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While Every journey that we undertake inspires us to become someone better, some journeys become a legend and inspire others... and more importantly some journeys inspire our own for generations to come.

“I want to inspire people. I want someone to look at me and say, “because of you I didn’t give up.”

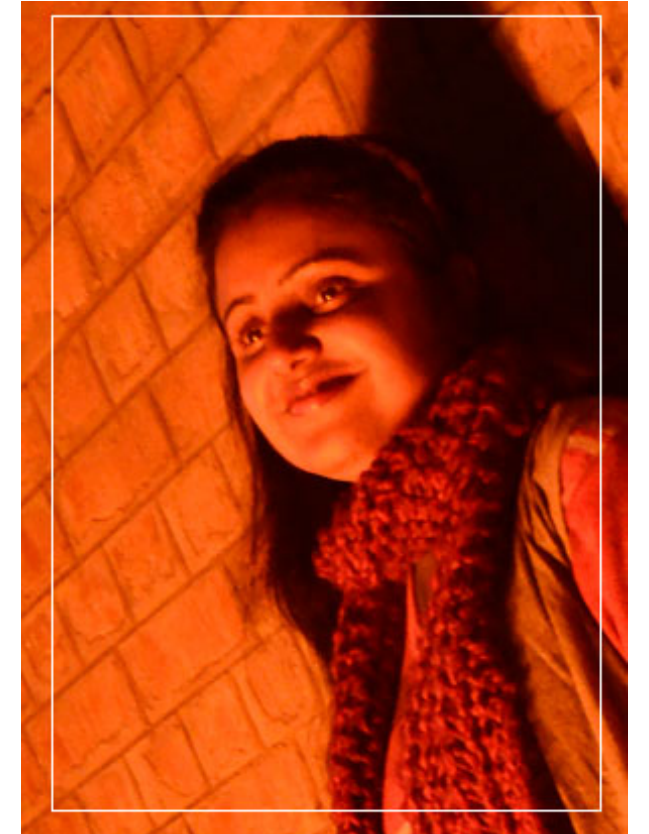
Publishing your journeys that inspire those to come, for generations that are going to come

Corporate Investment Times

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Rima M.



2022 MARCH

MARCH 2022: FORWARD

A YOUNG ENTREPRENEUR'S POINT OF VIEW ON THE CHALLENGES IN FINANCING CLEANTECH PROJECTS AND PRESENTING AN INNOVATIVE SOLUTION

The Young Entrepreneur

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I must admit, I may not have the credibility of many physicists or PHD's that are active in promoting Clean, Green Technology. However, what I have gained is mentorship and an education from top scientists including from my mentor and partner, Dr Anatoliy Rokhvargher among others. Dr Rokhvargher was a brilliant and unique man with colossal expertise, may he rest in peace.

I also have real life experiences which I have faced through the development of a Waste-to-Energy company, that has significant potential to solve the global crisis of waste. Dr Rokhvargher and his team built massive projects in the USSR based on the technology which I now lead forward. They were fully funded by the government, though they did not own the rights to their work. As the Soviet Union collapsed, so did the funding. The projects were left to rust and are now just remnants of historical scientific achievements that were way ahead of their times.

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When these scientists immigrated to the USA, they were not able to deploy the same technology due to language barriers, lack of resources and network. It is one of the reasons I was passed the torch in order to finish what they had started some thirty-three years ago. Today I lead Rok Venture Holdings with a single goal. To help our planet liberate itself from waste pile-up, in a clean, efficient & cost-effective manner.

I am also an entrepreneur who is actively involved in building real clean tech projects and companies all over the world. I assist innovative startups, like Nemo Nanomaterials, to scale and penetrate the global markets. My team and I are also mandated by a substantial Green Hydrogen company, which has revolutionized the hydrogen production industry. There are a number of other companies we assist but you can learn more about that through my LinkedIn profile. Some of them you will only learn about by connecting with me on LinkedIn, since several are still in stealth mode and will be announced in the near future.

And so, I get it! I understand the challenges that startups face in deploying the projects which they hope will change the world. I understand the frustrations, the sleepless nights, the chasing of capital, the decks, the videos, the pitching & networking, the R&D, scale up, sales and everything else that goes into making the dream a reality.

Additionally, I studied alternative funding mechanisms & have decided to apply what I had learned for the CleanTech industry which will enable a massive transformation in the space. More on that later.

Allow me to elaborate on some of the challenges I have learned of since I became highly active in this industry some years ago, in an attempt to build a project somewhere in the world. I cannot and will not claim, or yet consider myself, a success. I will only feel accomplished once global waste pile-up becomes a story of the past. But, on my journey I have faced potentially every

challenge a traditional start-up faces. From outlaws to venture capitalists, bureaucrats to corrupt politicians, nay-sayers & haters. I simply learn from them all and do my best to apply the lessons learned into the companies I help build.

Let's start by looking at the core problems of the industry.

Clean Tech projects must be "BANKABLE"! At least that is what the financiers and bankers tell us. Well, how does an innovator make it bankable? What is expected of him/her? There are a number of scenarios, but I will start with one through an example of a waste to energy project. This example, however, can be applied across the entire CleanTech Industry. Irrelevant of the kind of technology the project will be built on. It does not matter if it's a thermo-chemical gasification process, pyrolysis, plasma arc gasification, fluidized bed gasification, thermal treatment on grate, rotary kiln, standard gasification via high temp/pressure steam,

incineration, anaerobic digestion, hydrothermal carbonisation. I am not here to educate on the various systems or what method is most efficient. I simply want you, dear reader, to understand that the entire industry faces the same challenges. And that challenge is the "chicken or the egg".

The "money" wants you to bring a PPA (power purchase agreement) that is bankable. To make it bankable you need a sovereign guarantee or a guarantee by one of the top international banks. Well, as a start-up founder, good luck getting PPAs and/or guarantees. Just these simple steps can burn you out, since you have to deal with various bureaucratic powers & politicians who may face elections before you finish convincing them. So, this first challenge may take years of life away from you. Moreover, many countries do not issue guarantees and instead offer you a PPP (private-public partnership), the terms of which will likely be one sided if you are building your first demo plant.

Solomon Ibragimov is an Impact Focused Entrepreneur with a diverse background. He is a multilingual & multidimensional go-getter who was born in Bukhara, Uzbekistan & was raised in Queens, NY. Today he spends his time between Israel, US & Central Asia.

He is leading a number of organizations and is active in helping startups scale up. He is also a Co-Founding Member of the ISRAEL MENA Business Association, Chairman & CEO at Abir Holdings Inc, Rok Venture Holdings LLC, Abir Venture Group LLC, Abir Technologies LLC. A large portion of his professional time is spent on leading Waste to Energy & Superconductor Technologies to the finish line in honor of Partner & Mentor, Professor Anatoliy Rokhvarger who passed away in the summer of 2020.

He is also the CTO at PBO-OBS Global Group - Mandated by Hydrogen Tech Co to help deploy Green Hydrogen Production Globally.

Solomon & his teams are partnered with Global Venture Funds & Family Offices, focused on early stage investments, business development & growth.

He is a serial sweat equity investor in companies that focus on CleanTech, Manufacturing, Nanomaterials, Advanced Energy Transfer Technology, Green Hydrogen Production & Media.

His dream is to eliminate the global waste problem while creating sustainable solutions for food and advanced manufacturing.



MARCH 2022: THE YOUNG ENTREPRENEUR

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Challenge #2, PPA (power purchase agreement).

PPAs were once an attractive instrument and it made sense when a founder was able to get €12USD per kilowatt-hour. Those times seem to have come to an end. Many countries today do not pay more than €6 to €4 USD, which will tell you that your ROI may be highly delayed. So, is it even worth chasing a PPA to begin with?

Keep reading. I will address all these challenges later in my article.

rates in emerging markets is, I would say, highly unlikely since the majority of countries which need the technology have no tipping fee structure in place. So there goes another issue you need to deal with and governments need to address.

The fourth challenge you face in getting your project approved & permitted is that many countries want to see a demo plant. Well how do you build one if you do not have the funding? Are you thinking about grants? Well good luck



Challenge #3

Tipping fees. (a fee paid to your waste management plant for each ton of waste that you process/take in.)

Well tipping fees are amazing if you can get them. If you deal with 100,000 tons of waste annually, the "Western" standard for MSW (municipal solid waste) is between \$50 & \$120. Hazardous waste pays much more. With MSW alone, your plant can generate \$5M to \$12M annually. However, the likelihood of you getting anything close to those

with those as well. It may take you massive amounts of capital to hire grant writing teams, and the government grant may request that you build a small scale pilot which must go through various stages of "TRL" (Technology Readiness Assessment)

Building a small scale pilot is sometimes more difficult & expensive than building a full sized plant.

This means that you will spend another 5 to 7 years building a small scale plant which, by the

way, will not get funded entirely by the grants and you will still have to raise matching funds from VC's who will highly dilute you.

But there is a solution!

Are you still reading? If you are, thank you! It gets

We addressed the above raised issues of a PPA by thinking of ways we can become our own utility company.

For us it will be executed by utilizing our energy in three directions and in-house.

- 1. Vertical Farming mixed with aquaponics.



better as we go on, don't worry...

So here is the mechanism my team and I have designed and are deploying in order to build CleanTech plants around the world.

We addressed the "demo" issue by deploying tested & proven technologies, hence saving us a number of years.

- 2. Render Farming,
- 3. Green Hydrogen Production.

You must surely be asking at this stage; "how do you intend to store the energy"?

Well, we do not!

We intend to deploy a mechanism called "Net

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Metering” which is used in the US for Solar installations on rooftops of private homes. Net Metering, in essence, works like a two way meter. We lend the energy to the grid and use it back as we need it. This way, our cost of deployment is highly reduced & the local grid benefits from a large amount of clean energy.

The next issue I raised above is the funding portion. This is going to require a bit more research on your part but I will simply give you a short overview.

The answer is tokenization of assets aka STO.

An STO or Security Token Offering is like crowdfunding on the blockchain, except you are able to offer token holders future profits or other forms of assets that previously were not monetizable.

I am NOT talking about launching just another crap token “ICO” and claiming there is a utility behind it to avoid scrutiny by the regulators. Rather a real, asset backed token with full regulatory compliance, and in our case with the blessing of the regulators in the USA.

With God’s help and with the approval of regulatory bodies, we plan to launch the Security Token Offering in 2023 and the STO will be backed by future profits of all our underlying assets that exist and/or those that will exist in the future as we continue developing CleanTech projects around the world. Just so you understand the capacity of what each plants produces, here is a short list; water, various chemicals for re-use, mixed metal alloy, slag for construction materials, electricity, syngas, green hydrogen, captured CO2, green mass, fish, crypto currency via mining, carbon credits and likely much more.

Best of all, our fuel is a waste. And nothing toxic is released into the atmosphere!

Our token will be deployed on a licensed security token exchange and will allow the token holders to get in on the action. The total offering in tokens represents 30% of total future profits. For us it’s a win-win. This way we do not have to dilute our patents, IP and company, while at the same time allowing the investors into the token to have a part of the pie. In our case that pie is significant, since each plant will bring in \$100M+ in annual revenues. And our mission is to deploy as many of them as possible around the world.

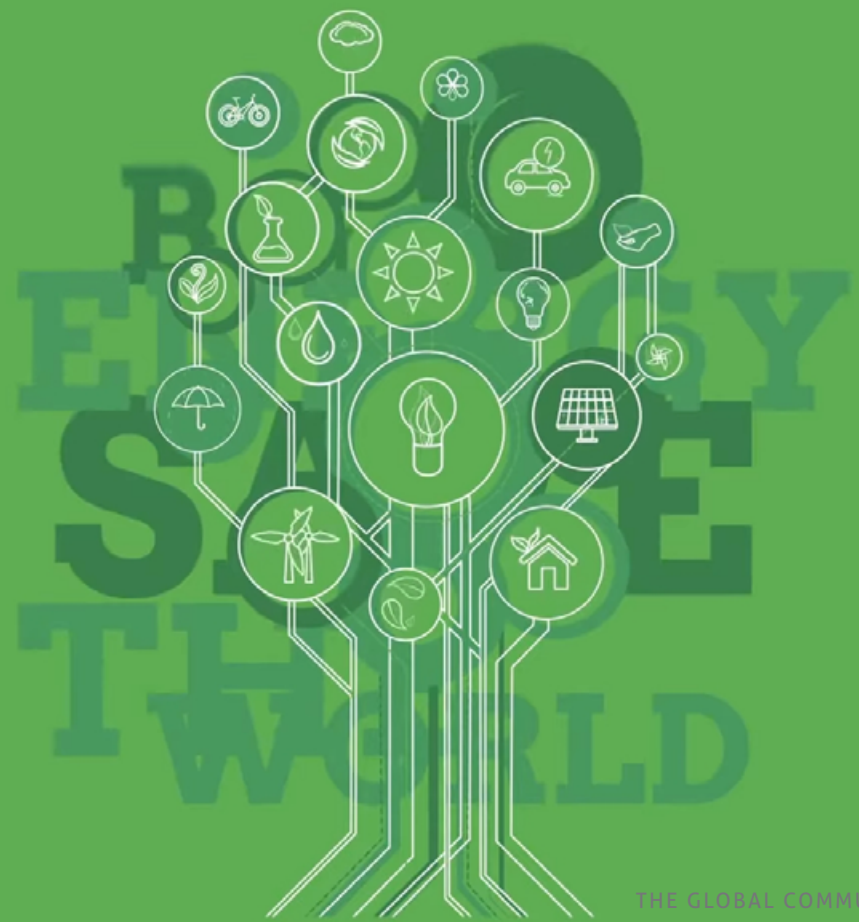
We are able to deal with the question of tipping fees as well.

We do it by requesting a tax incentive from the government where we intend to build a plant. Hence, even if they do not pay us for the waste we take in, we leverage it as a credit against our taxes. And in this case, we can ask for the maximum. It also gives us the opportunity to ask for additional assistance like getting land from the government at no cost for a number of years.

So, why did no one in the industry try this mechanism yet? Well for starters, it’s an industry built by conservatives. They build plants using old and outdated business practices and for the sole purpose of energy production. Secondly, STO’s are a fairly new mechanism and many are still learning about it. Let’s face it, the entire blockchain is still in its infancy, and it will take a decade or two for the entire planet to go fully digital.



I also see it as more than just a business. For my team and I, it’s our way of solving some of the biggest problems our world faces today. On the UN SDG list, I think we can answer 13 out of the 17 goals. In my eyes, that is enough for me to dedicate my life to. To make my ancestors & future offspring proud, I can close my eyes as I graduate out of this life knowing I made an impact that I can be proud of. I will have made this world a better place. Or at least I will live my life trying.



Beyond the Mind

CHARUL CHATURVEDI JAITLY

CO FOUNDER AND MANAGING PARTNER, MĀTITI GROUP

WINNER MRS UAE INTERNATIONAL 2021, ADVISORY COUNCIL MEMBER

SUSTAINABILITY EXPERT, INTERNATIONAL SPEAKER

PASSIONATE CONTENT CREATOR, WOMEN LEADERSHIP CHAMPION

Life is to be lived, explored, experienced.

Simple things in life are often learned in many strong and challenging ways. And one may ask why? Because we have inherent belief that whatever is simple and easy, perhaps is not worth the price, time or effort.

Does that ring a bell? I hope I have got your attention for what's to follow in this article.

THE SUM OF ALL ~~FEARS~~ YEARS



MARCH 2022: BEYOND THE MIND

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I have found myself debating this through years now, how the same food plated on an expensive dish in a fancy restaurant tasted equally good as the same dish served in the roadside restaurant, I used to sometimes hang out at during my college days.

Everything in life can be calibrated differently based on the context in which its being reviewed. Which can sometimes fool the observer, and lead to skewed perceptions. And for me this realization came by going through my own set of challenges, learning how to overcome my own fears and by getting out of my comfort zone.

And through the next few pages I have made an attempt to calibrate few of my key learnings in life as a successful woman, a proud business owner, a celebrated public speaker and reigning Mrs. UAE International. Or perhaps as a humble woman, who gracefully accepts life with all its ups and downs and consciously chooses to be optimistic (while being realistic).

In my experience, every lesson in life comes with some form of need of investment. If not money, it will be your time, efforts, talent, etc... sometimes tangible investments and others are more intangible.

Lets understand investment for a bit!

An investment involves putting capital to use today in order to increase its value over time. An investment requires putting capital to work, in



the form of time, money, effort, etc., in hopes of a greater payoff in the future than what was originally put in.

Or in my definition

Investment = (directly proportional) your intention put into actions

To get what you expect as an outcome

And when the reigns are in your hand, most likely there is control on the process and outcome.

WISDOM = (leads to) Calculated Investments

And by now you know, I mean more than money

Charul is a Serial Entrepreneur, endorses Fearless and Purposeful Leadership and is an Unwavering Optimist . Her life is a beautiful story in the making, which she hopes will inspire and motivate many to keep going! Born in a small town in India, Charul has now travel led to over 40 countries, studied in the UK, is half Canadian, and has been a proud resident of UAE for over 17 years.

Her recent victory, winning the ‘Mrs UAE International’ Pageant, is just another example of her resilience and tenacity. Against all odds, she brought the crown home. On the other side of the table, she is a proud Founder and Managing Partner of her business ‘Matiti Group’ .

Focusing on People, Technology, Sustainability, Cyber and Defense consulting, her Company is on a mission to enable organizations to reach their maximum potential . Charul is also a Passionate Content Creator and is an International Public and Motivational Speaker. One can find her in forums and events, speaking about Transformation, Mental Health, Wellness, Diversity and Inclusion, Entrepreneurship, Women Equality, Leadership and related subjects.

Her famous quote (coined by her) – “All the wisdom, strength and guidance one seeks, lies wi thin oneself” , is the cornerstone of all her work.

‘SUCCESSFUL INVESTING STARTS WITH COURAGE’

I was born in a small city in north of India, but I always dreamed big. Just dreaming didn’t get me anywhere, I had to start taking actions.

Actions which sometimes were agreeable to my family and the other times not so much. Did I always have the wherewithal to do what I wanted to do, also perhaps a no, but what I did have was ‘the courage to take a calculated risk’.

It’s this courage that allowed me:

- To work in the Caribbean (in my early 20s)
- To study in UK (my MBA)
- To live in different parts of the world

- To travel to over 40 countries
- To be the youngest Global Head of a Company (Global Head of HR managed 15k team size across 32 countries operations)
- To be the first in the family to own a super sports car
- To run a successful business (my Company @ Mātiti Group)
- To be the winner of Mrs UAE International Pageant 2021....and the list goes on
- To be featured on the front page of the biggest publication in Middle East, Gulf News

Courage is often misunderstood as going against the tide or doing something unagreeable, more so

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in a negative light. Sometimes this takes an even different narrative if you are a woman.

However, courage for me was finding the passion that drives me forward. And as I evolved and flourished harnessing my courage, I committed myself to creating awareness around how those steps were adding positive value to my (and those around me) life. In the hope that it would serve as a benchmark for those who were waiting with bated breath to get validation for their dreams/ goals and needed to get an example to justify their next bold move.

And from where I view my life now, I have made myself a promise to share my life story (which is

still in the making) as unapologetically honestly as possible. And I am committed to continuing having courage to share my thoughts and ideas on agendas that I am passionate about.

“She was powerful...not because she was scared But because she went on so strongly despite the fear!”

‘NEVER DEPEND ON SINGLE INCOME, INVEST TO CREATE SECOND INCOME’

The first time I read this quote was perhaps 15 years ago, in a book or in the MBA curriculum, I couldn't be sure. That just goes on to show, I didn't heed the advice.

Fast forward to current times, I have criticized myself for not paying enough attention to these lessons and waited for life to beat me up to understand what it was trying to teach me. As I grew through the corporate ladder, it was clear to me that I had to invest in myself and learn new skills, enroll for relevant courses, etc...however I just learned the skill, got a certificate and made little to no time to actually implement that learning. And that's a very important aspect of growth - applying what you learn.

In the last few years after I decided to leave the corporate life and set up my own business, all these lessons and the skills I had invested in learning came flooding back. And its been liberating and rewarding to be able to extract all those learnings and apply them successfully into my business.

Does the learning end here? Absolutely not.

And that's the point I wish to drive across- we must create that second stream of income for ourselves. Which is continued investment in our own self, as there is no better stream of income than we as ourselves. And such conscious and consistent upgrades will render us all a state where we will always be in demand.

‘SUCCESSFUL INVESTING IS ABOUT MANAGING RISK, NOT AVOIDING IT’

How this translates in our lives, whether we chose to acknowledge or ignore, is the fact that every day will be an adventure. The way we deal with that adventure defines the course of our actions and impacts our day-to-day life. When I chose to participate in the Mrs. UAE Pageant, I was recovering for a critical ailment and a massive surgery.

Honestly, I had all the excuses in the world to hide in my own shadows and give up on the opportunity. However, I knew if I participated in this event, it would mean me reclaiming myself, redeeming my lost pride, and me redefining my own sanity.

I had been through a very tough phase of physical ailments, and it had caused tremendous physical and mental fatigue and trauma. There were times when I even felt like a victim. However, I knew my options were simple. Either to sink in my own



self-pity or shrug it all off and take the leap of faith. Obviously, I chose the latter.

And now my life's narrative has changed a full 360 degrees. And I urge all you readers to know what those risks in your life are, that you have been avoiding and brushing under the carpet. And I welcome you to try experimenting managing them, trial them and learn from them. Make calculated moves and seek support where necessary but do yourselves a favor and don't avoid them.

‘SOMEONE IS SITTING UNDER THE SHADE TODAY, BECAUSE SOMEONE PLANTED A TREE A LONG TIME BACK’



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Paying forward is very important.

For me it means two things:

One - sharing my story, my journey, my wins but most importantly my failures, the challenges, the curve balls and the never-ending learnings!

And its been a great journey speaking at international forums, key note events, global panels, leading world class events like Expo2020

show, how much the world values the truth and integrity, more than the titles and badges one carries.

Two - It also means creating a sustainable business for myself and offering this as a product/ service to others.

With that goal in mind, we set up the sustainability vertical in our business called 'Mātiti Green', with a mission to plant billions of trees around the world. We are moving forward boldly leveraging Blockchain and AI. Rendering tree planting extremely transparent, accessible, and accountable. Imagine accessing your trees through click of a button, device of your choice, chatting with your tree (AI), seeing it grow, knowing how much CO2 has been sequestered and impact you have created!

'INVEST IN YOURSELF, IT PAYS THE BEST INTEREST'

This is the best investment tip ever, and I am a living example of this.

While the world has its own way, I encourage all the readers to dare to craft their own way, create their own legacy and nurture in them what they value the most.

Because in the end nothing else will matter. Its learning by failing, picking yourself up every time you fall and rising up again is what makes your journey unique.



and so on.

It has also got me a seat on the board of many different missions and programs around the world. I am about to publish my first book and second is in writing. That just goes on to



And when we couple this with the right qualification, career growth and skill enhancement programs, it's a rare combination and believe me the recipe for 'acing your life'

"Some women fear the fire—some women become it!"

That's how I summarize myself.

I would like to believe I have come a long way in life, but I also know there is so much left to be explored. And I can't wait for what's next!

These values and principles will always be the guiding light, that will help me find the shore every time I lose my way.

Lets be together on this beautiful journey called 'life', and continue to enhance our day to day

experiences following the tips I have shared and perhaps creating your own!

Just know there is enough support and motivation around.

"It's just a matter of you reaching out and you will find an extended arm willing to hold you!"

And I am always eager to listen to anyone who is willing to speak up. Follow me on:

- Instagram: <https://www.instagram.com/charulchat/> (@charulchat)
- LinkedIn: <https://www.linkedin.com/in/charulchaturvedijaitly/>
- YouTube: <https://www.youtube.com/channel/UCODG7izlAkKLrJ8XXyUL1PA> (@Mātiti People)
- Twitter: <https://twitter.com/ccharul/> (@ccharul)



Living the Metaverse

THREE WAYS TO SELL IN THE METAVERSE

IGOR TASIC

**FOUNDER & VENTURE BUILDER
FOUNDER & VENTURE BUILDER**

Sales are the essence of any sustainable business in the long run. In the Metaverse, this should be no different. But rest assured, the Metaverse didn't start now. It has been around, at least, since the late 90s, when the internet was dial-up, and many small businesses rushed to create their "webpage."

So what does the metaverse change for my company? Nothing and everything at the same time. I'll explain myself.

Nothing, in the sense that those businesses that know how to create value and understand their customer

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will have a beautiful new world to explore.

Everything, in the sense that how you create value and relate to your customer, will change completely.

The Metaverse will bring to your business the possibility of creating authentic experiences for your customer, but this time, in the digital world

No matter how much you have invested in a super app or website, the Metaverse will allow you to teleport your customer to a new world. It's like bringing a bit of "The Matrix" into your business.

It will be a place where you control the narrative of your story and help your customer discover how they can extract the most value from your product or service.

what I believe is a fantastic family experience. The entrepreneur's name? Walt Disney.

So, in the same vein, as Walt Disney envisioned when he created Disneyland in 1955, the Metaverse brings the possibility for each entrepreneur to create their own little story, control the experience from end to end, and convince customers to experience all the possibilities of your product or service no matter where that customer is.

Here are three actions that a small business owner can take today to sell in the Metaverse, even though the more futuristic vision of Metaverse is under construction:

1. Offer a complete experience of your product/service and brand.

It is not the same thing to eat a noodle that comes out of a package in your home as it is

The moment you say "scan this QR code" and discover the history of each ingredient, the origin of the products, the history of the brand, the founders behind the noodles you are about to eat, you are already creating a metaverse experience for your customer.

Whether soon this experience will be in augmented reality or virtual reality glasses will be a detail. The focus is on controlling the complete experience of your product or service from the technology.

2. Create a total immersion in your product/service.

If you send a YouTube video to explain the advantages of your product/service to the customer, you are already in the Metaverse. But if you perfume your store to create a pleasant atmosphere, you are in the Metaverse too.

Ultimately, what you are looking for is to create a total immersion of your customer in



Perhaps the best example of a metaverse we have today is the one created by a 54-year-old entrepreneur frustrated at how bad the amusement parks were when his daughters were small. They were dirty, dangerous, and lacked consistency. He decided to change that. Since he was a master at creating stories and brands, he thought, why not create a new park, a "meta world," where I can take my guests to experience

to eat a noodle in an Italian cantina, with live music. Now, can you imagine being able to bring the live music, the "ambiance," into your home while you eat the packaged pasta?

I know this sounds utopian, but when you put a Spotify playlist to go with your product, you are already creating a metaverse experience for your customer.



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Igor Tasic is the founder of Meta Ventures, a metaverse-first advisory and launchpad space for creatives, entrepreneurs, and inventors. He is a seasoned author, advisor, and entrepreneur, being active in the fields of technology, innovation, strategy, and economic empowerment worldwide.

Igor is a World Economic Forum's Digital Leaders Network member and advisor to multiple corporations, startups, and innovation hubs. He was the founder and CEO of Startup Europe Week, the most significant regional entrepreneurship movement globally, promoted with the European Commission. Previously, he worked as a strategy consultant and as an executive for large corporations. Igor is a Ph.D. candidate at UPCT and an MSc. from Columbia Business School / FGV-EAESP.

Linkedin: <https://www.linkedin.com/in/tasic>

Twitter: <https://twitter.com/igortasic>



your product/service through your store, web, app.

In the not-so-distant future, you will be able to teleport with virtual reality your customer to your hotel or tourist destination to have a small sample of what he is about to buy. This will be available to the business owner and the person who rents a room via Airbnb and wants to show that it is cozy in a way that a photo cannot convey.

3. Expand sales channels and customer service.

You are already in the Metaverse if you serve your customer via WhatsApp or schedule a call via Zoom with her. You understand that the sales channel is where your customer is and where you

can have the most significant impact in the shortest possible time.

That's what opportunities in the Metaverse are all about. It is not interrupting your customer with an ad or a pop-up but being there to guide and promote the use of your product/service when the customer needs it.

Let's take it to the world of augmented reality, for example. The business owner of a furniture store can help the customer position a new sofa or table in his room, but virtually. And if he likes it, he can buy it directly online with free delivery and return. This helps the customer to decide. It allows the customer to buy from you. In a world of infinite options, helping is selling.

There is a lot of talk about what the "new normal" will look like and that the future will be something hybrid.

META VENTURES

The Metaverse already exists and is already this hybrid place where the physical and the digital combine to create a new dimension for businesses that know how to make value and delight their customers.





SOCIAL IMPACT AS THE NEW CORE FOUNDATION FOR AGENCIES GLOBALLY

*The
Entrepreneur*

DENA MEKAWI

**BRAND PARTNERSHIPS | SOCIAL IMPACT STRATEGIST
BUSINESS DEVELOPMENT+ ENTERTAINMENT CONSULTANT**

As an Entrepreneur, I was always asked what's an Impact Agency? What's Social Impact? I started my agency around 6 years ago, when this word wasn't that heavily used still. I would go into meetings with large corporations that were a PR firm, or agency and they didn't really understand the concept of impact beyond donating to your favorite charity. I can't say I had all the answers at the time but I sure knew I had more ideas than just sitting in a boxed office with minimal room to think beyond the boardroom.

MARCH 2022: THE ENTREPRENEUR

#SOCIALIMPACT

When I first started, like many I had a vision, but I failed many times. I was a bit scattered like any entrepreneur starting off. I was an ambitious Arab America first generation who grow up in New York, Staten Island to be exact, so I can paint a better picture for you- there was lack of

But then I also felt there was a message, a greater calling. You see when we are going through life, disappointments, we never at the moment see why the rejection happened. I was lacking self-esteem, horrible public speaker with no direction. We sometimes realize it years later, and that's



representation. Not only lack of representation, there wasn't any stories of what it looked like as an Arab American in the mainstream media that I enjoyed consuming. I always dreamt of being in a position of influence, but I wasn't sure my lane.

So like school and typical college told us "to get a job after graduation" that's what I tried doing. Not only was I rejected many times, I felt helpless, not good enough.

exactly what happened. I figured out my purpose, from there I knew I wanted to create my own table.

When you build on a table that isn't yours, you eat from their ingredients:

Sometimes in a positive aligned work environment that may work. In my case, 8-9 years

back I worked in PR, Fashion magazines, and I didn't see an Arab American CEO of a PR, or a Marketing company. Even today, when I search, there isn't many or at all (at the top).

This fueled so much more drive in me, I would ask myself all the time. How are these agencies launching a campaign around Muslims or Arabs, with white females or males at the top making these decisions? I always saw the headlines "diversity & inclusion" but you enter the offices, these cultures are being tokenized. How is it possible that we aim to drive change, when the stories being told are not authentic?

You see I may not have all the answers, but I know for sure that I have the right team and intentions. Fast forward today, I am a global public speaker, running an agency. When I started speaking, I had no intentions on getting paid to speak, to be honest I had no idea that was a thing. I spoke for years without getting paid, until I built a strong reputation and learned the industry. That's why I always say, success requires a lot of patience.

Mekawi Impact

I launched Mekawi Impact, which is the umbrella company of Style & Resilience 6 years ago. Style is the unique way in which each individual conducts business, creates art, forms ideas. Resilience is how you execute, you need to be resilient to be anything in this life, to launch a business, to speak up for yourself. This slogan is what we started with, and is something we live by.

Mekawi Impact is a recent branding to be more intentional about our mission. Which is a social impact agency that provides strategic business

development, branding, PR, marketing & entertainment & celebrity engagement. We have formed strong partners in the Middle

East/ Dubai market where we offer strategic advisory for companies seeking to expand in the region. One of the most important things we did was be able to pivot when needed, as well as learn about newest trends. We now have a client and project we are advising, they are a meta verse decentralized bank, our expectations is that there will be several more.

Consulting with the United Nations for 10 years now has given me and my agency various opportunities to contribute to global issues, and come up with creative ideas to engage youth and celebrities. We did so over the years, and I built so many relationships over the years, in and out of the UN.

I started meeting all types of celebrities, athletes, even spoke on high level panels with A-listers. In those moments I realized how powerful storytelling is, as well as building relationships. My role continued to be working with clients to amplify, identify and raise awareness on social issues, including education, women's rights, youth mental health and more. I also realized companies tend to slap a label on a famous person and call it "social good", its not sustainable. Companies that are not investing in social impact may very well be a company's detriment.

Companies need to not only create through an authentic approach, internally the culture needs to be a mirror of what they preach externally to the world. With Mekawi Impact, Style & Resilience we have worked with countless clients. Clients ranging from Game of Thrones star Nikolaj Coster on raising awareness through soccer, to

#SOCIALIMPACT

working with Alicia Keys & Swizz Beats on PR, and an artist competition / program. We have forged partnerships, sponsorship and PR efforts all towards impacting the community at large. We believe in creative alignment, at times ideas flourish and other times it doesn't work. This is expected. However, when you have a strong team, and a network that is trusted, anything is possible.

The Future of Social Impact Relevance in Corporations

Social Impact jobs have resulted in around 18,000 results, experts in the field say the last few years have amplified the expectations as public concerns mount over various issues such as racial justice, climate change and more. According to Engage for good, 59% of Americans say it is no longer acceptable for companies that remain quiet on social issues and a further 49% say they assume companies that remain quiet on social issues don't care.

Consumer preference, purpose truly impacts purchasing decisions. 66% would consider a company's purpose is an important factor when making a quick or impulse purchase. 71% would purchase from a purpose-driven company over the alternative when cost and quality are equal. According to Engage for Good, in the world of "cancel culture", companies are accountable for both their brand voice but also those of their employees- especially relating to leadership.

While 40% of respondents think it's a good thing for brands to find a way to stay relevant amid the coronavirus outbreak, a third feel that marketers should only advertise if they've taken direct action to address the situation. The Harris Poll's 2020 Coronavirus Report

51% of respondents said online influencers or content creators were a source of information about a social issue they cared about. Cause & Social Influence's 2021 Influencing Young America To Act.

Mekawi Masterclass

Recently I was on a panel with the Eldest Daughter of Malcom X, we advised a financial company on strategies for a more diverse & inclusive workforce. She encouraged me to create a course/ program. I have been thinking about this for a bit, and I finally am launching Mekawi Impact Course!

This will provide entrepreneurs, business owners, and anyone the access to my program where I will be holding a masterclass. This will be everything from public speaking, building strong networks, building credibility in a hyper competitive landscape and much more!

I am so excited, I've always wanted to offer this- and really believe that so many can benefit from this masterclass! Over the years, our impact with our agency has provided countless strategic global partnerships, structural programs for brands and companies, various creative PR approaches that resulted in longterm value.

Start Saying No is a sign towards Success:

I do hope that companies and brands will invest more in building a true inclusive environment, while also executing appropriate advertising. I hope more females and girls aren't afraid to build their own table. For females to recognize their power, and not only sit at the table but be paid to be there.

So many times I am expected to provide services at no cost. You see companies, universities claim they support entrepreneurs, then turn around and ask you for services at either no cost, commission cost, or the cost of doing good for the world. I used to feel ashamed when anyone would play that card. Now I am firm, I know what I bring to the table, because I built that table from the ground up. If someone books me to speak, and the price isn't aligned with my value, I reject it. This is the first step to claiming your worth.

So not only do you need to be condition to sit at the table, but be paid for it too and don't let anyone guilt you into it. I think females have even unconsciously conditioned to believe there isn't much room for women, so a woman feels like she has to be in competition. Give women a seat they can thrive in, allow them to contribute to the table and they will make it better.

A recent study shows when corporations have more gender diversity on their executive teams were 25% more likely to experience above average profitability. So when it comes to women's issues, we need to be the driving force behind the stories. The work we do today will provide a more equitable access to opportunities, and I am excited to pave the way for more females.



Even though some people use the term “virtual banking” as a synonym of “digital banking”, there is a difference between them: digital banks are often the online-only arm of a bigger player in the banking sector, whilst neobanks are completely digital, existing independently to traditional banks (even though a neobank may be backed by a traditional bank). Digital Banking, online banking or internet banking has been around for more than two decades now, whereas virtual banking is a more recent concept.

THE VIRTUAL BANKING RACE IS HEATING UP IN EAST ASIA: OPPORTUNITIES

The New Opportunities



DR. ORIOL CAUDEVILLA

A FINTECH ADVISOR AND RESEARCHER HOLDING AN MBA AND A DOCTORATE IN HONG KONG REAL ESTATE LAW AND ECONOMICS. WORKED AS A BUSINESS ANALYST FOR A HONG KONG PUBLICLY LISTED COMPANY AND HAS GIVEN SEMINARS ON CENTRAL BANK DIGITAL CURRENCIES AND BLOCKCHAIN IN MANY INTERNATIONAL CONFERENCES AND UNIVERSITIES.

#ONLINEBANKING #BANKING #MOBILEBANKING #BANK #ONLINESHOPPING #SHIPPING #DIGITALBANKING

Virtual banks or neobanks primarily deliver retail banking services through the internet or other electronic channels instead of physical branches. In other words, virtual banks are new banks which exist only online and, for example, do not have any physical branches of any sort.

It is commonly believed that the development of virtual banks will promote FinTech and innovation

changing and evolving, the pandemic is further accelerating the adoption of digital as the primary form of interaction...

As explained in the report "Digital Challenger Banks: A Desire, A Dream, A Vision" by the Singapore FinTech Association, Boston Consulting Group and BCG Expand FinTech Tower (November 2020), since 2015, there has been



and offer a new kind of customer experience by helping to promote financial inclusion, since neobanks normally target the retail segment, including the small and medium-sized enterprises (SMEs).

Virtual banks are undoubtedly thriving throughout the world. There are multiple reasons behind this, such as the cost of smartphones and data continuing to fall, regulatory attitudes are

a 200% increase in the number of neobanks globally, of which 45% are in Americas, 35% are in EMEA and 20% are in APAC. Still according to this report, generally speaking, regulators are increasingly active in bank licensing, facilitating the entry of new players.

Virtual banks have a huge opportunity to grow in these areas while adding value to the societies of the respective countries by helping them to

promote financial inclusion (in the same way as I have mentioned that Central Bank Digital Currencies -CBDCs- may be of huge help in this regard).

In this article, I am going to focus on the current situation of virtual banks in Hong Kong, Singapore, Thailand and Malaysia.

Hong Kong.

Over these last few years, Hong Kong has been developing itself into a leading FinTech hub. One of the areas boosting the pace of digital transformation is that of virtual banking. In March 2019, the Hong Kong Monetary Authority (HKMA), Hong Kong's de facto central bank, announced the issuance of the very first virtual banking licenses. This came after the publication by the HKMA of the "Guideline on Authorization of Virtual Banks" in May 2018.

As of today, 8 virtual banks exist in Hong Kong after having been approved by the HKMA and after having been officially launched in 2020: Airstar Bank (its services were launched in June to the public), Ant Bank (which officially opened for business in late September and also operates in Macau), Fusion Bank (which announced the full public launch of its public services in December, being the last of the eight virtual banks to commence operations), livi Bank (which opened its virtual doors in August), Mox Bank (launched in late September), Ping An OneConnect Bank Limited (it started its pilot trial in June under the Fintech Supervisory Sandbox -FSS- of the HKMA and officially started operations in late September), WeLab Bank (launched in late July), and ZA Bank (which officially opened in March, thus becoming the first virtual bank in the region).

Hong Kong's eight virtual banks are a key pillar for the coming smart banking era and are a clear example of how digital transformation has become a top priority.



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Singapore's central bank and financial regulator, is also helping to create a 'smart financial center' where technology is used to increase efficiency and create more opportunities.

As part of the first digital banking symposium held in Singapore in early November, the Singapore Fintech Association (SFA), Boston Consulting Group and Finastra

unveiled their report "Southeast Asia: Coming of the Digital Challenger Banks", in which the current status and future opportunities of neobanks and challenger banks in Southeast Asia are analyzed.

The report notes that upcoming Digital Challenger Banks in Singapore have a tremendous opportunity across the broader SEA region, which is set for strong economic and demographic growth in the coming decade. By 2030, the gross domestic product of Asean-5 - Indonesia, Malaysia, the Philippines, Singapore and Thailand - is projected to reach US\$4.3 trillion. This will make it the world's sixth-largest economic bloc.

On December 4, 2020, the Monetary Authority of Singapore (MAS) announced four successful digital bank applicants in the end: 2 DFBs (digital full bank) and 2 digital wholesale bank licenses (DWBs), being one of these two DWBs an entity wholly owned by Ant Group. Out of the 21 applications filed, 14 of which were initially shortlisted, and 4 successful applicants were just announced by the MAS.

These 8 virtual banks have several elements in common, such as the fact that all of them commenced operations in 2020, and also the fact that the eight are backed by key players in the areas of finance and technology. In this sense, for example, Ant Bank is wholly owned by Ant Group, Mox Bank has been created by Standard Chartered in partnership with PCCW, HKT and Trip.com, Fusion Bank is backed by Tencent, ICBC's Hong Kong unit, HKEX, Hillhouse Capital and Perfect Ridge...

Singapore

Singapore's move towards FinTech is not new either. In 2014, Prime Minister Lee Hsien Loong announced plans to make the city-state the world's first 'Smart Nation' by 2030, using technology to improve the economy and enhance the standard of living. In this sense, one of the three pillars of the Singapore Smart Nation Initiative is the digital economy. As part of the country's drive to efficiency and productivity, the Ministry for Communications and Information announced plans in May 2018 to digitize every business and every industry.

The Monetary Authority of Singapore (MAS),

The 4 digital bank license winners were Singtel & Grab (DFB), Sea Limited (DFB), Ant Financial (DWB), and Greenland Financial Holdings, Linklogis Hong Kong & Beijing Co-operative Equity Investment Fund Management (DWB).

The idea behind these digital banking licenses is to open up the market for the benefit of lower customers' costs and to allow underserved segments to be targeted by the new entrants.

Thailand

The Bank of Thailand (BOT) is looking to issue guidelines for virtual banks in the country in a bid to play catch-up with neighboring countries Malaysia and Singapore.

In line with this, BOT is seeking feedback from the public for its plans for "Repositioning Thailand's Financial Sector for a Sustainable Digital Economy" by 28 February 2022, whilst seeking to promote healthy competition between new fintech players and incumbent banks to drive innovation and better financial services.

Malaysia.

The Malaysian central bank, Bank Negara Malaysia, is preparing to award up to five digital banking licenses to a pool of 29 applicants.

Bank Negara Malaysia (BNM) aims to announce the winners of its digital banking licences this month, said governor Tan Sri Nor Shamsiah Mohd Yunus.

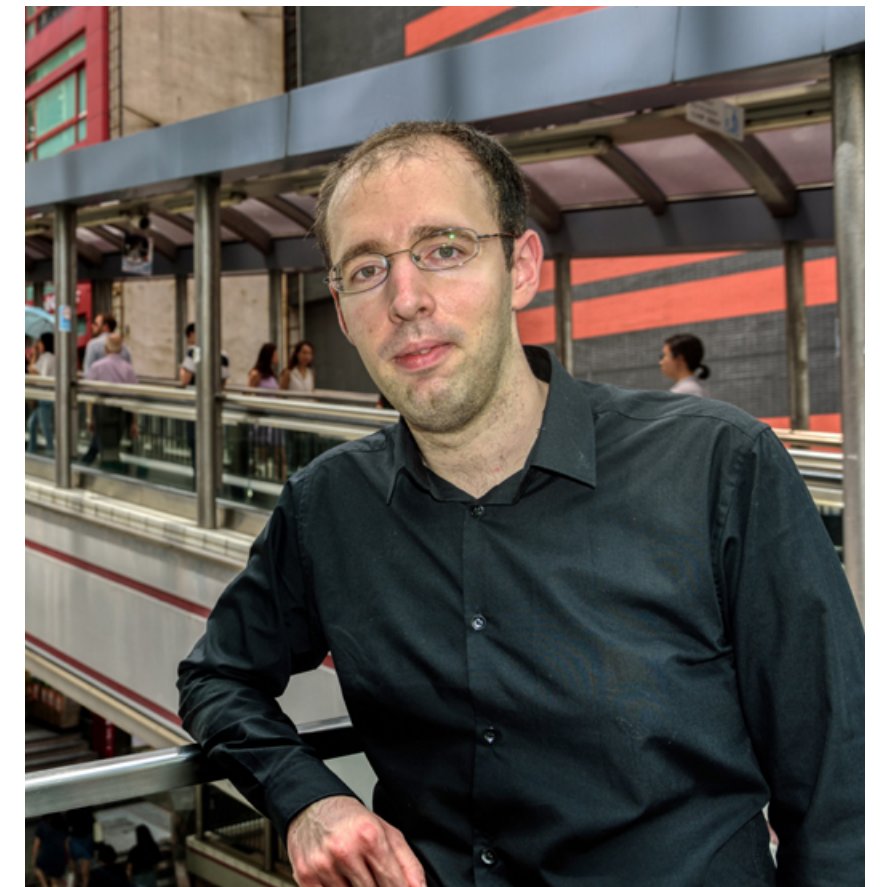
She noted that the central

bank wants the digital banks to offer relevant products and services to the unserved and underserved segments, so that more people and entrepreneurs can better own assets and save for the future or to grow their businesses.

Conclusions.

Virtual banks are blossoming all over the world, since it is no longer possible for banks to keep offering the same services that they have been offering for decades without adapting to the current times

Neobanks definitely have a huge opportunity to grow in the whole of Asia while adding value to the societies of the respective countries by helping them to promote financial inclusion.



100 TIMES BIGGER THAN THE INTERNET

The Advisor



Blockchain and Cryptos will do the same for the value than the Internet did for the communication and content.

Blockchain and Cryptos will democratize the financial, monetary and currency markets. Anybody can join the decentralized services and products on different roles and start to earn and transfer money without asking any permission from the 3rd party e.g., company or government. That's why blockchain and cryptos will be 100 times bigger and more important than the Internet.

Blockchain and cryptos are not "the isolated island" form the society. The blockchain and cryptos' community is collaborating with the lawmakers, regulators and authorities to find a common ground on develop more democratic society. The bath is similar than the Internet has had. The Internet started to rush to the mainstream after it got regulated. Regulations will be needed on blockchain and cryptos. Not the same kind than the Internet has but "tailored" ones to support the decentralization and decentralized applications and services.

PEKKA KELKKA
BLOCKCHAIN AND CRYPTOCURRENCIES
BUSINESS PROFESSIONAL, EDUCATOR AND
EVANGELIST

#AUTHOREDINTHECORPORATEINVESTMENTTIMES

Online business veteran

I established my first online company in 1994. The same year than the first commercial internet browser Netscape was launched. I have been on online and digital business since then. I can call my self a veteran in online and digital business.

It is interesting to see the similarities we have today in blockchain and crypto business and in the early days of commercial internet.



started to understand that blockchain and cryptos are the future. If you are not in the game, you will drop out from your business – exactly the same phenomena than as and in Internet business in late -90s and early 2000.

Another misunderstanding – promoted by the mainstream media – is that blockchain and crypto community wants to act outside the society and create its own rules. The truth is just the opposite. Blockchain and crypto community does not become “an

PEKKA KELKKA

Blockchain and Cryptocurrencies business professional, educator and evangelist, Pekka started his first online business 1994. He has been “online” since then. Last 5 years Pekka has been fully on Blockchain and Cryptocurrencies. He is a seasoned advisor who understands both technology and business. Pekka is also a public speaker. He has tens of thousands of followers on Social Media, 30k+ on LinkedIn. The majority of Pekka’s followers are on Blockchain and Cryptocurrencies.

<https://www.linkedin.com/in/pekkakelkka/>

<https://www.linkedin.com/in/pekkakelkka/detail/recent-activity/shares/>

isolated island from the society”. We have collaborated many years intensively with the regulators, lawmakers and authorities educating them about how these decentralized platforms and decentralized currencies can enhance the living for everyone and everywhere in the face of our planet.

I have a lovely, beautiful story about the power of blockchain and crypto and its community collaborating with the authorities.

“Internet is for scammers, money laundering and terrorist money transactions”.

We hear the same arguments about the blockchain and cryptos especially form the mainstream media, politicians and bankers who are doing what ever it takes to keep their power in the society.

Lately there has been a change on this when big global companies and corporates have slowly

This saga started already more than 5 years ago.

The power of blockchain and cryptos 120'000 Bitcoin was hacked 2016 from a centralized platform. Value of the stolen Bitcoins is today approx. \$3.5 billion. Hackers tried to cash the Bitcoins on different mechanisms, but they didn't succeed. The decentralized blockchain technology combined with the blockchain and crypto community actions prevented the transfer the Bitcoins form the hackers' digital wallets.

successful hack.

To the mainstream and beyond...

The biggest buzzwords this year on blockchain and cryptos and Web3 are NFT, Play To Earn, Decentralized Finance (DeFi), and Metaverse
NFT is the technology that can show the ownership on any digital asset online. Before NFT if you published something online you can consider it to be stolen or misused.

According to recent Accenture study there is more than 2.7 billion active online video gamers. Play To Earn has blockchain games have the same mechanisms and procedures than centralized video games. The major difference is that instead paying the Play To Earn gamers will earn by playing as the name states.

Decentralized Finance provides financial immediate services such as lending, borrowing and earning passive income automatically based on the terms coded on the application called smart contract.

Metaverse will combine the 3 Web3 services mentioned above and more. People can have all the services there is available in the society in the Metaverses – not now but in the longer run. That's why the biggest companies in the various business sectors have started to develop their own Metaverses.

The hackers couldn't cash the stolen Bitcoins. They got caught – 5 years later on the 8th of January 2022 in the USA due the blockchain and crypto community and authorities' collaboration.

This story has a beautiful ending. The stolen Bitcoins will be returned to their original owners.

What would have happened if hacked money would have been fiat? These crooks and bad actors would have been billionaires right after the

Internet of Things

The rapid evolution of the IoT market has caused an explosion in the number and variety of IoT solutions. Additionally, large amounts of funding are being deployed at IoT startups. Consequently, the focus of the industry has been on manufacturing and producing the right types of hardware to enable those solutions. In current model, most IoT solution providers have been building all components of the stack, from the hardware devices to the relevant cloud services or as they would like to name it as "IoT solutions", as a result, there is a lack of consistency and standards across the cloud services used by the different IoT solutions.

As the industry evolves, the need for a standard model to perform common IoT backend tasks, such as processing, storage, and firmware updates, is becoming more relevant. In that new model, we are likely to see different IoT solutions work with common backend services, which will guarantee levels of interoperability, portability and manageability that are almost impossible to achieve with the current generation of IoT solutions.

Creating that model will never be an easy task by any level of imagination, there are hurdles and challenges facing the standardization and implementation of IoT solutions and that model needs to overcome all of them.

IOT STANDARDIZATION AND IMPLEMENTATION CHALLENGES



PROF. AHMED BANAFA

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AUTHOR | EXPERT:IOT-BLOCKCHAIN-CYBERSECURITY | SPEAKER
SAN JOSE STATE UNIVERSITY, SAN FRANCISCO BAY AREA

#AI, #IOT, #BLOCKCHAIN, #CYBERSECURITY, AND #CRYPTOCURRENCY

IoT standardization

The hurdles facing IoT standardization can be divided into 4 categories; Platform, Connectivity, Business Model and Killer Applications:

- Platform: This part includes the form and design of the products (UI/UX), analytics tools used to deal with the massive data streaming from all products in a secure way, and scalability which means wide adoption of protocols like IPv6 in all vertical and horizontal markets is needed.
- Connectivity: This phase includes all parts of the consumer's day and night routine, from using wearables, smart cars, smart homes, and in the big scheme, smart cities. From the business perspective we have connectivity using IIoT (Industrial Internet of Things) where M2M communications dominating the field.
- Business Model: The bottom line is a big motivation for starting, investing in, and operating any business, without a sound and solid business models for IoT we will have another bubble, this model must satisfy all the requirements for all kinds of e-commerce; vertical markets, horizontal markets and consumer markets. But this category is always a victim of regulatory and legal scrutiny.
- Killer Applications: In this category there are three functions needed to have killer applications: control "things", collect "data", and analyze "data". IoT needs killer applications to drive the business model using a unified platform.

All four categories are inter-related, you need all them to make all them work. Missing one will break that model and stall the standardization process.

A lot of work needed in this process, and many companies are involved in each of one of the categories, bringing them to the table to agree on a unifying model will be a daunting task.



IoT implementation

The second part of the model is IoT implementations; implementing IoT is not an easy process by any measure for many reasons including the complex nature of the different components of the ecosystem of IoT. To understand the gravity of this process, we will explore all the five components of IoT Implementation: Sensors, Networks, Standards, Intelligent Analysis, and Intelligent Actions.

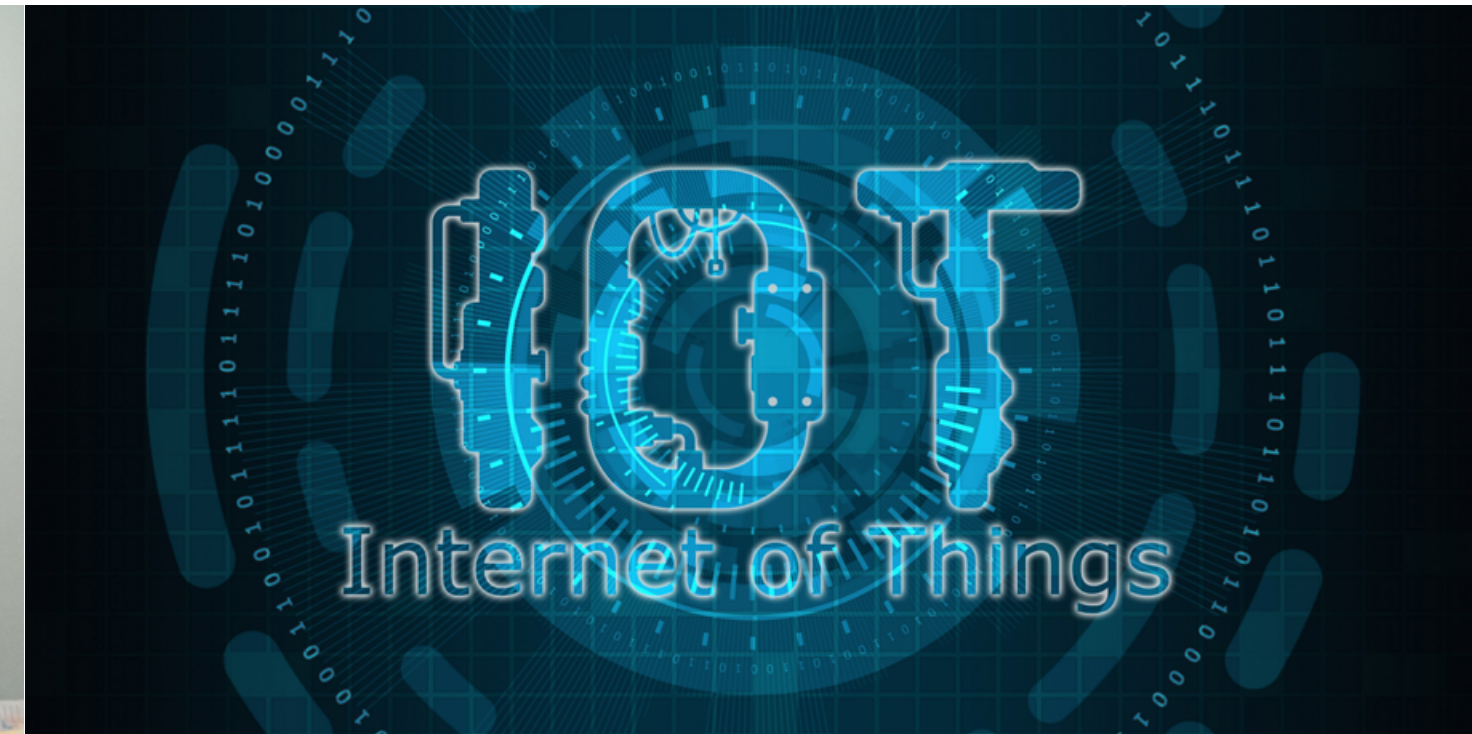
• Sensors

There are two types of sensors: active sensors & passive sensors. The driving forces for using sensors in IoT today are new trends in technology that made sensors cheaper, smarter and smaller.

But the challenges facing IoT sensors are: power consumption, security, and interoperability.

a medium of communication between the different parts of a typical network including sensors).

The driving forces for wide spread network adoption in IoT are high data rate, low prices of data usage, virtualization (X - Defined Network trends), XaaS concept (SaaS, PaaS, and IaaS), and IPv6 deployment. But the challenges facing network implementation in IoT are the enormous growth in number of connected devices, availability of networks



• Networks

The second component of IoT implementation is to transmit the signals collected by sensors over networks with all the different components of a typical network including routers, bridges in different topologies. Connecting the different parts of networks to the sensors can be done by different technologies including Wi-Fi, Bluetooth, Low Power Wi-Fi, Wi-Max, regular Ethernet, Long Term Evolution (LTE) and the recent promising technology of Li-Fi (using light as

coverage, security, and power consumption.

• Standards

The third stage in the implementation process includes the sum of all activities of handling, processing and storing the data collected from the sensors. This aggregation increases the value of data by increasing the scale, scope, and frequency of data available for analysis but aggregation is only achieved through the use of various standards

#AI, #IOT, #BLOCKCHAIN, #CYBERSECURITY, AND #CRYPTOCURRENCY



depending on the IoT application in used.

There are two types of standards relevant for the aggregation process; technology standards (including network protocols, communication protocols, and data-aggregation standards) and regulatory standards (related to security and privacy of data, among other issues). Challenges facing the adoptions of standards within IoT are: standard for handling unstructured data, security and privacy issues in addition to regulatory standards for data markets.

- Intelligent Analysis

The fourth stage in IoT implementation is extracting insight from data for analysis. IoT analysis is driven by cognitive technologies and the accompanying models that facilitate the use of cognitive technologies. With advances in cognitive technologies' the ability to process varied forms of information, vision and voice have also become usable, and

open the doors for in-depth understanding of the none-stop streams of real-time data. Factors driving adoption intelligent analytics within the IoT; artificial intelligence models, growth in crowdsourcing and open- source analytics software, real-time data processing and analysis. Challenges facing the adoption of analytics within IoT; Inaccurate analysis due to flaws in the data and/or model, legacy systems' ability to analyze unstructured data, and legacy systems' ability to manage real-time data

- Intelligent Actions

Intelligent actions can be expressed as M2M (Machine to Machine) and M2H (Machine to Human) interfaces for example with all the advancement in UI and UX technologies. Factors driving adoption of intelligent actions within the IoT; lower machine prices, improved machine functionality, machines "influencing" human actions through behavioral-science rationale, and

deep Learning tools. Challenges facing the adoption of intelligent actions within IoT : machines' actions in unpredictable situations, information security and privacy, machine interoperability, mean-reverting human behaviors, and slow adoption of new technologies

service" technologies today the possibilities of applications in real life will be unlimited. But we have a long way to achieve that dream; we need to overcome many obstacles and barriers at two fronts, consumers and businesses before we can harvest the fruits of such technology.

The Road Ahead

The Internet of Things (IoT) is an ecosystem of ever-increasing complexity; it's the next weave of innovation that will humanize every object in our life, it is the next level to automating every object in our life and convergence of technologies will make IoT implementation much easier and faster, which in turn will improve many aspects of our life at home and at work and in between. From refrigerators to parking spaces to houses, IoT is bringing more and more things into the digital fold every day, which will likely make IoT a multi-trillion-dollar industry in the near future.

One possible outcome of successful standardization of IoT is the implementation of "IoT as a Service" technology, if that service offered and used the same way we use other flavors of "as a





LARISA B. MILLER

CEO, PHOENIX GLOBAL | CEO & PRESIDENT, KEYSTONE FARM FUTURE,
EXEC. VP STP CAPITAL PARTNERS

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The Guide

THE SHORT ATTENTION SPAN OF **UNITY AND** **COLLABORATION**

The one thing we do well as Americans, and this is generally universal across the world, is that we get motivated to jump on a bandwagon, crusading for the cause of the moment, standing in noble, solidarity against the wrongs in the world. We make monetary donations, we fly our flags of pride, we march together, we sanction. But as time moves on and our attention wanes due to new interests or the challenges of daily life, and new passionate commitments replace old advocacies, we seem to forget the importance of steadfast unity in support of what's 'right'.

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War bonds, "Give Peace a Chance", famine relief for Africa, AIDS, 9-11, deployed troops, Black Lives Matter, to now include the atrocities in the Ukraine, every generation has their unifying moments – the events that bring us together, drawing out the best in humanity. The significance of 'the cause' minimizes the significance of our differences – at least for a period of time. For a moment, we don't see race, gender, ethnicity, religion, or socioeconomics, and we stand together, locking arms in demonstrations of support, kindness, and philanthropy, shining a focused spotlight on the value of 'humanity'.

But all too soon, the immediate gratification of 'giving back' wears off, and our prejudices, biases or complete lack of concern steamrolls back into our lives, and our compassionate solidarity slingshots back to our 'me'-centered bubbles of detachment. The adage of take one step forward, two steps back seems to be the unwritten rule of the rat race, and with it, we are systematically destroying the HUMAN race.

We have a responsibility to do better, be better, work better, and to make this a lifestyle and habit.

Collaboration, cooperation, and unity in the name of common purpose is not only integral to our personal responsibility to society, but it is also key to the long-term, sustainable future of our

business models. No longer can our businesses be isolationist islands, where we protect our intellectual property as though it were a secret recipe, keeping a warding eye on our competitors, blind to opportunities for mutually beneficial collaboration. The businesses of the future will be divided under convergent leadership strategies and two kinds of founders/executive teams – those who believe they have established a unique space in the marketplace and can hoe the row

use technology to expand our business footprints, opening a world of innovation, strategy, solutions, supply chain security and a new access to a broad and diverse customer base. While there were still plenty of businesses who decided to weather the storm by hunkering down, licking their wounds while waiting for 'normal' to return, those businesses who embraced the urgency of the 'pivot', having the courage to step out of established comfort zones, were the ones

progressive mindsets, reverting to the habits of the past. The comfort found in returning to what's familiar in our operations often trumps the courage that it takes to be the industry vanguard of a new business standard. Failure to discard that legacy business model in favor of transformation is the fastest way to become the Kodak, Blockbuster, or Nokia of the future... irrelevant and invisible.



alone, or those who recognize that collaboration doesn't diminish us, it enhances our operations, efficiencies, and profitability. Deciding which side of this fence you fall on will determine your longevity in this complex and ever-transforming business space.

Through this disruptive era of COVID, when we were banished to our homes for work, a transformation of 'work' ensued, allowing us to

who emerged, not only with their heads above the water, but, in many cases, they became the architects of a new way-forward, allowing them to be more flexible and resilient in the face of future fractures.

But even those businesses who were brave enough to do it differently during COVID, are seemingly slipping back into their entrenched business models, rewinding their temporarily

Any shift in an established business mindset requires a resolute decision to change, and the courage to take those steps. Courage is the antivenom to regret. Forming competitive collaborative relationships with your rivals, both locally and across the globe, does not diminish your success. Quite the converse, it enhances and accelerates your efficiency and bottom line.

Key benefits of collaboration in business, coming

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together in the unity of growth in a meaningful way, includes better quality or work, employee engagement and efficiency, innovation, and profitability.

Competitive collaboration between businesses unlocks the potential, capacity, network, and knowledge of each business, generating increased value, accelerations in innovation, improved productivity, and opportunities for greater economic return. According to Deloitte, businesses with a collaborative strategy – those who make long-term collaboration a habit, are twice as likely to outgrow their competitors and increase their profits.

Past stereotypes associated with collaboration, viewing cooperation as something detrimental to business growth, can be dismissed when looking at the economics of long-term value-sharing. Deloitte's study on collaboration found that based on wages as a measure of time, collaboration time savings are worth approximately \$1,660 per employee and manager per year.

Additionally, following the 'two heads are better than one' thought processes, it is estimated that the quality and value improvement of collaboration translate into a savings of \$2,517 per employee and manager per year. And, perhaps having the most important value – not only to business, but to our personal views and interactions with society, collaboration forces us to relate to one another in a more open-minded manner.

Deloitte found that 60% of employees and managers have experienced change in their way of thinking due to collaboration. It opens our eyes to new ideas, it expands our horizons, introducing us to new perspectives, and it allows us to build newfound respect for one another. Respect built

on unity of purpose, knowledge-sharing, the responsibility of working towards a common goal, forcing us to discard the biases and stereotypes that were ingrained in past opinions, allows us to be united in our shared purpose and our dependency on one another in the architecting of solutions.

Collaboration, unity, and respect are the attributes which, when integrated into business and life, can heal our fractures, and place us on a pathway toward interminable longevity, sustainability, and success. Whether we stand shoulder-to-shoulder supporting a socially necessary cause, or we stand united in business, the universal truth is that together, we are stronger. As Henry Ford once said, "If everyone is moving forward together, then success takes care of itself."

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WORKING WITH **FUTURE UNICORN** **DIGITAL NATIVE STARTUPS**

Gopinath Balakrishnan coming with computer science education, started his career in technology/product engineering background and moved into being a technology advisor/architect supporting nextgen startups thriving to become next unicorns in silicon valley. As part of this transition experience he has some unique opportunities to learn and work with some of industry's veterans and leaders who are shaping the technology/business for the future.

Gopinath having worked with various enterprises and growth stage startups, the following is a capture of various personas, situations, challenges and learnings that he shared in this article can be opinionated based on his experience of working with startups. So the information/opinions expressed here are Gopinath's and not Google.

GOPINATH BALAKRISHSHNAN

**CUSTOMER ENGINEERING AT GOOGLE CLOUD | CLOUD ARCHITECT |
ENTHUSIASTIC TECHNOLOGY ADVISOR HELPS DIGITAL NATIVE GROWTH
STAGE (SERIES B-D) COMPANIES ACCELERATE INNOVATION, EFFICIENCY
AND SCALE WITH GOOGLE CLOUD**

The Startup Culture



#CLEANTECH, #WASTETOENERGY, #WASTERECYCLING, #WASTEMANAGEMENT, AND #ISRAELMENABUSINESSASSOCIATION

Background & Transition path

Gopinath Balakrishnan is a Cloud Advisor/ Architect at Google cloud and works with digital native companies in their growth

those industry/use cases and tech stack.

This will be a challenge for anyone working with different growth stage startups especially given these companies are nimble, heavy tech focused,



burn out if you are working with multiple growth stage startups in a given week/month

Every digital native startup has different use cases, business challenges, technology stack and often working with cutting edge new technologies/solutions that you never heard of

Ability to translate business challenges/goal (improve gross margin, better economics of scale , scalable/high performance platform) into meaningful next steps with right technology/ solution

startups, here are few key learnings that helped lead these engagements confidently and build strong relationships with C levels

1. Your customers know more about the industry/use case and tech than you do. Show compassion and be curious to learn from them
2. You are dealing with industry's top talent/C level executives , every meeting they offer is an luxury opportunity to learn and be valuable/helpful

stages (Series B-D) to help them solve their business/tech challenges that provide a scalable application/infrastructure with better economics. This includes understanding their business challenges/goals , translating them into meaningful next steps , identifying right technology/solutions , identifying both current and future states with solid business values/ benefits , building technology partnerships and bringing the right resources to achieve the same.

Gopinath's initial challenge was to transition from deep understanding of technology and leading customer conversation "To" leading C level conversations with various startups operating in multiple industries with limited knowledge on

highly efficient and smart individuals executing the company's mission and vision.

But it is possible with the right approach and combination.

Key challenges

Some initial challenges faced working with C level of these growth stage startups include

Ability to map technical solutions with business value propositions. Just being a technology expert is not sufficient, it is critical you know how to turn those technology solutions into business value propositions
Context switching can be heavy and can cause



Learn to challenge customers on their product/ market fit/business model , technology selection etc

Learnings along the way

Every challenge demanded different approaches/ learnings along the way. Over the course of working with hundreds of such growth stage

3. Build trust/confidence by being transparent and learning to say "I don't know" but assure to get the right answer
4. Do more research, come up with a pre/post game plan for every meeting with C level

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5. Challenge the status quo and question "why they ask for what they ask for". Identify what a given tech/solution solves for their business

The Five Points:

Challenges of growth stage startups

These are some top challenges for every growth stage startups that are thriving to be successful.

1. There is so much to build , but focusing on the specific problem set especially given the volatility of the market requires precise focus on the right problem set and being wrong isn't an option

2. Aligning development efforts and building the culture of teams across different initiatives/efforts

3. Cost of goods / keeping control on the gross margin is key. Making sure being both competitive and cost effective is a constant challenge to achieve better economics of scale

4. Choosing open source technologies with managed services are key to be successful in the long run with reduced operational cost

5. Doing more with less engineering resources and having strong appetite for introducing new product/functionality faster time to market, agile to migrate/modernize/re-architecture as needed

A day in the life of CxO

It should be no surprise to you that every C level executive gets a lot of emails and their schedules are packed several weeks ahead of time both from internal and external teams/customers/vendors/partners/board/investors. There are more people trying to get the C level attention and you are one among the crowd fighting for that executive attention/time. That means you need to bring a strong compelling reason/value proposition to get their time for your meeting.

Gopinath Balakrishnan is a Cloud advisor/Architect, Technical Advisory Board member of a startup , Advisory Council member of California State University, Chico,CA , member of Harvard Business Review Advisory Council, Judge panel for Stevie and CODiE awards , Director of Technical Steering Committee , Moja Global.

Specialized in product engineering, distributed systems/cloud platforms, System engineering/solution architecting, medium/large enterprises application/infrastructure design and proof-of-concept/pilots. Engaged with several C level leaders at early stage startups (Series B to D), built technology partnerships , support their digital transformation and help solve their business and technology challenges by helping build/migrate/modernize the application/infrastructure that can scale with better economics and resilient using Google cloud solutions with a cloud native approach.

Depending upon size and funding stage of the company (Series A - D), a typical day looks pretty chaotic at times with a combination of operations, product portfolio, engineering , customer growth and changing market conditions that has a direct impact on top line revenue/ margin.

So it is important that you understand that any C level inbox is often spammed with many prospects/vendor emails , you need to be really creative to get their attention. It is tricky to get their attention and get face time with the C level

but it is possible with right pre-work and some creative approach.

Personas

Every executive is different based on their background and experience. They often come with product centric or engineering/R&D centric. It is possible that their title is often loosely tied to what they truly care about and execute in a given startup based on the size of the company. For example a technical CEO could have an operations/engineering CTO.

So understanding different personas and their priorities in these companies and positioning your solutions for each of these personas/priorities is important. Once you build the persona positioning, what values you can deliver to each of these personas are key to building a strong business partnership/ relationship.

For example a CEO/founder might be more interested about faster go to market, growing top line revenue, scalable platform with better economics. A CTO or VP of Engineering might be more interested in technology/solutions that

increase their engineering productivity , strong in security , reliability systems that provide better observability, data analytics and AI/ML integration that accelerates their innovation without additional cost implications or requiring major re-architecture burdens in their application/ infrastructure.



What does CXO's care the most

First , every CXO heavily focused on the people and technical differentiator of the platform to stay on top of the market and win . Secondly , it's highly important for the CXOs that the core elements of the platform actually work the way users/customers expect them to work .

Third, while CXOs want to innovate and add new features/functionality, it is important for them

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to understand the value proposition of solutions being offered along with reduced cost without requiring to re-architect/re-factor the platform.

Cost of goods, margin and profitability are definitely key to every solution being considered and being built. Startups are constantly looking for innovative ways to solve their business challenges that can scale, sustain with less or reduced operational/engineering cost hence often they are looking for managed services for various infrastructure needs.

This allows their teams to focus on solving their business requirements, introducing few features/functionality. With the rise of SaaS based applications and taking advantage of cloud based infrastructure that offers managed solutions are

key to business development in today's startup ecosystem.

How can you possibly make an impact with C level?

Start with asking why should a startup/C level executive meet with you? Have you done your research to understand their platform/industry/market fit and personas and come up with what business values you or your solutions can offer that can address some of their challenges. This is the great starting point to begin with.

Demonstrating compassion and true engineering spirit in solving their business challenges as opposed to technical/solution selling, listen more

and be curious to learn more.

Key Takeaways

Here are some key takeaways for anyone working with growth stage startups and C level in those companies.

Understand your customer business challenges/priorities, fall in love with the problem sets not the solution

Listen more and learn about the customer's industry, use cases, problems they are solving for and their business challenges. Understand their current and future desired states, what it means for them/their company by solving these challenges. This is crucial that customer identifies their benefits of solving the challenges and what the future state is and how will that help their business

There is no one size fits all, every customer is different and they exist for a reason. Understanding the user journey, industry they serve, security and compliance requirements often require exploring different approaches to same/similar technical problem

Focus on what C level personas, what they care about and align your solutions along with clear business value proposition

There is no one way to work with CxO, every C executive comes with different experience, depending upon the stage of the company, market they are in, makeup of the executive team, you should learn and change

the way you approach and work with them.

Doing research to understand the market, history of the company, make up of the executive team and better sense of each person to person thought process and learning differences is paramount to building great working relationships with C level of any growth stage startups





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HOW MANY METAVERSES CAN THE WORLD HANDLE?

MARCH 2022: THE CORPORATE INVESTMENT TIMES

As the conferences season is kickstarting in Dubai, I have the opportunity again to share good information with the audiences, and get live questions from them. One of the most asked question was related to the fact that it seems like every startup is building its own metaverse. Is it good, is it bad? And, it came out the most important question of all: How many metaverses can the world handle?



#METAVERSE #NFT #CRYPTO #META #NFTS #ETHEREUM #BITCOIN #ART #DIGITALART

First, I see not only many metaverses in the process of being built, but also blockchains, coins, tokens, or NFT platforms, and I believe it is a natural process of birth for new infrastructures, and digital assets, followed by a natural selection process, allowing the strongest to survive. In fact, there is a whole new paradigm arising, which seems to be sustained by the nature in the same pure way that the day follows the night.



There are theories saying that in few years, our bodies will become lazy, and everything will happen in the metaverse, it is a thesis I don't embrace, and hope that will never happen.

There are at least significant economic opportunities in this space which somehow were available to us since the birth of the internet.

1. Community – we have witnessed over the last few years, and especially during the worst time of the pandemic period the unprecedented growth of the importance for the online communities. We have community uses cases like decentralized autonomous organizations, or the growth of the everyday people becoming traders overnight.

Wall Street tends to become accessible for all of us, and hundreds of thousands of people betting on the same strategy can make the markets to be squeezed. In the Web3 space, which is another name for the space I am

writing about here, it is very important for the people to feel that they are belonging.

If you are in such communities on Telegram or Discord, they are becoming like full-time jobs, and you see people who seem to be there like 24 hrs without this being part of their job. These communities, not just share ideas, and opportunities, but they are ready to put money to sustain these ideas, concepts, and the projects which gathered them together.

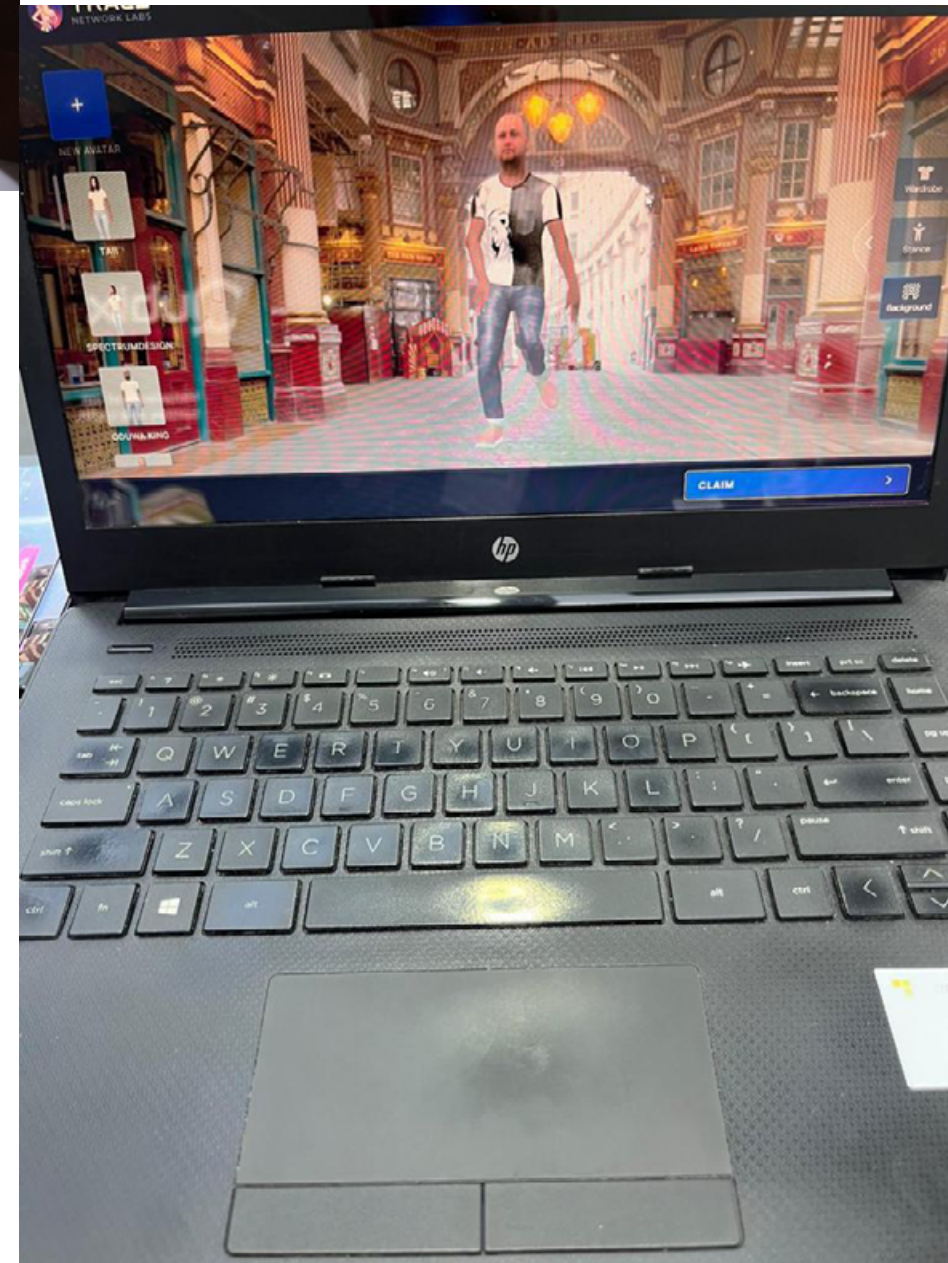
Experiences, and fun – with the growth of

the play-to-earn model in gaming, I am now asking myself who wants to work rather than play, but in the same time playing has become a way to sustain financially your family, and also to build nest eggs for the future. People from all over the world, being located in totally different jurisdictions can attend the same gaming, sporting events, music or conferences in a virtual place that is making them to feel that they are belonging, so they will like to stay.

3. Collectibles – people love to collect stuff, and this trend will keep going both in the physical, and now the virtual world. They may believe that by holding certain NFT's their wealth will grow, but sometimes it is like believing that if you use chewing-gum, your teeth will become whiter.

4. Express yourself – nowadays, especially the millennials prefer to put money in an NFT than use the funds as deposit for their home. Why? Because the ownership of such digital assets is seen as more important than owning a roof above the head. It is a shift in the thinking of the generation which is driving the birth of the Web 3.0 space. Now you can use NFT's to show your support for an NGO, sustain your favorite artist, or show your appetite for certain fashion trends.

Of course, for the digital





natives is very easy to embrace this space, because it feels natural, while for us who are not like this it becomes a reason to stretch ourselves. So if there can be a lot of metaverses, one important question is on why, and how to navigate between them, and here is the work of programmers which will make things happen.

The big brands know already how to make us feel the emotions they want to trigger in us so we will become, and remain their clients. So they just have to pick, or build the metaverses they want, and use the same strategies to make us purchase and consume in a different way while triggering the same emotions ... with a twist.

The marketing overall has to reinvest itself, and become ready to serve this new space, and from what I am seeing, the venture capital world is sensing the opportunity so large investments are made into this space hoping for huge returns. So while we will feel at home in the metaverse, actually these spaces are not ours, so we may pay rent, or fees, or we will have to work for rewards, which will mean that we will truly have a second virtual life which may become as hard or fun as the real one.

We will have to answer questions like what will happen to our virtual possessions when we will not be alive in the physical world, but also with the use of AI we will be able to enjoy in the virtual space the presence of the ones which are not with us anymore in the real world.

And because we are mentioning this decade, nobody knows for sure how this space will develop over the next few years. It can become the biggest job creator, or it just can remain a passing trend which will be replaced by something else. But no matter in which direction things will go, the humans will need to learn new skills, and adapt to the new paradigmas which are influencing our future.

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The Crisis Captain

For fifteen years now, I have been realizing that I have a lot of work to do in the area of personal counseling in the summer. It feels as if people are somehow relaxing and can no longer carry certain tensions within themselves. Or these tensions resolve themselves to get rid of all the psychological garbage.

Really, even three clients a day come to me... That is great from a business point of view, but also praiseworthy that people work on themselves. On the other hand, it is also frightening that the response rate is increasing year by year, that the needs are getting stronger and stronger. Maybe it has something to do with it, when they say that the level of consciousness is increasing and they realize that they do not have to bear everything anymore... But at the same time they are also aware of their responsibility. I have the feeling that the culture of behavior is also increasing, although people are becoming more and more selfish. Whether this is good or not is an eternal dilemma. I think that healthy selfishness is okay.

After all, people still live everywhere, without a clear line between what belongs to us and who we are. With this ignorance we are constantly involved in various conflicts. When we become selfish, healthy egoists, it means that we have to take care of ourselves first. Only when all our basic needs are satisfied do we feel inner peace at the level of survival. Until then we have to be selfishly oriented until we cross this border.



EXCESSIVE ATTACHMENTS

**ACADEMICIAN PROF. SIR DDR.SC. DDR.HC.
DON CAPTAIN H.H. MILAN KRAJNC**
DIPL.BS, PSYCHOTHERAPIST, MBA, DBA NOBEL PRIZE NOMINEE/
AUTHOR OF THE DYNAMIC LEADERSHIP MODEL



#STARTUPS, #STRATEGY, #MENTALHEALTH, #SUSTAINABILITY, AND #IMPACTINVESTING

One morning an elderly lady calls me. He says he cannot do this anymore. "How?" I ask. "I have three children and seven grandchildren. Nobody is at work, I take care of everything. I know they'd have to look after themselves for a long time, but I'm still their mother. We had a lot of property, we

them myself and they probably do not know any other way. Now I do not know how to tell them that. When I am gone, of course they will get everything, but the way they live, it will shrink fast and then what... Well, then I really do not worry anymore, but I still wish that they do not feel bad."

I saw that he really loves them so much that he does not want to let them go, but that also made them surgically handicapped.

"Look, ma'am, this is how we make a deal. You have got at least ten more years to go. So do not bother. There is plenty of time to make these kids independent. I suggest you call a family meeting, just your children, and explain the situation to them. If you are not in power yourself, I can help you. Tell them that you have decided to transfer all the assets to our foundation, which will manage them and take care of any heirs on your instructions. Tell them what they will have to do in return."

She agreed, and we wrote the rules. We also presented them to everyone at their family reunion. It was an amazing shock! You insulted me with a thief... Then the lady stood up and said: "Please strike that so that all heirs can get some of it. Write that everything is yours!" She got up and left. So we were left alone at the table. In her

eyes I was the greatest enemy.

"Dear", I began. "I can still convince the lady to change her last decision. Please get some sleep and call me tomorrow."



still have it, but if I divide it among them all, there won't be anything left... None of them do anything to preserve or even enrich the possessions at least to this extent. No one shows concern, responsibility or desire. I know I have spoiled

In the morning the oldest son calls the office. "You know," he starts, "Mommy raised us and spoiled us. She never let us do anything, nor did we have to do anything. Of course, we gave in to it somehow. Only now have we begun to realize that everything is transitory and that our way of life will not last long."

"Your mother is well aware of her mistakes," I confirmed. "This property will not be left to us, it will one day return to you... but only when you are able to take care of yourself. Therefore I suggest that each of you make a personal plan of what you will do in life and how you will survive. Then together, we will build your path."

Later all their children became our customers. Today the family property has increased tenfold. Each of them has his own business career.

Only when their mother saw that she had finally corrected her life mistake, she could say goodbye to this world in peace.





I WANT TO INSPIRE
ONEDAY I WANT HER TO
LOOK AT ME AND SAY
“BECAUSE OF YOU,
I DID’NT GIVE UP”

INSPIRE GENERATIONS
CORPORATE INVESTMENT TIMES

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