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## INVESTMENT TIMES

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Global Edition*

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Yasser Ismail

Dubai, United Arab Emirates



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*Embarking on every new journey fuels our quest to evolve into a better version of ourselves. Certain odysseys transcend the ordinary, transforming into legends that not only captivate but also serve as a wellspring of inspiration for others. These extraordinary voyages have the power to shape our destinies for generations.*

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*Sharing the tales of these influential journeys, we aim to ignite the flame of inspiration in those who follow and leave an indelible mark on the generations yet to unfold.*

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

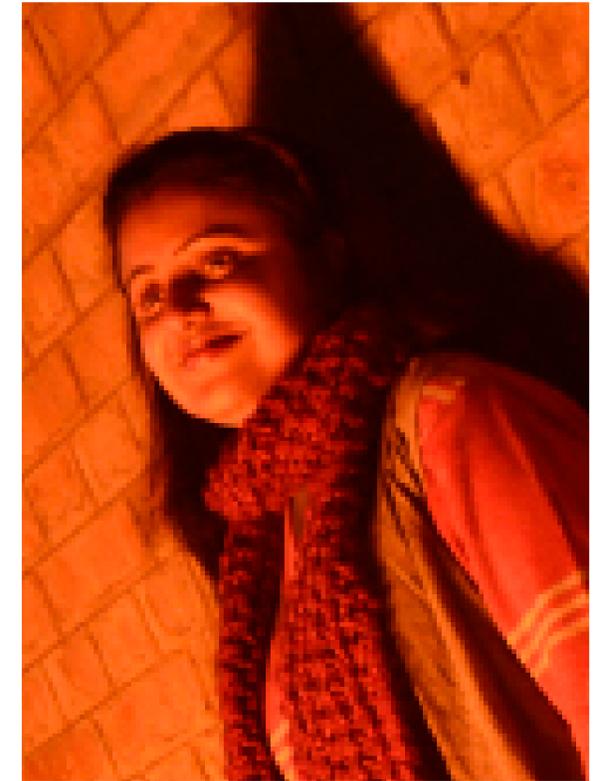
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*Rima M.*



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# Revolutionizing Procurement

## The AI Edge

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Procurement has changed a lot in recent years. It has shifted from saving money to contributing to success. Yet, traditional procurement methods have limits. They struggle to manage the complexity of global supply chains and changing markets. They also struggle with the vast data in sourcing and managing goods and services.

Artificial intelligence (AI) presents a transformative solution to these challenges. AI can analyze complex datasets and automate routine tasks. It can identify patterns in large volumes of data. This has the potential to improve procurement operations. It can also enhance spending visibility, reduce supply chain risks, and improve decision-making.

This article looks at how AI is changing procurement practices. It lets procurement professionals achieve new levels of efficiency and value creation.

### The Evolution of Procurement

In its earliest forms, procurement was heavily reliant on manual, paper-based processes. Purchasing involved physical documents. People wrote orders by hand. It required a lot of time-consuming administrative work. The lack of centralization and streamlined procedures made it hard to track spending. This led to inefficiencies and missed chances to cut costs.

ERP software arrived. It brought some automation to procurement. ERPs enabled the digitization of records and offered some basic workflow functionalities. Yet, they were often rigid and cumbersome to use. They also lacked the detailed analytics needed for strategic decisions. Also, the limitations restricted integration. This made it hard to connect procurement systems with other functions.

Businesses grew. Supply chains expanded. This made the need for flexible, smart, data-driven procurement clear. Previous technologies had these shortcomings. They made a fertile ground for AI in procurement. AI can process lots of data find patterns and predict outcomes. It can also automate tasks. This makes it the logical next step in the evolution of procurement. AI promises to fix the limits of its predecessors.

### Understanding AI in Procurement

AI covers many technologies. They let machines simulate human intelligence. This includes learning, reasoning, and problem-solving. In procurement, AI offers a powerful toolkit. It automates, optimizes, and provides insights. These lead to better decisions. Here's how some key AI concepts work within procurement:

- Machine Learning (ML) algorithms let

computers learn from big datasets. They do this without explicit programming. In procurement, ML lets us classify spending data. It also lets us predict demand and price fluctuations. And it helps us find anomalies in supplier behavior.

- Natural Language Processing (NLP): NLP helps computers understand and process human language. This technology is crucial for contract analysis. It extracts key terms, and conditions, and finds potential risks in contracts.
- Predictive Analytics: Predictive analytics models forecast future

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outcomes by harnessing historical data trends. In procurement, this means predicting supply chain disruptions. It also means anticipating market trends for price negotiation. And it means optimizing inventory levels to avoid stockouts or overstocking.

These AI technologies automate routine tasks. For example, they do invoice matching and data entry. This frees up procurement teams for more strategic activities. AI analyses spending patterns. It identifies the best suppliers and assesses risks. This helps procurement teams make better decisions. They can then bring more value and save costs for organizations.

### Benefits of AI in Procurement

AI integrated into procurement processes offers many real benefits. They include:

- AI Efficiency Boost: AI improves efficiency. It does this by streamlining and automating repetitive tasks. These tasks include invoice processing, purchase order generation, and supplier onboarding. This means big time savings for procurement teams. It lets them focus on strategy, not admin.
- Spend Intelligence AI: AI-powered spend analysis tools uncover hidden cost-saving opportunities. They do this by finding maverick spending. They analyze pricing trends and negotiate good contract terms. For example, an AI algorithm might detect a sudden price increase. This would be for a material that is regularly purchased. This would

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In the fast world of buying and sourcing, Yasser Ismail shines. He is a visionary. He has over 25 years of expertise in the oilfield supply chain. Yasser is a visionary author. He authored the groundbreaking book, “Agile Sourcing: The Insider Secrets of Innovative Sourcing.” His work shows his innovative spirit. In it, he combines agile methods with procurement.

This mix creates a future where tech improves efficiency and effectiveness. Yasser has many credentials. They include PMI-ACP, DASM, PMP, and MCIPS. But they only scratch the surface of his contributions. Yasser is an entrepreneur. He shows his flair in ventures like NFC FZ LLE and Near Range. He commits to using technology for transformative business solutions.



prompt procurement staff to find a new supplier.

- **AI Risk Shield: Risk Reduction** AI helps mitigate risks across the supply chain. AI can alert teams to financial issues, violations, or supplier problems. It does this by monitoring supplier data. This allows teams to intervene.
- **AI Supplier Harmony:** AI helps build better supplier relationships. It does this by automating supplier performance reviews. It also finds areas for collaboration and eases communication. Predictive analytics can also expect problems. They can address them before they disrupt supply chains.
- **AI Insight Engine:** AI's main advantage is transforming lots of procurement data. It turns it into useful insights. AI can analyze better. It gives visibility into spending. It forecasts demand and assesses risk. It also informs sourcing choices.

Example: A global manufacturing company deploys AI-powered supplier risk monitoring software. The AI system constantly analyses news feeds. It looks at financial reports and social media sentiment related to suppliers. It flags a key supplier in a financial crisis. This lets the procurement team proactively diversify their suppliers. It also stops a big disruption.

AI is bringing a new era of smart, data-driven procurement. It leads to better efficiency. It also brings big cost savings, less risk, and better supplier partnerships. It also leads to more strategic decisions.

Implementing AI in Procurement:  
Challenges and Solutions

While AI promises significant value for procurement, its adoption does not come without challenges. Here are some common ones and how to tackle them:

- **Data Quality Issues:** The data fed to AI models determines their effectiveness. Inconsistent, inaccurate, or incomplete data yields unreliable insights. To counter this, organizations must focus on data cleansing, standardization, and governance strategies.
- **Scepticism:** People may meet the introduction of AI with scepticism, which is resistance to change. It is vital to engage stakeholders. You must show the benefits of AI and offer training on working with AI.
- **Skill Gaps:** Implementing and maintaining AI solutions requires specialized skills. You can bridge this gap by investing in training. You can

also upskill existing teams. Or you can collaborate with external AI experts.

#### Solutions

- **Data Management Strategy:** Establish a clear data framework. It should have well-defined quality standards, ownership, and access rules. This foundation will support AI initiatives.
- **Innovation Culture:** Be proactive. Build a data-driven culture. It should encourage experimentation, and embrace new tech. Transparency and open communication are key.
- **Training and Development:** Provide dedicated training and development opportunities. They are for procurement teams. The courses help teams build understanding and skills in using AI tools.

Successful AI implementation in procurement requires a well-crafted

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strategy. Investing in strong data foundations will help. So will fostering a culture that accepts new technologies and upskilling the workforce. These things will make adoption easier. They will maximize AI's power to transform your procurement.

#### The Future of Procurement with AI

AI is set to reshape procurement more. The future holds exciting possibilities.

- **Smart Procurement AI:** Autonomous Procurement Systems may see AI take on more decisions in procurement. The algorithms could find routine items on their own. They could negotiate contracts within set limits. They could also manage inventory levels. This would let human teams focus on the hardest and most strategic parts.
- **AI-Driven Sustainability:** AI will play a central role in sustainable procurement. AI can analyze the environmental

#### About NEAR RANGE:

Near Range stands at the heart of innovation. It is a beacon for the future of software development. Artificial intelligence (AI) imbues it with transformative power. Our core mission is to give businesses, no matter their size, AI-enhanced tools. The tools not only streamline operations but also redefine efficiency in spending. They also uncover hidden potential in supply chains.

Our suite includes predictive analytics, supplier risk management, and automated contract analysis. We design our services to empower. We drive innovation. Our solutions use the latest in AI and machine learning. They aim to deliver more than insights. They aim to deliver strategies to cut costs and boost efficiency. We partner with industry leaders. We ensure our advanced solutions fit into your frameworks. They will make your procurement a cornerstone for strategic growth.

NEAR RANGE Pioneering Your Future in Procurement with Innovation and Excellence.





impact of supply chains. It can find suppliers who meet sustainability standards. It can also optimize buying choices to cut an organization's carbon footprint.

- **Blockchain Integration:** Blockchain integrated with AI in procurement promises new transparency and security. Blockchain could track the origin of goods. It could verify supplier credentials and create unchangeable records for audits. This reinforces trust and ethical sourcing practices.
- **Hyper-Personalized User Experiences:** AI will drive increasingly personalized experiences for procurement professionals. Smart interfaces will adapt to your workflows and

preferences. They will give you tailored insights and recommendations.

- **Predictive Supply AI:** AI models will get even better at predicting supply chain disruptions. We could factor in things like weather, geopolitics, and economics in real-time. They help us assess potential risks quickly. Then, we can use them to plan for risks.

We have yet to see the exact trajectory. But one thing is certain: AI will keep pushing procurement into a realm of more efficiency. It will also push it into realms of strategy, sustainability, and transparency.

AI is reshaping procurement. It is moving from a tool for automation and data analysis to a key strategic advantage.

It is propelling organizations into new realms of efficiency and innovation.

AI helps with task automation and risk mitigation. It also helps businesses navigate complex modern markets. It gives them agility and foresight. Embracing AI in procurement is not optional. It is a necessity for those aiming to stay competitive. They want to cut costs and find new ways in their supply chains. This journey towards AI integration marks a pivotal leap. It is towards using technology for transformative success. It sets a new benchmark for excellence in procurement.

In an era where procurement is changing thanks to AI, corporations are at a pivotal point. AI is being integrated into

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procurement. This change heralds a new dawn of efficiency, insight, and innovation. But the revolution needs a guide. The guide must understand the details of AI. They must also know how to use their abilities to improve business results. Near Range is that guiding star. It is for companies trying to navigate this new terrain.

We are experts at using AI to automate tasks and analyze complex data. We can unlock innovative solutions in supply chains. This makes us the ideal partner for businesses that want to stay competitive. Engaging with Near Range, companies can expect more than a tech upgrade. They will get a complete change in their procurement strategies. Our AI-powered tools and services promise cost savings and risk reduction. They also offer a new approach to creating value and to strategic procurement.

We invite corporate leaders to envision a future. In the future, procurement is not a back-end function. It is a front-line driver of business success. A partnership with Near Range is more than a tech investment. It is a commitment to staying ahead in a fast market. It is about using AI to find new chances to grow and be efficient. Near Range will be your ally in this change. It will unlock unmatched success and innovation in your procurement.

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# Navigating the Future of Work

## Entrepreneurship in the Gig Economy

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Forget the cubicle farm. The work world's gone rogue, and flexibility is the name of the game. That's where the gig economy comes in—a treasure chest of opportunity for the enterprising soul. As an entrepreneur who's all too familiar with this world, I've seen how gig work can be a launchpad, not just a paycheck. So, buckle up! We're about to navigate the twists and turns of this new landscape and show you how to not just survive, but thrive, in the gig economy.

### From Cubicle Drones to Gig Gladiators: The New Work Revolution

Remember the days of the corporate treadmill, stuck in the same spot year after year? Yeah, those are fading faster than ever. The gig economy ripped up that old rulebook and threw it out the window. Now, it's all about short bursts of brilliance, tackling projects that pique your interest, and being your own boss. This isn't just a tweak; it's a revolution. We're talking about a complete overhaul of the nine-to-five grind, and it's opening up a world of possibilities for those who dare to dive in.

But hold on! This new era of work comes with its own set of challenges. Gone are the golden days of steady paychecks and benefits. Finding consistent work, navigating the legalities, and staying afloat financially – it's a whole new game. That's where this adventure comes in. We'll crack the code on turning the gig life into a launchpad for your dreams, not just a way to pay the bills.

#### Gig Economy Gold Rush: Why Entrepreneurs Are Poised to Strike It Rich

Forget the nine-to-five grind! The gig economy is a wide-open gold rush for adventurous entrepreneurs, and you're holding the pickaxe. Here's why:

The gig economy is a lawless frontier, bursting with opportunity. Traditional job titles are dissolving faster than ever, and a treasure trove of freelance marketplaces are popping up like never before. It's a wide-open field for the taking, just waiting for sharp entrepreneurs to explore its depths.

The coolest part? You don't have to be a lone prospector. There's a whole crew of gigpreneurs out there, blazing trails and leaving their mark. By following their

lead, you can learn the ropes and see what it takes to thrive in this untamed land. These hustlers aren't just surviving, they're crushing it – living proof that the gig economy is a breeding ground for entrepreneurial success.

Their secret weapon? They're niche prospectors. They figure out exactly what this new workforce needs and then build custom solutions to fit. They're like blacksmiths, forging tools for a brand new era of work. That's the beauty of the gig economy – there's a gold nugget for everyone, waiting to be unearthed. This, I believe, is more than just a job. It's a chance to rewrite the rules of work itself.

#### Gigpreneur Grit: Challenges in the Gig Economy

The gig economy's a gold rush, sure, but it comes with its own dust storms. There's no nine-to-five safety net, your income is really up in the air, and the legal landscape's a tangled mess of barbed wire. It's enough to make you want to hightail it back to the saloon of traditional jobs.

But hold on! These challenges are your secret weapon. The lack of a steady paycheck forces you to become resourceful and inventive. You learn to turn those hurdles into stepping stones, building a stronger, more adaptable business.

Think of it this way: no job security means you get to define what security means for you. Flexibility and freedom become your new business partners. That unpredictable income? It teaches you to be a financial acrobat, juggling multiple revenue streams. You become a master strategist, turning uncertainty into resilience.

The legal tangle? You become a legal expert, learning the ropes and advocating for fair play in the gig economy. You team



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up with others, lobby for better policies, and become a force shaping the future of this new era.

The gig economy has its own share of challenges, that's for sure. But those challenges make you a better fighter. Every obstacle you overcome hones your skills. The very chaos of the gig economy becomes your crucible, forging you into a battle-tested entrepreneur. So, embrace the bumps, because they're the lessons that will propel you forward.

#### Gigpreneur Funding: Beyond the Bank

Forget the stuffy bank suits! The gig economy throws open the doors to a funding fiesta, bursting with

unconventional options. Sure, traditional loans have their place, but for a true gigpreneur, innovation is the name of the game, and that means exploring alternative financing avenues.

Think of it this way: the gig economy is a decentralized marketplace, and your funding needs to match that energy. Crowdfunding lets you tap into the power of the crowd, rallying a posse of believers who dig your hustle. It's not just about the cash injection; it's about building a community of fans invested in your success.

Microloans are your trusty sidekick, offering a helping hand when you need a smaller, more manageable amount of capital.

They're designed for the unique rhythm of gig ventures, flexible and accessible, giving you the agility to navigate the financial terrain with ease.

Peer-to-peer lending platforms? Ditch the gatekeepers! Here, the power lies with a network of individual investors who believe in your vision. It's a direct connection, a chance to build a symbiotic relationship where you get the financial support you need, and they get a piece of the action. It's a win-win!

Understanding these alternative financing options is key to not only surviving but thriving in the gig economy. It's all about playing by the gig economy's rules: adaptability and innovation. By embracing these unconventional funding pathways, you're not just securing the resources you need, you're rewriting the script for entrepreneurial success in the modern world.

#### **Gigapreneurs: Pioneers of the Future Frontier**

The gig economy's not slowing down anytime soon. Experts are predicting a boom, filled with innovation and opportunity. So, by embracing this ever-shifting landscape, you become more than entrepreneurs; you become pioneers, shaping the very future of work.

But here's the thing: In the gig economy, entrepreneurship isn't just a fancy title; it's a way of life. It's about grit, it's about hustle, and it's about a never-ending quest for growth. The challenges? They're going to come. But the opportunities? They're going to be epic. So, face the bumps head-on, seize the moment with open arms, and build a future where gig ventures not just survive, but dominate the ever-evolving world of work.



Aber Raza is a serial entrepreneur, enabling startups, entrepreneurs, SMEs, and enterprise-level organizations to find their course in the digital era.

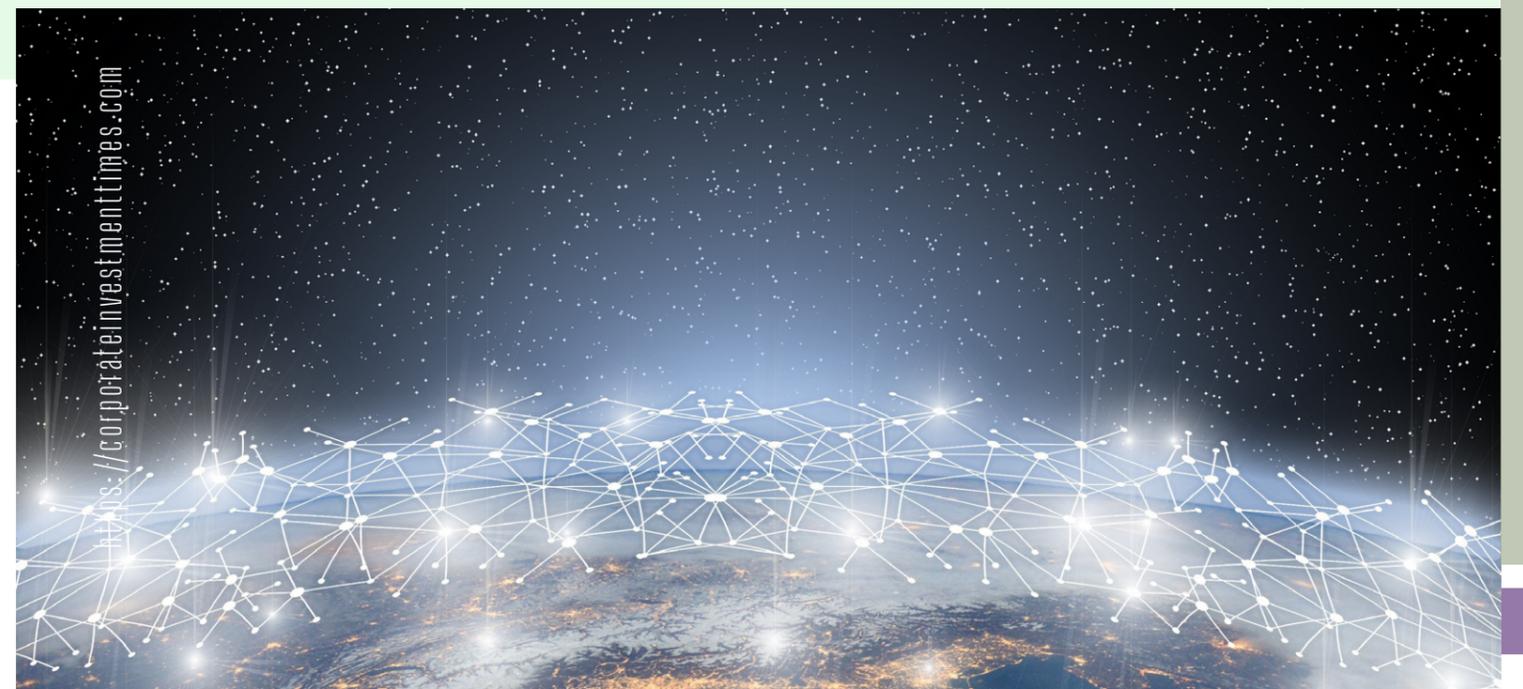
He is the founding partner and CMO of TekRevol, a digital transformation company listed on the Inc. 5000. with 829 percent growth in just three years, and is recognized in Forbes's list of America's Best Startup Employers of 2023.

Aber works as a business strategist and a growth advisor, helping firms curate, develop, and execute business strategies that lead to accelerated growth and augmented returns.

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Rafael Simoes Miranda

Bringing watchmaking to web3! DWISS Founder, senior luxury and watch designer.

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# Any Watch Can Tell Time

## DWISS tells it differently

This statement is the foundation of DWISS, a niche brand created in 2011 by Rafael Simoes Miranda, who has been designing watches since 2006, with a portfolio of hundreds of watches designed for more than 18 different brands, winner of important international design awards, like the Red Dot Design Award and the IF design award, Rafael is a former watch design teacher in Milan, Italy.

Miranda's entrepreneurial spirit and dedication to innovation has been instrumental in the success of DWISS. He is constantly pushing the boundaries of watchmaking and has built a loyal community of customers and supporters who appreciate the brand's unique approach to timekeeping.

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DWISS' vision of innovation extends beyond the design of unique time display systems. The brand was the first to produce a Niobium watch and is one of the first brands to accept cryptocurrency as a form of payment. Additionally, DWISS is the creator of the first watch design club, which operates on a subscription-based plan where members work together to design a watch. The brand also offers a revolutionary NFT project, DWISS NFT, featuring 1,100 hyper-realistic animated watch renderings that provide a digital collectible experience, as well as financial incentives for holders. DWISS has become known for its unique designs, innovative features, and its approach to new technologies like web3.

DWISS has participated in important watch fairs such as Basel World and Hong Kong Watch and Clock Fair. However, since its inception, the brand has primarily focused on online sales and has been successful in raising funds through crowdfunding, accumulating over a million Swiss francs from watch enthusiasts and collectors. Today, the brand has a community of loyal customers and supporters who follow the brand on all social media platforms, combining all social medias and emails subscribers followers are over 150k.

DWISS has created several collections over the years, starting with the M collection which was launched in 2011 with the M1 model. The Classique collection, which was the first to be awarded, introduced the brand's first models made with precious



and semi-precious materials, such as the Brasilia model, which was made from 14k gold, and the C2, the world's first Niobium watch. The M collection was followed by the M2 (2016) with DWISS signature hours, and the M3 (2020), the latter being the world's first watch designed by members of the DWISS Club and winning the European Product Design Award and the Good Design Award. All models in the M collection use an ETA 2824-2 movement and innovative time displays.

With the R1 collection (models RC1 and RS1), DWISS introduced its first complications, using a Swiss-made tourbillon in the top range models. The other models in the

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collection use automatic and mechanical movements. The R1 collection has received several design awards, including the renowned IF Design Award for the RW1 (2020), which was DWISS's first wandering hours watch. One after the launch of RW1 was the launch of the model R2, with a floating hours display, a watch that was also awarded with the iF Design Award later in 2024.

In 2021, DWISS celebrated its 10th



anniversary with the release of the M3W model, an anniversary edition watch inspired by the previous M3 model. The watch features a domed bezel, double domed sapphire crystal, and a wandering hour module with three satellite discs over the skeleton dial that shows the modified Sellita SW-200. Following the M3W collection the M3S, where DWISS signature hours were reintroduced, now revised, and upgraded. Embodied in a new case, made in Switzerland, and using an incredible new FKM rubber strap, these masterpieces have an easy interchangeable mechanism to make it possible to change straps and bracelets without the use of any tools.

DWISS is a guarantee of innovation and quality. All its watches are certified Swiss-made and feature the most precise and reliable movements. The brand is one of the most disruptive and design-award winning microbrands. It is dedicated to excellence, quality, and providing its customers with fair prices and innovative timepieces.

DWISS models (14 models)

M1: late 2011

Classique: 2012

M2: 2016

RC1 tourbillon, RS1 tourbillon, RC1 automatic, RS1 automatic: 2017

RC1 mechanical, RS1 mechanical: 2018

M3: 2019

RW1: 2020

R2: 2021  
M3W: late 2021  
M3S: late 2023

Design awards (18 awards):

IF design award (2 times)

Good Design award  
Australia

Good Design award

European product design  
award (7 times)

IDA - international design  
award (4 times)

AIA design award

LICC (2 times)

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# Navigating Business Payments in 2024 Challenges and Solutions



Business payments are changing fast due to new technology and what customers want. This brings both good and bad things for businesses. Let's look at the challenges and some ways to solve them.

Customers Want More: Today, customers expect to pay easily and safely in stores, online, and on social media. They want many ways to pay, like with credit cards or digital wallets.

New Payment Ways: Traditional credit card payments are not the only option anymore. There are faster and cheaper ways to pay, like real-time payments and digital wallets. But adding these to existing systems can be hard and expensive.

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**Keeping Things Safe:** As payments change, so do the risks. Fraud, like hacking payments or stealing identities, is getting worse. Businesses need good technology to stop this, but it can be tricky to set up and keep working.

**Rules Are Changing:** The rules about payments keep changing too. Businesses have to follow rules about knowing their customers and stopping money laundering. This adds more work and rules to follow.

**How to Deal with These Challenges:**

**Use Many Payment Options:** Offer lots of ways to pay in your stores and online. This keeps customers happy and loyal.

**Get Help from Experts:** Work with companies that know a lot about payments, like Collect & Exchange. They can help set up new ways to pay and make sure everything follows the rules.

**Use New Tech:** Use things like AI and machine learning to stop fraud. These

# George Arakelov

CEO of Collect & Exchange LTD, Collect & Pay LTD

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George Arakelov stands as the visionary CEO of Collect & Exchange LTD and Collect & Pay LTD, leading international enterprises revolutionizing money transfer services worldwide.

With an unparalleled dedication to innovation, Arakelov spearheads cutting-edge solutions for seamless currency and cryptocurrency exchange across borders. Under his leadership, these companies have redefined financial accessibility, empowering individuals and businesses with efficient, secure, and transparent transactions.

Arakelov's strategic acumen and commitment to excellence continue to drive expansion, fostering trust and reliability in the global financial landscape. Through his leadership, Collect & Exchange LTD and Collect & Pay LTD embody the future of international monetary exchange.



technologies can spot strange things happening and stop fraud before it happens.

**Make Security a Priority:** Protect customer information with strong security. This keeps your business safe and makes customers trust you.

**Stay Up to Date:** Keep learning about new payment rules and technology. This helps you follow the rules and avoid problems.

**In Conclusion:**

The way businesses pay for things is changing, which brings both challenges and chances to do better. By using new tech, getting help from experts, and making security a priority, businesses can handle these challenges and be leaders in the changing payment world. By giving customers easy and safe ways to pay, businesses can grow and succeed in the future.

Family businesses are a cornerstone of many economies worldwide, contributing significantly to economic growth and societal development. Recognizing the importance of these entities, the United Arab Emirates (UAE) has enacted Federal Decree Law No. 37 of 2022 concerning Family Companies. This legislation aims to establish a comprehensive legal framework for the ownership, governance, and resolution of disputes within family companies operating in the UAE. By providing clear guidelines and facilitating smooth transitions across generations, this law seeks to enhance the role of family companies in the country's economy while ensuring their long-term sustainability.

# Nurturing Success

## The UAE's Dynamic Family Companies Law

الصفرومشاركونه  
AlSafar & Partners

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### Objectives of the Decree Law.

The Family Companies Law embodies several overarching objectives that promote stability, growth, and competitiveness within the UAE's family business sector. These objectives include:

- Establishing an inclusive and easy legal framework: The law sets out a clear and accessible legal framework that regulates the ownership and governance of family companies, making it easier for these entities to operate and transfer ownership across generations.
- Supporting continuity and the private sector's role: The law aims to support the continuity of family companies, recognizing their vital role in driving economic growth and making significant contributions to their communities.
- Providing mechanisms for dispute resolution: The legislation seeks to provide effective mechanisms for resolving disputes that may arise within family companies, ensuring fair and equitable solutions that preserve family harmony while safeguarding the interests of all stakeholders.
- Enhancing contribution to the economy and competitiveness: By fostering an environment conducive to the growth of family companies, the law aims to enhance their contributions to the UAE's economy and overall competitiveness.

### Family Company Privileges.

In a family company, specific rights and privileges can be assigned to family members, taking into consideration their unique relationship and involvement in the

business. Here are some examples of these rights and privileges that can be allocated:

- Voting Rights: Family members may be granted special voting rights that give them a greater say in decision-making processes. This can ensure that the family's interests and values are adequately represented in the company's strategic direction.
- Board Positions: Family members can be assigned positions on the company's board of directors, providing them with a direct role in governing the business. This allows them to actively participate in key decision-making processes and contribute to the company's growth and success.
- Executive Roles: Family members can be given executive roles within the company, such as CEO, CFO, or other senior management positions. This allows them to lead the company's operations and implement their vision and strategies.
- Dividend Preference: Family members can be granted a preferential right to receive dividends or a higher proportion of the profits compared to non-family shareholders. This recognizes their commitment and contribution to the company's success.
- Employment Priority: Family members may have priority in terms of employment opportunities within the company. This ensures that family members have the opportunity to work in the business and contribute to its operations, preserving the family's legacy and expertise.
- Succession Planning: The family company may establish provisions for succession planning, ensuring a

smooth transition of leadership and ownership within the family. This can involve assigning specific roles and responsibilities to family members based on their skills, qualifications, and interests.

- Share Transfer Restrictions: The company's articles of association or shareholders' agreement can include restrictions on the transfer of shares to

company's specific circumstances, the family's agreement, and the provisions set forth in the Family Companies Law or relevant legislation. These examples illustrate some possible arrangements, but the actual allocation of rights and privileges will ultimately depend on the family's preferences and the company's governance structure.

### Scope of Companies Law Application.



non-family members. This ensures that control and ownership remain within the family, safeguarding the company's values and long-term objectives.

It is important to note that the specific rights and privileges granted to family members may vary depending on the

The Family Companies Law applies to existing family companies in the UAE, as well as to those established after the law's enactment. To fall within the law's scope, a family company must meet certain criteria, such as having most of its shares owned by members of a single

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family and being registered in accordance with the provisions set forth in the UAE's Commercial Companies Law or relevant legislation applicable to free zones.

It is important to note that public shareholding companies and general partnerships are not subject to the Family Companies Law. Furthermore, family

register, which will be maintained by the Ministry of Economy in coordination with the competent authorities. The register will contain essential information about the family companies, and any changes to the registered data must be promptly reported to the competent authority.

**The Memorandum of Association and**



companies established within individual emirates may be subject to additional local legislation governing their operations, with the Family Companies Law applying only to aspects not covered by such local laws.

**Family Companies Register.**

To ensure transparency and facilitate regulatory oversight, the law mandates the establishment of a Family Companies Register. Family companies that meet the requirements stipulated in the law can apply for registration in this dedicated

**Family Charter**

The law emphasizes the importance of the Memorandum of Association (MoA) and encourages family companies to comply with its provisions. The (MoA) serves as a foundational document that outlines the company's structure, objectives, and governance mechanisms. It must adhere to the requirements set forth in the Family Companies Law, as well as the relevant provisions of the UAE's Commercial Companies Law or applicable legislation in

free zones.

In addition to the (MoA), family companies are encouraged to adopt a Family Charter. This charter can include rules for ownership, the evaluation of shares, profit distribution methods, qualifications and training requirements for family members working in the company, and mechanisms for resolving family disputes. The charter may also specify minimum educational qualifications and practical experience for partners and family members involved in the company's operations. However, in case of any conflict between the (MoA) and the charter, the provisions of the (MoA) prevail.

Registration of the Family Charter with the Family Companies Register is optional, but it provides an avenue for family companies to formalize their governance structure and maintain a record of their internal rules and provisions.

**Ownership of the Family Company.**

The Family Companies Law recognizes the unique nature of family companies and offers certain exceptions and provisions to accommodate their specific requirements. For instance, family companies are allowed to assign specific rights and privileges to family members, provided that such allocations are clearly stated in the (MoA) and comply with the law.

The law acknowledges the importance of preserving family unity and harmony in the context of ownership. It specifies that in the event of the death of a family member who is a shareholder, their shares shall be transferred to their heirs, subject to the conditions and restrictions outlined in the MoA. This provision ensures the smooth transition of ownership within the family and helps maintain the continuity of the business.

**Dispute Resolution Mechanisms.**

The Family Companies Law recognizes that disputes may arise within family companies and aims to provide effective mechanisms for their resolution. It establishes a Family Company Dispute Settlement Committee, as stipulated in Article 20 of the law. This committee is responsible for resolving disputes related to family companies, ensuring fairness, and preserving family harmony. The committee's decisions are binding on all parties involved, providing a reliable and efficient means of resolving conflicts.

**Trustee Appointment.**

In cases where a family company faces financial distress or insolvency, the law allows for the appointment of a trustee. The trustee is appointed by the court in accordance with the Bankruptcy Law, the Insolvency Law, or applicable legislation in the free zones. The trustee's role is to safeguard the interests of creditors and oversee the company's restructuring or liquidation process, ensuring a fair and orderly resolution of the company's financial obligations.

**Inclusion of Free Zones.**

The Family Companies Law extends its provisions to family companies operating within financial and non-financial free zones established in the UAE. This inclusion ensures that family companies in these zones benefit from the legal framework provided by the law, promoting consistency and harmonization across different regions of the country.

**Support for Succession Planning.**

Recognizing the importance of proper succession planning in family businesses, the law encourages family companies to incorporate provisions addressing the

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transfer of ownership and management to the next generation. By including clear guidelines and mechanisms for succession, family companies can ensure a smooth transition of leadership while maintaining the business's stability and continuity. Succession planning provisions can be included in the (MoA) or the Family Charter, providing a roadmap for the future and minimizing potential conflicts among family members.

#### Protection of Minority Shareholders.

The law incorporates measures to protect the rights of minority shareholders within family companies. It establishes principles of fairness, transparency, and equal treatment, ensuring that minority shareholders are not disadvantaged or marginalized in decision-making processes. This provision contributes to a fair and balanced governance structure within family companies, fostering trust and confidence among all stakeholders.

#### Role of the Ministry of Economy.

The Ministry of Economy plays a significant role in the implementation and enforcement of the Family Companies Law. It is responsible for overseeing the Family Companies Register, coordinating with relevant authorities, and ensuring compliance with the law's provisions. The ministry's involvement emphasizes the government's commitment to supporting family businesses and promoting a favorable environment for their growth and sustainability.

#### Continuous Updates and Amendments.

As part of its commitment to adapt to changing economic realities and evolving business practices, the UAE government may amend or update the Family

Companies Law to address emerging needs and challenges. This ensures that the legal framework remains relevant and effective in supporting family companies and keeping pace with the country's economic development.

#### Conclusion.

The UAE's Family Companies Law is a pivotal move to bolster family businesses, offering a robust legal framework covering ownership, governance, disputes, and succession. With provisions for minority shareholder protection and Ministry of Economy oversight, it ensures fairness and transparency. Recognizing family firms' significance, the law fosters an environment for their growth and sustainability. By prioritizing adaptation and updates, the UAE underscores its commitment to supporting these businesses, driving long-term economic prosperity.

To explore the dynamic realm of Family Companies Law in the UAE and discover a comprehensive array of services tailored to this legal domain, connect with us at +97144221944 ext. 720 or +971 55 763 0405. For further inquiries, contact us via email at [reception@alsafarpartners.com](mailto:reception@alsafarpartners.com) and uncover how our offerings can enrich your comprehension of family companies' law. Propel your position to the forefront of legal opportunities within the corporate landscape of the UAE by visiting [www.alsafarpartners.com](http://www.alsafarpartners.com).

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**CORPORATE INVESTMENT TIMES**

# Artificial General Intelligence (AGI)

## The Quest for Human-Level Machine Minds



*Raki Brown*

Founder & CEO @OmniaDeFi, cofounder @ BankingLab and 7 other projects | turning real-world assets into NFTs | DeFi Magician | Crypto Shaman... Systems Designer, Futurist.

United Kingdom

In navigating the intricate landscapes of blockchain, artificial intelligence, and sustainable development, my dual role as CEO of Omnia DeFi and iLYCEUM places me at a good vantage point for predicting and affecting change.

My vision is too use the power of these emerging technologies in ways that honor our planet, empower indigenous communities, and redefine the very fabric of business and asset management. It's not an easy journey and is most certainly fraught with complexity, yet it is also ripe with opportunity for those who dare tread through the portal into this hopefully brighter future.



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**Omnia DeFi: A New Frontier in Asset Tokenization** At Omnia DeFi, we're not just tokenizing assets; we're unlocking the wealth of the Earth for the greater good. Our focus on underground assets, such as gold, is much more than a technological endeavor; it's a commitment to ethical, sustainable finance.

This means going beyond traditional practices to ensure that our operations are in harmony with Environmental, Social, and Governance (ESG) principles. Tokenisation is made possible via the blockchain which should have become a more familiar term after Blackrock succeeded in creating their Bitcoin ETF this year. It allows us to create fractionalised digital securities that can easily be traded across the World 24/7.

In securitising underground assets such as gold via tokenisation we create the opportunity for those assets to be monetised without the need to dig them up ruining the environment and social structure of surrounding communities. It also allows us to help create First Nation Sovereign Wealth funds utilising these assets carefully to benefit future



generations in a similar style to how Norway did with their oil fund.

These assets can be monetised in many ways, including creating secondary markets and Fintech services to plug into this underlying value, following hard coded smart contracts that ensure openly the best procedures in alignment with ESG principles are followed as well as keeping the asset value stable.

#### **iLYCEUM: Crafting the Future of Business with AI**

Parallel to our groundbreaking work at Omnia DeFi, iLYCEUM stands as a testament to the transformative potential of artificial intelligence. Here, we're crafting AI agents tailored to revolutionize every aspect of business operations. From automating routine tasks to making strategic decisions based on intricate data analysis, these agents are designed to elevate efficiency, innovation, and scalability to unprecedented levels.

However, the ambition of iLYCEUM transcends mere operational efficiency. It's about reimagining the possibilities of corporate existence, where businesses are not just economic entities but intelligent

ecosystems capable of adapting, evolving, and thriving autonomously. This vision for AI in business is ambitious, yet grounded in a strong understanding of the technology's implications for society.

#### **A Call for Ethical Vigilance and Universal Basic Income**

The advancements we're spearheading at Omnia DeFi and iLYCEUM come with profound ethical responsibilities. The potential displacement of jobs by AI and robotics is a looming reality and I feel it demands far greater consideration and action. Governments and stakeholders need far more critical discourse on Universal Basic Income (UBI)—a concept that must move from the periphery to the center of policy discussions.

It might take time to find the exact right model that doesn't centralise too much power with government bodies or big tech but without seriously experimenting with various UBI models we face future societal upheaval and a drastic fall in consumer economic power, autonomy and welfare.



Edward Saporar

Serial Entrepreneur | CEO & Co-Founder of The Connector  
Startup Mentor ScotiaBank The Forum Initiative | Mentor UNDERDOG Accelerator  
VC Scout Expert DOJO Los Angeles | International Advisor Ugwumba Leadership Center  
& Stakeholder Crowdfundmatch Interreg Europe Project  
Bucharest Metropolitan Area

# Redefining Finance

## Harnessing Blockchain and AI for a Bold New Financial Future



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### The Evolution of Money

In the annals of human history, the concept of money has undergone a fascinating evolution. From the days of bartering goods in ancient marketplaces to the complex financial systems of today, the journey of money mirrors our civilization's progress.

Initially, trade was simple and direct—a bushel of corn for a t-shirt, a sack of grain for a jug of milk. However, this system hit a snag when demand imbalances emerged. What if one party required something the other didn't possess? The solution was the birth of "money"—a universally desired commodity serving as a medium of exchange.

But as societies grew more complex, the limitations of traditional money became apparent. Commodity money was cumbersome, challenging to transport, and not scalable for larger economies. This led to the introduction of IOUs, where people stored their wealth in vaults and exchanged paper receipts representing their holdings. Thus, modern banking was born, providing convenience and accessibility.

However, modern banking brought its own set of issues. Fractional reserve banking, introduced in 17th-century Europe, allowed banks to lend more than they actually held, leading to liquidity crises and economic instability. Moreover, centralization and unlimited money printing fueled distrust in traditional financial institutions.

#### The Promise of Decentralized Finance (DeFi)

Enter decentralized finance (DeFi), a groundbreaking concept poised to revolutionize the financial landscape. DeFi leverages blockchain technology and AI to address the shortcomings of traditional banking systems and promote financial inclusion.

Historically, centralized financial institutions have encountered some shortcomings. The 2008 financial crisis, triggered by reckless lending and speculative trading, exposed the fragility of the traditional banking sector. Moreover, the lack of transparency and accountability within centralized systems has disenfranchised millions, leaving them vulnerable to economic downturns and institutional malpractice.

DeFi offers a compelling alternative. By decentralizing financial services, it eliminates the need for intermediaries, reducing costs and increasing efficiency.

Smart contracts, powered by blockchain technology, ensure transparency and automate transactions, mitigating the risk of fraud and manipulation. Unlike traditional banking systems where information is centralized on a single server, creating a single point of failure vulnerable to hacking or manipulation, DeFi operates on a decentralized network of computers, each maintaining a copy of the ledger. Picture a library with one massive book containing all financial records versus a network of interconnected libraries, each holding a copy of the ledger. If one library were to burn down, the information would still be accessible from other locations. This distributed ledger system ensures redundancy and resilience, making it exceedingly difficult for any single entity to tamper with or compromise the integrity of the data.

Moreover, DeFi promotes financial inclusivity by transcending geographical barriers. Individuals in regions with devalued currencies or limited access to traditional banking can now participate in the global economy on equal footing. This democratization of finance empowers individuals to take control of their wealth and participate in wealth creation opportunities previously inaccessible to them. Consider a scenario where a hardworking farmer dedicates their life to cultivating crops, only to find their savings eroded by inflation or stolen due to lack of secure storage options. In many regions, this is their reality. The instability of local currencies and the absence of robust banking infrastructure leave individuals vulnerable to economic uncertainties.

With DeFi, individuals facing such challenges can safeguard their wealth through decentralized platforms. Imagine

the farmer tokenizing their assets—perhaps a portion of their harvest—on a blockchain network. This digital representation of their wealth transcends physical boundaries and inflationary pressures, offering a secure store of value immune to the whims of centralized authorities or

poverty and take control of their financial destiny, regardless of their geographical location or economic circumstances.

#### Addressing Security Concerns

However, as with any emerging technology, DeFi raises valid security concerns. Some argue that relying on pieces of



economic fluctuations. It's akin to a virtual vault secured in a different dimension, accessible only to the owner who holds the keys.

Through DeFi, the farmer not only preserves their wealth but also gains access to a wide range of financial services previously out of reach. They can borrow against their tokenized assets to invest in equipment or expand their operations, all without relying on traditional banks or intermediaries. In this way, DeFi empowers individuals to break free from the cycle of

code to facilitate financial transactions is inherently risky, as any vulnerabilities in the code could be exploited by malicious actors.

Furthermore, the question of who is creating this code and how it is being audited for security flaws is paramount. While the decentralized nature of DeFi eliminates the need for traditional intermediaries, it also means that there is no central authority responsible for ensuring the security and reliability of the

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underlying code.

To mitigate these concerns, the DeFi community is actively working to establish best practices for code development and auditing. Independent audits, conducted by reputable firms, help identify and rectify vulnerabilities before they can be exploited. Additionally, ongoing research and collaboration within the DeFi ecosystem aim to improve the resilience and security of decentralized financial platforms.

#### Embracing a New Paradigm

In essence, DeFi is reshaping the way we perceive value exchange. By returning to the principles of peer-to-peer transactions, it restores trust and autonomy to the financial system. Unlike traditional banking, which relies on centralized authorities and outdated infrastructure, DeFi is decentralized, transparent, and accessible to all.

Imagine a world where money flows seamlessly across borders, unrestricted by physical barriers or bureaucratic hurdles. Thanks to blockchain technology and AI, this vision is within reach. DeFi promises to make money as accessible as the internet itself, ushering in a new era of financial freedom and empowerment.

In conclusion, while traditional finance has undoubtedly served as a cornerstone of our economic progress, it's essential to recognize that evolution is a fundamental aspect of human advancement. Just as our ancestors transitioned from bartering goods to using currency, we now stand at the threshold of another transformative era in finance. Decentralized finance (DeFi) offers a compelling solution to address the shortcomings of traditional financial systems, particularly in combating the

marginalization of individuals affected by its limitations. There's nothing inherently wrong with traditional finance; it represents a significant leap forward in our collective journey as a species. However, just as we continually strive for improvement in all aspects of life, so too can we evolve our financial systems to be more inclusive, transparent, and equitable. DeFi represents a paradigm shift towards a more accessible and resilient financial economy—one that empowers individuals to navigate the complexities of the modern world with confidence and security. As we embrace this evolution, let us not forget the lessons of the past but instead, leverage them to build a brighter and more prosperous future for all.

# International Women's Month

The Indomitable Tenacity Of Women In Global Business Leadership

Larisa B. Miller

CEO, Phoenix Global Group Holdings  
Vice Chair, Del-York Group  
Abu Dhabi. Miami. Raleigh



In March of each year, otherwise known as International Women's Month, we shine a spotlight on the universal fabric that weaves together the essence of women across the globe, particularly in the realms of business leadership and entrepreneurship.

The ties which unite us, rich with the threads of strength, resiliency, and perspective, binds us in a shared experience that transcends geographical, cultural, and economic boundaries. It is within this shared identity that the future of business leadership and innovation finds its most promising horizon.



Women around the world, regardless of where they live or what they do professionally, bring a distinct blend of these universal traits to the proverbial table. Strength, often borne out of necessity, becomes the bedrock upon which women build their dreams and aspirations.

Resiliency, shaped by the challenges, hurdles and set-backs faced both personally and professionally, equips women with the unique ability to navigate the tumultuous waters of the business world – and life with grace and agility. Perspective, enriched by the multifaceted roles women play in society, offers a wide-lens view of the challenges and opportunities that we encounter on our journeys, enabling a unique approach

to problem-solving and innovation...an approach directly tied to the distinctive attributes of women.

In this increasingly fragmented geopolitical landscape, the call for women to unite as change makers, glass ceiling breakers, rule breakers and doyens of the future of business has never been more urgent. The divisions that seemingly define our world today – be they political, social, or economic – cry out for the healing touch of leadership that is inclusive, empathetic, and driven by a profound understanding of the human condition.

In this Century of Women, encapsulating womankind's inherent capacity for empathy and emotional intelligence, we are uniquely positioned to bridge these divides and usher in a new era of business leadership,



vision and innovation that prioritizes sustainability, equity, and community.

The transformative power of diversity in leadership cannot be overstated. Bridging voices from all corners of the world, each enriched by unique experiences and perspectives, we pave the way for innovation that is not only groundbreaking but also deeply reflective of the global

community it serves, combining our universal needs, values and collective sense of unity.

Where women are, that's where leaders are. The business world of tomorrow requires leaders who are not just adept at navigating the complexities of the market but are also committed to fostering an environment where empathy, understanding, and collaboration are valued above all else.

Rounding out the attributes of women as leaders is the crown jewel of tenacity, becomes the driving force behind this vision for resiliency and opportunity. Tenacity is the relentless pursuit of excellence, the unwillingness to accept the status quo, and the courage to dream big and stand strong that will ultimately break the glass ceilings that still exist in many sectors of business.

Women, through their collective efforts and unwavering determination, have the power to not only reshape the landscape of business leadership but also to redefine the very essence of success. We are the incubators of life, and as business leaders and visionaries, we have the potential to breathe new life into age old business models, and we have the strength and resiliency necessary to create a new future of business.

As we stand at the crossroads of change, it is imperative for women to harness the full spectrum of their strengths and unite in their diversity. The future of business, with its emphasis on inclusive growth, ethical practices, and sustainable development, demands a leadership style that is not only innovative and forward-thinking but also deeply rooted in the principles of empathy and mutual respect.

Women, with their universal traits of

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strength, resiliency, perspective, and tenacity, are the beacon of hope for a more equitable and prosperous world.

Standing shoulder to shoulder, as both seasoned and emerging professionals, uniting under the attributes that define us, we must now collectively set aside what we knew to be true about the past so that we can work together to create what will be true about our future.

In honor of International Women's Month,

let us recommit ourselves to fostering an environment where the voices of women are heard, their contributions valued, and their leadership celebrated.

We must commit to being a voice for the voiceless, empowering the over 400 million voiceless women in poverty. Together, as women united in diversity, let's recognize our collective power we have over our lives, our futures, our destinies. While the journey ahead may be fraught with challenges, if we

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stand together, we are unstoppable.

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# MENA and the WEST

It's time to admit the obvious and move past the tired old tropes that New York City is the center of the investment universe, Hollywood and Paris are the cultural capitals, and the western world will forever dominate the global conversation. This narrative no longer reflects reality.

The fact is New York has become remarkably hostile toward investors and wealth creation, while Hollywood and Paris are cesspools of bizarre elite antics alongside streets riddled by homeless encampments and street crime once subjugated to the third world. As a born-and-bred Californian / New Yorker, it is shocking and painful to see the complete hellscape which has engulfed these once majestic places.

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Land of the free, home of the brave... quite a powerful statement of who we are. Our people deserve better leadership. The vain and imperious ruling class of the United States, Canada and much of Europe have shown sustained contempt for capitalism. Bureaucrats, egged on by think tanks and the ivory tower elite, crush innovation and drive away investment capital, all while pitching a utopian pipe dream. One look around and the cold hard truth sinks in; these cities are inhospitable to the middle class and engines of growth. Add to that a justice system weaponized by power-hungry officials running rackets and shaking down industries and individuals who dare think or act in a way contrary to the aggressive group-think that plagues our people.

The scales of justice have been abandoned for political expedience and lady liberty has taken off her blind fold, eyeing the so-called "dissidents", "deplorables" and "unwashed masses" who dare speak out against a deeply engrained and internationally coordinated, corrupt political class. These are scary times for hard working and God fearing people of the west. I pray for a 180 degree turnaround from the skullduggery and these utterly detestable conditions, but the path to Hell is paved with good intentions and it appears the foundation has been set by powerful forces who are laser focused on the complete destruction of our way of life.

The jig is up. Even with an economic "soft landing" over the next few years, odds of which are a coin toss at best, the cultural rot has spread too deep into the bones of our institutions to navigate out it seems. Sophisticated investors, freedom loving people of means, and droves of middle class workers will have no choice but to

escape this toxic environment. Despite the Washington DC / City of London / Vatican, post WWII dominance of the grand chessboard, the west's supremacy is coming to an end.

Conversely, the future is bright for countries and cultures of the world who embrace traditional capitalist models and build cultural centers free of crime and filth. The MENA region (Middle East and North Africa), particularly the Kingdom of Saudi Arabia (KSA) and the United Arab Emirates (UAE), are leading this charge. Fueled by oil and gas profits, they have embarked on ambitious and awe-inspiring plans to transform their territories and their people's legacy into one in which technological innovation and world class culturally diverse economic freedom is supported and therefore thrives.

Over a dozen ongoing development projects in Saudi Arabia defy the norm and speak to the truly impressive and visionary leadership of crown prince Mohammad bin Salman and his family. Many of these mega-projects are funded directly by the country's sovereign wealth fund (PIF), while others are funded by the crown prince himself. Here are some of the most exciting ones:

#### Neom

Neom is a 26,500km<sup>2</sup> development project located in KSA's northwestern Tabuk Province. The project includes a floating industrial complex, global trade hub, resorts, and a 170km long linear city powered by renewable energy sources called The Line.

#### The Red Sea Project

The Red Sea Project is located on the west coast of KSA in Tabuk province. The area includes 90 offshore islands, 200km



of coastline, beaches, desert, mountains and volcanoes. The Al Wajh lagoon includes pristine habitats (coral reefs and mangroves) of global conservational importance.

#### Diriyah

The Diriyah development sits on the At-Turaif UNESCO World Heritage Site. It was the original home of the Al Saud family and is known as the birthplace of the Kingdom. This project will turn the site into a tourist destination with 38 hotels, six museums and 26 cultural attractions.

#### King Salman Park

King Salman Park is a 4102-acre public park and urban district in Riyadh. Being developed on the former Riyadh Air Base and covering most of King Abdulaziz District, it will be the

largest urban park in the world, five times the size of New York City's Central Park.

#### Qiddiya Project

Qiddiya is described as KSA's soon to be "capital for entertainment, sports and culture". The 367km<sup>2</sup> mega-project will contain sports arenas, concert halls, a racetrack, a Jack Nicklaus-branded golf course and Six Flags, which will contain the world's longest, tallest and fastest rollercoaster.

Not far from Saudi Arabia the United Arab Emirates, renowned globally for its successful mega-projects over the past few decades, continues to push the envelope on what's possible when it comes to ultra-luxury and exceptional living environments. Strong forward thinking leadership from the ruling families (Al Nahyan, Maktoum, Al

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Qasimi, Al Nuaimi, Al Mualla, and Al Sharqi) has transformed the region, and with new large scale development projects on the horizon it is obvious the ruling class of the UAE is focused on improving the lives of their people and the world - not just for the wealthy, but all residents and visitors for generations to come. Here are some of the most exciting projects:

#### The Loop Dubai

The Loop is a 93km climate-controlled highway that will connect 3 million residents and rely on 100 percent renewable energy through kinetic power. The project is part of Dubai's transformation into a walkable city, where people can access essential services and destinations within a 20-minute walk.

#### Dubai Reefs

The Dubai Reefs will be a large floating community spanning 200km<sup>2</sup> and feature facilities for marine research, ecotourism, hospitality, retail, and education. It will be the world's largest artificial reef with over 1 billion corals and 100 million mangrove trees. The community will offer ecotourism experiences on floating lodges powered by renewable energy sources.

#### Yas Bay

Yas Bay overlooks the Arabian Gulf and is the entertainment epicenter of Yas Island. It is home to over 20 restaurants, a floating beach club, a concert arena, luxury hotels and massive entertainment zone. It aims to be the capital's leading nightlife destination.

#### Etihad Rail

Etihad Rail consists of 38 locomotives and more than 1,000 wagons. The rail network stretches 900km across the country, all the way to Oman. It will play a vital role aiding the movement of people, goods and services throughout the nation.

If one were to only consume information from major western entertainment networks and news wires, one might believe the MENA region and the powers that be who control its vast wealth and resources are anti-American despots and war lords. Nothing could be further from the truth.

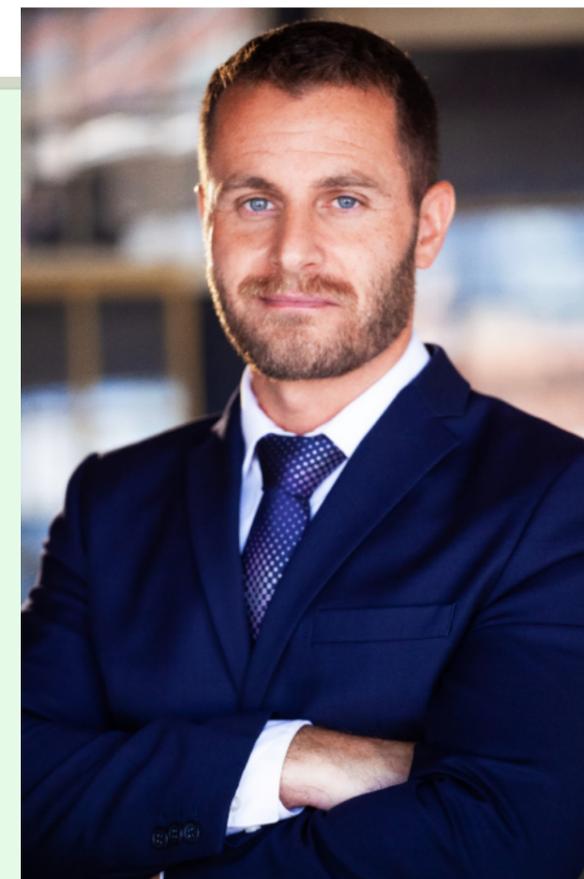
These honorable families have successfully diversified and reformed their economies in a way that poises them to be some of the most welcoming (i.e., clean, safe, fair and advanced) cities and communities this planet has to offer. Lots of work is

*Justin Fien*

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Justin is an M&A advisor with billions of dollars in international deal execution experience for a wide range of companies. He has over 15 years of experience working with ultra-high net worth individuals, family offices, corporations, and heads of state around the world.

Core competencies include managing the affairs for commercial real estate acquisitions and ground up developments, business plan analysis, project underwriting, negotiation of angel and venture financing transactions and Level III enhanced due diligence and investigation services.



still to be done of course and nothing is perfect, however I see good will and heroic feats coming from the people of the MENA region. I solute their efforts and spiritually back their agenda of building a better way of life for hard working residents who simply want to raise children in peace, safe from the crime and filth that has tainted the once great western powers.

The arc of the universe bends towards justice, and the time has come to pay the piper. Decisions will need to be made and throughout the west, around the kitchen table, conversations are shifting from "how do we fix this" to "where else can we go". The MENA region is a place that excites its people, bringing back a time of admiration for leadership and a staunch confidence in a positive economic trajectory which is no longer felt in the west.

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# Artificial General Intelligence (AGI)

## The Quest for Human-Level Machine Minds



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Artificial intelligence (AI) has become an undeniable force in our world, revolutionizing fields from healthcare to entertainment. But what we see today is just the tip of the iceberg. Artificial General Intelligence (AGI), promises a future where machines possess human-level intelligence and the ability to learn and adapt across a wide range of tasks. We will delve into the world of AGI, exploring its potential, challenges, and the ongoing debate surrounding its development.

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## What is Artificial General Intelligence?

Unlike the narrow AI that powers our virtual assistants or recommendation engines, AGI aspires to a broader form of intelligence. Narrow AI excels at specific tasks, trained on vast amounts of data to perform one function exceptionally well. An image recognition program, for instance, can identify objects in photographs with incredible accuracy, but it cannot write a poem or solve a complex math equation.

Artificial General Intelligence, often abbreviated as AGI, refers to AI systems with the ability to understand, learn, and apply knowledge in a manner similar to humans across a wide range of tasks and domains. Unlike narrow or weak AI, which is designed for specific applications like image recognition or language translation, AGI possesses the capacity for generalized intelligence.

AGI is envisioned as a flexible and adaptable form of intelligence that can autonomously reason, solve problems, learn from experience, and engage in creative endeavors. It encompasses cognitive abilities such as perception, learning, reasoning, planning, and natural language processing, among others.

AGI, on the other hand, aims to mimic human-like general intelligence. It envisions machines that can:

- **Learn and adapt:** AGI wouldn't be limited to pre-programmed tasks. It could learn from its experiences, apply that knowledge to new situations, and continuously improve its abilities.
- **Reason and solve problems:** AGI wouldn't simply follow instructions. It could analyze situations, understand underlying concepts, and devise

solutions to problems it hasn't encountered before.

- **Think creatively:** Imagine an AGI that



can compose music, write compelling stories, or invent new technologies. This level of creativity would push the boundaries of what machines can achieve.

- **Understand and interact with the world:** AGI wouldn't be confined to the digital realm. It could perceive the world through sensors, navigate its surroundings, and interact with objects in a meaningful way.
- **Perception and Understanding:** AGI requires sophisticated sensory perception capabilities to interpret and understand the world. This involves tasks such as image recognition, speech recognition, and natural language understanding, allowing AI systems to interact with their environment in meaningful ways.
- **Autonomy and Self-Improvement:** AGI systems should possess a degree

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of autonomy, allowing them to make decisions and take actions without constant human intervention. Moreover, they should have the capability to self-improve and optimize their performance over time through learning and experience.

These are just some of the potential capabilities of AGI. If achieved, it would represent a monumental leap in technological advancement, with profound implications for every aspect of human life.

### The Roadblocks on the Path to AGI

While the potential of AGI is vast, significant hurdles stand in the way of its creation. Here are some of the key challenges researchers face:

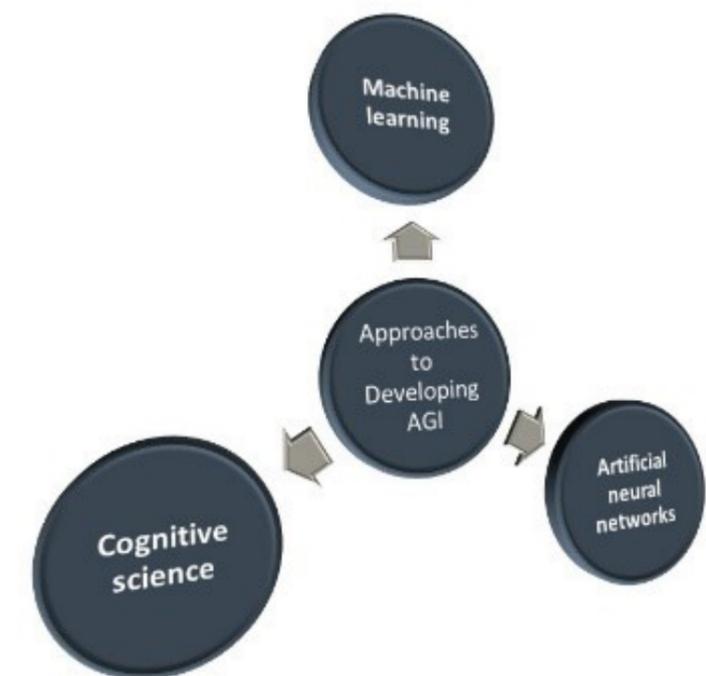
- **Understanding human intelligence:** The very nature of human intelligence remains an enigma. We lack a comprehensive understanding of how our brains learn, reason, and generate creative thoughts. Replicating this in a machine is incredibly difficult.
- **Consciousness and sentience:** Is true intelligence possible without consciousness? Can a machine truly understand the world if it doesn't experience it subjectively? The debate surrounding consciousness in AGI remains open.
- **The embodiment problem:**

Human intelligence is deeply tied to our physical bodies and interactions with the world. Can a purely digital intelligence ever truly replicate the way we learn and adapt through embodied experience?

- **Safety and control:** The prospect of an intelligent machine surpassing human capabilities raises ethical concerns. Ensuring the safe and responsible development of AGI is a critical aspect of research.

Despite these challenges, researchers are actively exploring various approaches to developing AGI. These include:

- **Machine learning:** Advanced machine learning algorithms, particularly deep learning, are already demonstrating impressive capabilities. By further developing these techniques, researchers hope to create machines that can learn and adapt more like humans.



- **Artificial neural networks:** Inspired by the structure and function of the human brain, artificial neural networks are computer models that process information in a similar way. Refining these networks could be key to achieving human-level intelligence.
- **The singularity:** Some experts believe that AGI could lead to a technological singularity, a point where machine intelligence surpasses human intelligence in all aspects. This could have unforeseen consequences for humanity.



- **Cognitive science:** Studying the human mind can provide valuable insights into how intelligence works. Integrating these insights into machine learning algorithms could pave the way for AGI.

The Debate and Speculation Surrounding AGI

The development of AGI raises philosophical and ethical questions that society needs to grapple with. Here are some points to consider:

- **The nature of intelligence:** What truly defines intelligence? Can a machine be considered intelligent even if it operates differently from humans?
- **Job displacement:** Could AGI automate jobs currently performed by humans, leading to widespread unemployment? How can we prepare for such a scenario?
- **Ethical considerations:** Who will be responsible for the actions of an AGI?

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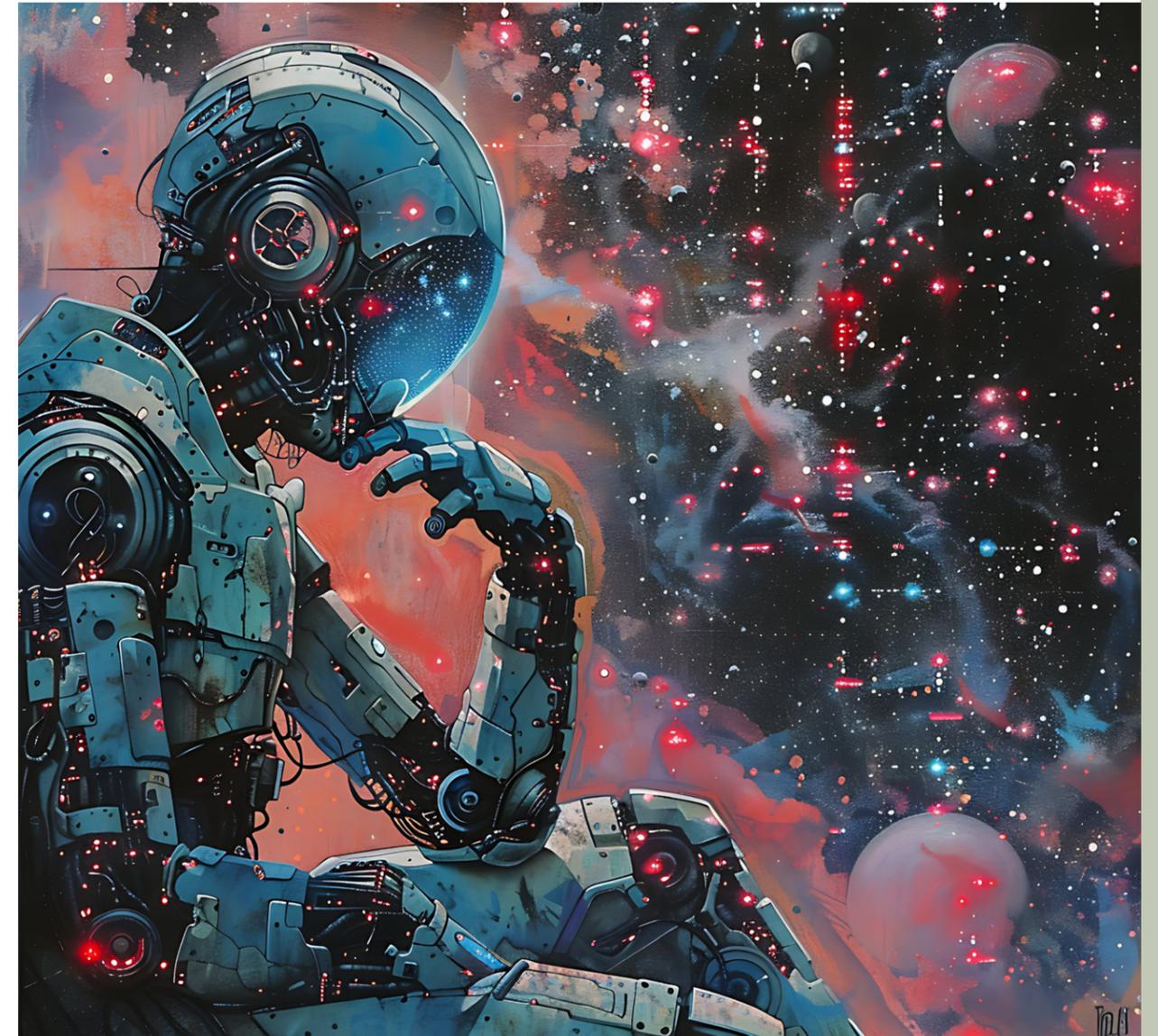
How can we ensure it is used for good and not for harm?

These are just some of the questions that need to be addressed as we approach the frontiers of artificial intelligence. Open and transparent dialogue between researchers, ethicists, and policymakers is crucial to ensure the safe and beneficial development of AGI.

A Future Shaped by Artificial Intelligence

Artificial General Intelligence represents the pinnacle of AI research, aiming to create machines with human-like intelligence capable of mastering any

intellectual task. While still in the realm of speculation, AGI holds immense promise for addressing complex challenges and unlocking new opportunities across diverse fields. However, realizing AGI requires overcoming significant technical hurdles, addressing ethical concerns, and ensuring its alignment with human values and goals. As researchers continue to push the boundaries of AI capabilities, the pursuit of AGI remains one of the most exciting and challenging endeavors of the 21st century.



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# Embracing Sustainability

## A Beacon for a Prosperous and Harmonious Future

Sustainability is not merely a conceptual abstraction but a fundamental principle that should profoundly influence our actions and decisions. It represents our unwavering commitment to responsible resource management, environmental preservation, an enhanced quality of life, economic growth, and the promise of a brighter future for all. Embracing sustainability is not just a journey; it is a profound connection with the environment, a leveraging of technology for progress, and a global unity in the pursuit of a better world for generations yet unborn.

Sustainability serves as the guiding compass directing humanity towards a future imbued with luminosity. It is a profound acknowledgement that we are not the solitary inhabitants of this planet, but rather stewards entrusted with the solemn responsibility of safeguarding the well-being of our shared home.

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In our relentless pursuit of sustainability, we acknowledge the intrinsic value of our natural resources – finite and precious. We comprehend that their judicious use ensures the perpetuation of life's essential elements for generations to come. This comprehension is not merely a pragmatic approach; it is a moral imperative to preserve the abundance and diversity that has blessed our planet.

At the heart of sustainability lies environmental protection, a robust shield against the looming threats of climate change, biodiversity loss, and pollution. This shield is not merely for the environment; it is a fortress protecting our own health and the prosperity of myriad species with whom we coexist on this earthly abode.

Sustainability champions the notion that our fate is intricately interwoven with the health of our ecosystems, a lesson nature has endeavoured to impart for eons. However, sustainability is not solely about averting catastrophe; it is about enhancing life in the present.

It bestows upon us cleaner air to breathe, purer water to drink, and urban spaces that nurture both our physical bodies and the essence of our souls. It extends an invitation to not just live longer but to live better, fostering communities that thrive on harmony with the environment.

Economically, sustainability unveils the path forward, sparking innovation and creating new industries with abundant opportunities for growth. Renewable energy, the jewel in sustainability's crown, fuels our ambitions while diminishing our dependence on finite fossil fuels. In the

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Julio Verissimo is the President & CEO of Borderless Consulting, a leading global firm specializing in cross-border business operations. With a distinguished 24-year career spanning over 47 countries, he is an acclaimed industry leader known for his expertise in business development, strategic planning, operations, and financial management. Verissimo's strategic acumen and his ability to drive growth and profitability have been pivotal in his success across various sectors.

He has been recognized with the “World Eminent Man of Global Financial Technology 2023” award by WIWIAA. Additionally, he serves as a Fair Economic Developer at OIDE - IOED, an intergovernmental organization focused on economic development.



grand scheme of things, sustainability is an investment in prosperity, as preventative measures consistently prove more cost-effective than addressing environmental crises retrospectively.

Yet, sustainability is not merely a set of practices; it is a mindset. It forges a connection with the world around us, rekindling our appreciation for the beauty and intricacy of nature. It serves as a reminder of our profound responsibility to protect and preserve, casting us in the role of stewards rather than exploiters.

This connection motivates us to take

action, for it is an innate truth that we protect what we love, and we love what we understand.

Technology, when harnessed in the spirit of sustainability, becomes our ally. It empowers us to address environmental challenges with unprecedented precision and efficiency.

From harnessing the sun's energy to capturing the wind's gentle whisper, technology enables us to utilize the gifts of nature without depleting them. It equips us

with tools to monitor, model, and innovate, thereby accelerating our journey towards a sustainable future.

Sustainability is an endeavor that transcends borders and cultures; it is a global pursuit. It demands unity, recognizing that our destinies are intertwined.

Within this shared commitment, we discover strength, diplomacy, and the exchange of knowledge on a global scale. Sustainability, in its very essence, stands as

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a testament to our shared humanity. However, the most compelling reason to ardently pursue sustainability lies in the legacy we bequeath to future generations. By taking proactive steps now, we ensure that our progeny inherit a world not only habitable but also conducive to their growth and prosperity. It is our solemn responsibility to bequeath a planet rich in resources, resilient in the face of challenges, and teeming with

opportunities. Sustainability is our gift to posterity, a promise that we value their well-being and believe in their potential to construct a better world.”

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### Marketing in the Web3 World

In the dynamic world of marketing, old ways like print ads, TV spots, billboards, and digital platforms have been key in bringing brands and people together. But now, Web3 technologies are starting a new chapter in marketing. They mix what we've always done with new, exciting tools that create more personalized, secure, and captivating experiences.

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# Marketing in the Web3 World

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## The New Frontier in Digital Engagement

Web3 introduces in a future where digital interactions become more engrossing, secure, and centered around the user. For marketers, this translates into an opportunity to cultivate deeper connections with audiences through increased personalization, transparency, and interactive experiences. This integration does not involve discarding past successes but rather enhancing them with the capabilities of tomorrow.

## Enhancing Traditional Marketing with Web3

The convergence of Web3 technologies and traditional marketing channels opens a portal to possibilities for enriching customer experiences while fortifying data security and trust.

- **Blockchain:** Beyond its financial use cases, blockchain provides a sturdy framework for secure and transparent customer interactions. It safeguards the authenticity of goods, shields user data, and simplifies transactions.
- **Smart Contracts:** These automated contracts encode the terms of agreements into executable code, streamlining and safeguarding marketing promotions and loyalty initiatives.
- **NFTs (Non-Fungible Tokens):** NFTs empower brands to forge unique digital collectibles, which can be deployed to offer exclusive content or rewards, thus bolstering engagement and fidelity.
- **Cryptocurrencies:** Serving as a medium of exchange, cryptocurrencies enable fluid global transactions, diminishing fees, and heightening customer convenience.
- **Decentralized Finance (DeFi):** DeFi

apps can unveil pioneering loyalty and rewards programs, delivering genuine value and utility for customers.

- **Decentralized Autonomous Organizations (DAOs):** DAOs present an innovative model for community-led marketing, allowing brand decisions and strategies to be shaped by collective user ownership and decision-making.
- **Metaverse/AR/VR:** These immersive technologies draw customers into engaging brand stories and experiences. For instance, on my Web3 CMO Stories podcast, I offer guests unique 3D R Collectibles minted as NFTs on the blockchain, adding an extra dimension to their digital interaction.
- **Artificial Intelligence (AI):** AI is pivotal in parsing user data to tailor marketing experiences within Web3 realms. It enables marketers to extract profound insights into consumer behaviors, facilitating the delivery of content and promotions that resonate on a personal level.

## Real-World Applications and Advantages

Delving deeper into the examples provided:

- **Luxury Brand Authenticity with Blockchain:** The AURA Blockchain Consortium, initiated by prestigious brands like LVMH and Prada, employs blockchain to verify the authenticity of luxury goods, solidifying customer trust and allegiance. This blockchain application in marketing transcends security, narrating a story of heritage and excellence that captivates the luxury market.
- **Revolutionizing Loyalty Programs with Starbucks Odyssey:** This innovative

extension of Starbucks' loyalty scheme via NFTs exemplifies how digital assets can enrich customer involvement.

a smart solution that narrows the gap between online shopping and the in-store experience, not only



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Participants earn points and collect digital stamps (NFTs) that unlock access to unique experiences and rewards, merging the tangible with the digital to present a new layer of value and interaction.

- **Gucci's Virtual Try-On Experience:** By leveraging AR, Gucci introduced

increasing customer engagement but also simplifying the buying journey, showcasing the potential of AR in marketing to enhance both functionality and entertainment.

- **Overstock.com's Embrace of Cryptocurrency:** By adopting Bitcoin payments, Overstock.com tackled

significant barriers in international e-commerce related to currency conversion and transaction fees. This pioneering move highlighted digital currencies' potential to streamline e-commerce, enhancing customer convenience and access.

- Walmart's Blockchain for Food Safety: Walmart's initiative to leverage blockchain for tracing perishable goods' supply chain emphasizes the technology's capacity to amplify transparency and safety. Building consumer trust, it also signals a commitment to quality and ethical practices, crucial for modern brand loyalty.
- The Metaverse, a New Domain for Web3 Marketing: The Metaverse, a dynamic and interactive virtual space, provides vast opportunities for immersive brand experiences. For instance, Nike's Nikeland within Roblox is an outstanding example of how brands can create enthralling virtual spaces that blend online interaction with real-world effects. Highlighting the possibilities within this digital landscape, the Metaverse Fashion Week 2023 showcased BOSS's virtual showroom. This event, hosted on Spatial, offered fans an engaging and interactive experience, demonstrating how the Metaverse can be a powerful platform for innovative marketing.

#### The Path Forward

The journey to integrate Web3 technologies into conventional marketing channels is progressive. As these technologies evolve, so will their application in marketing. Success hinges on grasping the unique benefits they offer—like improved security,

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Joeri Billast, also known as 'The Web3 CMO', is a renowned Web3 strategist, best-selling author, and the founder of Efficado. He specializes in Digital Strategies, Web3 Marketing and AI, helping B2B businesses like yours stay ahead of the competition and reach new heights. Known for his work as a Fractional CMO in B2B tech and hosting the 'Web3 CMO Stories Podcast', Joeri leverages cutting-edge technologies like AI, NFTs and the Metaverse to engage with customers in new ways, build brand awareness, and expand into new markets.



transparency, and engagement—and adeptly integrating them to complement current marketing strategies.

#### Conclusion

The crossroads of Web3 technologies with traditional marketing channels foretells an exciting horizon for the future of digital engagement. By adopting these innovations, marketers can amplify the customer experience, deepen trust, and explore new creative and interactive

avenues.

The examples highlighted not only demonstrate the practical applications of these technologies but also underscore the transformative impact on the marketing industry.

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# From Idea Generation to Realization

## Roles Undertaken by Venture Capitalists

Venture Capitalists (VCs) play a crucial role in guiding and supporting startups throughout their journey, from the initial conception of an idea to the actualization of a successful and sustainable business.

This writeup from me delves into the multifaceted responsibilities that VCs assume during the entrepreneurial process, examining their contributions at each stage, ranging from idea generation to materialization. Numerous venture capital funds are affiliated with Kansaltancy Ventures (<https://www.Kansaltancy.com>).

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**Idea Generation and Conceptualization:**

In the initial stages of idea generation, entrepreneurs often struggle with transforming abstract concepts into viable

mentorship and strategic guidance, VCs contribute to shaping the entrepreneurial vision, ensuring alignment with market needs and trends.

Consider the example of Airbnb, founded by Brian Chesky, Joe Gebbia, and Nathan Blecharczyk. In its early stages, Airbnb faced challenges in gaining traction. Venture capitalists, including Sequoia Capital and Y Combinator, played a pivotal role in refining Airbnb's business model, offering strategic insights, and aligning the startup with market demands. The outcome was a transformed idea that revolutionized the hospitality industry.

**Seed Funding and Early-stage Investment:**

As the ideation phase progresses into a more concrete plan, startups seek seed funding to kickstart their operations. VCs play a crucial role in providing this initial capital injection. Beyond financial support, venture capitalists act as mentors and advisors, utilizing their networks to connect entrepreneurs with industry experts, potential partners, and additional funding sources.

Early-stage investments from VCs not only fuel product development and market entry but also validate the startup's potential, instilling confidence in other investors.

Spotify, the music streaming giant, faced skepticism in its early days. However, seed funding from Northzone and Creandum



business models. VCs play a vital role by providing invaluable insights and expertise. Armed with extensive experience and market knowledge, venture capitalists assist founders in refining their ideas, identifying target markets, and evaluating the feasibility of their ventures. Through

provided the necessary boost. VCs not only injected capital but also mentored Spotify's founders, guiding them through licensing challenges and strategic decisions. This early-stage support laid the foundation for Spotify's global success.

**Strategic Decision-Making:**

As the startup evolves, strategic decision-making becomes paramount. VCs actively participate in board meetings, offering strategic advice and assisting in critical decisions related to product development, market expansion, and team building. Their seasoned perspectives help entrepreneurs navigate challenges, avoid pitfalls, and capitalize on opportunities, fostering the strategic growth of the startup.

During its growth phase, Uber faced regulatory hurdles and intense competition. The involvement of venture capitalists, including Benchmark and Google Ventures, played a crucial role in shaping Uber's strategic decisions. VCs provided valuable counsel, helping Uber navigate legal challenges and expand into new markets, contributing to the company's strategic resilience.

**Scaling and Growth:**

Venture capitalists play a crucial role in facilitating the scaling of startups. Through subsequent funding rounds, such as Series A, B, and beyond, VCs provide the financial backing needed to expand operations, reach new markets, and enhance product offerings. Beyond capital, VCs assist in organizational scaling by advising on talent acquisition, leadership structure, and operational efficiency. Their involvement often extends to opening doors to strategic partnerships and potential acquirers, further accelerating the startup's growth trajectory.

Slack, the collaboration platform, experienced exponential growth, thanks in part to its venture capital backing. Investors such as Accel and Andreessen Horowitz not only funded Slack's expansion but also advised on product development and market entry strategies. VCs played a crucial role in scaling Slack into a widely adopted communication tool.

**Risk Mitigation and Due Diligence:**

While VCs are known for taking calculated risks, they also engage in meticulous due diligence to mitigate potential downsides. Assessing a startup's technology, market fit, competitive landscape, and team dynamics is crucial for VCs to make informed investment decisions. By identifying and addressing risks early on, venture capitalists contribute to building a more resilient and sustainable business.

Theranos serves as a cautionary tale, emphasizing the importance of due diligence. While Theranos attracted significant investment, scrutiny from investors, including Tim Draper and Larry Ellison, increased as red flags emerged. Ultimately, VCs played a role in exposing the discrepancies in Theranos's claims, highlighting the necessity of thorough due diligence in mitigating risks.

**Adaptability and Pivoting:**

Startups often face unforeseen challenges and market shifts that necessitate adaptability and even pivoting. VCs, drawing on their experience with various ventures, assist entrepreneurs in navigating these uncertainties. Their support can be instrumental in reshaping business strategies, exploring new revenue streams, or even repositioning the startup in response to changing market dynamics. Twitter's journey included significant

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adaptability, with the platform evolving from a podcasting service to a microblogging platform. Jack Dorsey, Biz Stone, and Evan Williams received crucial support from VCs, including Union Square Ventures and Spark Capital, in navigating these shifts. VCs contributed strategic insights that allowed Twitter to pivot successfully.

#### Exit Strategies and Returns:

The ultimate goal for VCs is to generate returns for their investors. This occurs through exit strategies, such as initial public offerings (IPOs) or acquisitions. Venture capitalists actively participate in exit discussions, leveraging their industry connections to identify potential acquirers or underwrite successful IPOs. Successful exits not only provide financial gains but also validate the efficacy of the VC's investment strategy and the startup's journey from idea generation to materialization.

The acquisition of Instagram by Facebook exemplifies successful exit strategies. Kevin Systrom and Mike Krieger, Instagram's founders, secured early-stage funding from VCs, including Benchmark and Andreessen Horowitz. VCs played a central role in negotiating the acquisition by Facebook, resulting in substantial returns for both the startup and its investors.

#### Building Ecosystems and Industry Networks:

Beyond individual investments, VCs play a broader role in shaping entrepreneurial ecosystems. They foster connections between startups, industry players, and other investors, creating a network that extends beyond financial transactions.

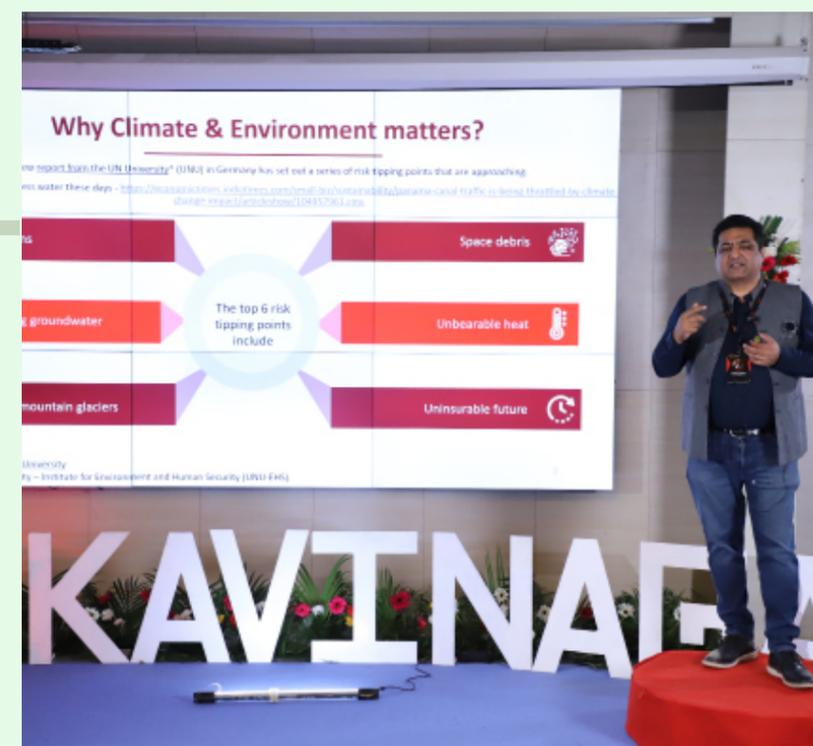
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His expert opinion is often sought by leading Business news channels and publications like CNN-News18, VCTV (Venture Capital Tv), Business World, Inc42, TechThirsty and Digital Market Asia. He has done 300+ talks which are in the public domain - Just check on YouTube and Google.



This ecosystem-building contributes to knowledge sharing, collaboration, and the cross-pollination of ideas, strengthening the overall innovation landscape.

The role of VCs extends beyond individual startups to ecosystem building. Y Combinator, a prominent startup accelerator and venture fund, has nurtured numerous successful ventures, including Dropbox and Airbnb. By fostering a network of entrepreneurs, mentors, and investors, Y Combinator exemplifies the ecosystem-building role that VCs can play.

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Kansaltancy.com) provides startups with consultancy services throughout the process. In conclusion, venture capitalists are integral partners in the entrepreneurial journey, offering more than just financial backing. From the idea generation stage, where they provide crucial guidance, to the materialization of a successful business, where their strategic input is invaluable, VCs act as catalysts for innovation and growth. The symbiotic relationship between entrepreneurs and venture capitalists exemplifies the collaborative spirit that

drives the dynamic landscape of startups and fosters a culture of innovation and progress.

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## 7 Days to Your Best Year

### A Transformative Blueprint for Unprecedented Success



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In my journey of self-improvement and personal development, I've discovered a profound transformation within myself. Each morning, (almost) without fail, I awake with a smile. This isn't to say that my days are devoid of stress, worry, or challenges.

As an entrepreneur and investor, my professional life is a turbulent sea of highs and lows, successes intermingled with failures—some too personal and daunting to disclose. Yet, despite the inevitable trials, my life has been on an upward trajectory, improving steadily in ways I once thought unattainable.

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This transformation, I believe, is rooted not just in persistent effort or a positive mindset, but in a deeper, more spiritual awakening. As we approach a time of significant spiritual reflection in my native Romania with the fasting period before

one's entire being. The essence of this journey lies in the understanding that our external realities are often a reflection of our internal state. By nurturing our spiritual well-being, we cultivate resilience, clarity, and a peace that radiates outward,



Easter, and similarly during Ramadan in my second home, Dubai, the concept of applied spirituality has never felt more pertinent. It is a time when the fabric of everyday life is interwoven with threads of deeper contemplation, self-discipline, and renewal.

In this sacred period, I'm inspired to share insights that transcend the conventional boundaries of professional development, touching upon a more holistic approach to growth that can profoundly impact

influencing every aspect of our lives.

Embracing spirituality, especially in times dedicated to fasting and reflection, offers a unique opportunity to reassess our paths, realign our purposes, and rejuvenate our souls. It's a time to strip away the superficial, to confront and release the burdens we carry, and to find solace in the simplicity and profundity of faith and hope. This period encourages us to look beyond the immediate, beyond the material, and to connect with something greater—whether

it be the divine, the universe, or the depths of our own spirits.

In sharing this piece of my journey, my aim is to illuminate the potential for spirituality to serve as a beacon in our lives, guiding us through the tumult of professional endeavors and personal trials. It's a testament to the strength that comes from within, a strength that has the power to change not only how we face our days but how we live our lives.

In the dynamic intersection of technology, finance, and entrepreneurship, where innovation is the currency of advancement, the ability to anticipate, adapt, and act decisively sets the leaders apart from the followers. "7 Days to Your Best Year" is not just a strategy but a revolutionary approach designed for the visionaries in investing, entrepreneurship, and blockchain technology. This guide is crafted to serve as a beacon, illuminating the path to not just incremental improvement but exponential growth and fulfillment.

This transformative journey recognizes that while we all navigate through the varied seasons of life, each carrying our unique narratives and challenges, there is a universal thread of ambition and the pursuit of excellence. It dismisses the notion of one-size-fits-all solutions, offering instead a deeply personalized map to navigating one's course to success, understanding that the tools for change are as diverse as the individuals wielding them.

Embark on this journey with a vision of the next 365 days of your life. Armed with nothing more than a piece of paper, sketch out the elements you wish to incorporate into your existence. This exercise, simple yet profound, transcends the need for artistic skill, serving instead as a tangible manifestation of your

aspirations across five key dimensions: enhancing physical wellness, broadening intellectual horizons, nurturing emotional resilience, deepening spiritual connections, and achieving financial growth. Each of these pillars supports the overarching structure of your best year yet, providing a balanced foundation for holistic success.

Basically "7 Days to your Best Year" and I would add "Ever" is a method which you can practice for one week to have a structure, or to compress into 5 days, 3 days, or even 1 day, which will give you a new perspective, and a solid foundation to build the year ahead as the best one. Ideally you can do this at the beginning of a calendar year, around your birthday, but actually you can practice it anytime, because usually at the time this article goes live the stats say that most of the new year resolutions are broken.

**Day 1: What If? - Challenge the status quo** by envisioning a reality that aligns with your dreams, not the other way around. This day is about daring to dream big, allowing yourself to envision a life unbound by current limitations. Question every 'impossible,' turning it into a 'what if.' By doing so, you unlock a wellspring of potential, setting the stage for transformative change.

**Day 2: Break the Connection with the Past - Today** focuses on severing ties with past failures and limitations. It's about recognizing that yesterday's missteps do not dictate tomorrow's possibilities. This process of cutting loose allows you to step into the future unencumbered, ready to embrace new opportunities with open arms and a clear mind.

**Day 3: Life by Design, Not by Default - Assert control over your destiny,** choosing

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to craft your life with intention and purpose rather than letting external forces shape your path. This means making deliberate choices that align with your envisioned future, stepping out of the autopilot mode and into the realm of active creation.

**Day 4:** Find Your Why - Unearth the core motivations that drive you. This exploration is pivotal, for understanding your 'why' provides a beacon of clarity and strength, guiding you through challenges and inspiring relentless pursuit of your goals. When your actions are anchored in a deep sense of purpose, the means to achieve your ends begin to materialize with greater ease.

**Day 5:** Make it Happen! Implementation! - Transition from the realm of ideas into the domain of action. Develop a concrete, actionable plan to actualize your dreams. This involves setting up systems and structures that convert your vision into reality, turning what once were aspirations into tangible outcomes.

**Day 6:** Plan for Three, Not Just One - Expand your temporal horizon, recognizing that the true scope of what you can achieve in three years far exceeds annual expectations. This broader perspective encourages more significant, ambitious goals, allowing for a more profound transformation and impact.

**Day 7:** Start with the End in Mind and Unleash the Fire Within! - With a clear vision of your ultimate goals, ignite the passion and determination necessary to attain them. This final day is about maintaining a laser focus on your desired outcomes, using them as the fuel to power your daily actions and decisions. It's about kindling the inner fire, that unquenchable drive that propels you forward, ensuring

that every step taken is a step closer to the realization of your dreams.

"7 Days to Your Best Year" transcends being merely a method; it's a pledge to oneself to pursue a path of intentional growth, resilience, and achievement. Tailored for the audacious spirits navigating the complexities of today's rapidly evolving landscapes, this journey promises not just to make the next 365 days better but to set a new standard for what your best year can truly mean.

This strategy beckons you to embark on a transformative path, one that requires boldness to reimagine your potential, courage to break free from the past, wisdom to design your future with intention, and unwavering commitment to turn your vision into reality. It challenges you to extend your gaze beyond the immediate, to harness the power of long-term vision, and to light the spark within that will keep the flame of progress burning bright.

In embracing this journey, you commit to a life of continuous, deliberate growth, ensuring that every year, not just the next, can compete for the title of your best year yet. <https://adrianniculescu.substack.com>

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# Empowering the Young Entrepreneurs Skills

'Entrepreneurship journey takes Sacrifice, Courage, Commitment, and deferred gratification' - Mr. Narayana Murthy, Founder, Infosys

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Young Entrepreneurs/Founders should develop the following Skills during their entrepreneurial journey. There was an old saying 'Jack of all trades, master of none'. Entrepreneur needs all skills but no need to be an expert. You need to talk to all the people including your team, including Legal, Audit, Compliance, Accounting, Finance, Marketing & Sales, Human Resources, Product, Technical, Quality, and IPR and external experts. You need to speak in their language during your communication or discussion with them.

**Leadership:** Leadership is influencing other people to follow and not dictating others. Improve your In-Demand power skills like Team Management, Team Collaboration, Management, Continuous Learning, Resolve conflicts, Make bold decisions including pushing the boundaries, and Identifying the right Leaders and team.

**Branding:** Create your Personal Branding and your Company Branding. Also, improve your PR skills and it will build your brand recognition.

**Personal Branding –** Write Blogs, Articles, Books and post good content in your Social Media (LinkedIn, Facebook, Instagram). Participate as a speaker in keynote, Panel discussion, Fireside Chat.

**Company Branding –** Create your Brand Story, create your Logo, create your brand tagline like Nike's 'Just Do It', Sponsor the events and get the stall in Conferences, Conclaves, Startup Fests, Startup Exhibitions, and Meetups.

**Mentoring:** Improve your Domain skills from your Mentor. Talk to as many Mentors and get their guidance based on your needs. LinkedIn is the best source to connect with the Mentors and send the message to Mentors based on their expertise and your guidance needs. Mentors will provide valuable & personalized Guidance, Honest Feedback and insights.

**Networking:** 'Your Network is your Networth'. Network with whole startup Ecosystem enablers like fellow Founders, Investors, Incubation/Acceleration/TBI partners, Thought Leaders, BOD, Advisors, Government Officials, and Mentors. Attend all the startup and entrepreneurship related events. Connect with Startup Ecosystem peoples and experts personally and through Social Media (Facebook, LinkedIn, etc...).

You may find your Leads or your potential customers in the networking event. Exchange your physical or digital business card with your brief introduction to your potential leads or potential customers.

**Reading:** Read a lot. Read lots of books, blogs and articles about Entrepreneurship, Startups, Funding trends, Success stories, and latest industry trends. Update the latest trends in the Entrepreneurship community.

**Communication:** Improve your Oral and Written communication skills because you need to communicate with different experts and teams. Join or start the chapter of Toastmasters club or your speaking clubs.

**Pitching and Presentation:** Always prepare your one minute Elevator Pitch, 3 minutes Pitch and 5 minutes Pitch. Improve your storytelling presentation or pitch, modulation of the pitch and understand the audience and investors pulse before your Pitch. Practise the Pitch before your actual Pitch session in front of the audience and investors.

**GTM (Go-To-Market):** Improve your Sales and Marketing skills. Roll up your sleeves and go out for sales. Every Startup founder should be a good sales person in the early stage of your startup since you do not have a dedicated sales team. Also, learn Sales skills like lead generation, Sales Negotiation, Up-sell, Cross-sell and Marketing Skills like IMC, Social Media Marketing, etc..

**Volunteering:** I strongly recommend volunteering for early stage entrepreneurs and student entrepreneurs. You will be learning during your volunteering and also you are giving back to your community. Try different volunteering skills like

sales, marketing, registration, writing blogs and articles for the startup events like Conclaves, Conferences, Startup Fests. Industry bodies like CII, FICCI, SICCI Associations and Chapters like TiE, PMI, Management Association chapters, Incubators/Accelerators/TBIs have tons of events.

**Funding:** Funding is not an easy process and it is not a one time process. You have to set the milestone for each stage or round of funding. Focus on Value creation like Happy Employees, Satisfied Customers, Growth, Traction, and Revenue than Valuation numbers. Your valuation numbers will increase automatically if you focus more on your value creation. Then Funding will fall in place. Your CAP table (Capitalization table) is extremely important before you start your funding process.

Choose your Investor and funding source based on investor portfolio. Make sure your investment thesis is ready before your funding process. Also, get Industry trends, insights, competitors' latest funding, and latest funded Startup news.

**Legal, Audit and Compliance:** Try to understand your Tech stack

**Legal:** IPR comes under the legal and it includes Trademark Act, Copyright Act, Design Act, and Patent Act.

**Audit:** Financial year Audit Report,  
**Compliance:** Basic understanding of compliance based on your sector and country or region. For Instance, HIPAA in the US, GDPR in the EU, and PCI for the payment industry.

**Accounting and Finance:** Needs basic understanding of P&L Account, Balance Sheet, Financial Modeling and Valuation.

**Human Resources:** HR skills needs Team



work, Interpersonal communication, conflict resolution and team recruitment skills.

**Product:** Product skills need understanding of Product Life Cycle, MVP (Minimum Viable Product), Prioritisation, and Product Release cycle.

**Tech:** Try to understand your Tech stack and how it supports your backend operations.

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# Strategy Cooks Tactics for Objectives and Goals

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“Strategy cooks tactics for objectives” is a way of saying that strategy is the overall plan of how to achieve an objective, while tactics are the specific actions that are taken to implement the strategy. In other words, strategy is the what, while tactics are the how.

The phrase “strategy cooks tactics for objectives and goals” highlights the interconnectedness of these concepts in achieving desired outcomes. Strategy serves as the blueprint, outlining the overall approach to reaching specific goals and objectives. Tactics, on the other hand,

Consider a company aiming to increase its market share by 10% within a year. Their strategy might involve expanding into new markets, introducing innovative products, and enhancing customer service. To implement this strategy, they would employ tactics such as hiring regional sales



represent the concrete actions and steps taken to execute the strategy.

Think of strategy as the recipe for a delicious meal, while tactics are the cooking techniques used to bring that recipe to life. Just as a chef carefully follows a recipe to create a flavorful dish, effective leaders employ well-defined strategies and tactics to achieve their goals.

managers, conducting market research, and implementing customer satisfaction surveys.

A breakdown of the relationship between strategy, tactics, objectives, and goals:

**Strategy:** The overarching plan that guides the organization towards its long-term goals.

**Tactics:** The specific actions and steps taken to implement the strategy.

**Goals:** Measurable short-term targets that contribute to achieving the overall goals.

**Objectives:** Long-term aspirations that define the desired state or outcome for the organization.

Effective leaders understand the interplay between these concepts and use them to guide their decision-making. They recognize that strategy without tactics is like having a recipe without any ingredients – it’s just an idea without a means of execution. Conversely, tactics without strategy are like having ingredients without a recipe – they may produce something, but it might not be what was intended.

Here are some key lessons to remember about strategy, tactics, objectives, and goals:

**Clarity is crucial:** Clearly define your objectives and goals to provide direction for your strategy and tactics.

**Alignment matters:** Ensure that your tactics are aligned with your strategy and that your strategy supports your objectives and goals.

**Adaptability is essential:** Be prepared to adjust your tactics and strategy as circumstances change and new information emerges.

**Measurement is key:** Regularly monitor progress and measure the effectiveness of your tactics and strategy in achieving objectives and goals.

**Goal:** Increase website traffic by 20% in the next quarter.

**Strategy:** Focus on creating high-quality content that will attract organic search traffic.

**Tactics:**

- Publish new blog posts regularly.

- Promote blog posts on social media and other channels.
- Conduct keyword research to identify relevant topics for blog posts.
- Optimize blog posts for search engines.

**Lessons:**

- High-quality content is essential for attracting organic search traffic.
- It is important to promote your content on social media and other channels.
- Keyword research can help you identify relevant topics for blog posts.
- Optimizing your blog posts for search engines can help them rank higher in search results.

**Goal:** Increase sales by 15% in the next year.

**Strategy:** Expand into new markets.

**Tactics:**

- Hire a new salesperson to focus on new markets.
- Translate marketing materials into new languages.
- Participate in trade shows and other events in new markets.
- Develop a marketing campaign for new markets.

**Lessons:**

- Expanding into new markets can be a great way to increase sales.
- It is important to have a plan for how you will reach new customers in new markets.
- Marketing materials should be translated into the languages of your target markets.
- Trade shows and other events can be a great way to generate leads and sales.

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- Developing a marketing campaign for new markets can help you reach your target audience.

Goal: Improve customer satisfaction by 10% in the next six months.

Strategy: Implement a new customer relationship management (CRM) system.

Tactics:

- Train employees on how to use the new CRM system.
- Enter all customer data into the CRM system.
- Use the CRM system to track customer interactions.
- Use the CRM system to send personalized marketing messages to customers.

Lessons:

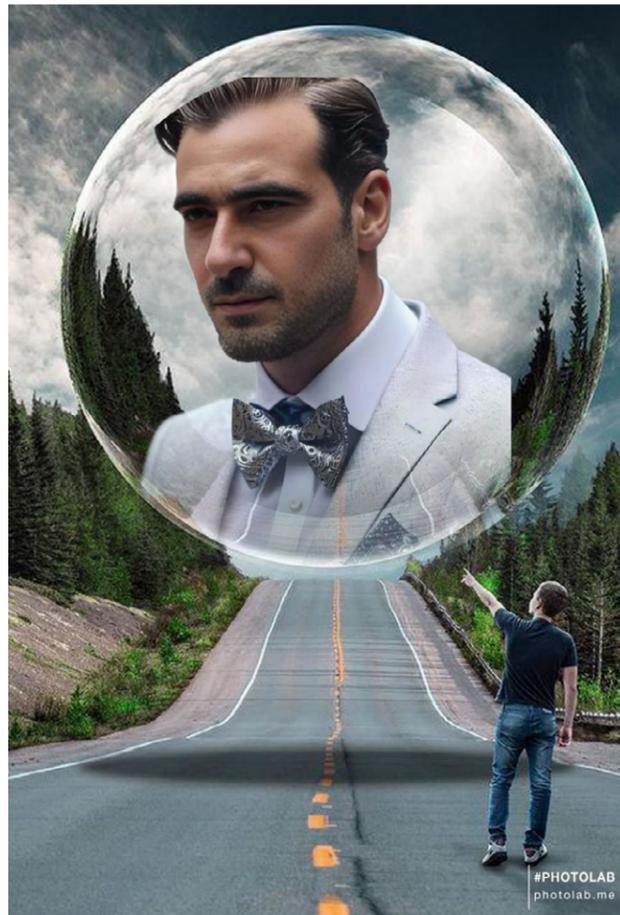
- A CRM system can help you improve customer satisfaction by providing you with a better understanding of your customers.
- It is important to train employees on how to use the CRM system.
- Data entry is an important part of implementing a CRM system.
- The CRM system can be used to track customer interactions and identify areas where you can improve your customer service.
- The CRM system can be used to send personalized marketing messages to customers, which can help you increase sales.

Conclusion

- It is important to have clear goals and objectives before you can develop a strategy.

- Your strategy should be aligned with your goals and objectives.
- Your tactics should be designed to implement your strategy.
- You should monitor your progress and adjust your strategy and tactics as needed.

Remember, strategy cooks tactics for objectives and goals. By carefully crafting a strategy, executing well-defined tactics, and keeping your objectives and goals in sight, you can increase your chances of achieving success.



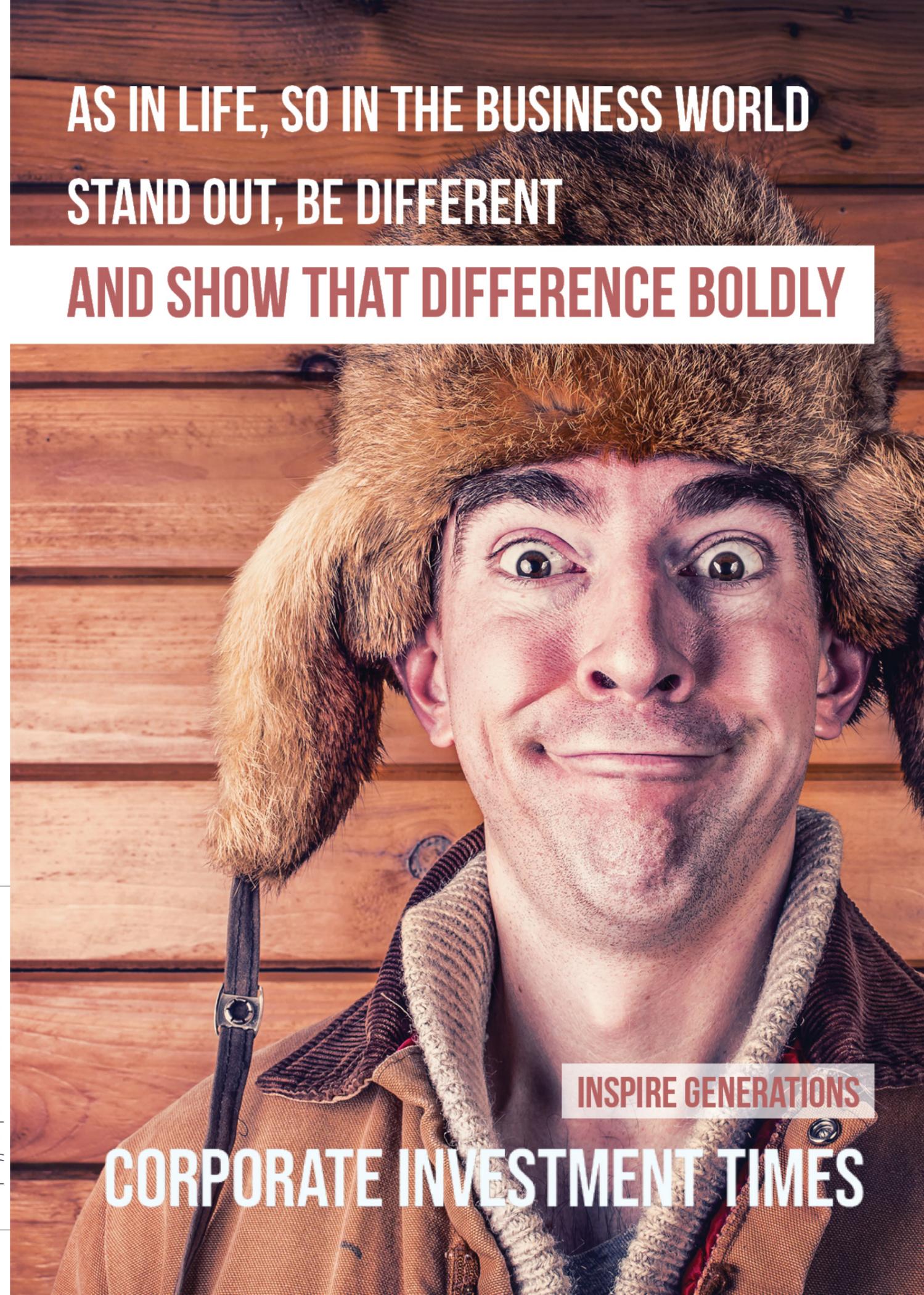
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DDr. Milan Krajnc

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MBA, DBA, IPA, KMFAP, FRAS, FRSA, FRAI, MRSAI, IAMA Nobel Prize  
nominee/Author of the Dynamic Leadership Model

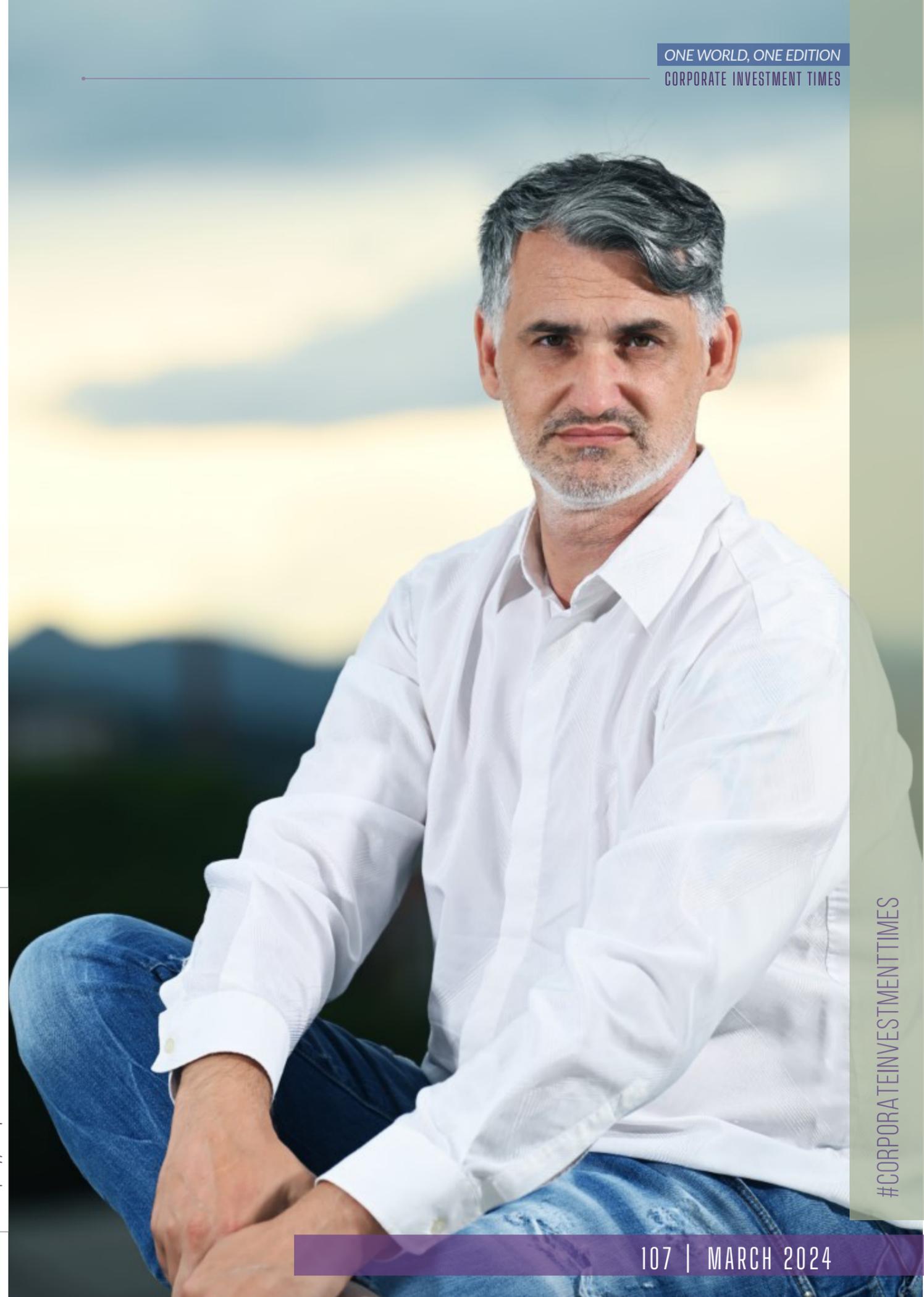
Monte Carlo, Monaco

# Fraud in thought word and deed

When we hear the word deception, ants fly through our body because we immediately think of what our partner is doing. When we think of cheating, we think of our partner's sexual physical contact with another person. Although we ourselves sometimes think about going away with a stranger, or sometimes we even succumb to the kind words, charms or gifts of another person, we do not think about cheating on someone.

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If we see or hear that our partner has been with another person even though he or she has only talked to him or her, we become restless, protect him or her from others and aggressive towards him or her directly. Suddenly we are no longer like ourselves. The thought of cheating has a bad influence on us and our environment. Fraud is even more condemned by the public than domestic violence.

#### Fraud in action

Fraud is best illustrated by the phrase "leap over the fence". This means that someone has crossed the boundaries of trust in a partnership. When we are in a relationship with someone, we belong to each other as if this other part of us were our extended arm. When we physically reunite with our partner, we feel that we have given ourselves completely to him and thus have placed our full trust in him. Next to the partner we build an invisible ring, a kind of cage of feelings. We have been building this cage for a long time, so we are very attached to it.

As an assistant we keep an eye on our partner, therefore we consider him as co-creator and only let him into this cage. Then we have the feeling that everything is perfect and nothing should move. No other person may come to this house - maybe if we invite them, but certainly not their partner. Neither partner is allowed to leave the house. We have built our world, a world in which we feel comfortable. But did we ask the partner if he feels comfortable?

With the news that he has gone to bed with another person, we are at first surprised how this is possible, because he knows no one as well as we do, as he could trust a very specific person. He tore down the house (emotional cage) that we had

built for so long. We have the feeling that someone has chopped off our arm. So is the pain. We realize that we have been deceived. Someone stole our favorite thing we sacrificed our lives for.

The person our partner cheated with is a thief for us because she is the one who stole it from us. We are not aware that our partner had the opportunity to decide whether she wanted to approach us physically or not. It is very unlikely that he was forced to do so (otherwise it is possible, e.g. through the influence of alcohol or drugs). Therefore we have no right to blame the other person, which is the most common thing in everyday life. Men physically settle accounts with a man, and women blame a woman or even themselves for everything, because she was not good enough with her husband. In short, everyone must take responsibility for their own actions. And we have no right to punish another person.

#### Fraud in words

Most people believe that cheating is only physical. What if we talk to another person or even conquer them? We tell the other person the things we said to our partner when we conquered him. We talk to her about things that we have never talked about with our partner, or we even trust her more than our partner. But we never tell our partner that. When we are in a common company and the partner hears our conversation, which is completely foreign to him, he usually feels affected. He often says who you are, I do not know you at all, you are a completely different person in front of others. You are lying to me!

Everyone creates his own world through his partner. In the time we create a life together, we all too often have more to do with external factors than with each other.

We lack the time to build relationships. Because we really know each other very superficially, we create such a picture of him, which is actually quite different from real life. We create unrealistic expectations. If he does something that does not correspond to our image of him,

#### Fraud in the head

Often our eyes and thoughts go to a completely unknown person, especially men dream of having sex with another person, or even think of another person when they have sex with a partner. In such a



be it a conversation with another person of the opposite sex without our presence or a long journey with friends, we feel that he is dishonest towards us and that he has betrayed us - he has abused our trust. In fact, we are to blame for such a feeling, because we have not got to know our partner to the end, we have not got to know all his needs and wishes. He broke the rules we wrote for him and we never read them to him.

case we are not loyal to the person to whom we have sworn allegiance for the rest of our lives. So we could say that we have cheated on our partner in our thoughts. But we do not feel guilty because it was just a thought. But how would you feel if you knew that your partner was thinking of his co-worker, of another person, when he had sexual intercourse with us? We would feel like we were being deceived.

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**Deceiving ourselves**

Does this mean that we are prisoners of our partner in thought, word and deed? Whatever we do, say or simply think and is not in accordance with our wedding promise and the wishes of our partner is fraud. In this case we are all cheating every second! Yes, if we decide so ourselves!

are our own property. So we can say that we can only deceive ourselves. That means that we have broken the rules we made for ourselves.

And why did we make such rules? Because we have succumbed to societal norms because of low self-esteem. We have let society make the rules for us. We have



Because it all happens in our head, we set our own rules and restrictions. So if we set limits and rules for ourselves, not only in terms of our relationship with our partner, but also in terms of limiting a certain food, a certain movement ... then we can say that we have cheated with every extra bite.

**What is cheating anyway?**

Have we really asked ourselves what cheating really is? How can we say that someone has cheated if it's not our property? We do not belong to anyone. We

become prisoners of ourselves. All we have to do is cross the boundaries that we have set for ourselves. We will no longer know the word fraud. We will no longer be prisoners of others, we can do whatever we want. This does not mean, of course, that we will simply jump over the fence now, but we will have more confidence in ourselves and at the same time in our partner. Because our partner respects us, he will also respect our wishes.

**How can fraud be prevented?**

For fear that our partner might cheat on us, we unconsciously encourage him to cheat with words and deeds.

In such a case we have to work on self-esteem and self-confidence. But we must not restrict our partner in any way. Restricting someone means shutting him off, and anyone who is locked up wants to escape. But fleeing can mean creating one's own world in one's mind (deception in mind), trusting another person (deception in words), having fun with others (deception in deeds). If we suffer in the process, we have limited ourselves (self-deception).

We must start from the fact that we are the center of the universe, that we are unique. We have to set our own goals and also the way to get there. But in doing so, we have to take into account the possibilities we have. It may sound a bit medieval and selfish, but first we have to take care of ourselves, only then we will be able to take care of others, otherwise our life path will end very quickly.

Especially if we think we want to take care of children, we have to consider that 25 years of hard work are waiting for us, and for that we need a lot of energy, we have to be healthy and very intelligent. And therefore we have to love ourselves the most.

We have to be aware that we will meet many people. Some of them we will spend a long time with, some we will meet only in passing. The longer we are with a person, the more he will get under our skin, the more he will become a part of our life, a part of us. We will let them come into our lives, into us. Suddenly we get used to it, we get addicted to it. When we are addicted to something, we always want more of it. We are aware that addiction is not healthy. If a person feels chained around us, he will not feel comfortable

around us and will want to run away.

But since she is also "dependent" on us (addicted to us), she will want to stay. So first she will run away in thought, then she will start running away to talk to others, and then she will run into another person's bed for a short time. And all these short escapes are called cheating.

We are the ones who encourage our partner to betray us. If we do not set limits and restrict others, then nobody even thinks about getting closer to others. It's like a river. If the river flows smoothly, his bed will get deeper and deeper (just as the relationship can get deeper and deeper if both are sincere), but if something prevents him from flowing, he will look for another way in the other direction.

The laws of nature require the river to flow forward. So our life must go on, and if we restrict something to our partner, he will continue his way elsewhere. If we remove the obstacles in our mind, we will not experience bad moments ourselves.

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