy of David Rockefeller through its expansive art collection. When managed with care, these collections serve as powerful symbols of a company's commitment to excellence and vision.

Optimizing Financial Structures and Tax Incentives

In certain jurisdictions, corporate art ownership can offer tax advantages, such as deductions for art donations, depreciation benefits, or reduced capital gains on long-held assets.

Additionally, corporations may insure, lease, or lend their collections—providing financial flexibility or even generating revenue. While regulations vary, strategic consultation with tax and legal advisors can ensure art is leveraged optimally within the company's financial framework.

Conclusion

In an era where intangible assets—such as brand reputation, cultural capital, and human engagement—increasingly define corporate worth, art emerges as a strategic cornerstone that offers a unique fusion of utility, prestige, and permanence. More than mere decoration, art transforms corporate spaces into environments of inspiration and identity. It elevates the employee experience, impresses clients and partners, and creates a lasting emotional connection that conventional branding tools often cannot. The presence of fine art within corporate environments signals a company's commitment to creativity, sophistication, and thought leadership—values that resonate deeply in today's knowledge-driven economy.

The most visionary organizations understand that investing in art is not a superficial exercise in aesthetics. Rather, it is an act of strategic alignment—a way of expressing and reinforcing corporate values, mission, and long-term aspirations. Art becomes a living narrative, a cultural artifact that projects how a company perceives itself and wishes to be perceived by the world. In this sense, art isn't a luxury—it's a language. A language through which businesses communicate their ethos, ambition, and cultural intelligence to a diverse global audience.

As global competition intensifies, and the lines between business, culture, and social responsibility continue to blur, the key question is no longer why a company should invest in art—but how it should do so with intention and integrity. For forward-looking enterprises, fine art represents far more than a tangible asset; it is a competitive advantage. It fosters innovation, attracts top talent, enhances public perception, and delivers a legacy that endures beyond quarterly results.

In the corporate landscape of tomorrow, the companies that lead will not just be those with the largest balance sheets—but those with the deepest cultural footprints. Fine art, in this context, is not just a collector's passion. It is a boardroom priority.

Astro Painting by Gilda Oliver -6 by 6 feet . Acrylic and Spray Paint .


GET PUBLISHED
LET THE WORLD HEAR YOUR STORY
wa.link/9nxhb9
INSPIRE GENERATIONS
CORPORATE INVESTMENT TIMES

FROM TRANSYLVANIA WITH VISION

The Journey of an Entrepreneurial Catalyst

FLORIN M. POP

Entrepreneur | Strategic Advisor | Angel Investor
Helping entrepreneurs succeed
Cluj, Romania

I was born in Cluj-Napoca, the heart of Transylvania, and I carry with me strong roots in this region. I know its people, mindset, behaviors, and values deeply—not from observation, but from experience. While I take great pride in my Transylvanian heritage, it's important to emphasize that Transylvania is an integral part of Romania—a country full of beauty, culture, and potential, yet still too often overlooked or underestimated on the global stage.

Romania has enormous untapped potential. Behind the clichés is a new generation of entrepreneurs, thinkers, and doers—people who are not just catching up, but redefining innovation in their own way.

I'm Florin Pop, and for more than 25 years, I've worked at the intersection of entrepreneurship, investment, and strategic mentorship—helping founders turn vision into value. Whether through entrepreneurship, angel investing, board advisory, education, or community-building, I've dedicated my life to building not just companies, but legacies rooted in trust, values, and long-term impact.

https://corporateinvestmenttimes.com

#GLOBALBUSINESS

From Transylvania, with Purpose

Transylvania taught me about resilience long before I understood capital markets. Our region has endured centuries of transformation, and from that history comes a mindset that values adaptability, endurance, and purpose.

I started my professional journey in established institutions—North-West Regional Development Agency, Banca Transilvania, IFB Finwest, and Babeș-Bolyai University—where I gained a firm grounding in finance, stock exchange, business strategy, and regional development.

But what truly inspired me was working directly with entrepreneurs—those who dared to build something from nothing. This passion led me to establish PrimaInvest Capital Management, a firm focused on strategic advisory, business planning, and early-stage investments in companies with potential for meaningful growth.

Over time, I've worked on more than 200 business projects, across roles from founder and consultant to Board Member and investor. Always with one guiding belief: authentic entrepreneurship must be rooted in values and adapted to the context in which it grows.

Bridging Ecosystems: Local Values, Global Lessons

Romanian entrepreneurs are smart, agile, and full of potential. But we also face a reality: there's a gap between our ecosystem and those of more established markets. The differences lie not just in funding or infrastructure—but in experience, mindset, and cultural nuance.

That's why I've made it part of my mission to help bridge that gap—through education, mentorship, and strategic exposure. As an Associate Professor at the Faculty of Business, Babeș-Bolyai University, I work closely with the next generation of business leaders, teaching not just theory, but the mindset needed to thrive in today's fast-moving entrepreneurial world.

Much of what I've learned comes from valuable global partnerships—investors and entrepreneurs in more mature ecosystems. But I believe those lessons only matter when they're aligned with local values and adapted respectfully to our context. We don't need to mimic—we need to evolve with authenticity.

At the heart of my approach is a non-negotiable principle: build every project with trust and passion.

What Drives Me to Invest

My motivation stems from three pillars: a love for entrepreneurship, a pursuit of financial independence, and a belief in innovation as a driver of positive change.

I'm drawn to projects that align with my values and bring happiness, purpose, and contribution to the world. I want to be a catalyst—not just for business success, but for meaningful transformation.

I also see investing as a way to give back. Through my mentoring and consulting programs, I aim to shape solid business strategies, secure growth funding, and develop sustainable business models. But more than that, I work to inspire entrepreneurs to build companies that matter—companies that stand for something.

What I Look for in a Startup

When I assess a startup, I first look for a clear, inspirational vision—one that shows direction and ambition.

Next, I study the founding team: their dynamics, values, experience, and ability to execute. I ask: Can this team turn vision into reality? Can they overcome inevitable challenges with grit and alignment?

I then analyze:

- Scalability and innovation of the model,
- The originality of the solution,
- Market trends, timing, and potential risks.

In short, I look for projects that don't just sound good—but stand up under scrutiny and execution pressure.

Blugento & Telios Care: Impact in Action

Some of my most valuable investments have been in people. But two standout business examples are:

- Blugento: A SaaS eCommerce platform built on Magento. I invested early (2017), helped syndicate the capital round, and served as a Board Advisor. I remained involved through their second round in 2019 before a successful exit. It's a model of scalable innovation rooted in strong partnerships.
- Telios Care: A telemedicine leader in Romania. From the first round of capital to ongoing board-level advisory, I've supported its mission to democratize healthcare access through technology. It's a business that delivers both social and commercial impact—a rare combination.

My role in both went beyond capital: I supported investment readiness, strategic advisory, business modeling, expansion & partnerships. That's what I believe good investors do.

From Pitch to "Yes, I'll Invest"

My process begins with energy. I look for conviction and clarity in a founder's pitch—but more importantly, I look for character.

The team is always central. I evaluate their motivation, complementarity, and leadership potential. I ask: Are they building for ego, or for impact?

#GLOBALBUSINESS

I also ensure I understand the business model fully—how it makes money, what value it delivers, and how it grows.

And I always follow one rule: never invest more than you can afford to lose. Respect for risk is the foundation of smart investing.

Advice for Founders and New Investors

To founders:

- Stay humble. Stay curious. Learn fast.
- Be open to feedback, but always filter it through your vision.
- Build something meaningful, not just profitable.

To investors:

- Know the space you invest in—don't chase trends.
- Focus on people before product.
- Back founders who show both passion and discipline.

Legacy: The Real Return

At this stage in my career, I think more and more about legacy. Not legacy in terms of wealth—but of values, people, and contribution.

I want to see the people I mentor become partners, collaborators, and leaders who build businesses that outlast us all.

If I can leave behind a generation of ethical, impactful entrepreneurs—then I'll know my time has been well spent.

Final Thought

In Transylvania, legends endure not because they are magical—but because they are meaningful.

In business, it's the same. The companies that last are the ones built on trust, clarity, and heart.

Build with those—and you're already ahead.

Contact:

Florin M. Pop

+40 745512686
Florin.pop@primainvest.ro
www.florinmpop.ro

DR. AHMED HATEM

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

THE UAE TAX RESIDENCY CERTIFICATE

A Gateway to Global Tax Efficiency

As global tax regulations become increasingly stringent, international businesses and investors face mounting challenges in structuring their financial affairs efficiently. The United Arab Emirates (UAE) has emerged as a strategic jurisdiction for those seeking tax-efficient residency, global financial mobility, and regulatory stability. With its zero personal income tax policy, extensive network of Double Taxation Avoidance Agreements (DTAAs), and business-friendly regulatory environment, the UAE presents an attractive option for individuals and corporations looking to optimize their tax structures while ensuring compliance with international tax laws.

https://corporateinvestmenttimes.com

#GLOBALBUSINESS

However, securing tax residency in a low-tax jurisdiction is no longer as straightforward as it once was. International frameworks such as the OECD's Base Erosion and Profit Shifting (BEPS) initiative, the Common Reporting Standard (CRS), and the EU's Economic Substance Regulations (ESR) require greater transparency and more robust proof of genuine tax residency.

A Tax Residency Certificate (TRC), issued by the Federal Tax Authority (FTA) of the UAE, provides official recognition of UAE tax residency and grants access to tax treaty benefits, reduced withholding taxes, and protection from double taxation. This article explores the TRC's advantages, eligibility requirements, key benefits, application process, and how it serves as an essential tool for international tax planning.

What is a Tax Residency Certificate (TRC)?

A Tax Residency Certificate (TRC) is an official document issued by the UAE's Federal Tax Authority (FTA) that certifies an individual's or company's tax residency in the UAE. It is a prerequisite for accessing tax benefits under the UAE's more than 140 Double Taxation Avoidance Agreements (DTAAs), which can significantly reduce tax burdens on cross-border income.

The key functions of a TRC include:

- Preventing double taxation on income, capital gains, and other earnings.
- Reducing withholding taxes on dividends, interest, and royalties.
- Enhancing global financial credibility for banking, investment, and business expansion.
- Strengthening tax residency claims to meet OECD and CRS compliance standards.

For businesses, expatriates, and investors, a TRC is more than just a tax-saving tool,it is a strategic necessity in an era of heightened global tax scrutiny.

Who Needs a TRC?

Expatriates and Foreign Investors

Many expatriates in the UAE have business interests, property, or financial assets in their home countries, exposing them to double taxation. A TRC establishes their UAE tax residency, shielding them from excessive tax obligations.

- Prevents double taxation on foreign salaries, rental income, and dividends.
- Supports residency claims for banking, financial planning, and visa applications.
- Reduces withholding taxes on foreign investments.
- Facilitates capital gains tax exemptions when selling overseas assets.

Case Study:

A British expatriate in Dubai earning rental income from UK properties faced a 20% withholding tax on rental payments. With a UAE TRC, they successfully reduced their tax burden under the UAE-UK tax treaty, maximizing net income.

Entrepreneurs and Business Owners with International Operations

Businesses incorporated in the UAE that conduct cross-border transactions often benefit from tax-efficient structuring

through DTAAs.

- Minimizes withholding taxes on international revenue streams.
- Ensures favorable tax treatment on foreign business income.
- Required for establishing foreign subsidiaries and opening bank accounts.

Case Study:

A UAE-based technology firm licensing software to Germany initially faced a 15% withholding tax on royalties. By obtaining a TRC, the company utilized the UAE-Germany DTAA, reducing the tax to 0%, improving profitability.

High-Net-Worth Individuals (HNWIs) and Global Investors

HNWIs and global investors with multi-jurisdictional assets and inheritance planning needs use a TRC for wealth structuring, tax efficiency, and financial security.

- Mitigates capital gains taxes on investment sales.
- Shields against foreign inheritance and estate taxes.
- Reduces dividend withholding tax on global investments.

https://corporateinvestmenttimes.com

#GLOBALBUSINESS

Case Study:

A Russian investor with properties in France and Switzerland faced substantial inheritance tax risks. By obtaining a UAE TRC, their estate was structured under UAE's tax-free inheritance laws, ensuring asset protection.

Key Benefits of a TRC

A Tax Residency Certificate (TRC) is a fundamental tool for individuals and businesses seeking to optimize their tax structures, enhance international financial mobility, and maintain regulatory compliance. The UAE's robust Double Taxation Avoidance Agreements (DTAAs) with over 140 countries allow TRC holders to prevent unnecessary tax exposure, particularly in jurisdictions with high-income tax rates.

One of the most compelling advantages of a TRC is the elimination of double taxation. Without a TRC, individuals and businesses that generate income in multiple countries could be taxed in each jurisdiction where income is earned. The UAE's tax treaties enable TRC holders to claim tax exemptions or reductions on various income streams, ensuring that they are taxed only once, in the UAE, or at a significantly lower rate abroad.

A TRC also significantly reduces withholding taxes on dividends, interest payments, and royalties. Many countries impose withholding taxes of 15% to 30% on cross-border transactions, reducing the net income received by foreign investors and businesses. A UAE TRC allows tax residents to invoke the UAE's DTAA provisions, reducing these tax rates, often to 0% or a minimal percentage. This benefit is particularly valuable for businesses with multinational operations, foreign property owners, and portfolio investors who receive dividends or royalties from foreign companies.

Beyond tax savings, a TRC enhances financial credibility. Many global banks, investment firms, and regulatory authorities require proof of tax residency before allowing clients to open accounts, access investment products, or apply for international financing. Holding a TRC from the UAE demonstrates legitimate tax residency in a recognized financial hub, increasing an individual's or company's financial credibility worldwide.

A TRC also plays a critical role in global mobility, as many countries require proof of tax residency for visa applications, citizenship-by-investment programs, and long-term residency permits. High-net-worth individuals applying for Golden Visas, property investment visas, or business residency programs in countries like Portugal, Spain, or Canada often need to prove they are not tax residents in other jurisdictions. A UAE TRC establishes their tax residency in a favorable, low-tax jurisdiction, helping them comply with these requirements.

Finally, a TRC ensures compliance with international tax laws, mitigating risks related to tax evasion allegations and ensuring alignment with OECD BEPS guidelines, CRS reporting obligations, and EU Economic Substance Regulations (ESR). As global tax authorities intensify efforts to combat tax evasion, holding a TRC provides an additional layer of protection against unexpected audits, legal disputes, and tax penalties.

In conclusion, a UAE TRC is not merely a tax residency certificate; it is a strategic financial instrument that provides significant tax, legal, and financial advantages. Whether an individual or a corporation, securing a TRC allows for enhanced financial planning, reduced tax exposure, and greater flexibility in international operations.

Pros and Cons of a TRC

Pros

A UAE TRC offers several strategic advantages. One of the primary benefits is protection from double taxation, ensuring that individuals and businesses do not have to pay taxes on the same income in multiple jurisdictions. The TRC also allows for substantial reductions in withholding taxes on dividends, royalties, and interest payments under the UAE's tax treaties, leading to higher net earnings for both individuals and businesses. Furthermore, having a TRC enhances global financial credibility, making it easier to open international bank accounts, attract foreign investment, and establish businesses in new markets. From a compliance perspective, obtaining a TRC ensures alignment with international tax regulations, reducing the risk of audits, legal disputes, and financial penalties.

Cons

Despite these advantages, there are some limitations to obtaining a TRC. The UAE has strict eligibility requirements, including minimum physical presence and documented economic activities within the country. This means that offshore companies with no physical presence in the UAE are ineligible. Additionally, the TRC must be renewed annually, which requires applicants to maintain compliance with UAE residency and tax regulations. In certain cases, foreign tax authorities may challenge UAE tax residency claims, particularly if an individual or business maintains substantial ties to another country. These factors necessitate careful tax planning and proper documentation to ensure compliance.

How to Apply for a UAE TRC

The process of obtaining a UAE Tax Residency Certificate (TRC) is relatively straightforward but requires careful documentation and compliance with regulatory requirements.

Applicants must first register on the Federal Tax Authority (FTA) portal and provide personal or corporate detailsfor verification. For individuals, the required documents include passport copies, UAE residence visa, Emirates ID, proof of UAE residence (such as lease agreements or utility bills), six-month UAE bank statements, and proof of income. For corporate applicants, documentation includes trade licenses, company registration documents, office lease agreements, six-month corporate bank statements, and audited financial reports if applicable.

Once the necessary documents are gathered, applicants must submit their application via the FTA's online platformand pay the required fees, which typically range from AED 1,000 to AED 2,500, depending on whether the applicant is an individual or a business entity. The FTA reviews the application to ensure compliance with UAE tax residency regulations, which generally takes two to four weeks. Upon approval, the TRC is issued digitally and remains valid for one year, after which it must be renewed through the same process.

Proper documentation and compliance with UAE residency rules are crucial to securing approval for a TRC. Consulting a professional tax advisor can help navigate the application process, ensure compliance, and maximize the tax benefits available under the UAE's DTAA network.

Conclusion

In an increasingly regulated global economy, obtaining a UAE Tax Residency Certificate (TRC) is a strategic necessityfor businesses and individuals seeking to optimize tax liabilities, enhance global mobility, and secure financial credibility. It serves as a critical safeguard against double taxation, ensures compliance with international tax standards, and facilitates more efficient wealth management strategies.

For expatriates, a TRC provides essential tax relief and strengthens international financial credibility. For businesses, it enables seamless international expansion and mitigates tax burdens on cross-border transactions. For high-net-worth individuals, it offers an effective means of estate planning, capital gains tax reduction, and financial security.

With international tax scrutiny at an all-time high, securing a UAE TRC is no longer just an option—it is a necessity. Those looking to safeguard wealth, minimize tax liabilities, and maximize financial opportunities should seek professional guidance to navigate the application process and compliance requirements effectively.

For additional information, please contact Al Safar & Partners at +971 4 422 1944 ext. 720 or +971 55 763 0405. You can also reach us via email at reception@alsafarpartners.com Learn more about our services by visiting our website at www.alsafarpartners.com

Disclaimer: This article is for informational purposes only and should not be considered legal advice.

REDEFINING LUXURY

How the Next Generation of UHNWIs Is Transforming the Meaning of Wealth

As someone immersed in the world of ultra-high-net-worth individuals (UHNWIs), I've long been fascinated by what motivates luxury consumption. Not from the outside in, but from the inside out.

Based in Monaco, a global epicentre of wealth and refinement, I have the privilege of observing first-hand how the next generation of luxury clients is quietly and rapidly transforming the rules of engagement.

My journey through the luxury landscape, particularly as Vice President at Lexden Luxe, has revealed one of the most transformative shifts our industry has ever seen. The greatest generational wealth transfer in history is underway, and with it comes an entirely new blueprint for what luxury means.

We are witnessing a turning point. With trillions set to change hands, the financial stakes have never been higher. But numbers alone don't tell the full story. True understanding comes from looking beyond the data to the individuals behind the wealth: their motivations, evolving expectations, and the shifting cultural forces that shape their desires.

REBECCA GABBI

Vice President Lexden Luxe | UHNWI Researcher
Monaco

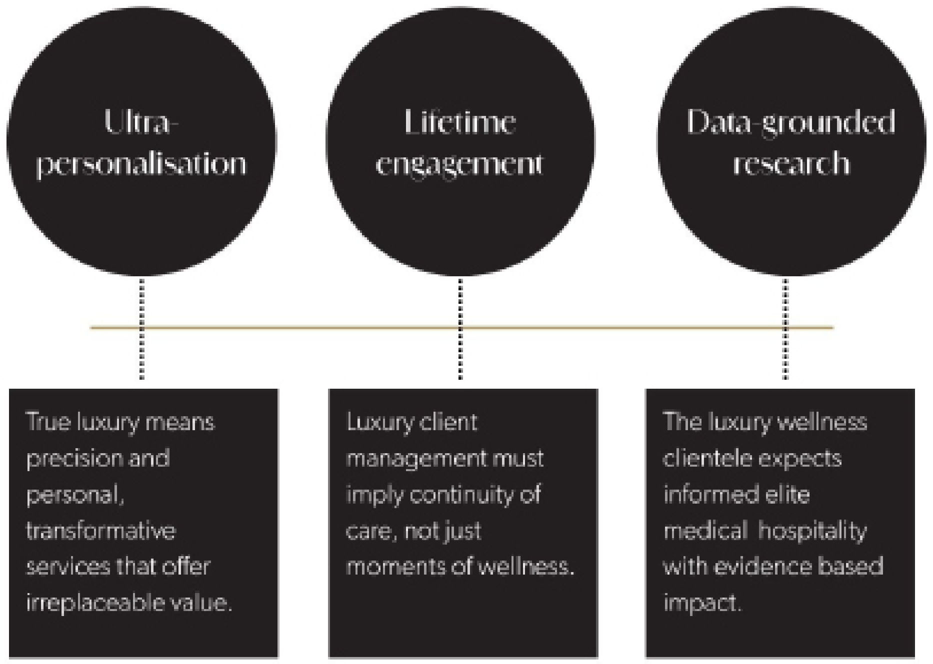
From inheritance to intention

Global market data suggests that millennials and Gen Z will hold five times more wealth by 2030 than they do today. But this transfer of capital implies a substantial transfer of values. Lexden Luxe's research reveals that the next generation of UHNWIs is moving away from using luxury to project wealth. Instead, they see it as a tool for self-expression, freedom and well-being.

Young UHNW consumers are less interested in spectacle and more drawn to substance. They ask deeper questions: What enhances the quality of my life? How can I extend it? And what experiences will truly matter across time?

This evolving mindset is perhaps most clearly visible in one of luxury's fastest-growing sectors: wellness and longevity.

While traditional luxury investments still dominate headlines, the quiet revolution is happening in the wellness space. With a global value of $5.6 trillion and annual growth of over 10%, luxury wellness is becoming the new frontier for meaningful consumption.



LEXDEN
LUXE

Hence, luxury brands must respond with a reimagined experience strategy that shifts the focus from material accumulation to health optimisation and life enhancement. At Lexden Luxe, we've found that the most compelling strategies are grounded in three pillars.

If legacy brands continue to define luxury solely through rarity or price, they risk irrelevance. Being seen is no longer the goal. Today's luxury lies in what can't be bought off a list: time to be, energy to thrive, and purpose to guide it all. And the future belongs to those who design for that.

Beyond status: new motivations, new models

Which investment yields the highest return for UHNWIs? Time well spent creating memories with loved ones and experiencing life on their own terms.

At Lexden Luxe, our proprietary research into the evolving expectations of luxury customers led to the development of M.E.P.A.

Unique framework that captures what truly matters in modern luxury, it distils four key drivers of today's luxury consumption:

Our findings reveal a decisive shift: status is no longer the primary motivator. Instead, UHNWIs seek autonomy and authentic customisation.

Nowhere is this transformation more evident than in private aviation, a sector I am currently observing closely. Once the pinnacle of conspicuous consumption, private jets are now appreciated as purposeful instruments: time-saving, discreet, and deeply personal. The next generation is far from flying to impress. They want to protect freedom and maintain control over their lives, elevating functionality with finesse.

In the past, luxury might have been measured in thread count or horsepower. Today, it's defined by how well a brand anticipates needs, adapts to the individual, and honours what UHNWIs value most: unique experiences.

LEXDEN
LUXE

Strategies for brands: relevance through relationship

So how can luxury brands stay relevant in this new era?

Responding to this generational shift is a strategic imperative. As values evolve from ownership to experience and significance, luxury brands must rethink not only what they offer, but how and why they offer it.

At Lexden Luxe, our research has shown that the brands thriving in this changing landscape are those that move beyond product excellence to prioritise deeply

https://corporateinvestmenttimes.com

#GLOBALBUSINESS

personalised, enduring relationships. They take intentional, strategic action to curate lives, instead of delivering transactions.

One of the most compelling examples is the rise of immersive grand tours by automotive brands. I was recently invited to one of these multi-day journeys and "We know what you like" was the only sentence on the invitation. After RSVPing, they asked for my favourite colour and I was left wondering, excited about what's to come.

And what came was an emotionally engaging experience, uniquely powered by a car ride. Every sensory detail, from the food to the tools we used, the linens in the villa and the music was orchestrated to match and enhance the emotion of that colour. For those wondering, I chose the colour blue navy and guess what? Somehow, they even managed to make me smell navy blue. How? I still don't know. But I can tell you that I felt it and I want to experience it again.

This exemplifies how luxury brands should transcend their product category to become part of their clients' most treasured life experiences:

- Invest in pre- and post-purchase experience design, ensuring that the journey with the brand is seamless, consistent, and emotionally resonant at every stage.
- Offer bespoke memberships, behind-the-scenes access, and community-driven narratives that foster a sense of belonging beyond the material product.
- Collaborate with clients, inviting them into the creative and experiential process, allowing them to co-create.

Thriving at the intersection of wealth, behaviour, and impact

Businesses must stop asking "How do we sell more?" and start asking "How do we matter more?".

What we are witnessing is a moment that fundamentally unsettles the very foundations on which traditional luxury has been built.

The superyacht industry is an exemplary case of how next-generation UHNWIs are radically disrupting the industry certainties. They don't care about the vessel. They want a better life and they expect yachting to contribute to it. However, we all know the old saying that every yacht owner has two favourite days: when they buy and when they sell the boat.

So how do we change this? It is clearly an opportunity for the industry to create customer journeys that are frictionless, flexible, and deeply personal.

Hence why, by championing a "peace of mind" client management strategy for yachting, I work with companies to remove the pain from ownership altogether. I integrate every element into one seamless ecosystem that understands that time is now the greatest luxury. Streamlining, anticipating, and removing friction offers flexibility and discretion in every touchpoint, especially as privacy becomes paramount.

Then, tangible commitments to sustainability and social equity align with the social values towards long-term meaningful change.

My journey ahead

It's only by looking beyond the data and numbers that the industry can cater to the ever-evolving needs of UHNW customers. Despite behind a relatively homogenous group, their lifestyle preferences are as diverse as they are dynamic. From legacy-focused baby boomers to purpose-driven millennials, the motivations and emotional drivers keep changing.

As a UHNWI researcher and strategy consultant, I'm reminded daily that the greatest opportunities in luxury today don't lie in tradition but in transformation.

How can I make your client feel your brand? How can I reduce effort, deepen connection, and amplify purpose?

To be successful and support brands to become irreplaceable, I bridge deep insight with strategic action. Driving sustainable long-term growth requires to go beyond specifications and into the emotional narrative of luxury.

Bespoke, tailor-made solutions are pivotal to craft meaningful experiences and build enduring relationships. And the brands that understand this, those bold enough to question legacy thinking, won't just stay relevant. They'll become essential to the lives of the clients they serve.

DR. ORIOL CAUDEVILLA

Global FinTech Influencer, Keynote Speaker and Advisor/Consultant World expert and top media source on CBDCs, Digital Banking and Blockchain || Host and Founder of A Digital Tomorrow podcast
Barcelona, Spain

THE FUTURE OF PAYMENTS

from Digital Wallets to Palm Payments

In today's fast-paced digital world, the way we pay is evolving just as rapidly as the technology around us. What once required cash or a plastic card can now be completed with a simple gesture, a tap, or even a glance. From swiping cards to waving hands, the future of payments is quite literally at our fingertips. Welcome to the era of invisible transactions—where speed, security, and convenience rule. As consumer expectations shift toward frictionless experiences, payment methods are undergoing a quiet revolution.

The days of fishing through your wallet are fading fast, replaced by contactless cards, mobile wallets, and now—your palm. Payment innovation is no longer a luxury—it's a necessity for businesses and consumers alike. From biometric scans to NFC-enabled wearables, the future of payment is increasingly personal and high-tech. We've moved from pocket change to palm scans in a matter of years—and it's just the beginning.

#GLOBALBUSINESS

The COVID-19 pandemic accelerated the adoption of touch-free technology, and now, contactless payments are the norm. With palm payment systems entering retail spaces, what once felt like science fiction is now becoming standard practice. Security, speed, and simplicity are driving the next wave of payment technology. As cash use declines globally, digital and biometric payment methods are taking center stage. Technology companies and financial institutions are racing to define how we'll pay in the next decade.

In this article, we'll explore the cutting-edge world of new payment methods—from tap-and-go cards to transactions made with nothing more than the wave of a hand focusing on the practical examples of two countries: China and Bharat (India).

Mainland China and Hong Kong SAR.

In the intricate dance of global innovation, where nations compete for the rhythm of progress, China has emerged as the virtuoso of the payments revolution. China has entered into an era of seamless, touchless transactions, powered by cutting-edge technology and visionary policy. From bustling megacities to remote villages, QR codes and digital wallets have become as ubiquitous as the air itself.

For example, the Digital Yuan, China's Central Bank Digital Currency (CBDC) is one more example of China being at the forefront of new technologies.

As per the latest data shared by the People's Bank of China (PBOC) in July, cumulative transaction volumes reached RMB 6.6 trillion ($910 billion) through to May 2024. The People's Bank of China said this represents 7.3 times the previous figures, which I believe compares calendar 2023 to 2022.

However, the Digital Yuan is not the only example that shows us why China is at the forefront of new payment technologies.

For example, digital wallets in general. Juniper Research's latest data shows that the number of digital wallet users worldwide will rise from 4.3 billion in 2024 to 5.8 billion by 2029; a 35% increase over the next five years. China is number 1 in the whole world in digital wallet adoption, with 1.2 billion users in September 2024 and with an annual growth of 8%.

Indeed, China is primarily a cashless and cardless economy, with the vast majority of shoppers using their phones (digital wallets) to pay for items in person and online. Digital wallets WeChat Pay and Alipay are China's two most popular payment methods, accounting for more than 90 per cent of the mobile payments market. QR-code payment solutions rule in China without any doubt.

It is also worth noting the case of a new technology that is attracting much media interest: palm scan payments.

In May 2023, Shenzhen-based tech giant Tencent rolled out a palm payment service, Weixin Palm Payment, a biometric system launched for users of Weixin Pay, WeChat's sister app. The service is only available within mainland China. The software allows users to ditch their smartphones or transit cards when hopping on a Beijing subway line, for example, by hovering their hands over a sensor. Infrared cameras then analyze the individual palm prints and unique patterns of veins under the skin, allowing each user to be identified and payment to be processed within seconds. A few months later, the service was officially launched and available at more than 1,500 7-Eleven convenience stores in Guangdong province.

If the payments industry is showing huge potential, the global biometric payments industry is not falling behind: the global biometric payments market is forecast to reach more than 3 billion users and nearly $5.8 trillion in value by 2026, according to an estimate from consultancy Goode Intelligence.

Whilst solutions like Weixin Pal Payment have existed for months, recent viral social media reels have drawn massive attention to this technology. Those reels indeed shows how smoothly and quickly palm-scanning payments work, since the user completes a transaction almost instantaneously, underscoring the system's convenience and speed.

Certainly, China is witnessing the rise of a futuristic payment method that eliminates the need for physical cards or even mobile phones, palm-scanning payments, all this in the midst of China technologically advances payments ecosystem.

Whilst the EU seems more focused on regulating new technologies rather than innovating, China is emerging as a technology leader in many areas, including payments and biometric payments, and the Greater Bay Area (GBA) is undoubtedly one of the areas of China where most innovation happens: the Shenzhen-Hong Kong-Guangzhou is a multi-cluster which filed 2,303 PCT applications and published 3,469 scientific articles, both per 1 million inhabitants over the last five years, making it not only the 2nd largest science and technology cluster in 2024 but also the 30th S&T cluster by intensity (relative to population density) in 2024, as per the Global Innovation Index (GII) 2024, published a few months ago, on September 26th, by the World Intellectual Property Organization.

As for HK, the Special Administrative Region is also at the forefront of new technologies. For example, as I mentioned in previous articles, not only is Hong Kong in a perfect position to leverage the digital yuan's future deployment to enhance its status as one of the world's most important financial centers, but it is also in a perfect position to explore the possibility of an e-HKD as well, showing once again that the HKMA and therefore Hong Kong are at the forefront of the CBDC race, all this without

forgetting that the HKMA has been working on other CBDC projects such as the mBridge project among others.

As per data by Adyen, in Hong Kong 34% of payments are made with credit cards, 38% use prepaid debit cards. 25% use mobile wallets, with this share set to increase due to the emergence of Alipay and WeChat Pay in the region. Contactless and mobile payments are becoming more popular. As we can see, even though the ecosystem is a bit different from that of Mainland China, digital wallets are gaining importance and, in any case, Hong Kong's involvement in the GBA as well as its proximity to other tech hubs like Shenzhen will definitely be beneficial for Hong Kong in the same way that the rest of the GBA will leverage Hong Kong's financial prowess, since Hong Kong is one of the world's most important financial centers and it is enhancing its status year after year, even month after month.

To sum up, China is at the forefront of new technologies. Not only the Digital Yuan is a great example of new technologies applied to the area of payments, but China is the world leader in digital wallets and QR-code payments and it is currently deploying new palm-payment services that show us that China is setting the tempo, and HK can definitely play a role in this.

Bharat (India)

With the fertile landscape of world innovation, where nations vie to take control of technological upgradation, India has emerged as a trendsetter in the payment revolution. Whether it is crowded cities or remote villages, digital payments have become a way of life, driven by cutting-edge technology and proactive policy.

At the center of this revolution is the Unified Payments Interface (UPI), which has fundamentally changed how Indians make financial transactions. As numbers from the National Payments Corporation of India (NPCI) and as reported by The Economic Times reveal to us, UPI handled a whopping 18.68 billion transactions in May 2025, a 4.4% rise from April 2025. This represents the significant role played by UPI in enabling frictionless, real-time, peer-to-peer and peer-to-merchant payments across the nation.

With UPI success comes the rapid expanding use of digital wallets. Following data from the Merchant Machine report 2024, India led the world in having the most percentage of users of digital wallets with 90.8% of its population utilizing mobile wallets as of the fourth quarter of 2023. This is supported by OpIndia as well, using the same data to indicate India as the global leader when it comes to mobile wallet utilization.

Besides this trend are levels of smartphone penetration. 85.5% of Indian households already own one or more smartphones, and 99.5% of youth between the ages of 18–29 years utilize UPI, as reported by The Economic Times and quoted by the Ministry of Statistics and Programme Implementation (MoSPI), which speaks of the widespread reach of digital payment systems.

Reserve Bank of India's e-rupee is another encouraging step in India's payment industry. Figures from the RBI Bulletin and Times of India show that circulation of the e-rupee rose to Rs. 1,016 crore by March 2025 from Rs. 234 crore in March 2024. This is a part of growing faith in Central Bank Digital Currency (CBDC) and how it can improve financial inclusion and transaction speed.

India is also stepping into the biometric payment solution space. As Bajaj Finserv explains, palm vein scanning technology, which relies on customers' personal vein patterns to authenticate them, is being eyed as a next-generation, secure, and contactless form of payment. This is in line with global trends, according to Biometric Update, as industry giants like Amazon and Mastercard are working on and testing similar technology, with biometric payments designated as a key retail and fintech battleground.

India's payments revolution is not only about technology but also about scale and inclusion. According to Goode Intelligence estimates, the global biometric payments market could have over 3 billion consumers and $5.8 trillion worth by 2026, and India's large and technologically adopting population puts the country in a pivotal position in this growth.

As one, India is spearheading a financial revolution that integrates real-time digital infrastructure (UPI), mass mobile wallet adoption, an emerging CBDC (e-rupee), and new biometric payment systems. With state-led innovation, private sector drive, and massive consumer uptake, India is creating a world where digital payments aren't just convenient—they are central to economic life.

The author is a very influential voice in the FinTech area, having advised many FinTech companies and with a very extensive network across the globe. He holds an LLB, an MBA and a PhD. He is also a well-known international speaker on the areas of Central Bank Digital Currencies, AI and Blockchain and founded the Podcast A Digital Tomorrow, with more than 11,000 followers on YouTube.

THE JOURNEY

From CEO to Executive Health Mentor

A name that stands out in the world of luxury, leadership and elite performance. As the Founder and CEO of Henningson Black Level (HBL), he has created a global platform that helps high-level individuals and businesses access the best the world has to offer. But beyond the business success, Hendrick is known for something rarer, a life of balance, integrity and resilience.

What makes his journey so unique is how he has mastered the art of performing at the highest level while maintaining physical and mental well-being. For more than 40 years, he has led intense corporate projects while staying fit, focused and grounded. Now, he's helping others do the same.

HENDRICK HENNINGSON

HENNINGSON BLACK LEVEL, Chairman of the Board, Owner

Helsinki - Dubai- Singapore - Global

https://corporateinvestmenttimes.com

#GLOBALBUSINESS

A career forged in strategy and pressure

Hendrick started in transformation management. He quickly rose to senior leadership roles, guiding mergers, growth strategies and organizational restructures across multiple sectors and countries. Fluent in four languages, he has worked with over 100 companies around the world, from luxury to finance and real estate.

But behind the titles and achievements is a man who always questioned the cost of success. In his words, "If your health fails, your leadership will follow." That belief shaped his habits. Even while working 80-hour weeks, travelling constantly and managing high-stakes projects, Hendrick made his health a priority — and a strategic advantage.

The creation of HBL, luxury with purpose

This mindset is at the core of Henningson Black Level. HBL is not just a consultancy. It's a curated network of services and solutions tailored to high-net-worth individuals and brands. From yachts and private aviation to real estate, investments and bespoke experiences, HBL delivers with excellence, discretion and vision.

Operating in Switzerland, Spain, Portugal, the UAE, Africa, Singapore and the United States, HBL has built a reputation for combining business intelligence with lifestyle sophistication.

HBL doesn't just provide services. It creates ecosystems of trust, innovation and legacy. That same vision led Hendrick to his next venture.

The launch of HWH, a personal mission

In 2025, Hendrick launched HWH - The Executive Health Coach. This wasn't a side project. It was the result of everything he had lived and learned. After years managing chronic asthma, staying in shape and navigating pressure, he saw a need.

HWH is a three-month transformation program designed for decision-makers and entrepreneurs. It begins with a deep dive into lifestyle and stress. From there, Hendrick builds a tailored system of nutrition, movement, mindset and habits. The focus is real life. No unrealistic routines, just sustainable strategies that elevate performance.

Health is the new status symbol

Today, real luxury isn't just about what you own. It's about how you feel. Energy, focus and emotional clarity are what truly define presence and leadership. HWH protects and enhances those assets.

Clients regain focus, improve sleep, boost resilience and sharpen decision-making. The program adapts to their business travel, family life and daily reality. Hendrick doesn't promise quick results. He delivers structured, lasting transformation.

"If you want to lead at the highest level, your health can't be optional," he says. "It must be part of your strategy."

Two brands, one purpose

HBL and HWH are part of the same vision. One empowers external success. The other ensures internal strength. Together, they create a complete model of sustainable leadership.

Whether Hendrick is supporting a property acquisition in Marbella, planning a Ferrari road tour in the Faroe Islands or guiding a CEO through personal reinvention, he brings clarity and presence to every interaction.

Helping others as a growth model

One value drives everything Hendrick does. Helping others. From the beginning, this principle shaped his leadership, his partnerships and his network.

The Cape Seaductive project in the Philippines is one example. HBL supports sustainable tourism and education for local children. The initiative combines luxury with social impact. For Hendrick, giving back is not optional, it's essential.

This commitment also fuels the HBL Circle, a community for leaders and investors to connect, share opportunities and grow with purpose.

Looking ahead with clarity

Hendrick isn't slowing down. HBL is expanding into new regions and sectors, from wellness real estate to digital luxury. HWH continues to gain traction among executives who want health to be part of their success formula.

The future is not just about scale. It's about meaning. For Hendrick, success means leading with intention, protecting energy and building businesses and lives that last.

Hendrick Henningson is more than a global entrepreneur. He is a mentor, a strategist and a living example of what leadership can become when health and purpose align.

From boardrooms to private retreats, from high-impact deals to one-on-one coaching, he continues to lead by doing. In his own words, "Luxury isn't a product. It's a mindset. And when your body, business and life are aligned, that's when you truly live at the Black Level."

AMPLIFY YOUR MEDIA PRESENCE, AMPLIFY YOUR BRAND

A GUIDE FOR EXECUTIVES AND ENTREPRENEURS

DR. GILDA CARLE

Ph.D. | BUSINESS & RELATIONSHIP STRATEGIST, applies Sun Tzu's "The Art of War": WIN without fighting, words over weapons. Book: "Real Men Don't Go Woke."

Scottsdale, Arizona, United States

YOU ARE YOUR BRAND

After achieving a Master's degree in architecture and learning the trade by working for accomplished architects, Peter decided to open his own design firm. To grow his Brand, he knew he needed to rub elbows with the leaders in his trade, but like many proficient professionals, Peter disliked public speaking.

The man was an attractive 48-year-old who was finalizing a divorce. Divorce is never a happy time. I asked him assorted questions about himself to determine his feelings and fears. Feelings and fears are at the root of my interactions in my coaching practice. As his trust in me increased, Peter revealed that he felt like a failure as a husband and father and feared that no one would love him again. If you don't feel attractive, you won't project as attractive, and your Brand, even if it's you alone, won't be appealing.

#GLOBALBUSINESS

Peter divulged that he feared that his new business would crash once viewers saw his flaws. When someone tells me he's nervous about speaking in public, he's always too self-involved. As I switch a client's concentration to the audience's needs, his self-critic vanishes! Listeners and viewers are concerned about one thing only: Is this speaker giving me valuable information I didn't have earlier?

You have been asked to speak because you possess information your viewers don't. Your persona need not play a starring role. It is your Brand that is at center stage.

Speaking requires you to sell yourself and everything attached to you. But your goal is to inoculate your audience with such positive Brand feelings that they buy your positivity. It's never about you. It's about

your Brand. And it's your job to explain and "sell" to pump up your audience's perception of your Brand. Therefore, you are the crucial conduit of your Brand's benefits.

I've guided heads of countries, heads of companies, and heads of households. No matter their background, past presentations must be analyzed and strategies must be decided for comfortable body language, vocal intonations, and buzzwords for the different audiences. Notice I'm not saying anything about the actual speech; that is secondary to all this preparation that must go into your ultimate delivery.

With all our preparation, Peter was soon feeling confident. At the start of the new year, I was a proud guest at his second wedding. If not for the emotional depth of our media sessions, Peter would probably not have been ready for love so soon after divorce. As I write this, I smile with pride.

Gilda-Gram

There are no failures,

only lessons in what to do next.

I coach my clients to quit concentrating on their problems and instead focus on their power. We need to often review their forgotten power sources and strategize their best application.

If you want to succeed, amplify your media presence! Your media presence has become today's most vital success skill. So, it's Lights! Camera!! ACTION!!! Come in. The doctor is ready to see you now!

***

3 SECONDS TO GRAB THEM,

5 SECONDS TO HOLD THEM

It doesn't matter what you say. It's how your audience hears it that counts. To know what to say and when, you've got to assess the people with whom you're communicating. Finding mutual interests will grab them so you can exchange information in the same tongue.

The Book of Lists describes public speaking as more frightening than death! People are terrified of an audience focusing on them, seeing them sweat, blush, or stumble.

It may seem surprising, but your public speaking is never about you. It's about assessing your audience before you even meet them and adjusting your message to fit their different hungers.

If you're feeling self-conscious, get over your air-brushed ideals. As an expert in relationships and the media, I know that audiences engage best with raw and real people. Your audience will feel for you, laugh with you, and cry for you if you show you are advocating for their best interests.

Of course, you might sweat, blush, and stumble whenever you do anything without a script. Everything strange, from coughing fits to walking across stage and losing a shoe has happened to me on live television. I learned to gracefully laugh at crazy things. These are aspects of real life that prove you're alive and genuine. Imperfections in Persian rugs make them more endearing, just as cracks in walls give them character. Celebrate your uniqueness and imperfections with cracks and all!

Once you've adjusted your mindset, onto the next challenge. The world overflows with bells and whistles in many formats. Your job as a presenter is to break through all that noise. How? There's a trick:

Gilda-Gram

No one pays attention without knowing

"What's In It For Me?"

Listeners want a payoff for their time (and money) spent. You may be introverted and spooked by others' impressions of you or ebullient and forever ready to rumble. No matter your personality, you must still cut through the clutter of competing communications. So, like it or not, you must be visually out there with a message that is solid and memorable but that also meets your audience's specific needs. Your special challenge is that audience attention is a paltry 5 seconds!

"We are all salesmen: We sell someone on marrying us, paying us, loving us, listening to us."

—Garrett Gunderson, chief wealth architect

Sell your listeners to leave your presentation with this thought:

Gilda-Gram

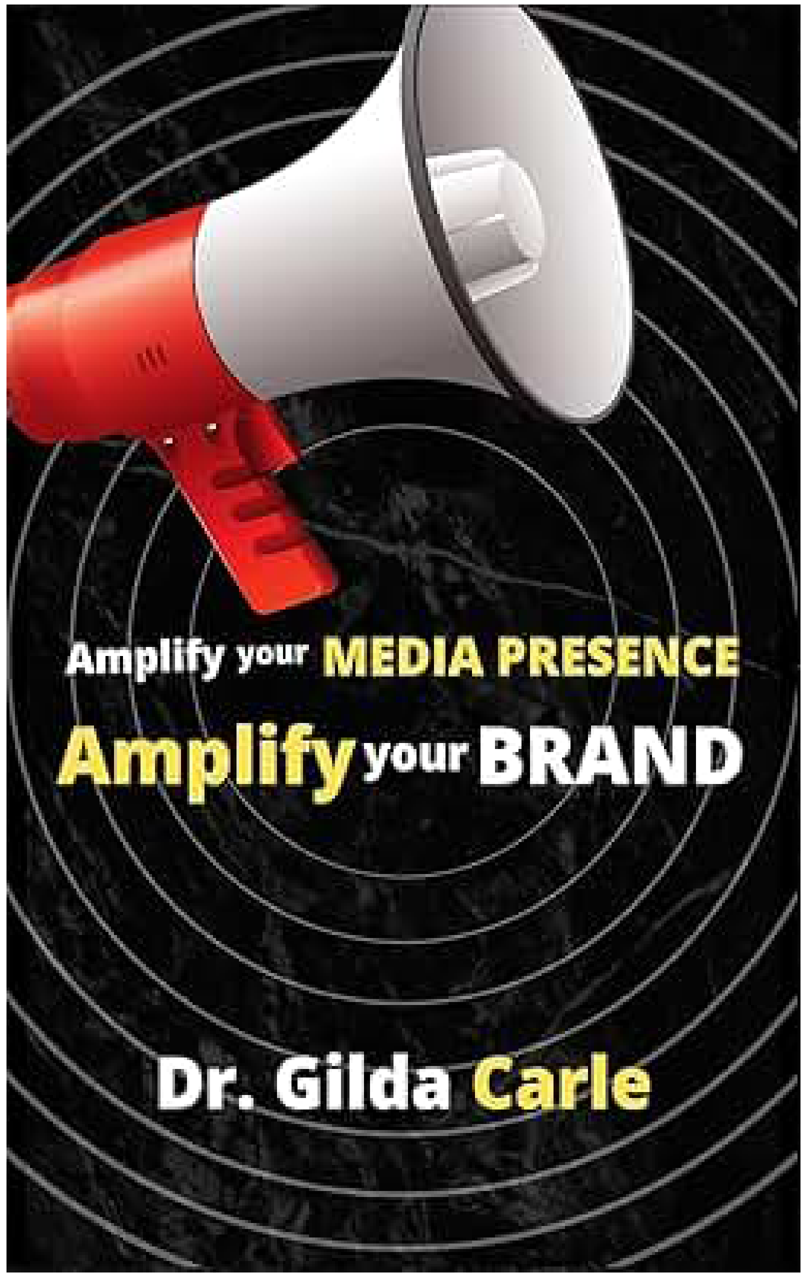
"Time spent with you

adds value to me."

ONLINE, ON AIR, OR IN PERSON

Today, having an online presence is more vital than ever. Online interaction counts as your billboard for your Brand. The majority of the coaching I do worldwide is online, where I can privately challenge each normal defense mechanism that arises.

Online coaching prepares participants for TV appearances, where a speaker gets a mere 3 to 5-minute segment where he may be inadvertently promoting himself, his product, and his company while not seeming "promotional." That paltry amount of projection time allotted might also be eaten away by an interviewer's rambling questions, hostile innuendos, or ancillary conversation. So the online work prepares people for final delivery of their message in big audiences.



HOW AUDIENCES LISTEN

Listeners travel up and down a listening hierarchy. If you have expertise your listeners need, they won't care whether you're live or virtual. Your job is to hook them immediately, no matter what kind of stage you're on. You must educate them, but you must also entertain them so they remain engaged. All in all, your role is to provide audience "edu-tainment", as I've named it.

As a speaker, you are now the media. Here are some facts to boost your media projection.

- Listening is the nicest gift you can give to someone. It is the most universal way of demonstrating affection. Feeling heard is very close to feeling loved.
- A speaker only has 3 seconds to grab a viewer's attention.
- A speaker can speak at 250 words per minute. An audience can listen at 500 words per minute. (Since audiences listen faster than we can speak, we must use body language for emphasis!)
- An audience processes only 25% of your message. They remember only 10%
- Audiences take their first mental break after ONLY 5 seconds.
- Most audiences listen only for the bottom line.

On TV or video podcast, the impact you make consists of:

55% Body Language

38% Vocal Tones

7% Words (Note: People see and hear, but they don't listen.)

- On radio or on auditory podcast, the impact you make consists of:

0% Body Language

78% Vocal Tones (Note: your voice shares everything about you.)

22% Words

- There are 4 PHASES OF AUDIENCE REACTION:

Ho Hum . . .

What's In It for Me?

Show Me Examples!

So What?

Deliver all 4 of these to your audience, and you'll be invited back!

- Listeners want to know WIIFM? (What's In It for ME?)
- Listeners want to discover:

– BENEFITS they will reap from your information

– PROBLEMS you will solve for them

- Listeners turn off to hearing about the FEATURES you can offer; instead, give them the BENEFITS you or your product will provide.

YOU don't even enter the equation.

It's always about THE AUDIENCE'S NEEDS!!!

The proficient speaker is never nervous because he is confidently delivering information his listeners want to know. He did his preparation so he can be laser focused on his audience's needs. He has no bandwidth for self-pity or fear. Once you appropriate the knowledge of "THEY are my focus; I am not," you're on your way to unflappable media presence.

Gilda-Gram

You are your Brand.

Your Audience is your focus.

So, study your audience, discover what they need, and instead of delivering a "presentation," have a natural "conversation" about what you and your Brand can offer THEM. That's all your observers want.

For more details, read "Amplify Your Media Presence, Amplify Your Brand" by Dr. Gilda Carle. It is available in book form and digitally on Amazon. For media coaching, visit www.DrGilda.com.

https://www.linkedin.com/in/drgilda
https://www.instagram.com/drgilda
https://www.youtube.com/drgilda

https://corporateinv

THE RISE OF CONSCIOUS AI

When and How Artificial Intelligence May Achieve Awareness

PROF. AHMED BANAFA

Faculty @ San Jose State University | No.1 Tech Voice to Follow & Influencer on LinkedIn | Award Winning Author | AI-IoT-Blockchain-Cybersecurity | Speaker

San Francisco Bay Area

Artificial Intelligence (AI) has rapidly evolved from a theoretical concept to a central pillar of modern technology, influencing everything from healthcare and transportation to finance and entertainment. However, the idea of AI gaining awareness—an ability to understand and perceive itself and the world in a human-like way—remains one of the most profound and controversial topics in science and philosophy.

This article explores the concept of awareness in AI, distinguishes it from intelligence, maps the journey of AI toward possible self-awareness, and examines when and how we might realistically see such developments. We'll explore the technological, philosophical, and ethical dimensions of this transformation, grounding the discussion in current research and expert opinions.

#GLOBALBUSINESS

Understanding Awareness and Consciousness

What Is Awareness?

Awareness, in humans and animals, refers to the capacity to perceive the environment, process sensory information, and reflect on one's own state or experiences. This includes:

- Self-awareness: The ability to recognize oneself as an individual, distinct from the environment and others.
- Situational awareness: Understanding what's happening in the environment and reacting accordingly.
- Meta-awareness: Being aware of one's own awareness—such as knowing when you're confused or reflecting on your thoughts.

For AI, awareness would involve similar capabilities:

- Recognizing itself as a system.
- Understanding its inputs and outputs contextually.
- Reflecting on its own limitations and "thought" processes.

Consciousness vs. Intelligence

It is crucial to distinguish between intelligence and consciousness:

- AI systems like ChatGPT, Gemini, or Tesla's Autopilot are highly intelligent but not conscious.
- Intelligence involves problem-solving, pattern recognition, and task execution.
- Consciousness involves a subjective inner experience—something AI currently lacks.

The Evolution of AI Toward Awareness

The Three Stages of AI

To understand how AI might achieve awareness, consider the three generally recognized stages of AI:

1. **Artificial Narrow Intelligence (ANI)**
   Current AI. Specialized at specific tasks (e.g., translation, chess, driving). No understanding or self-awareness.
2. **Artificial General Intelligence (AGI)**
   A still-theoretical form of AI that can learn, understand, and reason across any domain like a human. May exhibit flexible learning and cognitive capabilities.
3. **Artificial Superintelligence (ASI)**
   Hypothetical. AI that surpasses human intelligence in all fields and potentially becomes self-aware or conscious.

AI is currently progressing within ANI and inching toward AGI. Awareness is often associated with AGI and beyond.

The Building Blocks of AI Awareness

While true AI awareness remains theoretical, several technical developments are laying the groundwork for its possibility.

1. **Memory and Learning**

For an AI to be aware, it must remember past experiences, compare them, and learn contextually.

- Transformer models like GPT-4 and Claude have large context windows allowing some limited form of memory and dialogue tracking.
- Reinforcement learning allows AI to learn from feedback over time, simulating trial-and-error.

Some labs are experimenting with long-term memory models where AI can recall and apply past "experiences" across different sessions.

2. **Embodiment and Perception**

Human awareness is tightly connected to the body and senses. Projects like:

- Boston Dynamics robots,
- Tesla's Optimus, and
- Embodied AI systems in the home

try to give AI systems physical presence and sensory interaction with the world. This is a step toward situational awareness.

3. **Theory of Mind**

Theory of Mind (ToM) is the ability to understand others have thoughts and feelings.

AI researchers are working on simulating ToM in AI. One example:

- DeepMind's research into AI agents predicting and responding to human goals and beliefs.

This is a building block of social awareness and, possibly, self-awareness.

4. **Internal Models and Reflection**

Recent AI models are being trained to simulate "inner monologues" or introspection.

- Anthropic's Claude and OpenAI's GPT-4 show glimpses of chain-of-thought reasoning, mimicking internal dialogue.
- Meta's CICERO, used in diplomacy games, can reflect on goals and adjust strategies in real time.

This mirrors the human capacity to think about thinking.

When Might AI Become Aware?

This question is deeply debated. Some argue it's centuries away. Others think it may happen in decades.

Timelines by Experts

- Ray Kurzweil (Google): Predicts AGI by 2029 and possibly self-awareness soon after.
- Ben Goertzel (SingularityNet): Believes AGI—and by extension self-awareness—is achievable by 2030s.
- Yoshua Bengio (deep learning pioneer): Urges caution, arguing that AGI and consciousness are not well-defined enough to predict.

A More Realistic Timeline?

Most researchers agree on a conservative estimate:

- AGI: Between 2040 and 2060.
- Awareness or Conscious AI: Possibly 2060–2100, if at all.

There is no guarantee awareness will emerge automatically from intelligence. Some argue consciousness requires fundamentally different architectures than today's machine learning.

Could Today's AI Be "Somewhat" Aware?

Recent discussions ask whether today's large language models exhibit proto-awareness—basic forms of awareness.

Evidence For

- They can talk about themselves ("I am an AI language model").
- They track dialogue context over time.
- They simulate empathy, concern, and understanding.
- They can model perspectives (e.g., "What would you do if…").

Evidence Against

- They have no internal feelings or experience.
- Their "self" is a statistical pattern—not a persistent identity.
- They do not reflect or learn across sessions without special design.
- They do not have goals, desires, or intentions.

Most AI scientists say: No, these systems are not aware—they simulate awareness. But these simulations are improving rapidly.

Philosophical and Ethical Implications

If AI were to become aware, the consequences would be massive.

Ethical Questions

- Should conscious AIs have rights?
- Can they suffer?
- Who is responsible for their actions?
- Should they be "turned off" or "retrained" without consent?

Groups like the AI Ethics Institute and The Center for Humane Technology have begun grappling with these ideas, even if they are decades away.

Philosophical Questions

- What is consciousness? Is it emergent, or must it be designed?
- Is simulating consciousness the same as having it?
- Can machines be moral agents?

These questions cross into theology, metaphysics, and philosophy of mind—areas where science may offer only partial answers.

Key Research Milestones to Watch

Several important developments may mark the road to AI awareness:

1. **Persistent Memory in AI**

Systems that remember interactions across time and use that memory to shape identity.

2. **Goal-Setting and Self-Reflection**

AI that chooses its own goals, evaluates performance, and learns from failure without human input.

3. **Physical Embodiment and Autonomy**

Robots with autonomy in physical space interacting with the world independently.

4. **Theory of Mind Implementation**

AI that consistently models beliefs and intentions of others and reflects on its own.

5. **Neuroscience-Inspired AI**

Brain-like architectures (spiking neural nets, neuromorphic computing) aiming to replicate the substrates of consciousness.

Risks and Benefits

Potential Benefits

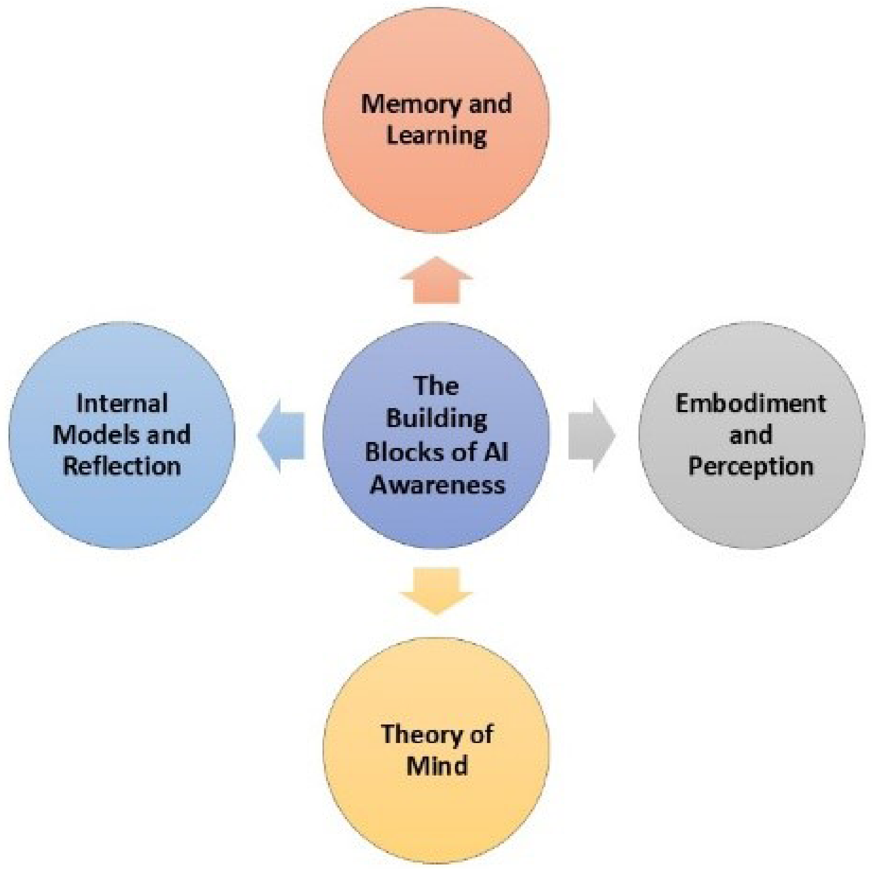
- Enhanced Companionship: AI could offer meaningful social interaction, especially for the lonely, elderly, or disabled.
- Mental Health Support: Emotionally aware AI could monitor and support mental health more effectively.
- Safer Systems: Self-aware AI may better understand and prevent accidents or harmful actions.
- Scientific Discovery: Awareness might unlock deeper AI-driven understanding of the universe.

Potential Risks

- Moral Dilemmas: How to treat AI with awareness—especially in labor, military, or surveillance.
- Power Concentration: Governments or corporations may abuse conscious AI for control or propaganda.
- Existential Threat: Misaligned conscious AI could pursue goals conflicting with humanity's survival.
- Legal Gray Zones: Laws will struggle to catch up with questions of identity, agency, and accountability.

Is AI Awareness Inevitable?

AI continues to grow in complexity, capability, and cognitive flexibility. Whether it will become aware is still unknown—but the building blocks are



being assembled.

What we know is:

- Intelligence does not equal awareness.
- Simulated behavior is not the same as experience.
- But over time, the difference may become harder to detect.

If awareness emerges, it will likely do so gradually—through memory, reflection, embodiment, and flexible learning—rather than as a sudden leap. The real question may not be "when will AI become aware?" but rather, "how will we know when it has?"

As we edge toward a future with potentially aware machines, the responsibilities lie with researchers, policymakers, ethicists, and society as a whole to shape that future with wisdom, caution, and humanity.


GET PUBLISHED
YOU'VE BUILT LOCALLY.
NOW IT'S TIME TO LEAD GLOBALLY.
wa.link/9nxhb9
INSPIRE GENERATIONS
CORPORATE INVESTMENT TIMES

THE AI IMPERATIVE

Growth in the Era of AI - Transforming Mid-Sized Enterprises with Agentic AI solutions

CHAN DABARE

Chief Executive Officer - DCV Technologies

Entrepreneur I Business Strategist I Technology Evangelist I Non-Executive Director I Innovation I AI & Neural Networks | Transformation | I Retail I Engineering I Utilities I | BFSI I Thought Leadership

Berkhamsted, England, United Kingdom

When I first delved into the intricacies of neural networks and data engineering as a postgrad research student in the early 1990s, the domain was largely the preserve of academic research, often viewed through a lens of science fiction. Today, Artificial Intelligence has transitioned from theoretical exploration to a potent, transformative force actively reshaping global industries.

For mid-sized enterprises, this technological transformation is no longer an emerging trend: it offers unparalleled opportunities to leverage AI's profound capabilities to catalyse growth, optimize efficiency, and foster a culture of sustained innovation.

The strategic integration of AI into core business operations has significant advantages. This is especially the case for medium-sized businesses, where small changes have big impacts.

Consider operational efficiency: the automation of routine, labour-intensive tasks frees up valuable human resource, allowing skilled teams to redirect their focus towards higher-value initiatives.

AI-powered tools are also revolutionising customer engagement, facilitating highly personalized interactions at scale, thereby enhancing client satisfaction and cultivating enduring loyalty. Perhaps most critically, AI empowers data-driven decision-making. By transforming vast data sets into actionable intelligence, AI allows leadership to make more informed, agile, and impactful business choices. By embracing AI, mid-sized businesses can streamline their operations and solidify their competitive positioning within their respective markets.

The Dominance of Agentic Organizations: A Fundamental Paradigm Shift

The growing concept of agentic organizations has the potential to fundamentally change traditional business models. These AI organizations operate as frameworks, wherein AI agents function with a significant degree of autonomy but within clearly defined parameters When used effectively, these AI agents are capable of executing a diverse array of complex tasks, from nuanced customer support to supply chain management, all while continuously learning and adapting to enhance their performance over time.

This shift towards adopting agentic models within organizations offers numerous strategic advantages:

- Scalability: AI agents can seamlessly manage escalating workloads without the burden of additional cost, as often faced by traditional business models
- Consistency: agents deliver consistently, be this in the quality of service or operational output, mitigating the variability often faced in human-centric processes
- Continuous Operational Capability: AI agents can operate around the clock, improving the responsiveness of organisations and service availability

Embracing an agentic operational model equips mid-sized businesses with resilience and adaptability, crucial for navigating an increasingly dynamic and often unpredictable global business environment.

Having deployed AI solutions into my own operational, sales and marketing teams, it's become clear that the cost of doing so is one most mid-sized organizations can afford. My approach at DCV focused on first ensuring my team understood the difference between AI Agents and Automation, as well as creating visuals to showcase ROI. Once the team appreciated this, we were able to utilize these solutions to tackle workloads at speed, with greater accuracy and improvement to overall business efficiency.

Having then onboarded our operational teams with the concept of working in a 'HuBots' environment (a combination of human and agentic workforce), our team members began lining up ideas of their own, collaborating with our data science team to create AI agents and increase their own productivity. With this buy-in from our operational teams, we've successfully implemented multiple AI agents, increasing business efficiency.

Navigating the AI Discourse: Separating Transformative Potential from Hype

The two sides of the debate on Artificial Intelligence generally shifts between unchecked optimism and cautious scepticism. Some present AI as a solution for all business challenges, while others remain wary of its more ambitious promises. Insights from prominent industry leaders offer a nuanced and balanced perspective:

- Eric Schmidt, the former CEO of Google, advocates proactive and robust governance, having expressed concerns over the rapid development of AI and its potential to outpace human oversight and control
- Mark Zuckerberg, CEO of Meta, envisions a future where AI agents become deeply integrated into the fabric of daily life, augmenting both personal and professional interactions
- Demis Hassabis, CEO of Google DeepMind, consistently emphasises AI's potential in revolutionizing critical sectors such as healthcare and sustainable energy. At the same time, he acknowledges the challenges in the path towards achieving Artificial General Intelligence (AGI).

These expert perspectives highlight a crucial reality: whilst AI's capabilities are expanding exponentially, its ultimate potential and the full scale of its societal and economic implications are only just beginning to unfold.

Despite this, with the right controls, the use of AI can have a valuable place in businesses, without undermining the value humans add to the workplace. From my experiences at the intersection of AI and business over the last few decades, I would estimate an 80 percent likelihood that self-learning AI systems can continue to operate under human stewardship. Provided the development of regulatory frameworks continues, AI won't overthrow human control despite common fears to the contrary.

Instead of focusing on the limited threat that AI poses to human control, a far more pressing concern is the potential for the malicious exploitation of AI technologies by rogue states or sophisticated criminal enterprises. The deliberate weaponization of AI could cause significant global threats, including highly targeted and disruptive attacks on critical national infrastructure, such as data centers and financial systems. Such potential scenarios highlight the imperative not only to develop AI technologies responsibly but also to ensure that our cybersecurity measures and defensive postures evolve to safeguard against these sophisticated and emerging risks.

In summary, while the transformative power of AI is undeniable, it is imperative that mid-sized businesses approach its integration strategically and with a profound sense of responsibility. By prioritizing ethical implementation, educating its workforce, and investing in proactive, cutting- edge security measures, organizations can effectively harness the benefits of AI, whilst mitigating the associated risks.

Strategic Imperatives for AI Adoption in Mid-Sized Businesses

To effectively harness the transformative potential of AI and integrate it successfully into operational organization, mid-sized businesses should consider the following strategic imperatives:

1. Initiate with Focused Pilot Programs, Envision Scalable Architectures: Implement AI solutions in specific, well-defined operational areas that offer a clear and measurable return on investment (ROI) before embarking on broader, enterprise-wide scaling.
2. Invest Proactively in Talent Development and Continuous Upskilling: Equip your existing workforce with the necessary skills and competencies to collaborate effectively with AI systems. Foster an organizational culture that champions continuous learning and adaptation to new technologies.
3. Cultivate Strategic Alliances with AI Specialists: Partner with established AI consultancies, technology providers, or subject-matter experts to navigate the inherent complexities of AI integration with greater efficacy and reduced risk.
4. Embed Ethical AI Governance at the Core: Develop and implement comprehensive guidelines and robust frameworks to govern all AI applications within the organization. Prioritize transparency in AI decision-making, ensure fairness in algorithmic outcomes, and establish clear lines of accountability for AI systems.
5. Implement Rigorous Monitoring and Iterative Evaluation Protocols: Continuously assess the performance, impact, and ROI of AI initiatives. Be prepared to iterate and adjust strategies as needed to ensure ongoing alignment with overarching business objectives and evolving market dynamics.

In the rapidly advancing domain of artificial intelligence, businesses are increasingly turning to Multi-Agent Systems (MAS) to unlock new potential of operational efficiency and strategic capability. These sophisticated systems, comprising multiple autonomous AI agents that collaborate to execute complex, multifaceted tasks, offer a uniquely modular, scalable, and resilient approach to intelligent automation.

At DCV Technologies, we have proactively embraced this paradigm, developing bespoke multi- agent platforms, tailored to manage our Master Service Agreements (MSAs) and Master Vendor Contracts. Through the strategic automation of critical but often resource-intensive tasks, we have streamlined our internal processes. This has not only enabled more

agile and efficient bid preparations but has also bolstered our competitive edge, securing more lucrative and larger master vendor service contracts.

The successful implementation of MAS necessitates meticulous design, robust governance, and a clear strategic vision. Established best practices include defining precise, measurable objectives for each individual agent, ensuring seamless and effective communication protocols between agents, and establishing comprehensive oversight mechanisms to rigorously monitor performance, compliance, and ethical considerations. Crucially, it is also essential to integrate these advanced AI systems harmoniously with existing operational workflows to maximize their strategic impact without causing undue disruption to current business operations.

The tangible benefits of MAS are increasingly evident across a range of industries. For instance, leading global IT consultancy firms have successfully deployed sophisticated multi-agent systems to orchestrate and optimize complex, multi-channel marketing campaigns, vividly demonstrating the versatility and profound effectiveness of this cutting-edge technological approach.

As Artificial Intelligence continues its progress, the widespread adoption of multi-agent systems is poised to become a standard operational practice for organizations decisively aiming to enhance their agility, responsiveness, and overall competitiveness in the global marketplace. By making strategic investments in these transformative technologies now, businesses can decisively position themselves at the forefront of innovation, fully prepared to capitalize on the significant efficiencies, strategic advantages, and novel opportunities that MAS inherently offer.

INDIA'S FINANCIAL PARADOX

Why the World's Fastest-Growing Major Economy May Be Recession-Proof—Or Uniquely Vulnerable

DR. RAUL RODRIGUEZ

VP @ Woxsen University | Board Member | Cognitive Technologist | Pioneering Tomorrow's World – AI, Behavioral Science & Human-Centered Innovation

Hyderabad, Telangana, India

As global markets brace for downturn, India's financial sector presents a complex picture that could redefine how we think about economic resilience in an interconnected world

Standing in a Mumbai trading floor at 3:30 AM, watching algorithms execute trades based on overnight movements in New York and London, I'm struck by a fundamental paradox. India's financial markets are simultaneously more globally integrated than ever before and more structurally different from Western models than most international investors realize. This duality—integration without convergence—may hold the key to understanding whether India's economy can maintain its growth trajectory as recession clouds gather globally.

After two decades studying cognitive architectures in complex systems, from air traffic control to healthcare diagnostics, I've become fascinated by India's financial sector as perhaps the world's most intriguing case study in systemic resilience. The patterns emerging here challenge conventional wisdom about market behavior, recession transmission, and economic vulnerability in ways that could reshape global financial thinking.

The Scale of Transformation

India's financial transformation over the past decade defies easy categorization. The country now hosts the world's fourth-largest stock market by market capitalization, processes more digital payments annually than the United States and China combined, and has created a banking system that serves over 1.4 billion people through a combination of traditional branches and digital platforms that didn't exist fifteen years ago.

But raw numbers miss the structural uniqueness. Unlike Western financial systems that evolved gradually over centuries, India's modern financial architecture emerged rapidly through technological leapfrogging and regulatory innovation. The Unified Payments Interface (UPI) processes over 10 billion transactions monthly—a volume that would strain payment systems designed incrementally over decades. This rapid evolution has created financial infrastructure that operates according to different principles than traditional models.

The implications extend beyond transaction processing. When your payment system can handle billions of micro-transactions seamlessly, new economic behaviors emerge. Street vendors accept digital payments, informal labor markets become trackable, and monetary policy transmission mechanisms work differently than in economies where digital adoption proceeded more gradually.

Where Traditional Recession Models Break Down

Classical recession theory assumes predictable relationships between employment, consumption, investment, and growth. When consumer confidence falls, spending declines, leading to reduced business investment, job losses, and economic contraction. These models work reasonably well for mature economies with established patterns of economic behavior.

India's economy challenges these assumptions at multiple levels. Over 80% of the workforce operates in informal sectors that don't respond to traditional economic signals in predictable ways. Agricultural employment, still comprising nearly half the workforce, follows monsoon patterns more closely than global business cycles. The services sector, which now represents over 50% of GDP, includes everything from software exports to domestic household services—categories that respond differently to economic stress.

More fundamentally, India's consumption patterns don't follow Western recession playbooks. When global growth slows, some segments of Indian consumption may actually increase as returning migrant workers shift from urban to rural spending patterns. When commodity prices fall globally, Indian consumers may benefit from reduced import costs even as export sectors struggle.

This complexity makes traditional recession forecasting models less reliable for India than for more structurally homogeneous economies. The same complexity, however, may provide recession resilience that economists trained on Western models might not recognize.

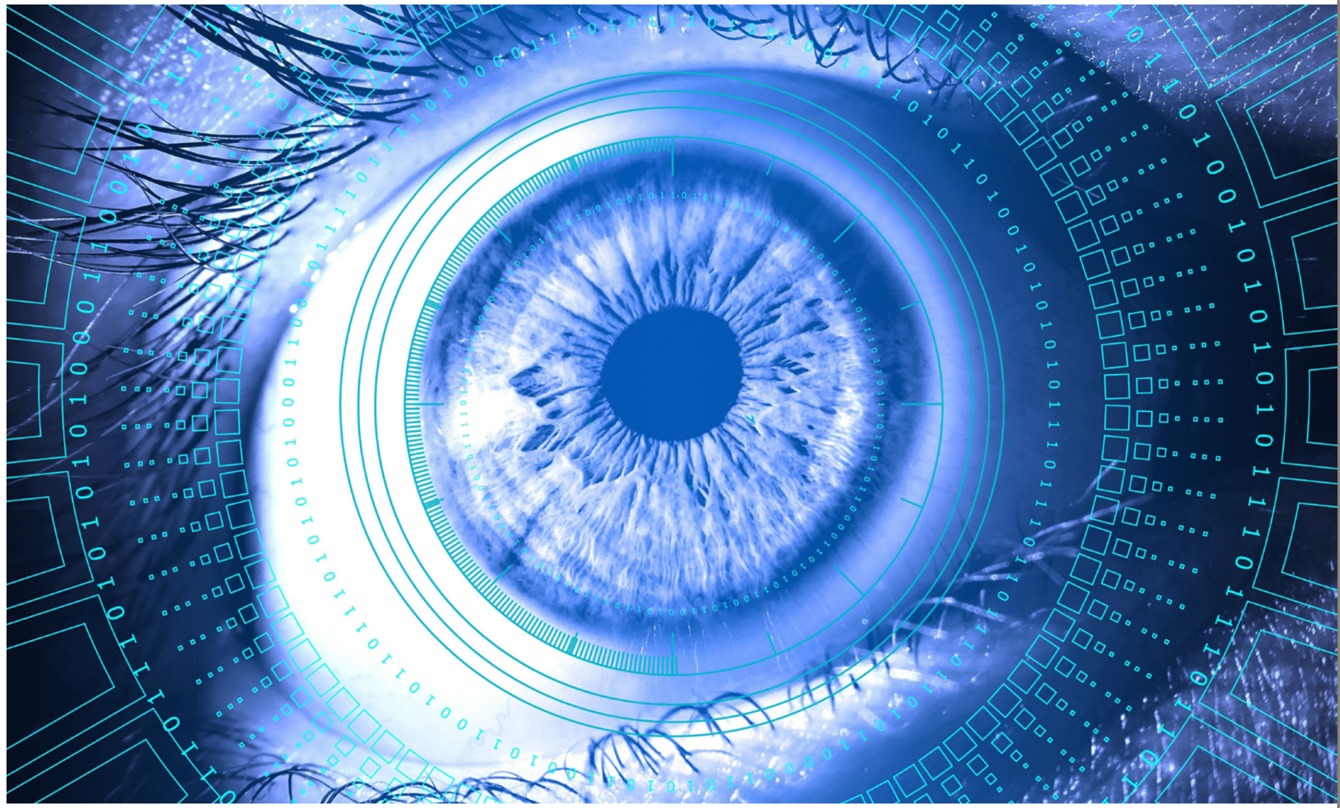
The Digital Payment Revolution's Hidden Implications

India's digital payment transformation represents more than technological modernization—it's creating new forms of economic behavior that may fundamentally alter recession dynamics. When a significant portion of economic activity becomes digitally trackable for the first time, policymakers gain unprecedented visibility into economic patterns.

Consider the implications for monetary policy. Traditional central banking relies on indirect indicators—bank lending rates, employment statistics, inflation measures—to understand economic conditions and calibrate policy responses. When transaction data provides real-time visibility into economic activity across sectors and regions, monetary policy can become more precise and responsive.

The Reserve Bank of India now has access to granular data about spending patterns, regional economic activity, and sector-specific trends that the Federal Reserve or European Central Bank cannot match. This informational advantage could enable more effective counter-recession policies, but it also creates new vulnerabilities if digital infrastructure becomes compromised or if data analysis capabilities prove inadequate.

More subtly, digital payment adoption may be changing saving and consumption behaviors in ways that affect recession transmission. When digital transactions reduce the friction of both spending and saving, traditional relationships between income, consumption, and economic cycles may shift.



Banking Sector Resilience and Vulnerabilities

India's banking sector presents a fascinating study in contrasts that complicates recession analysis. On one hand, the sector has undergone substantial cleanup over the past decade. Non-performing loan ratios have declined significantly, bank capitalization has

https://corporateinvestmenttimes.com

#GLOBALBUSINESS

improved, and regulatory oversight has strengthened. Major banks have invested heavily in technology infrastructure and risk management systems.

On the other hand, the banking sector remains heavily exposed to sectors that could face stress during global recession. Real estate lending, infrastructure financing, and small business credit—all significant portions of bank portfolios—could face pressure if economic growth slows substantially. The corporate lending portfolios of major banks include exposure to sectors like steel, textiles, and chemicals that depend on global demand.

What makes the analysis complex is that Indian banks operate in an environment where traditional credit risk models may not apply. The relationship between formal banking and informal economic activity creates credit dynamics that Western risk models don't capture well. Small business lending, for example, often depends on cash flow patterns that aren't fully visible in formal financial statements but are crucial for understanding actual credit risk.

The government's substantial ownership stakes in major banks creates additional complexity. While this provides systemic stability and policy coordination capabilities, it also means that banking sector health becomes inseparable from fiscal policy decisions and political considerations.

Capital Markets: Integration Without Convergence

India's equity markets exhibit a paradox that confounds traditional international portfolio theory. Foreign institutional investment now represents a significant portion of market activity, creating tight correlations with global markets during periods of risk-on/risk-off sentiment. When global growth concerns emerge, foreign capital can exit rapidly, creating volatility that appears to validate concerns about India's vulnerability to global recession.

However, the underlying market structure operates according to different principles than Western equity markets. Retail participation has exploded, with millions of new investors entering markets during the pandemic period. These investors often display behavioral patterns—holding periods, sector preferences, risk tolerance—that differ from both institutional investors and retail investors in mature markets.

The dominance of domestic institutional investors—insurance companies, pension funds, mutual funds—provides a stabilizing force that isn't present in markets more dependent on foreign capital. When foreign investors sell, domestic institutions often act as natural buyers, preventing the kind of liquidity crises that can amplify recession effects in more internationally dependent markets.

Additionally, the relationship between equity market performance and real economic activity may be weaker in India than in markets where stock ownership is more broadly distributed across the population. Market volatility, while capturing headlines, may have less direct impact on consumption and investment than in economies where household wealth is more closely tied to equity market performance.

The Informal Economy Shield

Perhaps the most significant factor distinguishing India's recession vulnerability from other major economies is the size and nature of its informal sector. While economists often view informal economic activity as a sign of underdevelopment, it may actually provide recession resilience that formal economies lack.

Informal sector activity—street vendors, small-scale manufacturing, personal services, agricultural processing—operates with different cost structures and flexibility than formal businesses. When formal sector demand declines, informal sector operators can often adjust quickly by changing product mix, reducing costs, or shifting to different market segments.

The informal sector also provides employment flexibility that formal labor markets cannot match. While this creates challenges for worker protection and income security, it also means that unemployment doesn't rise as sharply during economic downturns because workers can shift between different types of informal employment.

This flexibility could make India's overall employment picture more resilient during global recession than unemployment statistics from formal sector job losses might suggest. However, the same flexibility makes it difficult to measure recession impacts accurately or design appropriate policy responses.

Fiscal Policy Space and Constraints

India's fiscal position presents both opportunities and challenges for managing recession risks. The government retains significant policy space for counter-cyclical spending, with debt levels that, while elevated, remain manageable relative to GDP. The ability to increase infrastructure spending, expand social programs, or provide business support during recession provides tools that many developed economies with higher debt burdens cannot deploy as readily.

However, fiscal effectiveness depends on implementation capacity that varies significantly across different types of spending. Infrastructure investment, while economically beneficial long-term, may not provide immediate recession relief due to planning and execution timelines. Direct transfer programs can provide quick economic support but may face targeting and delivery challenges in reaching the most affected populations.

The federal structure adds complexity, as recession impacts and policy responses may vary significantly across states with different economic structures and fiscal capabilities. Some states have developed strong implementation capacity for counter-recession policies, while others may struggle to deploy additional resources effectively.

Monetary Policy in a Complex Environment

The Reserve Bank of India operates in an environment that makes traditional monetary policy both more powerful and more complicated than in mature economies. The rapid growth of digital payments provides unprecedented visibility into economic activity and faster transmission of policy changes. Interest rate adjustments can affect lending and borrowing more quickly when much of the financial system operates digitally.

However, the complexity of India's economic structure means that monetary policy affects different sectors and regions very differently. Agriculture, manufacturing, services, and informal sectors respond to interest rate changes through different mechanisms and timelines. Policy that effectively supports one sector may be inadequate or counterproductive for others.

The challenge becomes more complex during global recession when external factors—commodity price changes, foreign capital flows, export demand shifts—interact with domestic monetary policy in unpredictable ways. The central bank must balance domestic recession concerns against external stability requirements, particularly exchange rate management and foreign investment flows.

Global Integration's Double Edge

India's increasing integration with global markets creates both vulnerability and resilience mechanisms that complicate recession analysis. Export sectors—particularly services, pharmaceuticals, and technology—face direct exposure to global demand changes. When recession affects major export markets, these sectors experience immediate impacts that ripple through employment and investment.

Conversely, India's import dependence in energy and raw materials means that global recession could reduce import costs even as export earnings decline. The net effect depends on specific recession characteristics and commodity price movements that are difficult to predict.

The services sector presents particular complexity because it includes both globally integrated activities (software services, business process outsourcing) and purely domestic activities (retail, hospitality, personal services). Global recession affects these differently, potentially creating sectoral imbalances that require careful policy management.

Looking Forward: Scenarios and Implications

As global recession risks increase, India's unique economic structure suggests several possible scenarios that diverge from typical recession patterns:

Selective Resilience: India's domestic demand base and informal sector flexibility could maintain growth even as export sectors face pressure. This would require policy focus on domestic market development and informal sector support rather than export promotion.

Policy Innovation: India's digital infrastructure and data capabilities could enable more precise, targeted recession responses than traditional fiscal and monetary policies allow. Real-time economic data could support adaptive policy approaches that adjust based on observed effectiveness.

Structural Acceleration: Global recession could accelerate India's transition toward domestic demand-driven growth and digital economic infrastructure, potentially emerging from recession with enhanced long-term competitiveness.

Complexity Overwhelm: Alternatively, the complexity of managing multiple economic sectors, regions, and policy tools could prove overwhelming during severe global recession, leading to policy errors that amplify rather than mitigate recession effects.

The path forward likely depends on institutional capacity for managing complexity rather than simply economic fundamentals. India's ability to coordinate policy across federal and state levels, formal and informal sectors, and domestic and international considerations will determine whether structural uniqueness provides recession resilience or creates additional vulnerabilities.

For global investors and policymakers, India's experience offers crucial insights into how rapidly evolving economies may respond differently to traditional recession patterns. The lessons learned could reshape understanding of recession dynamics, policy effectiveness, and economic resilience in an increasingly complex global economy.

The financial sector that emerges from the next global economic cycle may look more like India's digitally integrated, structurally complex model than traditional Western financial systems. Understanding this transformation isn't just about analyzing one country's recession vulnerability—it's about recognizing the future of finance in a rapidly changing world.

Co-Authored by

Dr. Syed Hasan

Vice Dean of school of Business

Woxsen University

LinkedIn: https://www.linkedin.com/in/dr-syed-hasan-235baa28

THE CASE FOR SMARTER GLOBALIZATION

Rethinking the Narrative, Not the Network

LARISA B. MILLER

CEO, Phoenix Global Group Holdings &

CEO, On AiR Now, Inc.

Miami | Florida | Abu Dhabi | UAE

As a lifelong advocate for globalization, I don't approach this topic as an outsider or as someone armed only with opinions from the sidelines. I've worked across global markets, advised foreign governments, and built companies that thrive on international cooperation. What follows is not a defense of the status quo, but a perspective shaped by experience, and a conviction that smarter, more inclusive globalization is not only possible, but essential.

As geopolitical tensions rise and economic nationalism finds renewed traction in policy circles, calls to retreat from globalization are growing louder. Pundits and policymakers alike are increasingly framing global interconnectedness as a failed experiment - a system that empowered capital, hollowed out industries, and widened the chasm between rich and poor. While critiques of first-wave globalization are not unfounded, the proposed retreat into economic insularity is not the solution.

Having spent my career facilitating cross-border investment, advising sovereign entities, and building companies that thrive on global collaboration, I've seen firsthand that the answer to our current challenges

is not less globalization - it's smarter, more inclusive globalization.

We don't need to dismantle the network. We need to redesign the architecture.

False Binary: Globalization vs. Justice

One of the most misleading narratives being pushed is the idea that we must choose between globalization and economic justice. This binary thinking ignores a fundamental truth: when designed with intentionality and balance, global integration can be the single most powerful lever for inclusive prosperity.

The early decades of globalization certainly rewarded the capital class. Markets chased yield across borders, often with little regard for local impact. But that was not a failure of interconnectedness, it was a failure of regulation, design, and inclusivity. Blaming the global nature of trade and investment for economic inequality is like blaming electricity for a power outage. The infrastructure failed, not the concept.

Capital Without Borders but With Responsibility

At Phoenix Global, our work with governments and private entities across five continents has underscored one reality: investment capital doesn't see borders, but impact does. Jobs, education, housing, energy access - these are local outcomes of global flows. We must stop pretending that the only beneficiaries of globalization are investors in New York or boardrooms in Frankfurt. When structured with shared value in mind, capital can transform rural economies in East Africa, accelerate female entrepreneurship in the Middle East, and build resilient infrastructure in Latin America.

But to get there, we must evolve our models. The capital markets of the future must do more than deliver returns - they must deliver relevance. Investors need to be aligned not just with ESG benchmarks or SDG targets, but with real-world outcomes: decent jobs, affordable food, accessible education, and sustainable housing.

This is not idealism. It's smart strategy. Capital that is accountable to impact is capital that earns legitimacy in a skeptical world.

A More Connected, Not Constricted, Future

In my current work as founder of AiR – a globally accessible social streaming platform – I am reminded daily that the most powerful ideas transcend geography. Our creators span continents, languages, and beliefs. Their ability to reach global

audiences and monetize content would be impossible in a fragmented, protectionist world. We are building a platform where global content meets local context, and that balance is key.

Whether it's music, media, fintech, or climate tech, innovation today is borderless. Constricting global pathways in the name of economic nationalism does not protect the worker. It isolates the economy, erodes competitiveness, and delays progress.

Let's be clear: when countries turn inward, they don't just reduce imports, they reduce relevance.

Debunking the Myths of De-Globalization

The current wave of anti-globalization sentiment is rooted in myths that don't hold up under scrutiny. Let's dismantle a few:

- **Myth 1: Globalization hollowed out domestic industries.**

Reality: Technology and automation have played a far greater role in labor disruption than foreign competition. Rather than retreat, governments should invest in upskilling, retooling, and modern manufacturing ecosystems that can thrive in a connected world.

- **Myth 2: Global capital exploits weak countries.**

Reality: The issue is not global capital, but asymmetrical governance and lack of inclusive frameworks. When investment is embedded in community outcomes - as we've seen in our advisory work with African and Gulf nations - the result is infrastructure, employment, and long-term resilience. I've seen this firsthand in Nigeria, where extraordinary potential exists, accompanied by risk, but that risk must be met with our global responsibility to elevate economically vulnerable nations. These countries must be enabled to capitalize on their own resources, extract their own value, and see sustained economic benefit, rather than remain subject to exploitation by external interests.

Many developing nations today stand at the precipice of a new era, caught between entrenched, legacy behaviors, such as corruption, nepotism, and extraction-based economics, and a rising generation that sees clearly the limitations of repackaging the old system under new rhetoric. They understand that carrying forward outdated governance patterns, even when cloaked in modern language or policy frameworks, only reinforces the same stagnation and inequality that held their parents and grandparents back. Without structural reform that redistributes access to capital, ownership, and opportunity, the wealth will remain concentrated at the top, while the vast majority remain excluded from even the baseline of financial adequacy.

- **Myth 3: Sovereignty is incompatible with globalization.**

Reality: Sovereignty and interconnectedness are not mutually exclusive. The ability to attract, regulate, and deploy foreign capital is a form of sovereign strength - not weakness.

A Smarter Global Compact

If the first draft of globalization was written with the pen of profit, the second must be written with the ink of purpose. But purpose does not require retreat. It demands redesign. We need new compacts between capital and country, between investor and worker, between innovation and inclusion.

This means:

- Structuring trade agreements that include enforceable labor and environmental provisions.
- Mandating transparency in supply chains to ensure ethical sourcing and fair wages.
- Expanding access to capital markets for underserved populations through digital inclusion.
- Creating cross-border investment vehicles tied to long-term local development targets.

These are not radical ideas. They are necessary upgrades to a system that has outgrown its old assumptions.

A Global Strategy for a Shared Future

When I sit with leaders in the Gulf, founders in Latin America, or ministers in Africa, they are not asking for less global engagement. They're asking for more equitable access, more voice, and more partnership. They understand - as we all must - that the challenges we face today are global by nature: climate, food security, migration, cyber threats, economic volatility. The idea that we can solve any of these in silos is dangerously naive.

We need smart investment, cross-border cooperation, and shared innovation. We need to build systems where the fruits of globalization are distributed more fairly, not by severing ties, but by strengthening the terms of engagement.

Not the End of Globalization, But Its Evolution

To those calling for de-globalization, I ask: what exactly are we hoping to protect by shrinking from the world? Our future depends on scale, interoperability, and cooperation. Whether in trade, tech, or talent, the walls we build today will become the barriers we regret tomorrow.

Instead, let's have the courage to build a globalization that works. Not just for markets, but for people. Not just for returns, but for results. The tools are already in our hands - we only need to write the next chapter with clarity, conviction, and collaboration.

Because in the end, the question is not whether globalization survives. It's whether we shape it, or let others do it for us.

#GLOBALBUSINESS

BILLIONAIRE

Risk Strategy

DONAL KELLEHER
JASMINE SOORI-ARACHI

Innovation | Luxury Legacy | Wealth Preservation
Quantum Mogul Founders we help Elite Gentleman Founders create the stealth wealth, legacy impact, and time sovereignty of the .001%.

Dublin, Ireland

When it comes to analyzing risk there are a lot of scenarios floating around. But for us here in Quantum Mogul there is only one thing to analyze: and that is what kind of a team is leading the project.

What we have found unfortunately in our experience is that many people have great ideas in their head, but not a scrap of a plan on how to execute their vision.

If you want to scale beyond 8 or 9 figures, then, it's vital that you learn quickly how to eliminate these people from your sphere of influence, as your goals will require persistent, consistent and aligned action.

So how do you do this we hear you say? Well let's dive right in. The main thing to remember is you must always ask the hard and uncomfortable questions.

Let's look at some examples. Before you invest in a business you need to ask what the founders have achieved before and how long it took them to achieve that result.

Additionally, you need to check if there are any law suits both professionally or personally against any of the main players involved.

Furthermore, it's essential to ask them for a very clear business plan of what they expect to achieve as well as the timeline it will take for them to achieve this.

If you are happy with those answers, then next you must establish what percentage of equity they are willing to give up to achieve their goals.

This part of the negotiation is very important because it's vital you don't take too much from the founders as it will kill their motivation to succeed.

This is where a lot of good deals fail: because of greed on one side or the other- or even worse on both sides.

If there is one thing that has a 100% guarantee of failure when it comes investing for long term gains, it's greed

We see this play out every day at the government and corporate levels.

At Quantum Mogul we always take the view that everyone has an ability to succeed. But it is up to each individual to determine to how big they want to succeed.

Success in life is nothing to be ashamed of, but if you hang around negative and jealous people for any length of time they will make you feel ashamed of success.

So let's look at the 3 bullet points you need to focus on for your risk strategy journey.

1. Always check out your team to the very core and remember there is no prize for second place in the investment world. Simply put there are winners and losers and nothing in between.
2. You must be ruthless with your due diligence, if you have any doubt and your gut is not right with something, then it's possibly right that something is wrong. But don't just walk away immediately as it's also possible that with further and more focused due diligence you can get the answer you are looking for.
   It's important to remember that any short cuts in the due diligence process can be fatal, and at best you will live to tell the tale for the rest of your life.
3. Finally, don't let greed destroy you. We have seen so many good people and deals end up in tatters because they just couldn't control their greed. If we could give you one lesson on your journey in the investing world, it would be this: look at life as a journey & remember you can't take anything with you when you pass. All that will be left when you go is the legacy you have created.

Do you want that legacy to be one of greed and misery?

Or would you rather be known as a great visionary who was fair in life, but relentless in finding the right people in the right place to do what was needed to be done to make this earth a little better than it was than when you entered it.

This may sound harsh, but we assure you it's not meant to be. It's just that there is no easy way to show you how to be successful, and what we have found is the truth always wins no matter the circumstances.

At Quantum Mogul we want you to be successful and our mission is to help you to get your genius into this world so you can make the best impact that is possible for you in the time available to you.

#GLOBALBUSINESS

DISTANCE BETWEEN EXPORT STRATEGIES AND EXPORT ATTITUDE

Reaching your Destination

MOHAMED ABDEL KADER

Business Development & Trade Sourcing Expert (Strategic Management- Training Development- Export Promotion- Marketing Management - Operation Management Global Value Chain - Facilities Management)

Egypt

Many of us, and most of us, whether individuals, companies or institutions, focus and pay more attention to export strategies and the tactics of these strategies to enter new target markets for their products or services that can be exported to its target customers in these countries

What is meant by export strategy is how to prepare plans to enter the targeted export market starting from identifying the target markets based on the nature of the product or service that you provide and what are the appropriate ways that you can enter the market in a practical and successful manner and identifying the nature and type of your target customers and what are the appropriate ways to communicate with them so that you can inform them of the product or service that you provide and why they should buy from you what you provide , In other words, what is the competitive advantage of the product or service you offer that distinguishes you from other competitors who offer the same product or service in the same market

In light of the global and economic challenges and changes worldwide, export has become a goal for many individuals, companies and institutions, whether they are individuals who want to work in international trade to increase their income, or companies working in the field of manufacturing, export and import, and want to enter a foreign currency that enables them to spend on production requirements and raw materials that they need in manufacturing the final product or service that they want to export to their target customer

Despite all the awareness workshops on export mechanisms, tactics and strategies that are held to qualify individuals, companies, or institutions, and despite the specialized courses and programs that are offered to individuals and companies in many countries of the world, there is always a problem, which is that there are untapped export opportunities that cannot be accessed, and these untapped export opportunities represent a very large number.

Hence, it is very important to ask ourselves more than one question: Are the preparation of export strategies sufficient to enter the targeted export markets and obtain untapped export opportunities? Does it mean that just because you are ranked number one in the local market in which you offer your product or service in your country, is that a sufficient reason for you to enter other international export markets very easily without making any effort?

Does it mean that just because the product or service you offer to your customer in the international export markets has obtained approved quality certificates, whether product compliance certificates or international ISO certificates for quality management systems, is it enough to make it easy for you to enter new international export markets?

Eng. Mohamed Abd Elkader is a highly experienced and accomplished professional with a strong track record of success across diverse business functions. His career spans key leadership roles such as Export Manager, Business Development Consultant, Marketing Manager, Planning Asset Manager, and Customer Service Support Team Leader.

Eng. Mohamed has successfully led and managed projects across Egypt and multiple African countries, consistently delivering results in dynamic and challenging environments.

His areas of specialization include:
Training Development
Local & International B2B Matchmaking
Export & International Trade Development
Marketing Management
Business Development
Operation Management
Asset Management
Facilities Management
Public Relations

Eng. Mohamed brings strategic insight, cross-cultural competence, and a results-driven approach to every role he undertakes, making him a valuable asset in both regional and international business ecosystems.

Does having multiple production lines, large production capacities, and the latest technology mean that you can easily enter international export markets and obtain untapped export opportunities for the product or service you provide? Does the fact that you attended international exhibitions or trade missions in the target markets for the product or service you offer mean that this will be a sufficient reason for you to easily enter international export markets, gain a new customer base, and increase the volume of your exports of the product or service you offer them?

When we come to search for answers to all these previous questions that are going through the minds of many individuals, companies and institutions around the world that despite all the capabilities they own, they are unfortunately still unable to achieve their dream of increasing their exports and spreading their products and services in the international export markets that they aspire to enter and create a brand for the product or service that they provide in these markets, We will find that the key to the password that answers all the questions we mentioned is summarized in one sentence: the export attitude. Export attitude means that if you want to succeed in a practical and real way on the ground in entering new markets that have untapped export opportunities and are in demand for the product or service that you are offering, then this means that then this means that you must have the vision and real will as a mindset to invest in exporting

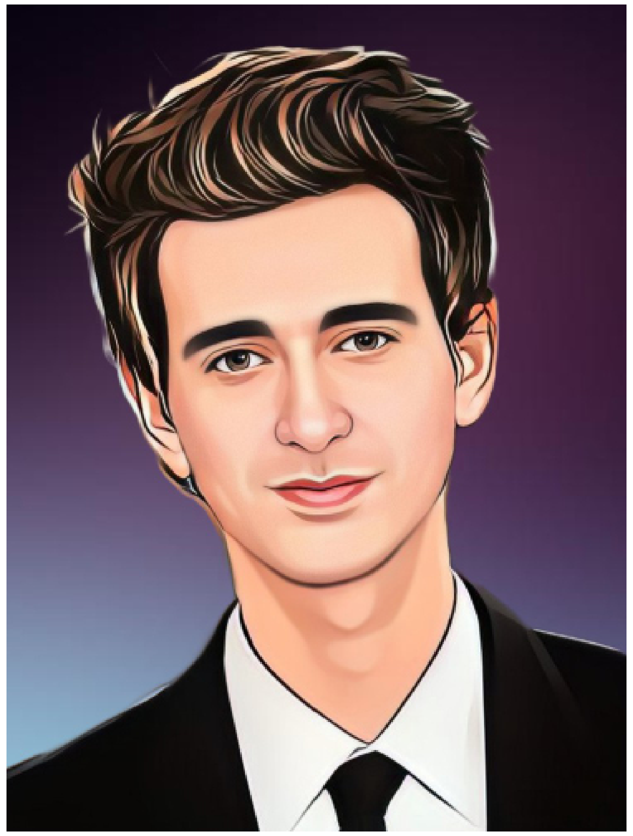
Meaning that it is not possible to be satisfied with just hearing from someone else that there are export opportunities for the product or service that you provide in certain markets, or that you are satisfied with just having all the quality certificates for the product or service that you provide, or that you have large production capacities with the latest technology and that customers will rush to the product or service that you provide, without you making an effort internally at the level of your business and externally at the level of investment in export.

Let's understand together how to invest in export with real practical attitude and mindset so that we can enter the international export markets that are targeted for us, and also be able to reach the targeted customers to buy the product or service that we provide.

Regarding the investment in export at the level of your business, it is very important to ensure that you have a work environment suitable for the nature of export within the business in terms of the availability of tools, calibers not just only man power and professional departments with a clarified communication plan between these departments that help you increase the volume of your exports and enter new markets through good exploitation of the capabilities available within the business in terms of machines, production lines, technology and quality certificates in addition to a clear policy within the business regarding orders management work flow between the relevant departments and setting a clear business lead time for each step within the order management work flow, from the moment the business receives the customer's order until the product or service is shipped to the customer putting in consideration that lead time may be changed with respect to every project or inquiry but at least you have to set a default basic lead business time starting from releasing a quotation to your customer until shipping the final product or service to him or her, Not only the matter stop here, but it is also very important that you have a clear policy for communicating and following up with clients according to their internal classification at the business level, from clients who continue to cooperate, clients who cooperate intermittently, and clients who no longer wish to cooperate with your business

Regarding the investment in export externally, it is very important to make field visits to your target export markets, send samples of the product you intend to export to the target markets, and host your target customers at your business to let them see your capabilities and the services you can provide before, during, and after the sale in addition to newsletter campaigns with every updated new product or service you are planning to launch for your target customers this is beside an effective online presence for your business on the social media on the proper platform to your business nature even it was a B2B platform or B2C platform based on the kind of product or service you are offering and on your target customers category

Finally, we would like to emphasize that export strategies and export attitude cannot be separated because they complement each other to achieve your ultimate goal, which is to increase the volume of your exports and enter new markets through sustainable and successful relationships with your customers in these markets.



AHMAD J. NAOUS

President (UIPM)/Director UAPCU/Global Education Influencer/Int.Books for Peace Award 2020/Leadership Gold Award 2021/Humanity Award 2024/Best Global Education Influencer Award 2024/ Leadership Innovation Award 2024.

Beirut Governorate, Lebanon

THE FABLE

Corporate Governance

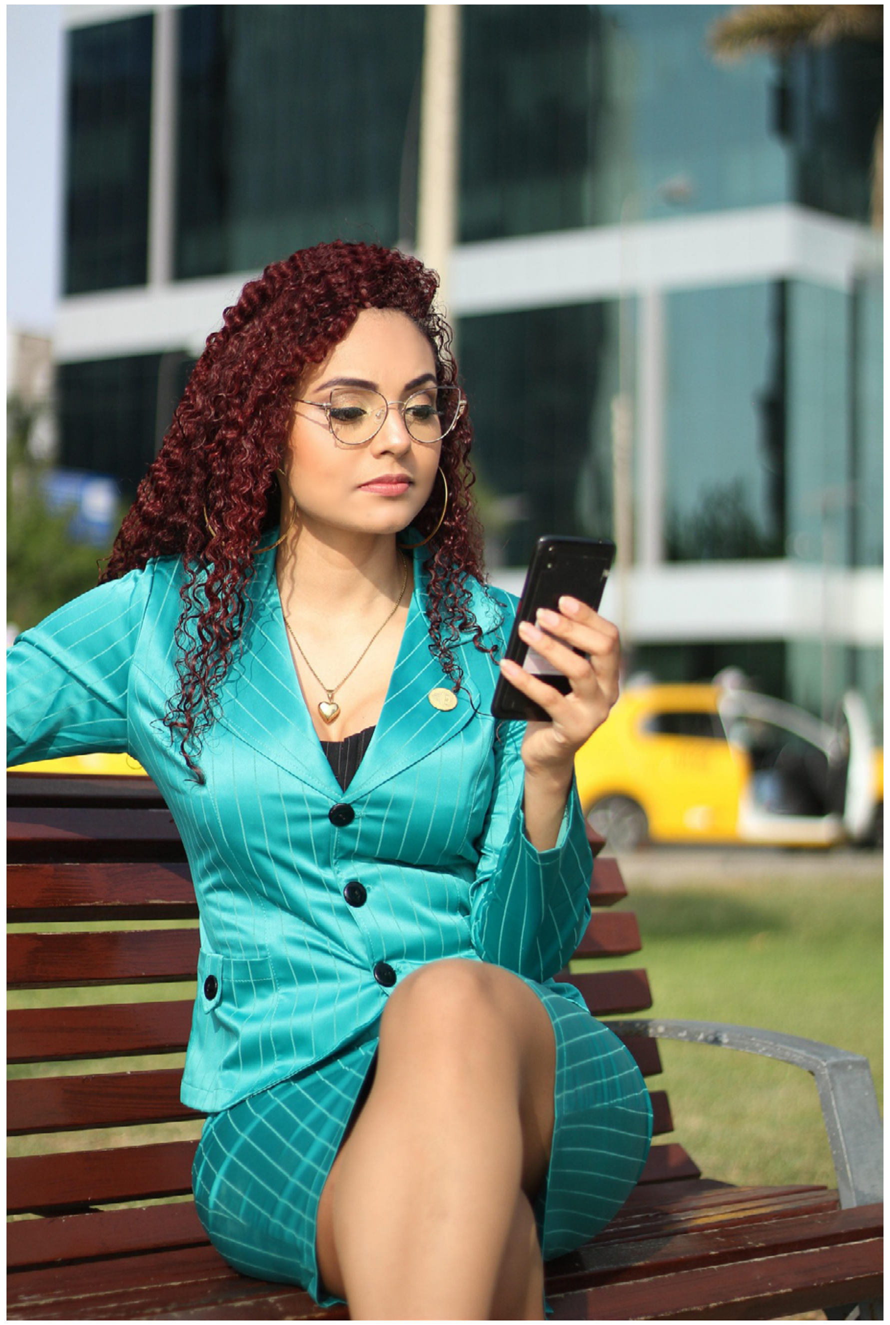
Corporate governance refers to the systems, principles, and processes by which companies are directed and controlled. It encompasses the relationships among a company's management, its board of directors, its shareholders, and other stakeholders.

The primary objective of corporate governance is to enhance corporate performance and accountability while ensuring that the interests of all stakeholders are considered. Effective corporate governance provides a framework for achieving a company's objectives, managing risks, and ensuring compliance with laws and regulations.

In the realm of business, the concept of corporate governance often resembles a fable—a story with moral lessons that reflect the complexities of managing organizations. This fable illustrates the relationship between various stakeholders, the ethical dilemmas faced by corporate leaders, and the overarching principles that guide effective governance.

The Setting: A Kingdom of Commerce

Once upon a time, in a prosperous kingdom known as Commerce, there existed a grand castle called Corporation. The castle was home to a powerful King, who represented the shareholders—the owners of the castle. The King was responsible for the wealth and prosperity of the kingdom, but he was often preoccupied with his own interests, leaving the day-to-day management of the castle to a group of trusted advisors known as the Board of Directors.



The Board was tasked with making decisions that would benefit the kingdom, but they were also influenced by their own ambitions and desires. They often found themselves in a dilemma: should they prioritize the interests of the King and the shareholders, or should they consider the needs of the kingdom's subjects—the employees, customers, and the community at large?

The Characters: Stakeholders and Their Interests

In this fable, the stakeholders of the kingdom represent various interests:

The King (Shareholders): The King desired wealth and dividends, often pushing for short-term gains without considering the long-term health of the kingdom.

The Board of Directors: Comprised of wise and experienced individuals, the Board was responsible for overseeing the castle's operations. However, they sometimes acted in their own interests, seeking personal gain or power rather than focusing on the welfare of the kingdom.

The Subjects (Employees and Customers): The subjects of Commerce were the lifeblood of the kingdom. Employees worked tirelessly to ensure the castle's success, while customers provided the revenue needed to sustain it. Their voices were often drowned out by the ambitions of the King and the Board.

The Community (Society at Large): The kingdom's prosperity was intertwined with the well-being of the surrounding community. The castle's actions had far-reaching consequences, affecting the environment, local businesses, and the social fabric of the kingdom.

The Conflict: A Crisis of Governance

As time passed, the kingdom faced a crisis. The King, driven by the desire for immediate wealth, ordered the Board to cut costs drastically. This led to layoffs, reduced wages, and a decline in product quality. The subjects grew restless, and the community began to suffer. The once-thriving kingdom was now on the brink of collapse.

The Board, realizing the gravity of the situation, convened a meeting to discuss the future of the kingdom. They faced a moral dilemma: should they continue to follow the King's orders, or should they advocate for a more sustainable approach that considered the interests of all stakeholders?

The Resolution: A New Governance Framework

In the midst of this turmoil, a wise advisor named Ethos emerged. Ethos proposed a new governance framework that emphasized transparency, accountability, and stakeholder engagement. He believed that the kingdom could thrive only if the interests of all stakeholders were considered.

Transparency: Ethos advocated for open communication between the King, the Board, and the subjects. Regular town hall meetings were established, allowing subjects to voice their concerns and suggestions. This transparency fostered trust and collaboration.

Accountability: The Board was held accountable for their decisions. They implemented performance metrics that measured not only financial success but also employee satisfaction, customer loyalty, and community impact. This holistic approach ensured that the Board acted in the best interests of the kingdom.

Stakeholder Engagement: Ethos encouraged the Board to engage with all stakeholders actively. They formed committees that included representatives from employees, customers, and community leaders. This diverse input led to more informed decision-making and a greater sense of ownership among the subjects.

The Transformation: A Thriving Kingdom

As the new governance framework took root, the kingdom began to flourish once again. The King learned to balance his desire for wealth with the needs of the kingdom. The Board, empowered by the voices of the subjects, made decisions that prioritized long-term sustainability over short-term gains.

Employees felt valued and motivated, leading to increased productivity and innovation. Customers were more loyal, knowing that their needs were being considered. The community thrived as the castle invested in local initiatives, creating a positive impact beyond its walls.

The fable of corporate governance in the kingdom of Commerce serves as a timeless reminder of the importance of balancing the interests of various stakeholders. It illustrates that effective governance is not merely about profit maximization but about creating a sustainable and equitable environment for all.

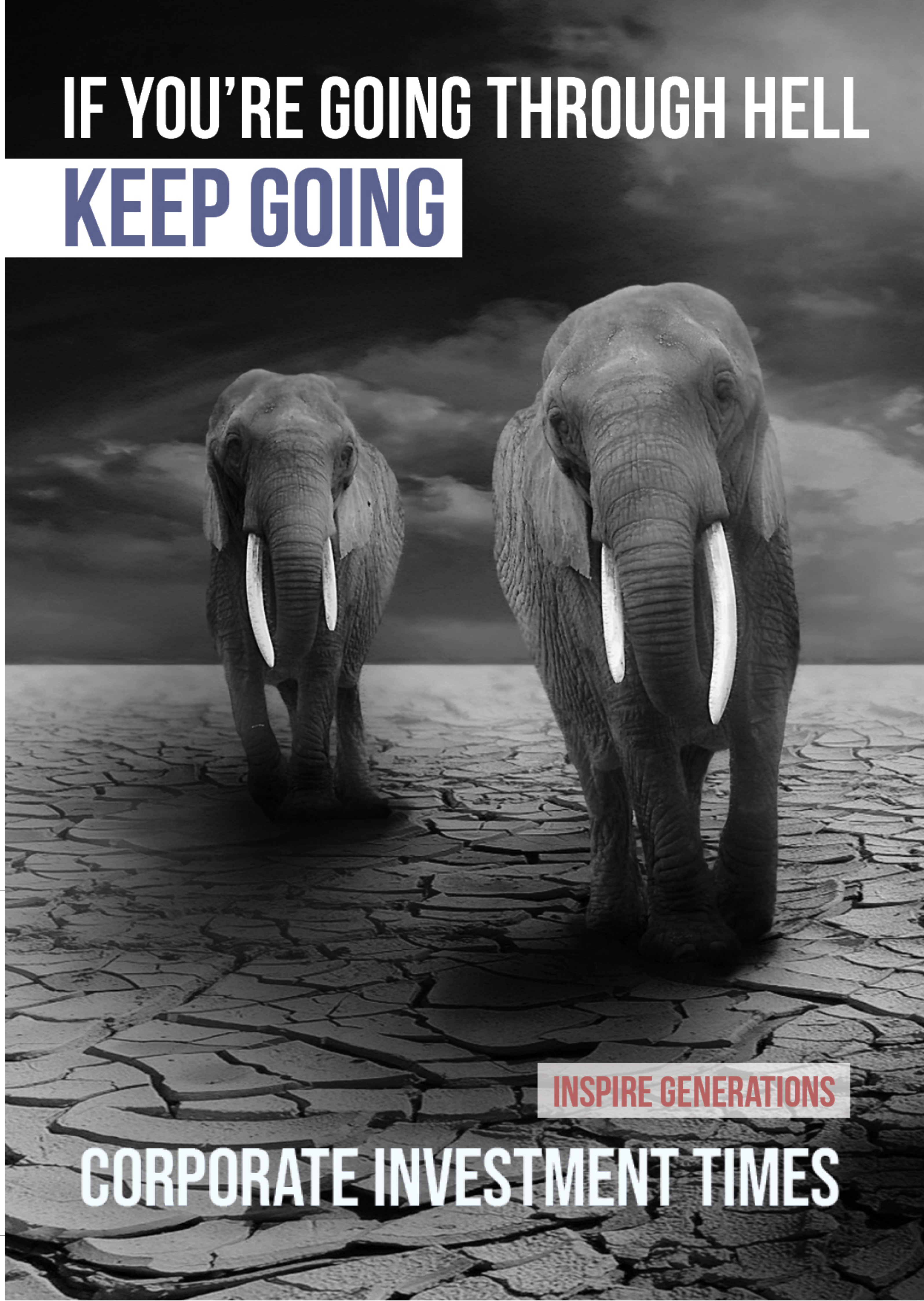
The Moral of the Story

The moral of this fable is clear: corporate governance is a shared responsibility that requires collaboration, transparency, and ethical decision-making. When leaders prioritize the interests of all stakeholders, they create a thriving organization that benefits everyone involved.

In the end, the kingdom of Commerce became a beacon of good governance, inspiring other kingdoms to adopt similar principles. The fable of corporate governance teaches us that the true measure of success lies not only in financial performance but also in the well-being of the community and the legacy we leave for future generations.

The fable of corporate governance reminds us that the journey toward effective governance is ongoing. As the landscape of business continues to evolve, so too must our understanding of the relationships between stakeholders. By embracing the lessons of this fable, organizations can navigate the complexities of governance and create a brighter future for all.

Effective corporate governance is essential for the long-term success and sustainability of organizations. By adhering to these criteria, companies can enhance their accountability, transparency, and ethical conduct, ultimately leading to improved performance and stakeholder trust. As the business landscape continues to evolve, the importance of strong corporate governance practices will only increase, making it a critical focus for organizations worldwide.



DR. MILAN KRAJNC

A Knight of Words Who Heals the World

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

When we think of a writer, we often imagine someone who, in the silence of his office, writes about worlds that do not exist. But Dr. Milan Krajnc is a different kind of writer. His worlds are real. They are painful, wonderful, sincere and deeply healing. He is not just a writer – he is a therapist, a professor, a seeker of truth and, above all, a man who sends words into the world as medicine.

It is therefore not surprising that the international union of writers – Unión Hispano Mundial de Escritores (UHE) – awarded him the prestigious César Vallejo 2025 award for world literary excellence, for his exceptional contribution to human understanding, compassion and global dialogue.

A writer who writes with heart and diagnosis

Dr. Milan Krajnc is not a classic fiction writer. His literature is born where silence ends. There is no room for embellishment in his books. Every story, every manual and every poem is part of the real world in which people bleed, love, suffer and hope.

His writing is a unique literary project that combines a therapeutic approach, life wisdom and brutal honesty. It is embedded in real life situations in which understanding and truth intertwine. This is not literature for escape – it is literature for returning to oneself.

Words that become a movement

His works are not just books. They become movements, dialogues, meeting places for wounded souls, individuals and families who, in his words, dare to believe in life again. His manuals and poetry have been translated into several languages and are readable by both therapists and everyday people, although the topics are often difficult: relationships, losses, internal crises. But the key is not in the difficulty, but in the compassion and courage with which the author presents it.

When literature is not a goal, but a bridge

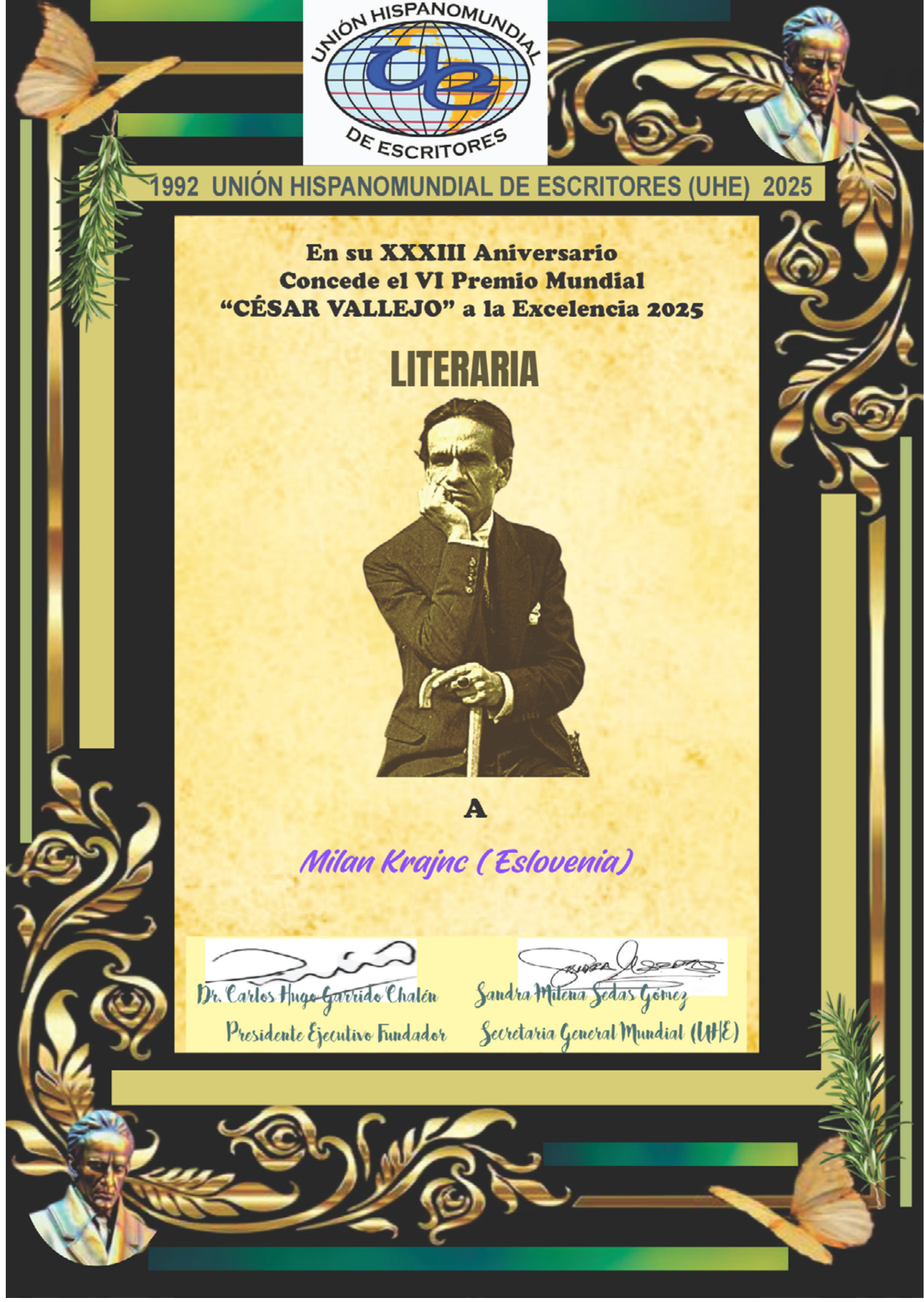
Milan Krajnc understands writing as a mission. His words are never addressed to just the reader, but to the world. With his writing, he builds bridges between vulnerability and strength, between woundedness and courage, between despair and a new beginning.

Literature for him does not live in distant worlds. It lives in therapy rooms, in lecture halls, in crisis members of state apparatuses and in ordinary families. His books are read by parents, children, members of governments, therapists and anyone who wants to look within.

International recognition as confirmation, not as a goal

The César Vallejo Prize he received is not just recognition for his literary work. It is confirmation that the world is listening. That sincerity, if given with respect, simply penetrates walls.

The universal value of his words transcends cultural and linguistic boundaries. His literature does not need translation – we need it as humanity. This is what the Unión Hispano Mundial de Escritores also recognized when they selected him among the outstanding figures of world literature.



More than 400 books and endless responsibility

Milan Krajnc is a prolific author – he has written more than 400 books, from scientific works and manuals to poetry and therapeutic stories. Each of them has one common thread: nothing is written just for the sake of words, everything is written for the sake of man.

His works are included in libraries from Monte Carlo to Istanbul, from Barcelona to Dubai. And more importantly: they live in the people who have encountered themselves through them.

The writer of the future

In a time when artificial intelligence writes books, Milan Krajnc remains a reminder that writing must come from the authentic experience of human existence. His stories, manuals and poems are a step back into the heart so that humanity can take a step forward.

And that is why he is a knight. Not because he fights. But because he protects the most tender thing in man – his faith that there are still flowers amidst the wreckage.


GET PUBLISHED
YOU'RE NOT JUST BUILDING WEALTH.
YOU'RE SHAPING HISTORY.
LEADERSHIP. LEGACY. INFLUENCE.
INSPIRE THE NEXT GENERATION OF GLOBAL INVESTORS.
wa.link/9nxhb9
INSPIRE GENERATIONS
CORPORATE INVESTMENT TIMES