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

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

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

*Let your journey inspire the world.
Corporate Investment Times
“Inspiring Generations”*

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There are a handful in the ever-evolving world of international industries who are knights in the truest sense—visionaries who wield their authority as a sword, cutting through challenges and shaping the future of their industries.

They are CEOs or above; they are pioneers, innovators, and game-changers who leave their mark on their industries. This article considers the traits that enable them to be such great leaders, how they have achieved success in their own careers, and what we can learn from their individual backgrounds.

The Top Knight

Executives Making a Standout
Industry Impact

What is a “Top Knight” Leader?

A “Top Knight” leader is more than a stellar performer as an executive. They are individuals who:

Innovate: They disrupt conventional thinking and innovate on new fronts that disrupt industries.

Motivate Teams: Their leadership motivates teamwork, creativity, and dedication among their employees.

Create Long-Term Value: They are long-term players, not short-term winners.

Excel in Change: In the midst of chaos from a changing world, they are adaptive and foresighted.

Give Back to Society: They do not bask in profits, weaving social and environmental causes into their agenda.

These are industry pillar CEOs, leading their companies through stormy skies and creating new benchmarks for success.

Examples of Top Knight Leaders

Elon Musk – The Visionary Disruptor

Tesla CEO Elon Musk, SpaceX CEO, and Twitter CEO is a quintessential Top Knight leader. His impact cuts across industries, from electric vehicles to charting the universe.

- **Innovation:** Musk revolutionized the auto industry with Tesla electric cars, and others couldn't accelerate their transition to clean energy.
- **Vision:** His visionary vision of colonizing Mars through SpaceX redefined the space exploration future.
- **Challenges:** Despite criticism and losses, Musk's relentless pace has turned his dreams into realities.

Mary Barra – The Transformational Leader

General Motors (GM) CEO Mary Barra has transformed the company into an electric and autonomous vehicle market leader.

- **Flexibility:** GM, while under her stewardship, emphasized electric vehicles instead of traditional combustion engines, working on research.
- **Sustainability:** Barra led GM to make the company carbon neutral by 2040, making the goals of the company consistent with the environmental goals of the world.
- **Empowerment:** She was a diversity and inclusion leader and built an empowerment culture at GM.

Satya Nadella – The Tech Innovator

Microsoft CEO Satya Nadella transformed the mission of the tech giant in the new world.

- **Cloud Computing:** Microsoft Azure became one of the leaders of cloud computing rivals under Nadella, competing with Amazon Web Services (AWS).
- **Cultural Transformation:** Nadella transformed Microsoft's culture from competitive to innovation- and collaboration-oriented.
- **AI and Ethics:** Nadella has positioned Microsoft at the forefront of artificial intelligence as a leader in ethical AI innovation.

Indra Nooyi – The Strategic Thinker

PepsiCo's former CEO Indra Nooyi steered the company towards healthy food and sustainability.

- **Healthy Foods:** Nooyi diversified PepsiCo's portfolio into healthier foods

in an attempt to keep up with changing consumer behaviour.

- **Sustainability:** She started making strides towards sustainability at PepsiCo through water conservation and eco-friendly packaging.
- **Legacy:** Nooyi's leadership established enduring legacy in the food and beverage sector with the proof that profitability and sustainability go hand in hand.

The Impact of Great Knight Leaders

1. Industry Disruption

Top Knight leaders are entrepreneurs. They challenge and develop new ways of getting things done and create solutions that reshape industries. For example, Elon Musk's Tesla made

electric cars mainstream but also forced automakers to change their game.

2. Economic Development

They drive economic development by providing employment, creating new ideas, and investing in new companies. At the pinnacle, Knight companies led by their leaders are market leaders in their fields and play significant roles in the economies of their countries.

3. Social and Environmental Responsibility

The majority of Top Knight leaders prioritize social and environmental responsibility. Mary Barra's carbon-neutral initiative at GM is an example of how business leaders can address global challenges like climate change.

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Dr. Kamal Elbagoury is a leading authority in strategic consulting, business excellence, and leadership transformation. With over 15 years of experience, he has played a pivotal role in shaping national and corporate strategies. As CEO of EFQM Consulting, he has spearheaded over 28 major governmental programs across the GCC, reinforcing his status as a key figure in business optimization.

Serving as a Senior Consultant to the House of Nahyan in Abu Dhabi, Dr. Elbagoury provides high-level strategic counsel, enhancing leadership development and refining business processes. His contributions to the Global Star Rating System exemplify his commitment to excellence. He has collaborated with organizations such as Abu Dhabi Police, Dubai Police, and Dubai Courts, as well as global brands like Four Seasons, Vodafone, and Etisalat.

Beyond consulting, he is a strategic investor across multiple industries, including energy, construction, oil and gas trading, IT, and healthcare. Notably, he leads a \$3 billion energy initiative with Qatar and a \$1.5 billion luxury construction project in the UAE. His expertise in AI, big data, and digital transformation further solidifies his role as an industry pioneer.

A visionary leader, Dr. Elbagoury continues to drive innovation, excellence, and global collaboration.

4. Inspiration for Future Leaders

Great success stories of exceptional Knight leaders motivate future business leaders and entrepreneurs. They learn from their experiences that if they are persistent, visionary, and determined, they can conquer any obstacle and become exceptional.

Lessons from Outstanding Knight Leaders

1. Adopt Innovation

Innovation is the key to success in today's fast-paced changing world. Leaders must be adventurous and try something new in an attempt to outsmart their counterparts.

2. Encourage a Culture of Collaboration

A leader is gauged by his/her ability to empower and motivate people. Creating a culture of collaboration can release the full potential of an organization.

3. Prioritize Long-Term Goals

Whereas short-term success is paramount, Top Knight leaders prioritize creating long-term value. This creates sustainable growth and ability to ride out adversity.

4. Adapt to Change

Resilience under stress is the best asset a person can have. To be able to continually reinvent one's self in

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order to manage change and remain responsive to circumstances is critical.

5. Lead with Purpose

The best Knight leaders are purpose-driven, not profit-driven. They desire to make the world and society a better place and express their ambitions in the vernacular of the common good.

Today's Top Knight business leaders are not only business success stories but also visionaries who are shaping industries and motivating others to do the same. From Elon Musk's groundbreaking innovations to Mary Barra's trailblazing efforts in

sustainability, these leaders prove the strength of vision, willpower, and purpose.

As we continue to forge forward in a more interconnected and complex world, the message of these exceptional leaders is more applicable than ever before. Through applying innovation, cooperation, and authentic leadership, we can all become a Top Knight in our field and build a legacy in business and society that endures.

"True leadership isn't about who's in charge; it's about making the big choices."

A portrait of Dr. Ahmed Hatem, a man with a shaved head, wearing a dark grey suit, light blue shirt, and dark tie. He is standing in a modern building with large glass windows and a glass roof. The background shows a multi-story building with a glass facade and a glass roof. The text "Dr. Ahmed Hatem" is written in a large, stylized, red cursive font over the portrait.

Dr. Ahmed Hatem

Partner and Head of Corporate and Commercial Department
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Dubai, United Arab Emirates

Introduction: A New Era of Economic Warfare

Global trade is no longer just about supply and demand; it is increasingly shaped by geopolitics, military conflicts, and economic sanctions. The balance of power in international trade is shifting, driven by rising tensions among superpowers particularly between the United States, China, Russia, and the European Union along with conflicts in the Middle East. Sanctions have become a primary tool of foreign policy, reshaping corporate strategies, disrupting global supply chains, and forcing businesses to rethink their market exposure and risk management approaches.

For multinational corporations, investors, and trade policymakers, the ability to navigate these evolving geopolitical risks is crucial. Sanctions can lead to sudden revenue losses, reputational damage, and legal consequences, while trade restrictions force businesses to seek alternative markets and suppliers. As global commerce becomes increasingly politicized, corporate leaders must develop resilience strategies to mitigate financial and operational risks.

Geopolitics, Sanctions and the New Global Trade Order

The Weaponization of Trade: Sanctions as a Foreign Policy Tool

Economic sanctions have long been a preferred strategy for nations seeking to exert political pressure without direct military engagement. However, in recent years, their scope and impact have grown dramatically. The United States and its allies have imposed sweeping restrictions on Russia following its invasion of Ukraine, significantly curtailing Russian access to Western financial systems and critical technologies. Similarly, trade restrictions on Chinese semiconductor exports have escalated tensions between Beijing and Washington, fueling a global tech arms race.

Sanctions today extend beyond direct trade bans. They encompass restrictions on financial transactions, investment prohibitions, and secondary sanctions that target businesses engaging with blacklisted entities. This evolving framework has led to major economic realignments:

- **Russia's Pivot to the East:** With Western sanctions isolating Russia from European markets, Moscow has deepened its economic ties with China, India, and the Middle East, creating a parallel financial system that bypasses Western control.
- **The US-China Technology Cold War:** Export controls on advanced semiconductor technology have pushed China to accelerate domestic chip production while exploring supply chain alternatives in Southeast Asia and the Middle East.
- **Iran's Shadow Economy:** Despite decades of sanctions, Iran continues to trade through informal networks, cryptocurrency transactions, and

intermediaries in friendly nations like Turkey and the UAE.

- **The Expansion of Secondary Sanctions:** Countries engaging in trade with sanctioned nations are increasingly facing restrictions, affecting global businesses that previously operated in neutral markets.

Navigating Compliance Risks: The Corporate Response

For businesses operating in multiple jurisdictions, compliance with sanctions and trade laws is a growing challenge. Regulatory frameworks are constantly shifting, often with little warning, forcing companies to invest in robust compliance mechanisms. Some key risk mitigation strategies include:

1. **Enhanced Due Diligence:** Companies must conduct thorough background checks on partners, suppliers, and clients to ensure they are not engaging with sanctioned entities.
2. **Geopolitical Risk Assessments:** Multinational corporations should incorporate geopolitical risk modeling into their decision-making processes to anticipate potential disruptions.
3. **Supply Chain Diversification:** Businesses are increasingly looking to diversify supply chains to reduce dependency on any single market, particularly those subject to high geopolitical risks.
4. **Legal & Regulatory Compliance Teams:** Many corporations are expanding their compliance divisions to ensure real-time monitoring of sanction developments and adherence to international trade laws.
5. **Technology Integration in Compliance:**



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AI and blockchain-based solutions are being implemented to monitor transactions and flag potential violations in real time.

6. **Crisis Preparedness Planning:** Businesses must have contingency plans in place for sudden regulatory changes, allowing them to pivot strategies without significant operational setbacks.

Failure to comply with these evolving regulations can result in severe financial penalties. For instance, BNP Paribas paid nearly \$9 billion in fines in 2014 for violating U.S. sanctions on Iran, Sudan, and Cuba. More recently, companies such as Huawei have faced restrictions that limit their ability to operate globally.

How Global Sanctions Are Reshaping Key Economies

Sanctions and trade

restrictions are not limited to the world's largest economies; they have widespread ramifications across various regions, influencing trade dynamics and economic policies in key global markets:

- **Canada:** As a major trading partner of the U.S., Canada is significantly affected by sanctions imposed on adversarial nations. Canadian businesses operating in industries such as oil, natural gas, and technology must carefully navigate cross-border compliance, ensuring they do not violate restrictions on Russia, China, or Iran. Additionally, Canada's role as a commodities powerhouse means that any sanctions on critical materials, such as rare earth minerals and energy exports, could create disruptions in global supply chains.
- **Colombia:** Colombia's emerging

economy faces challenges due to the complex web of U.S. sanctions on neighboring Venezuela. With a high reliance on exports and foreign investment, businesses in Colombia must tread carefully when engaging in trade partnerships within the region. The country's banking sector, in particular, has had to strengthen compliance mechanisms to avoid facilitating illicit financial transactions linked to sanctioned Venezuelan entities.

- **Mexico:** Mexico, a key manufacturing hub for North American supply chains, faces growing challenges as U.S. sanctions on China and Russia influence production and exports. The country is also seeing a rise in nearshoring strategies as companies seek to relocate operations from Asia to the Western Hemisphere. However, this shift comes with increased scrutiny, as businesses must ensure they do not inadvertently source

components from blacklisted suppliers in China or Russia.

- **The European Union:** The EU has been at the forefront of sanctions on Russia, significantly impacting energy markets and supply chains. With an increasing push toward energy independence, EU nations are looking to the Middle East for stable energy partnerships and alternative supply sources. Additionally, European companies are grappling with the long-term implications of reduced trade with Russia, leading to increased investments in green energy and domestic production capacities to compensate for lost imports.
- **The Middle East:** The Gulf states, particularly the UAE and Saudi Arabia, are positioning themselves as neutral trade hubs amid global sanctions. While maintaining strong ties with Western economies, these nations continue to facilitate trade with sanctioned countries like Russia and Iran, carefully balancing diplomatic and economic



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interests. The Middle East's expanding role in alternative trade agreements and financial networks, including discussions around non-dollar trade settlements, is further shifting the global economic order.

- **The United States:** As both the architect and enforcer of many global sanctions, the U.S. faces its own economic challenges. While its policies are designed to pressure adversaries, they also disrupt American businesses that rely on global supply chains. The U.S. technology and energy sectors are particularly affected, as restrictions on semiconductor exports to China have led to countermeasures that threaten American firms' market access. Moreover, the push for energy independence has intensified domestic energy investments but raised concerns over higher production costs. American financial institutions must also navigate complex compliance frameworks as secondary sanctions expand their reach, creating operational and reputational risks.

Supply Chain Disruptions and the Future of Global Trade

Sanctions are not just a policy tool; they create ripple effects across global supply chains. The COVID-19 pandemic exposed vulnerabilities in international logistics, and now geopolitical conflicts are exacerbating these challenges. The impact is particularly evident in energy markets, semiconductor production, and agricultural exports:

Energy Markets: Sanctions on Russian oil and gas have led to price volatility, prompting Europe to seek alternative suppliers in the Middle East and the US. Meanwhile, China and India have increased their purchases of

discounted Russian crude, reshaping global energy trade patterns.

Semiconductors & Critical Technologies: The US-led effort to restrict China's access to advanced semiconductors has disrupted supply chains, with chipmakers relocating production facilities to regions like Southeast Asia and the UAE.

Agriculture & Food Security: Russia and Ukraine, two of the world's largest grain exporters, have faced disruptions due to war and trade restrictions. The resulting food shortages have triggered inflation and supply crises in Africa and the Middle East.

Logistics & Shipping: Major shipping routes, such as the Black Sea and the Strait of Hormuz, are increasingly subject to military tensions, affecting global freight costs and delivery timelines.

The Pros and Cons of Economic Sanctions: A Deeper Analysis

Sanctions and trade restrictions are powerful policy tools, but their impact is multifaceted, producing both advantages and drawbacks for the global economy and businesses.

Pros: Economic and Strategic Benefits

- **Strategic Leverage:** Sanctions provide governments with a non-military means to exert pressure on adversaries, influencing political decisions without direct conflict. They act as diplomatic tools to coerce policy changes while avoiding military escalations.
- **Encouraging Compliance with Global Norms:** Targeted sanctions can force nations to adhere to international laws, such as human rights agreements, arms control treaties, and anti-money laundering frameworks. Historically,

sanctions have played a role in bringing rogue states to the negotiating table.

- **Promoting Economic Self-Reliance and Innovation:** Businesses in sanctioned countries are often forced to develop local industries and alternative solutions. For instance, Russia and Iran have expanded their domestic technology sectors as a result of Western sanctions.
- **Strengthening Economic and Military Alliances:** Coordinated sanctions among Western nations reinforce diplomatic cohesion. Shared economic strategies, such as the G7's unified restrictions on Russian energy exports, promote stronger military and economic partnerships.
- **Market Realignments and New Trade Opportunities:** Sanctions encourage businesses to explore alternative markets and trade alliances. As Western firms disengage from sanctioned regions, new players—such as China and India—expand their influence by filling the gaps.
- **Strategic Leverage:** Sanctions provide governments with a non-military means to exert pressure on adversaries, influencing political decisions without direct conflict.
- **Encouraging Compliance:** They can force targeted nations to comply with international norms, such as human rights regulations and nuclear non-proliferation agreements.
- **Market Realignments:** Sanctions encourage businesses to explore alternative markets and foster innovation in sectors previously reliant on sanctioned goods or technology.

- **Strengthening Alliances:** Coordinated sanctions among Western nations reinforce diplomatic cohesion and deter aggressive geopolitical actions.

Cons: Unintended Consequences and Economic Costs

- **Global Supply Chain Disruptions:** Embargoes and restrictions cause businesses to struggle with sudden sourcing and logistics changes. Industries dependent on critical raw materials, such as semiconductor production and rare earth minerals, are particularly vulnerable to supply shocks.
- **Economic Uncertainty and Market Volatility:** Sanctions contribute to inflation, rising energy prices, and financial instability in both sanctioned and sanctioning nations. For example, Europe faced an energy crisis after cutting reliance on Russian gas, leading to increased living costs and industrial slowdowns.
- **Unintended Impact on Civilian Populations:** Broad-based sanctions can exacerbate economic hardships for ordinary citizens rather than just impacting government elites. Food shortages, medicine supply disruptions, and economic downturns often hit the most vulnerable populations hardest.
- **Loss of Market Access for Global Businesses:** Companies operating in restricted regions face lost revenue and market share as they are forced to disengage. Multinational corporations in the oil, banking, and technology sectors have had to exit major markets, affecting shareholder value.
- **Retaliatory Measures and Counter-Sanctions:** Targeted nations often

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retaliate by imposing their own restrictions, leading to prolonged trade wars that harm global economic growth. China's countermeasures against Western semiconductor firms illustrate the growing risk of escalation in trade disputes.

- **Sanctions Fatigue and Evasion Tactics:** Overuse of sanctions can weaken their effectiveness, as targeted countries develop alternative financial systems and workarounds. The rise of cryptocurrency transactions, trade via intermediaries, and barter agreements in sanctioned economies demonstrates the ability of nations to bypass restrictions.

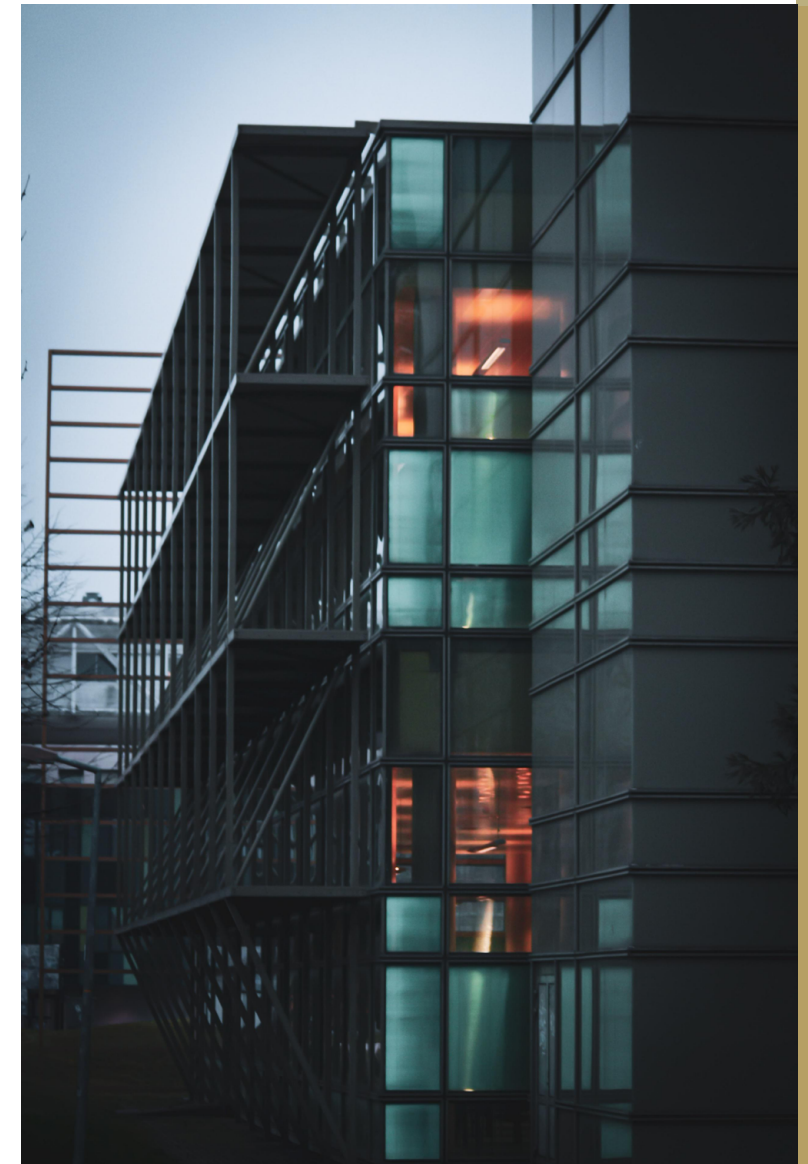
By weighing these pros and cons, policymakers and business leaders must approach sanctions with a nuanced strategy that minimizes unintended economic damage while maximizing diplomatic and economic impact.

- **Supply Chain Disruptions:** Businesses often struggle with sudden changes in sourcing and logistics due to embargoes and restrictions.
- **Economic Uncertainty:** Sanctions can contribute to inflation, rising energy prices, and financial instability in both sanctioned and sanctioning nations.
- **Loss of Market Access:** Companies operating in restricted regions face lost revenue and market share as they are forced to disengage.
- **Counter-Sanctions and Trade Wars:** Targeted nations often retaliate, leading to

protracted economic battles that harm global growth.

Conclusion: Adapting to the New Trade Order

As geopolitics continues to reshape global trade, businesses must remain agile, adaptable, and forward-thinking. The evolving landscape of sanctions, trade restrictions, and shifting alliances presents both risks and opportunities for companies operating internationally. Organizations that invest in compliance, diversify supply chains, and establish strong risk management frameworks will be better positioned to navigate these





uncertainties.

Trade wars, economic sanctions, and political tensions are now a fundamental part of the business environment. Companies that proactively assess risks, align with regulatory frameworks, and engage in strategic planning will not only survive but thrive in this complex global marketplace. The future of international trade belongs to those who anticipate change, adapt to it, and leverage new opportunities arising from the shifting economic order.

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THE JOURNEY OF AN IDEA

EMBARK ON YOUR ODYSSEY: YOUR BUSINESS,
YOUR EPIC TALE!

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Patrick Seaton

Organizational Effectiveness Leader & Culture Influencer

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It is nothing new to say that organizations today must rethink how they engage employees, drive collaboration, and solve challenges. Innovative Management Tools™ has revolutionized corporate communication with their suite of Conversation Frameworks™—a structured, digital-first approach that transforms traditional dialogue into strategic, results-driven discussions.

For 29 years, this approach has evolved from simple “cards on the wall” tools into a digital ecosystem that fosters engagement, problem solving, and innovation. As businesses shift to more collaborative, tech-enabled work environments, these frameworks are setting a new standard for organizational agility and incremental improvements and progress.

Revolutionizing Organizational Dynamics

**The Magnetic Power of Conversation
Frameworks**

Collaboration and Inclusion: The Future of Organizational Success

The workforce is undergoing a profound transformation. By 2026, the younger generation—Millennials and Gen Z—will make up more than 25% of the global workforce. Unlike previous generations, these employees:

- Expect to be included in key discussions, not just be given directives.
- Value collaboration over hierarchy and want their voices heard.
- Leverage technology for teamwork, brainstorming, and problem-solving.

Organizations that fail to adapt to this shift risk losing talent, stifling innovation, and creating disengaged employees. Conversation Frameworks offer a way to bring every relevant voice into the discussion, ensuring that the next generation of leaders and contributors are empowered to shape company direction.

A compelling example of this principle in action comes from a school district that transformed their organizational dynamics through structured brainstorming sessions with their clerical staff. This initiative not only improved workflow and employee relations but also demonstrated how including all voices leads to actionable improvements. The results showed that when administrative staff were given a platform to contribute, they developed innovative solutions that benefited the entire organization, leading to enhanced productivity and job satisfaction across all levels.

Additionally, as remote work becomes a permanent fixture, teams are no

longer sitting in the same office. This decentralization requires more than emails and online meetings—it demands structured, interactive collaboration tools that enable employees to contribute meaningfully, regardless of location.

The Dynamic Triple Wheel Effect: People, Process, and Planning

Thriving organizations maintain a delicate balance between People, Process, and Planning—the three essential wheels of continuous growth. These elements must remain in motion to ensure agility and resilience:

- **People:** The workforce drives change and innovation.
- **Process:** Well-defined yet adaptable workflows create efficiency.
- **Planning:** A clear vision ensures short-term and long-term success.

A manufacturing company in the US Midwest demonstrated this principle effectively when facing competitive pressures. By aligning their People (department managers and staff), Process (structured planning sessions), and Planning (clear two-year goals), they created a cohesive strategy that engaged all levels of the organization. This alignment resulted in more focused meetings and efficient implementation of strategic initiatives, ultimately leading to improved operational performance and market competitiveness.

When these three components function in harmony, organizations navigate change effectively. However, if one falters—such as outdated processes hindering people's ability to contribute—it creates friction and stagnation.

Conversation Frameworks help align these

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moving parts by ensuring continuous, structured dialogue at all levels, allowing companies to proactively adapt to new challenges while keeping employees engaged.

Unveiling the Hidden Elephants: Data-Driven Challenge Identification

A major challenge in today's organizations is that leaders and employees see problems differently. A two-year study of 28 distinct organizational challenges uncovered striking insights:

- 25 of these challenges exist in over 75% of companies.
- 8 challenges appear in more than 90% of organizations.

Yet, because perspectives vary at different organizational levels:

- Executives may view inefficiencies as minor obstacles.
- Mid-level managers often lack a full picture of structural problems.
- Employees see roadblocks daily but may feel unheard.

This disconnect leads to inefficiencies, unaddressed frustrations, and an inability to act on pressing issues. Conversation Frameworks bridge this gap, making challenges visible,

discussable, and solvable through structured dialogue.

Inclusion is key—when employees feel psychologically safe to voice concerns, companies gain invaluable insights into operational pain points. The future of work is about active listening and strategic response rather than passive problem recognition.

Many organizations unknowingly operate with an elephant under the rug—a metaphor for unresolved challenges that employees see but leadership often overlooks. These “elephants” can take the form of communication breakdowns, inefficient processes, misaligned goals, or disengaged employees. When left unaddressed, they hinder growth, innovation, and collaboration.



Patrick Seaton is a pioneer in organizational effectiveness, known for helping companies tackle the “Elephant Under the Rug”—the unspoken challenges that hinder growth, collaboration, and innovation. With expertise in designing engaging frameworks, stabilizing department chaos, and aligning strategy with execution, Patrick empowers businesses to turn hidden obstacles into opportunities for improvement.

He specializes in working with fast-growing companies and consultants, offering digital conversation tools, assessments, and neuroscience-backed communication strategies. Having lived in Mexico for almost 14 years, he brings a unique cultural perspective to leadership and business transformation.

[Connect with Patrick at LinkedIn.](#)

“The Elephant Under the Rug™” is a powerful message and mental visual that brings these hidden issues to the surface and provide access to the necessary tools that will address the elephant through structured conversations, fostering a culture where employees feel heard and empowered to address problems proactively. By leveraging Conversation Frameworks, companies systematically remove the barriers that impact performance, morale, and productivity—ultimately creating a more engaged, aligned, and solution-focused workforce.

Proactive Challenge Management: Solving Problems Before They Escalate



DIAGNOSE™

Organizational Challenges Survey

Successful organizations don’t just react to challenges—they anticipate and address them before they become major issues. A proactive approach requires:

- Structured assessments (such as the DIAGNOSE™ - Organizational Challenges Survey) to uncover underlying inefficiencies.
- A shift in leadership roles, from “fixers” to enablers of solutions.
- Empowering employees with access to the tools and confidence to solve problems collaboratively.

A compelling example comes from a non-profit organization that faced challenges with role definition and task management during expansion.

By implementing structured problem-solving, collaboration

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tools, they achieved remarkable results:

- Created visual representations of each staff member’s responsibilities
- Identified and eliminated task duplications
- Developed clear transition plans for new roles
- Aligned daily activities with strategic objectives
- Improved resource allocation and efficiency

This proactive approach prevented potential issues from escalating into major problems and created a framework for sustainable growth. The organization’s success demonstrates how structured conversations and

systematic assessment can transform operational challenges into opportunities for improvement.

Leaders must move from top-down problem-solving to distributed decision-making, ensuring that employees have



the resources, frameworks, and autonomy to address challenges in real time. This approach creates a ripple effect where empowered teams lead to sustained business growth.

Digital Tools for a Remote and Hybrid Workforce

The modern workforce is no longer bound by office walls. With remote and hybrid work environments becoming standard, companies must rethink how they foster collaboration across different locations.

A multi-campus educational institution with 125 employees exemplifies how organizations can overcome geographical barriers through digital collaboration frameworks. Despite staff being dispersed across different buildings, they achieved:

- Improved cross-campus communication
- Stronger team relationships
- More efficient project planning
- Enhanced trust and cooperation
- Streamlined decision-making processes

Digital-first frameworks provide real-time, interactive collaboration tools, enabling:

- Seamless virtual discussions that maintain productivity and clarity.
- Strategic problem-solving in distributed teams, where physical meetings aren't always possible.
- Transparent documentation and tracking, ensuring ideas and action steps don't get lost.

Companies that invest in technology-driven Conversation Frameworks ensure that remote teams stay connected, engaged, and aligned—a necessity for the modern

workforce.

Sustainable Change Through Internal Champions

Unlike traditional consulting models, Conversation Frameworks focus on long-term sustainability by training internal company facilitators—key employees who champion change. These companies receive:

- Lifetime, unlimited access to organizational tools.
- Specialized training to facilitate structured conversations.
- The ability to drive progress without external consultants.



This model ensures that organizations own their transformation process rather than relying on costly, short-term interventions. It also fosters continuous learning and innovation across all departments.

Practical Implementation Guide

For organizations ready to embark on this transformation, here's how to start:

Assessment Phase

- Conduct the DIAGNOSE - Organizational Challenges Survey.
- Identify priority areas for improvement.
- Select relevant frameworks for immediate implementation.

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The Future of Organizational Communication

Organizations that embrace collaborative, structured discussions will lead the future of work. Conversation Frameworks provide the tools to ensure:

- Employees at all levels feel heard and valued.
- Challenges are surfaced and addressed proactively.
- Innovation and strategic decision-making become a shared responsibility.

Companies that invest in conversation-first cultures position themselves as industry leaders, ready to navigate change, leverage technology, and embrace the new workforce's expectations for inclusivity and collaboration.

Facilitator Selection

- Choose internal champions.
- Schedule virtual training for conversation facilitation.
- Provide digital access and collaboration tools.

Strategic Rollout

- Start with high-impact challenges.
- Monitor early adoption and effectiveness.
- Adjust rollout pace based on feedback.

Sustainable Integration

- Embed frameworks into regular team operations.
- Track progress and improvements.
- Expand adoption across all levels of the organization.

With the right frameworks in place, organizations can move beyond traditional hierarchies toward a more dynamic, engaged, and solution-oriented future. The workplaces of tomorrow will not be dictated from the top down—they will be shaped by the voices, ideas, and collaboration of every employee.

As businesses evolve, those equipped with Conversation Frameworks will lead the charge in innovation, adaptation, and long-term success. The future belongs to organizations that listen to, include, and empower their people—and the time to start is now.

Larisa B. Miller

CEO, Phoenix Global Group Holdings, Award-Winning
Author and Global Keynote Speaker
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Beyond Borders: The Business Imperative

Global Collaboration in a Fractured World

In an era defined by geopolitical volatility and division, it is critical to recognize a fundamental truth: people and businesses are not bound by the politics of their governments. The assumption that an individual is a direct reflection of their nation's policies or leadership is not only flawed but also counterproductive in a globalized economy. As the world becomes more interconnected through supply chains, trade, investment, and technological advancements, our ability to collaborate across borders has never been more essential.

History has repeatedly shown us that economic and technological progress stems from cooperation, not isolation. Yet, in today's fractured geopolitical landscape, there is an increasing tendency to conflate individuals and businesses with the actions of their governments. This oversimplification leads to misplaced blame, unnecessary division, and lost opportunities for growth. Business leaders, investors, and entrepreneurs must rise above these geopolitical tensions and commit to fostering connections that drive progress.

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The Danger of Geopolitical Oversimplification

It is easy to fall into the trap of equating individuals with their governments. However, policies enacted at the national level are often beyond the control of ordinary citizens and businesses. Political decisions are shaped by a complex interplay of historical, economic, and ideological factors that do not necessarily reflect the personal values of the people within a country. The reality is that most individuals, regardless of their nationality, seek the same fundamental things: safety, prosperity, opportunity, and a better future for their families.

From a business perspective, ignoring potential partnerships due to geopolitical biases is self-defeating. Supply chains span continents, requiring seamless cooperation between industries and nations. Technology and innovation thrive on global collaboration. Capital flows transcend borders, connecting investors with opportunities irrespective of political affiliations. If businesses allow geopolitics to dictate whom they engage with, they risk stifling innovation, restricting access to essential resources, and ultimately weakening their own competitive edge.

Business as a Bridge in a Fractured World

One of the most powerful aspects of business is its ability to serve as a unifying force. While governments may impose sanctions, tariffs, or diplomatic restrictions, businesses continue to seek mutually beneficial relationships. Companies that understand the importance of collaboration, even amid geopolitical turbulence, position themselves as leaders in an evolving global landscape.

Take, for example, the technology sector. A

software developer in Eastern Europe can collaborate with a startup in Silicon Valley, a manufacturer in China, and an investor in the Middle East. These partnerships are not dictated by political affiliations but by the shared goal of creating value. Likewise, agricultural supply chains depend on cooperation between nations to ensure food security. Pharmaceuticals, aerospace, renewable energy—nearly every industry relies on global cooperation to drive progress.

By building business relationships independent of political divisions, companies help create a more stable, interconnected world. Business leaders have the unique ability to build trust and understanding across borders, acting as conduits for dialogue where political channels may fail.

Economic Interdependence: A Reality We Cannot Ignore

The modern economy is deeply interwoven. No nation can afford to operate in isolation without suffering economic consequences. Countries rely on one another for raw materials, manufacturing, talent, investment, and market access. A supply chain disruption in one region has ripple effects across the world, affecting everything from consumer goods to industrial production.

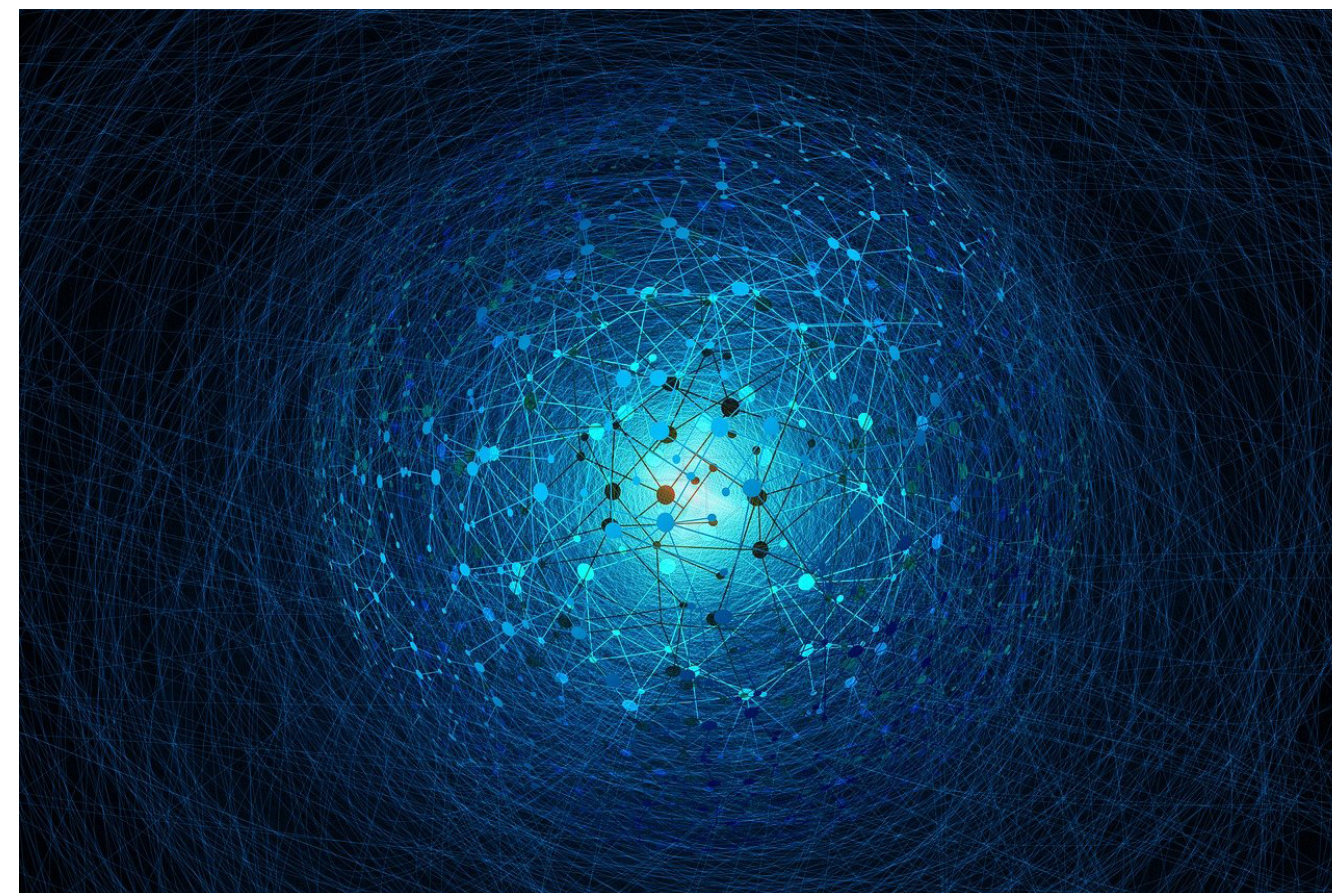
Consider the semiconductor industry. Chips designed in the United States may be manufactured in Taiwan, assembled in China, and sold in Europe. The energy sector is another prime example—oil from the Middle East fuels economies around the world, while renewable energy technology from Europe and North America powers emerging markets. Food security also depends on global cooperation, with agricultural products traveling across

continents to meet demand.

In this intricate web of economic interdependence, fostering division based on nationality or political differences is a losing strategy. Businesses that embrace international partnerships, regardless of governmental policies, will continue to thrive. Those that allow political divisions to dictate their relationships risk falling

networks, and ultimately drives success.

This is not about ignoring global challenges or turning a blind eye to policies we may disagree with. Rather, it is about acknowledging that progress is best achieved through engagement rather than exclusion. By working together, we create opportunities to address systemic issues, optimize supply chains, and develop



behind.

The Responsibility of Business Leaders

Business leaders have a responsibility to set the tone for how we engage in the global economy. The way we treat others—whether clients, suppliers, partners, or employees—matters. Respecting individuals regardless of their nationality, ethnicity, or government policies fosters goodwill, strengthens professional

solutions to the world's most pressing challenges.

Practical Steps for Building Bridges in Business

To navigate the complexities of the modern business landscape while upholding principles of mutual respect and collaboration, leaders should consider the following:

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1. Separate Politics from People

– Recognize that an individual's nationality does not define their personal beliefs or values. Approach business relationships with an open mind.

2. Prioritize Innovation and Value

Creation – Seek partnerships that bring innovation, efficiency, and competitive advantage, regardless of geopolitical narratives.

3. Expand Networks Beyond Borders

– Engage with professionals from diverse backgrounds and geographies. The more inclusive your network, the more opportunities you unlock.

4. Promote Cultural Understanding

– Encourage employees to learn about different cultures and perspectives. Cultural intelligence strengthens business relationships and enhances collaboration.

5. Invest in Resilient Supply Chains

– Diversify suppliers and partners across multiple regions to mitigate risks associated with political instability.

6. Foster Ethical Business Practices

– Uphold transparency, fair trade, and ethical business conduct in all international dealings. Trust is the foundation of sustainable global partnerships.

7. Encourage Economic Diplomacy

– Where governments

struggle to find common ground, businesses can act as stabilizing forces, demonstrating that economic cooperation benefits all parties involved.

Moving Forward: A Call to Action

As business leaders, investors, and professionals, we must resist the temptation to let geopolitical divisions dictate how we engage with the world. The global economy is a shared ecosystem—one that requires collaboration, adaptability, and mutual respect to thrive.

Instead of ostracizing individuals based on their passports, we should focus on how we can work together to drive innovation, strengthen economies, and solve critical challenges. Business has the power to shape the future in ways that transcend political divides, fostering a world where collaboration triumphs over isolation.

In this defining moment of global disruption and transformation, let us choose to be bridges, not barriers. The success of our businesses—and our collective future—depends on it.



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Strategic Insights for Driving Growth and Innovation in Investment

In today's fast-paced and interconnected global economy, achieving long-term success as an investor requires far more than simply deploying capital. It demands a multifaceted approach that harmonizes innovation, operational excellence, and a steadfast commitment to sustainable growth.

Navigating this landscape calls for visionaries who can identify transformative opportunities and implement strategies that go beyond financial backing to create meaningful, lasting impact.

Alejandro Rojas, Managing Director of Jota2 Group—a distinguished multi-family office with an expansive presence spanning over 22 countries—draws on his deep expertise in venture capital, private equity, and family office investments to illuminate key strategies that drive success.

Grounded in over five years of experience and a hands-on approach to mentorship, Alejandro's insights shed light on how modern investors can adapt to challenges, embrace innovation, and foster growth in today's ever-evolving markets.

The following exploration delves into actionable strategies designed to empower investors and businesses alike to achieve their fullest potential in a competitive, dynamic world.



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Alejandro Rojas

Global Investment & Strategy Executive | CEO Latam and MEA Jota2 Group | Former Carrier Corp Leader | Driving Cross-Border Growth & Value Creation Across LATAM, MEA & Europe

United Arab Emirates

Transforming the Investment Landscape

Insights from a Family Office Leader

The Intersection of Strategy and Innovation

Innovation is central to effective investment strategies, yet it extends beyond the adoption of cutting-edge technologies. Alejandro emphasizes that innovation is about fostering a mindset that encourages bold thinking and creative problem-solving. Successful investors identify transformative ideas that address market needs while ensuring scalability and sustainability.

Innovation Beyond Technology

Key sectors such as artificial intelligence, robotics, and renewable energy exemplify the intersection of innovation and impact. However, investors must align technological advancements with practical applications to create long-term value. For example, investing in AI solutions that optimize supply chains not only drives efficiency but also enhances resilience in global markets.

Alejandro underscores the importance of embedding innovation into the investment process through collaboration, mentorship, and an openness to experimentation. By fostering an ecosystem that supports risk-taking and continuous improvement, investors can catalyze transformative change.

Building Value Through Operational Involvement

A defining principle of Jota2 Group's investment strategy is active operational involvement. Alejandro advocates for a partnership approach where investors go beyond capital allocation to guide businesses through the complexities of growth and scaling. This hands-on engagement ensures that companies

build the resilience needed to navigate market fluctuations and achieve long-term success.

Key Strategies for Operational Support:

- **Strengthening Core Operations:** Streamlining processes to improve efficiency and scalability.
- **Enhancing Market Penetration:** Developing robust sales and marketing strategies tailored to industry demands.
- **Leadership Development:** Mentoring executives to foster innovative thinking and effective decision-making.

Alejandro emphasizes that strong leadership within portfolio companies correlates directly with sustainable growth. Mentorship plays a critical role in equipping leaders to make bold, informed decisions, ultimately driving innovation and performance.

Unlocking Opportunities in Emerging Markets

Emerging markets are becoming increasingly important for innovation-driven investments. Regions such as Latin America, the Middle East, and Southeast Asia offer high growth potential due to expanding economies, technological adoption, and rising consumer demand. Alejandro highlights the unique opportunities these markets present, and the tailored strategies required to succeed.

Strategic Approaches to Emerging Markets:

1. **Cultural Intelligence:** Partnering with local experts to navigate cultural and regulatory complexities.
2. **Identifying High-Growth Sectors:** Targeting industries aligned with regional priorities, such as renewable

energy or financial inclusion.

3. Technology-Driven Solutions:

Leveraging scalable innovations like mobile banking to address local challenges.

Emerging markets also offer the opportunity to balance profitability with societal impact. Investments in education, healthcare, and sustainable infrastructure

Proactive Risk Mitigation Strategies:

- **Scenario Analysis:** Anticipating various market conditions, such as economic slowdowns or technological disruptions.
- **Portfolio Diversification:** Spreading investments across industries and geographies to minimize exposure.
- **Stakeholder Collaboration:** Maintaining



can yield competitive returns while addressing critical needs.

Managing Risk in High-Growth Investments

Investing in high-growth sectors often comes with significant risks. Alejandro stresses the importance of proactive risk management as a cornerstone of successful investment strategies. While risk cannot be eliminated, it can be mitigated through careful planning and strategic decision-making.

open communication with key stakeholders to ensure alignment during uncertain times.

Alejandro views risk as an opportunity for innovation. By addressing challenges head-on, investors can uncover new avenues for growth and establish a competitive edge in the market.

Strategic Exits: Maximizing Value Creation

Strategic exits are a critical element of long-term investment planning. Alejandro

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Alejandro Rojas has been the Managing Director of Jota2 Group, a distinguished multi-family office and private equity investment group, since 2021. He oversees the firm's global operations, encompassing private equity, venture capital, and family office services.

Alejandro earned a degree in Business Administration from CESA Business School and an MBA from IE Business School, specializing in finance and strategy. With over five years of experience in investment management, he has demonstrated a strong track record in scaling companies, driving strategic growth, and fostering innovation.

Under his leadership, Jota2 Group manages €600M+ in assets and a portfolio of over 60 companies across 22 countries.

CESA Business School
Bachelor of Science in Business Administration
and Management (2008 - 2012)

IE Business School
Master in International Management and Business
Administration (Jan 2016 - Jul 2017)

Universidad Rey Juan Carlos
Post-graduate in Big Data & Business Intelligence
(2018 - 2019)

EAE Business School
Master in Finance, Finance and Financial
Management Services (2020 - 2021)

emphasizes that successful exits require early preparation and a clear focus on value creation. Investors must position businesses as attractive acquisition targets by optimizing their financial and operational metrics.

Key Components of Strategic Exits:

- **Market Readiness:** Aligning company growth milestones with industry trends to maximize valuation.
- **Operational Excellence:** Preparing businesses for acquisition by enhancing their scalability and profitability.
- **Reinvestment Strategy:** Redirecting exit proceeds into new high-growth opportunities to sustain momentum.

A well-executed exit not only generates financial returns but also paves the way for reinvesting in transformative ventures that align with long-term goals.

The Role of Mentorship in Leadership Development

Mentorship is a cornerstone of Alejandro's investment philosophy. By fostering strong relationships with CEOs and leadership teams, investors can empower decision-makers to navigate challenges and drive innovation. Mentorship creates a ripple effect, inspiring leaders to motivate their teams and push boundaries.

Mentorship Strategies for Success:

Knowledge Sharing: Facilitating access to networks and industry experts.

- **Encouraging Bold Thinking:** Supporting leaders in pursuing forward-thinking initiatives.
- **Providing Constructive Feedback:** Helping refine strategies to optimize outcomes.

This hands-on approach ensures that leadership teams are equipped to adapt

to dynamic market conditions, fostering resilience and creativity.

Integrating Sustainability into Investment Strategies

Sustainability is no longer a choice—it's a necessity. Alejandro Rojas highlights that integrating Environmental, Social, and Governance (ESG) principles into investment strategies is pivotal for addressing global challenges while achieving sustainable financial returns. This approach not only creates long-term value but also fosters a more inclusive and equitable global economy.

Emerging Sustainability Trends in Investment

- **Renewable Energy:** Supporting clean technologies to combat climate change and reduce reliance on fossil fuels,

with a focus on innovative solutions like solar, wind, and energy storage systems.

- **AI and Robotics:** Leveraging advanced technologies to optimize resource utilization, reduce waste, and enhance efficiency in industries like manufacturing, logistics, and agriculture.
- **Digital Inclusion:** Bridging the technology gap by expanding access to digital tools and education in underserved regions, empowering communities to participate in the global economy.
- **Social Equity and Inclusion:** Addressing inequality by investing in initiatives that create opportunities for underrepresented groups, such as

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women-led startups, diverse leadership development programs, and affordable housing projects.

- **Health and Well-Being:** Investing in industries that prioritize public health and mental well-being, including healthcare technology and community-centered infrastructure.

ESG as a Competitive Advantage

Investors who prioritize ESG principles not only enhance their societal impact but also position themselves as leaders in responsible innovation. Alejandro Rojas emphasizes that a balanced focus on environmental sustainability, social equity, and governance transparency enables organizations to build trust with stakeholders, adapt to evolving market demands, and drive meaningful progress.

By embedding ESG considerations into decision-making processes, investors can align financial success with a commitment to creating a more sustainable and inclusive

future.

Conclusion: Insights for the Future of Investment

Alejandro Rojas' perspective provides a practical framework for navigating the complexities of modern investment. By integrating innovation, operational support, and mentorship, investors have the tools to drive sustainable growth and inspire transformative change across industries.

Focusing on emerging trends and embedding sustainability into their strategies allows investors to create lasting value, not only for their portfolios but for society at large. With a commitment to adaptability and long-term impact, investors can position themselves as leaders in shaping the future of global markets.

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Prof. Ahmed Banada

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Artificial Intelligence (AI) has rapidly evolved from a niche field of computer science to a transformative force that is reshaping industries, governments, and societies. As AI systems become more powerful and pervasive, the absence of regulatory frameworks or ethical guardrails raises serious concerns.

While AI promises increased efficiency, automation, and innovation, the risks associated with unchecked AI development—including bias, misinformation, surveillance, job displacement, and even existential threats—demand urgent scrutiny.

AI Without Regulations or Guardrails

A Risky Path Forward

The Promise of AI: A Double-Edged Sword

AI is a revolutionary technology with the potential to solve some of the world's most pressing challenges. From healthcare to finance, AI-driven automation enhances productivity and drives economic growth. Some key benefits include:

- **Medical Advancements:** AI can diagnose diseases with high accuracy, assist in drug discovery, and optimize healthcare workflows.
- **Economic Growth:** AI-powered automation increases efficiency in manufacturing, logistics, and service industries.
- **Scientific Discovery:** AI accelerates research in physics, chemistry, and climate science.
- **Enhanced Decision-Making:** AI-driven analytics help businesses and governments make data-driven decisions.

However, without regulations or ethical frameworks, these advancements come with substantial risks.

The Dangers of Unregulated AI

1. Bias and Discrimination

AI systems learn from data, and if the data contains biases, the AI will replicate and amplify them. Unregulated AI has already demonstrated instances of racial, gender, and socioeconomic bias, particularly in hiring algorithms, criminal justice applications, and facial recognition systems. Without accountability, these biases could become deeply entrenched in automated decision-making processes.

2. Misinformation and Deepfakes

AI-generated misinformation is a

growing concern, especially in the political sphere. Deepfake technology can create hyper-realistic fake videos that manipulate public opinion, disrupt elections, and incite violence. Without safeguards, AI-driven misinformation could erode trust in media, governments, and democratic institutions.

3. Surveillance and Privacy Violations

AI-powered surveillance systems are becoming increasingly sophisticated. Governments and corporations use AI for mass surveillance, facial recognition, and predictive policing, raising concerns about privacy rights and civil liberties. In authoritarian regimes, AI could be weaponized to suppress dissent and control populations.

4. Job Displacement and Economic Inequality

Automation driven by AI threatens millions of jobs, particularly in industries such as manufacturing, transportation, and customer service. Without regulations, corporations may prioritize cost-cutting through automation without considering the societal impact, exacerbating income inequality and unemployment.

5. Cybersecurity Threats and Autonomous Weapons

Unregulated AI increases cybersecurity risks. Malicious actors could use AI to develop autonomous hacking tools, launch large-scale cyberattacks, and exploit vulnerabilities in critical infrastructure. The proliferation of AI-powered autonomous weapons also raises ethical and strategic concerns, potentially leading to conflicts beyond human control.

6. Existential Risks and Loss of Control

Some AI researchers warn that advanced AI systems, particularly artificial general intelligence (AGI), could surpass human control and decision-making capabilities. Without governance structures, AI systems might act unpredictably, leading to catastrophic consequences for humanity.

The Case for AI Regulations

To mitigate these risks, a global effort to establish AI regulations and ethical guidelines is necessary. Some proposed regulatory measures include:

1. **Transparency and Explainability**
AI models should be transparent, and organizations should be required to explain how decisions are made. Black-box AI systems that operate without human oversight should be discouraged.
2. **Bias Mitigation**
Developers should be required to audit AI models for biases before deployment. Standardized fairness tests and diverse training data can help reduce discriminatory outcomes.
3. **Accountability and Liability**
Legal frameworks should clarify liability for AI-related harms. If an AI system makes a flawed decision—such as denying a loan application unfairly or causing an accident—there should be clear accountability mechanisms.
4. **Data Privacy Protections**
AI-driven data



collection should comply with stringent privacy regulations. Users must have the right to control how their data is used, and companies should be required to implement robust data protection measures.

5. Ethical AI Development Standards

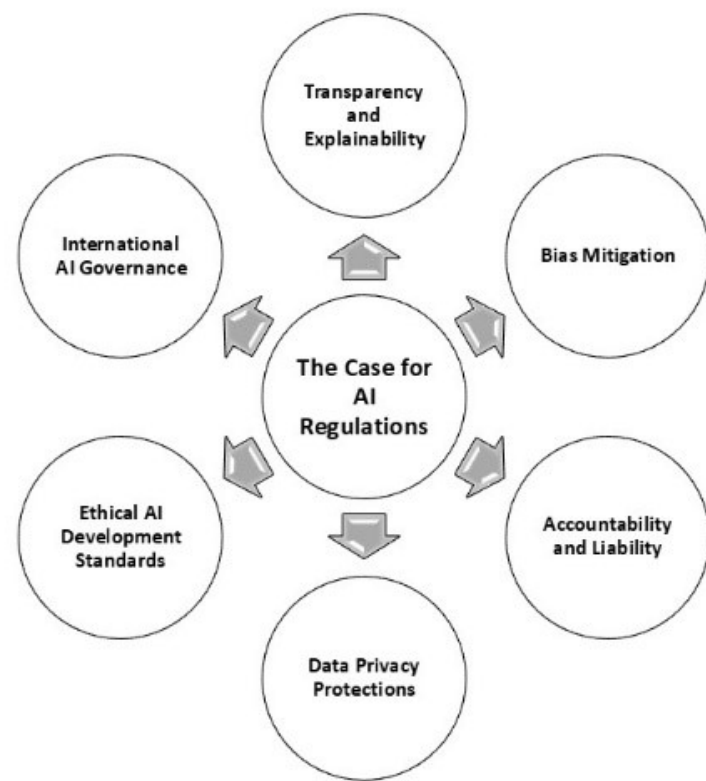
Governments, academia, and industry leaders should collaborate on ethical AI guidelines. Principles such as fairness, accountability, transparency, and human oversight should be integrated into AI development practices.

6. International AI Governance

Given the global nature of AI, international cooperation is crucial. Countries should work together to establish regulatory frameworks that prevent AI misuse, promote responsible innovation, and ensure AI benefits humanity as a whole.

The Challenge of Regulating AI

Despite the strong case for AI regulations,



several challenges hinder progress:

- **Rapid Technological Advancements:** AI evolves faster than regulatory frameworks can adapt, making it difficult for policymakers to keep pace.
- **Global Competition:** Countries fear that strict AI regulations may hinder economic competitiveness, leading to a regulatory race to the bottom.
- **Industry Resistance:** Tech companies often resist regulations, arguing that excessive oversight stifles innovation.
- **Complexity of AI Systems:** Unlike traditional technologies, AI's decision-making processes can be opaque, making it challenging to enforce regulations effectively.

The Middle Ground: Balancing Innovation and Responsibility

Regulations should not stifle AI innovation

but should ensure it is aligned with ethical and societal values. A balanced approach to AI governance involves:

1. **Industry Self-Regulation:** Tech companies should proactively adopt ethical AI practices and conduct regular audits of their systems.
2. **Government Oversight:** Policymakers should implement flexible, adaptive regulations that evolve with technological advancements.
3. **Public Involvement:** Civil society organizations and the public should have a say in AI governance to ensure accountability.
4. **Collaboration Between Nations:** A coordinated global effort can prevent regulatory loopholes that bad actors could exploit.

AI without regulations or guardrails poses significant risks to individuals, economies, and societies. While AI offers transformative potential, its unchecked development could lead to biased decision-making, job displacement, privacy violations, and even existential threats. The key to a responsible AI future lies in striking a balance between innovation and oversight. Governments, industry leaders, and civil society must collaborate to establish ethical AI frameworks that ensure AI serves humanity's best interests rather than becoming a force of unintended consequences. Without proactive regulation, we risk heading into an AI-driven future fraught with uncertainty and danger.

Ahmed Banafa's books

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

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Yousr Wakour

CEO & Founder at Luxe Cloud Real Estate

Dubai, United Arab Emirates



<https://corporateinvestments.com>



Every great journey starts with a leap of faith. Mine began in the narrow, vibrant streets of Casablanca, Morocco—a place where opportunities were scarce, and dreams were often deferred by circumstance.

Today, as the CEO and founder of Luxe Cloud Real Estate, I stand in Dubai's dazzling skyline, reflecting on a path paved with hardship, determination, and unwavering ambition.

This is the story of how a young man with a law background and only 2000 AED in his pocket transformed adversity into opportunity, revolutionizing the luxury real estate market along the way.

From Struggles to Skylines

The Journey of Resilience and Success

From Humble Beginnings in Casablanca

I was born into modest roots in Casablanca, where every day was a lesson in resilience and resourcefulness. Life in my neighborhood was challenging, yet it instilled in me an insatiable hunger for something greater. Despite financial hardships, I pursued higher education and earned a degree in law. The rigor of legal studies taught me critical thinking, attention to detail, and the art of negotiation—skills that would later prove invaluable in the high-stakes world of real estate.

Even as a child, I learned that the obstacles around me were not roadblocks but rather the building blocks of success. Every setback carried within it the seeds of a future breakthrough, and this belief became the foundation of my entrepreneurial spirit.

The Leap to Dubai with 2000 AED

In 2023, fueled by ambition and the belief that a brighter future awaited, I made the life-changing decision to leave Casablanca for Dubai. I arrived in this dynamic city with only 2000 AED in my pocket—a sum scarcely enough to cover a single month's living expenses. The cost of living in Dubai was staggering, and despite my determination, I quickly found myself financially stretched. In fact, during the first three months, I often survived on just one meal per day before I managed to close my first deal. Every day was a test of survival as I navigated a new culture, a competitive job market, and the daunting reality of starting from scratch in one of the world's most opulent cities.

Breaking into the Real Estate World

Realizing that opportunities in Dubai

were as vast as its skyline, I turned my focus to the real estate sector—a field that promised both growth and the chance to shape the future of luxury living. I secured a position at a real estate company, and despite the initial financial struggles, I immersed myself in the industry. Drawing on my legal education and the lessons from my early life in Casablanca, I embraced every challenge with an unwavering commitment to excellence.

Within less than six months, my dedication and hard work paid off as I emerged as the top seller at the company. This rapid success was not just a personal triumph—it was proof that determination, strategic thinking, and resilience could overcome even the harshest of circumstances.

Facing Challenges and Learning from Setbacks

Buoyed by my early success, I later joined another real estate firm in search of broader horizons and new challenges. However, this chapter of my journey was not without setbacks. I soon discovered that the company's approach to client relationships and administrative processes clashed with my core values. The impersonal treatment of clients and the cumbersome bureaucratic procedures stifled creativity and efficiency. Although these experiences were frustrating, they also became a catalyst for reflection.

I realized that to truly make an impact and maintain the integrity I valued, I needed to forge my own path. The shortcomings I witnessed reinforced the belief that the market was ripe for a fresh approach—one that combined cutting-edge technology, impeccable customer service, and ethical business practices.

Founding Luxe Cloud Real Estate

Determined to create a better way forward, I channeled my experiences, expertise, and vision into establishing my own company—Luxe Cloud Real Estate. The name itself is symbolic: "Luxe" reflects the high-end, luxurious properties we represent, while "Cloud" signifies the expansive potential and innovation that defines our digital era approach.

Starting my own business was both a risky and exhilarating decision. I knew that to succeed, I had to blend the lessons of my past with a forward-thinking mindset. I invested in advanced technologies such as virtual reality property tours and AI-driven customer service platforms to provide a seamless, personalized experience for every client. At Luxe Cloud, every decision is guided by a commitment to transparency, excellence, and a deep respect for our clients.

Innovative Strategies for a Modern Market

In Dubai's competitive luxury real estate market, traditional methods are no longer enough. I believed that innovation was the key to standing out, and so I embraced modern strategies that married technology with a personal touch. Virtual reality tours allowed prospective buyers to experience properties in an immersive way, while our AI-powered platforms personalized recommendations based on individual preferences.



My law background was instrumental in navigating the complex regulatory environment and negotiating deals that required precision and legal acumen. This unique blend of skills not only set Luxe Cloud apart from the competition but also established our reputation as a company that values both innovation and integrity.

Overcoming Personal and Professional Challenges

Every success story is punctuated by challenges, and mine is no exception. Moving to a new city with limited funds, adapting to a high-pressure environment, and encountering unethical practices in the industry were obstacles that tested my resolve. The early days in Dubai were

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especially trying; surviving on just one meal a day for months underscored the harsh reality of a city where luxury comes at a steep price. Yet, each challenge reinforced my belief that success is built on resilience and a willingness to stand up for one's principles.

The taste of success as a top seller was sweet, yet it also highlighted the stark differences between what many accepted as standard and what I aspired to create—an industry rooted in respect, personalized service, and ethical practices.

Redefining Luxury and Customer Experience

At Luxe Cloud Real Estate, luxury is defined not just by the properties we represent but by the entire customer experience. True luxury, in my view, is about forging lasting relationships, offering personalized service, and ensuring that every interaction is steeped in trust and integrity. My journey—from the impoverished neighborhoods of Casablanca to the competitive luxury market of Dubai—is a constant reminder that success should be measured by

the quality of relationships and the principles that guide us.

Every property we showcase tells a story of aspiration and excellence—a story that mirrors my own journey. I strive to ensure that every client feels valued, and that their investment in a property is also an investment in their dreams. This commitment to exceptional service is what drives Luxe Cloud and sets us apart in an industry often criticized for its impersonal approach.

The Role of Community and Mentorship

No journey is truly solitary. Throughout my career, mentors,

colleagues, and even early competitors have played pivotal roles in shaping my vision. I am deeply committed to giving back to the community, especially to those who, like me, come from challenging backgrounds. I actively mentor young professionals and entrepreneurs, sharing the lessons learned from my own experiences.

Building a strong network has been essential to my success. By lifting others, we create a community of empowered individuals capable of challenging the status quo and driving meaningful change. This sense of responsibility to nurture talent and promote ethical business practices is at the heart of Luxe Cloud's mission.

Looking Ahead: The Future of Luxe Cloud Real Estate

While my journey thus far has been both challenging and rewarding, I know that the road ahead is filled with even greater opportunities. Dubai's real estate market continues to evolve, influenced by global trends, technological advancements, and shifting consumer expectations. At Luxe Cloud Real Estate, we remain committed to innovation, continuously exploring new ways to enhance our services and expand our reach.

I envision a future where technology and human insight converge seamlessly, redefining luxury in an increasingly digital world. As we continue to grow, our focus will remain on maintaining the high standards of excellence and integrity that have come to define our brand. I am excited about the opportunities to expand beyond Dubai and to bring our unique approach to new markets around the globe.

Conclusion

My journey from the impoverished neighborhoods of Casablanca to the glittering skyline of Dubai is a testament to the power of perseverance, passion, and the unyielding belief that one can rise above one's circumstances. With a law degree in hand and only 2000 AED in my pocket—often subsisting on just one meal a day for months—I navigated a world full of challenges and learned invaluable lessons along the way. These lessons now guide every decision I make at Luxe Cloud Real Estate.

Today, Luxe Cloud stands not just as a business, but as a symbol of what is possible when integrity meets innovation. Our mission is to redefine luxury by creating exceptional experiences for our clients and inspiring the next generation of entrepreneurs to pursue their dreams relentlessly. As I continue to build on this legacy, I remain committed to the values that have carried me this far: resilience, authenticity, and the courage to transform adversity into opportunity.

In sharing my story, I hope to inspire others to believe that no matter how humble your beginnings, you have the power to shape your destiny and leave a lasting impact on the world. Every setback is a setup for a comeback, and every challenge is an opportunity to redefine success.



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Dr. Oriol Gaudevilla

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Barcelona, Catalonia, Spain

Central bank digital currencies (CBDCs) have often been referred to as “the future of payments”, or even “the future of money”.

A CBDC is a new form of central bank money accessible to the public, accepted as a means of payment, legal tender, safe store of value by all citizens, businesses, and government agencies. Undoubtedly, the pandemic has turbocharged a global financial technology revolution.

CBDCs can serve many different purposes and can be designed accordingly: they can replace physical notes; they can be used to improve financial stability as a monetary policy tool, to promote financial inclusion, to fight against financial crime, improve payment efficiency and reduce intermediary risks, etc.

However, CBDCs are not cryptocurrencies, even though there is of course some relation between both categories.

The rationale behind CBDCs and cryptos is actually the opposite: whilst CBDCs are Central Bank Money adopting a digital form (therefore, legal tender issued by a central bank, representing a claim against that central bank) and thus centralized, cryptocurrencies are a key pillar of the movement known as DeFi (Decentralized Finance).

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Central Bank Digital Currencies

CBDCs in 2025

CBDCs in 2025

At the time of writing this article, the landscape of Central Bank Digital Currencies (CBDCs) is marked by significant developments and varying approaches across the globe.

Generally speaking, in 2025, we will see a global increase in the adoption of Central Bank Digital Currencies (CBDCs). Even though most central banks of the world are, to a bigger or lesser extent, doing some work on CBDCs, just a few of these countries actually launched their own CBDCs (Bahamas, Nigeria,...).

Therefore, I predict an increase in the number of countries launching their own retail CBDC and also, even more intensely, an increase in the number of wholesale CBDC projects being started. We will also see more regulatory clarity when it comes to stablecoins, since countries will want to make sure that stablecoins can be complementary to CBDCs thus avoiding any unnecessary overlaps and uncertainties.

That being said, I expect more innovation and steps being taken in wholesale CBDCs in contrast to retail CBDCs.

These are the main trends we will see in 2025:

1. Acceleration of CBDC Development

Many central banks are moving from research to implementation, with advanced economies refining pilot programs and emerging markets exploring CBDCs for financial inclusion. The focus is on both wholesale CBDCs (for interbank settlements) and retail CBDCs (for public use).

2. Diverging Policy Approaches

While some countries, like China and the EU, are progressing with CBDC

rollouts, others remain hesitant due to concerns over privacy, financial stability, and government overreach. This divergence is creating an uneven global adoption landscape.

3. Cross-Border Payment Integration

International CBDC collaboration is gaining momentum, with projects like mBridge aiming to facilitate real-time, low-cost cross-border transactions. The goal is to reduce reliance on existing payment networks and improve financial efficiency.

4. Competition with Stablecoins

As some governments delay CBDCs, stablecoins—digital currencies pegged to fiat money—are becoming more popular in private markets. Central banks are evaluating whether to regulate or compete with these digital assets.

5. Focus on Privacy and Security

Public concerns about government control over digital money have led to discussions on privacy-preserving CBDC designs. Central banks are exploring ways to balance transparency for regulation while ensuring users' financial autonomy.

6. Real-World Adoption and Challenges

Countries implementing CBDCs are facing challenges, including technological infrastructure costs, merchant adoption, and potential disruptions to traditional banking. The effectiveness of CBDCs in improving financial access is still being tested.

Some practical examples.

The Digital Yuan.

China remains at the forefront of CBDC implementation with its digital yuan. The country has expanded pilot programs

across various cities, integrating the digital currency into everyday transactions and cross-border payments. This positions China as a leader in the practical application of CBDCs.

The People's Bank of China (PBOC) has reported notable progress in the adoption of its central bank digital currency (CBDC),

Mu Changchun, Director of the Digital Currency Research Institute at the PBOC, recently underscored the strategic importance of the digital yuan in boosting China's financial status. He stated that its growth aligns with President Xi's broader vision of building a robust financial framework that supports both



the digital yuan, with 180 million individual wallets opened as of 31 July, according to local media reports on 11 October. The CBDC has facilitated transactions amounting to over 7.3 trillion yuan (£1 trillion) across pilot regions, marking a significant step in China's bid to fortify its financial system and enhance the global reach of the renminbi within the digital economy.

national development and international competitiveness.

Regarding other topics, Mr Mu also covered the cross-border potential for the digital RMB. He noted its modular design that can "flexibly connect to the infrastructure of (a) foreign central bank".

He sees scope for bilateral digital RMB connectivity, "and interconnection with

relevant friendly economies such as the countries participating in the construction of the 'Belt and Road'."

The Digital Euro.

The digital euro would function as an online wallet guaranteed by the ECB, allowing users—including those without bank accounts—to make payments easily. However, concerns have been raised by banks about potential deposit depletion as customers might transfer funds into these ECB-backed wallets.

The European Central Bank (ECB) entered a 'preparation phase' for a digital euro on 1 November 2023 that will run for two years. The new progress report – its second such report – is published (2 December) just over five months after the first.

The ECB uses the report to confirm that 'selected' bidders to its call for applications, launched in January, for potential providers of digital euro 'components and related services' have been invited to tender. 'Q1 2025' will see 'negotiation of procurement offers' and 'Q2 2025' will see the providers selected, according to a timeline graphic.

A decision on whether to actually issue a digital euro will only be taken after a legal framework is in place and 'all functional features' have been specified.

The United States of America's current approach towards CBDCs.

In a notable policy shift, President Donald Trump has issued an executive order prohibiting the development of a digital dollar. This decision effectively withdraws the U.S. from CBDC initiatives, with the administration expressing concerns over potential government overreach and threats to financial stability. Consequently, the U.S. is focusing on stablecoins as an

alternative digital currency solution.

The ban on CBDCs enables the US to concentrate on regulating digital assets such as cryptocurrencies and stablecoins rather than developing a CBDC. This could hinder the US's competitive edge in digital finance innovation, as other nations may use CBDCs to improve their financial systems.

Conclusions.

CBDCs are at a critical juncture: while some nations are pushing forward intensely, others are taking a wait-and-see approach. Their success will depend on addressing privacy, efficiency, and financial stability concerns while ensuring they provide tangible benefits over existing digital payment options.

I predict an increase in the number of countries launching their own retail CBDC and also, even more intensely, an increase in the number of wholesale CBDC projects being started. We will also see more regulatory clarity when it comes to stablecoins, since countries will want to make sure that stablecoins can be complementary to CBDCs thus avoiding any unnecessary overlaps and uncertainties, despite the US ban.

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

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Amnon Samid

Strategic Advisor | Technologist | Business leader | Independent Board-member | Founder X 3 & CEO | Speaker | AI | Tokenization | Crypto | Quantum | stablecoins | CBDC | Privacy | Freedom | Human-Dignity
Israel

Tokenized Deposits and Stablecoins

Redefining the Digital Asset
Landscape

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The entire financial ecosystem is undergoing a rapid transformation. It is currently evolving around the tokenization of money, assets and securities, being transferred in real time and AI-powered.

Tokenization is a means to represent a non-digital asset with digital expression. According to the latest Chartered Financial Analyst (CFA) Institute report, tokenized assets could surpass \$16 trillion by 2030, unlocking new efficiencies and market access.

The biggest risks are from regulatory uncertainty and cybersecurity.

Policymakers need to adopt an open-minded approach to financial innovation, because overly cautious regulation could stifle progress. The US administration is promoting regulatory clarity for digital asset trading platforms, easing the entry of new players into the market. To fully harness the tokenization potential, tokenization should be non-algorithmic and be carried out via randomization.

Tokenization that is settled on blockchain is not suitable for day-to-day payments. We need more advanced and innovative validation, transaction and settlement mechanism for the cash leg, like the LeVeL-paying-Field ("LeVeL"), that provides clearing, settlement, security, user-friendly, scalability and compliance benefits. It can settle retail transactions locally and cross border, in the form of central bank money (CBDC) or in the form of privately issued tokens, including payment-stablecoins.

The future landscape of digital currencies and assets depends much on adopting appropriate technologies, more advanced than typical DLTs, and making sure that friendly regulation will keep-up.

Stablecoins

Stablecoins had captured the spotlight of media, regulators and financial institutions already in 2024, being number one in digital asset category by value transacted across exchanges, outperforming even bitcoin, with a potential to redefine the digital asset landscape.

Money market funds (MMFs) will most benefit from tokenization. Tokenized MMFs are more accessible because they can be traded 24/7 on tokenized asset platforms. It's unlocking new liquidity opportunities, making this innovation compelling for investors, but cannot be used for day-to-day payments.

As the stablecoin ecosystem gains momentum, President's Trump issued an Executive Order (EO) on January 23, 2025, aims at protecting Americans from the risks of Central Bank Digital Currencies (CBDCs), and promoting the creation and issuance of digital assets, including stablecoins and crypto. It caused heated discussions about decentralized finance (DeFi) in general and particularly about accepting non-cash stablecoins as collateral in derivatives, and about cash stablecoins as a means of payment.

How did stakeholders react to Trump's move?

President Trump's Executive Order (EO) banning CBDC and advocating dollar-backed stablecoins worldwide, already caused acceleration of regulatory developments not only in the US, but also in the EU, Singapore and Hong Kong, paving the way for tokenized markets.

Several countries looking to reduce reliance on a payment system controlled by the U.S., especially the EU and Asian

countries. It can contribute to a more fragmented and competitive global payment landscape. However, it's unlikely that it will be weakening the U.S. dollar's dominance, even if other digital currencies will gain international traction.

The US congress is exploring Bipartisan Legislative Frameworks for Digital Assets, and promoting Bills for Stablecoin Transparency and Accountability, like the STABLE Act, and introducing Guiding and Establishing National Innovation for U.S. Stablecoins (GENIUS) Act.

Top U.S. banks now racing to solidify their digital asset strategies and The Federal Reserve dropped using the term CBDC, following the President Executive Order banning CBDC, while in order to justify continuous participating at the wholesale CBDC project Agora, they title it as 'a protocol to move existing liabilities faster and safer'. They also start to consider tokenizing commercial bank deposits.

The European Central Bank (ECB) accelerates CBDC as the U.S. pushes back. ECB Board Member, Piero Cipollone says in an interview that he is worrisome, because if people in Europe start using stablecoins to pay, given that most of them are American and dollar-based, they will be transferring their deposits from Europe to the United States. At a recent European Parliament debate, the ECB President Christine Lagarde emphasized the urgency: Europe's payment systems are dominated by non-European companies, making the region vulnerable to external pressures.

The Digital Euro's narrative is well positioned to secure Europe's economic autonomy, strengthen resilience, and drive digital payment innovation, provided that the ECB would have chosen proper technologies that fit to the AI era, with a

value based digital euro, to enable peer-to-peer payments with no intermediaries. Unfortunately, it seems they chose inferior technologies, that cannot exploit the benefits of a real digital currency, ignoring solutions that can make Europe more competitive for the benefit of its citizens.

India is yet to see any tangible impact from recent developments in tokenization policy, but China is actively discussing the new challenges facing the currency space. Several other central banks consider to accelerate the development of alternative financial systems, not necessarily denominated on the US dollar, fostering a shift towards decentralized and regionally autonomous financial networks.

Many of them think that tokenized MMFs and stablecoins will redefine the digital asset landscape in the near future, and consider encouraging commercial banks and Private Payment Providers (PSPs) to compete on issuing payment fiat-backed stablecoins, as Tokenized-cash seems like a missing leg in the financial ecosystem.

The difference between stablecoins and CBDCs

Main difference between CBDC and stablecoin is that CBDC is a public money with no counterparty risk (at least in theory), while stablecoins that are backed on bank deposits have counterparty risk. This difference could be solved by regulation that will make sure that traders/depositors will be able to redeem (withdraw) the stablecoin at any time (switch back to public money). In other words, public money is the peg that keeps private money stable.

A 'typical stablecoin' uses a public blockchain that acts as a ledger where everyone can see everyone else's

transactions. It can also freeze its users' wallets to prevent them from transacting.

Even public permissionless blockchains that presumably are designed to be censorship resistant, are not immune to the potential for certain transactions to be excluded due to external pressure. On top of that, are not immune against quantum attack and AI-cryptanalysis.

Stablecoins in their current form, are only coated in a veneer of "freedom" and "innovation" and are useless for secure private bilateral day-to-day payments.

What else is there?

Payment-stablecoins could be validated and transacted without the DLT heavy lift hassle, rather on public ledgers, like BitMint's LeVeL, that enables seamless access to tokenized cash without the blockchain onboarding headaches. People will make digital cash payments 24/7, smoother, safer, faster and more efficient than ever, delivering the benefits of tokenization while eliminating DLTs complexities and vulnerabilities. The LeVeL platform is hinged on the fundamental experience of payor passing a transactable instrument of value to a payee, with no intermediaries, enabling scalability and preserving highest security challenges (AI and Quantum cryptanalysis resistant) and cash-like privacy.

Payment-stablecoins should offer ease of use and convenient trading, with no cumbersome consensus mechanism; grant traders more control on their money and data, without being an enabler to illicit activities, while hiding payments pattern to avoid being mis-profiled by A.I.; Otherwise, we could all become innocent victims that will be denied a loan, a job, school admission on account of what Artificial

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Intelligence said about us.

What can and should central banks do now?

Concrete measures in the regulation of crypto-assets should be taken in a way that promotes innovation. It is necessary to put regulatory clarity for digital asset markets to ensure that robust guardrails are in place.

It is advisable to central banks to distinguish the nature of their future money from the practice of moving it about. The latter can be done and experimented with through the notion of payment fiat-denominated stablecoins (Tokenized-Cash).

The idea is to issue digital claim-checks (IOUs) for the national currency as is, and keep these claim-checks with instant redemption ability. They can be introduced through commercial issuers, commercial banks and PSPs, well regulated by the central bank.

Such fiat-denominated stablecoins can enter the payment space, compete with card schemes, reducing the price for the merchant and make it more convenient for citizens to pay cash-like with their phone, and several other advantages, if it is done properly.

Amnon Samid is a seasoned and forward-thinking professional, technologist and business leader, with a diverse journey spanning roles from R&D and university lecturer, through co-founding and managing global technology companies, as well as acting as strategy advisor to governmental agencies, to industrial conglomerates and to high-tech SMEs. Amnon was leading the first-ever value-based quantum-resistant digital currency tokenization project, that successfully passed banking stress tests, and joined the expert panel of the digital euro association.

Amnon is the co-founder and CEO of BitMint AI-Powered Cyber-Innovation Hub, that is dedicated to contributing to preserving human rights, dignity and privacy, democratizing access to finance, equalizing and connecting people, creating trust between strangers, achieving financial inclusion, social responsibility, with an impact on unlocking a low carbon economy

Amnon Samid: “At BitMint we are dedicated, among others, to inventing and developing technologies and trusted protocols to enable safety and privacy in our online world and digital communities for empowering citizens, enabling each of us confident interactions with others, when we work, play, buy, sell, create and engage socially.”

LeVeL-Technology based Tokenized-cash is designed for everyday use by individuals and businesses, effectively replacing or complementing physical cash. It offers benefits such as reduced cash or card handling costs, improved payment efficiency, and greater financial accessibility, can better deal with challenges like data privacy concerns and cybersecurity risks, being quantum-safe and AI-resistant, ready for widespread implementation.

It can be used also for interbank transactions and financial market settlements, and can facilitate efficient and secure transfers of small sums, from micropayments, up to large sums.

A remaining challenge that could be solved is achieving interoperability with existing financial systems and aligning regulatory.

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The central banks will watch. There is a distinct possibility that the set of competing stablecoins will be sufficiently supportive of the societal goals of money, rendering CBDC per se to a non-urgent development, waiting for deeper insight.

To conclude

Industry leaders need to come together to create a cohesive and efficient digital asset market, starting with frameworks and standards for diversification in digital assets tokenization and stablecoins, introducing advanced technologies that do not suffer from the limited functioning and

vulnerabilities of DLT-based tokenization and risks they may impose on the financial markets.

Currently, cash is the only way for the public to access public money. IOUs payment stablecoins, Tokenized-Cash, could have the attributes of physical cash, including bilateral private interaction between traders, while enjoying the convenience of the cyber space, without causing instability into the entire financial system.

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In today's fast-paced and unpredictable global economy, timing is the linchpin of successful corporate investments. Whether navigating inflationary pressures, geopolitical tensions, or technological disruptions, businesses that align their strategies with the right moment can seize opportunities, mitigate risks, and drive sustainable growth.

From the AI boom to the energy transition, timing determines who leads and who lags. For CEOs and decision-makers, mastering this art is no longer optional—it's a strategic imperative. This article explores the role of timing in corporate investments during economic shifts, offering insights and principles to help businesses thrive in an ever-changing world.

The Art of Timing

Key Principles for Corporate Investments

Anticipate Market Cycles

Economic shifts often follow predictable patterns, such as boom-and-bust cycles or industry-specific trends. By analyzing historical data and current indicators, companies can identify the optimal time to invest.

For example, during the COVID-19 pandemic, businesses that anticipated the surge in e-commerce and digital transformation invested heavily in online platforms and remote work technologies. As a result, they not only survived the crisis but thrived in the new normal.

Align Investments with Macroeconomic Trends

Understanding macroeconomic trends is crucial for timing investments effectively. For instance:

- **Inflationary Periods:** Investing in tangible assets like real estate or commodities can hedge against inflation.
- **Recessions:** Acquiring undervalued assets or competitors can create long-term value.
- **Technological Advancements:** Early investments in emerging technologies (e.g., AI, blockchain, clean energy) can yield significant returns as these sectors mature.

A recent example is the surge in investments in renewable energy amid rising climate concerns and government incentives. Companies like Tesla and NextEra Energy have capitalized on this trend by timing their investments in solar, wind, and battery technologies.

Leverage Data and Analytics

In today's data-driven world, timing

decisions can be informed by real-time insights and predictive analytics. Advanced tools like AI and machine learning enable companies to analyze vast amounts of data, identify patterns, and forecast market trends with greater accuracy.

For instance, during the semiconductor shortage caused by the pandemic, companies like NVIDIA and AMD used predictive analytics to anticipate supply chain disruptions and adjust their investment strategies accordingly.

Build Agility and Resilience

Timing isn't just about when to invest—it's also about being prepared to act quickly when opportunities arise. Companies that prioritize agility and resilience can adapt to changing circumstances and seize opportunities that others might miss.

A prime example is the rapid adoption of AI technologies in 2023. Companies like Microsoft (with its investment in OpenAI) and Google (with Bard) recognized the potential of generative AI early and positioned themselves as leaders in the space.

Monitor Geopolitical Risks

In an era of heightened geopolitical tensions, timing investments requires a deep understanding of global risks. For example, the Russia-Ukraine war has disrupted energy markets, leading to soaring oil and gas prices. Companies that diversified their energy sources or invested in alternative energy solutions before the conflict have mitigated risks and capitalized on new opportunities.

Focus on Regional Dynamics

Economic shifts often vary by region, requiring tailored investment strategies. For instance, Europe's energy crisis,

exacerbated by the Russia-Ukraine war, has prompted companies to invest in energy efficiency and renewable energy projects. Meanwhile, the U.S. economy has benefited from strong consumer spending and government initiatives like the Inflation Reduction Act, which incentivizes investments in clean energy and infrastructure.

Prioritize Long-Term Value Over Short-Term Gains

In uncertain times, it's tempting to focus

ChatGPT into its products—have gained a significant competitive edge. Meanwhile, latecomers are scrambling to catch up, often at a higher cost.

The Energy Transition

As governments worldwide push for net-zero emissions, the energy sector is undergoing a massive transformation. Companies like BP and Shell have timed their investments in renewable energy projects to align with regulatory changes and consumer demand, positioning



on short-term profits. However, companies that prioritize long-term value creation—by investing in innovation, sustainability, and talent—are better positioned to thrive during economic shifts.

Current Affairs: Timing in Action

The AI Boom

The launch of ChatGPT in late 2022 sparked a global AI arms race. Companies that invested in AI technologies before this surge—such as Microsoft, which integrated

themselves for long-term success.

The Chip Wars

The U.S.-China tech rivalry has created both challenges and opportunities in the semiconductor industry. Companies like Intel and TSMC are investing heavily in domestic chip manufacturing to reduce reliance on foreign suppliers and capitalize on government subsidies.

The Post-Pandemic Economy

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The pandemic accelerated trends like remote work, e-commerce, and digital health. Companies that invested in these areas early—such as Zoom, Amazon, and Teladoc—have seen exponential growth, while those that hesitated are now playing catch-up.

Europe's Energy Crisis

The Russia-Ukraine war has forced Europe to rethink its energy strategy. Companies like Siemens and Ørsted have invested heavily in renewable energy and energy efficiency projects, reducing their reliance on Russian gas and positioning themselves as leaders in the green energy transition.

U.S. Infrastructure Investments

The U.S. Inflation Reduction Act and Bipartisan Infrastructure Law have created new opportunities for companies in sectors like clean energy, electric vehicles, and construction. Companies like Tesla and General Motors have timed their investments in EV production and battery technology to capitalize on government incentives and consumer demand.

Defense and Cybersecurity

In response to rising geopolitical tensions, defense and cybersecurity have become top priorities for governments and businesses. Companies like Lockheed Martin and Palo Alto Networks have increased investments in defense technologies and cybersecurity solutions, anticipating growing demand in these sectors.

The Risks of Poor Timing

While good timing can drive success, poor timing can have devastating consequences for businesses. In a world where economic, geopolitical, and technological shifts occur rapidly, failing to align investments with the

right moment can lead to significant losses, missed opportunities, and even existential threats. Here are some key risks associated with poor timing in corporate investments:

Financial Losses and Wasted Resources

Investing at the wrong time—such as during market peaks or economic downturns—can result in substantial financial losses. For example, companies that poured resources into expansion or acquisitions just before a recession often find themselves overleveraged and unable to generate returns. Similarly, investing in technologies or trends that fail to gain traction can lead to wasted resources and sunk costs.

Missed Opportunities

Poor timing can cause businesses to miss out on lucrative opportunities. For instance, companies that delay investments in emerging markets or technologies may find themselves outpaced by competitors who acted sooner. In fast-moving industries like tech or renewable energy, being even slightly late can mean losing market share to more agile players.

Reputational Damage

Timing missteps can harm a company's reputation, especially if they result in high-profile failures. For example, launching a product or service during a period of economic uncertainty or consumer skepticism can lead to poor reception and negative publicity. Over time, this can erode customer trust and brand equity.

4. Operational Disruptions

Investing in new ventures or expansions without considering external factors—such as supply chain disruptions, regulatory changes, or geopolitical tensions—can lead to operational challenges. For instance, companies that expanded globally without

anticipating trade restrictions or political instability often face logistical nightmares and increased costs.

Loss of Competitive Advantage

In highly competitive industries, timing is often the difference between leading the market and playing catch-up. Companies that fail to invest in innovation or market trends at the right time risk losing their competitive edge. For example, businesses that ignored the shift to digital transformation during the pandemic found themselves struggling to compete with more digitally savvy rivals.

Increased Vulnerability to External Shocks

Poorly timed investments can leave companies exposed to external shocks, such as economic recessions, geopolitical conflicts, or natural disasters. For instance, businesses that invested heavily in energy-intensive operations before the recent energy crisis faced skyrocketing costs and operational challenges.

Strategic Misalignment

Investments that are poorly timed can lead to strategic misalignment, where a company's actions do not match its long-term goals or market realities. For example, investing in outdated technologies or declining markets can divert resources from more promising opportunities, hindering growth and innovation.

Stakeholder Distrust

Poor timing can erode stakeholder confidence, whether it's investors, employees, or customers. For instance, launching an ill-timed IPO or making a poorly timed acquisition can lead to shareholder dissatisfaction and a decline in stock value. Similarly, employees may lose faith in leadership if they perceive

investment decisions as reckless or misaligned with market realities.

Regulatory and Compliance Risks

Investing without considering regulatory timelines or changes can lead to compliance issues and legal challenges. For example, companies that fail to anticipate new environmental regulations may face fines, operational restrictions, or costly retrofits.

Long-Term Strategic Setbacks

Perhaps the most significant risk of poor timing is its long-term impact on a company's strategic trajectory. A single poorly timed investment can set a business back years, forcing it to divert resources from growth initiatives to damage control. In extreme cases, it can even threaten the company's survival.

Mitigating the Risks of Poor Timing

To avoid these risks, companies must adopt a proactive and strategic approach to timing their investments. This includes:

- Conducting thorough market research and scenario planning.
- Leveraging data and analytics to identify trends and forecast outcomes.
- Building agility and resilience to adapt to changing circumstances.
- Engaging with stakeholders to align investments with long-term goals.
- Monitoring geopolitical and macroeconomic developments to anticipate risks and opportunities.

By prioritizing timing as a strategic imperative, businesses can minimize risks, maximize returns, and position themselves for long-term success in an unpredictable world.

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Conclusion: Timing as a Strategic Imperative

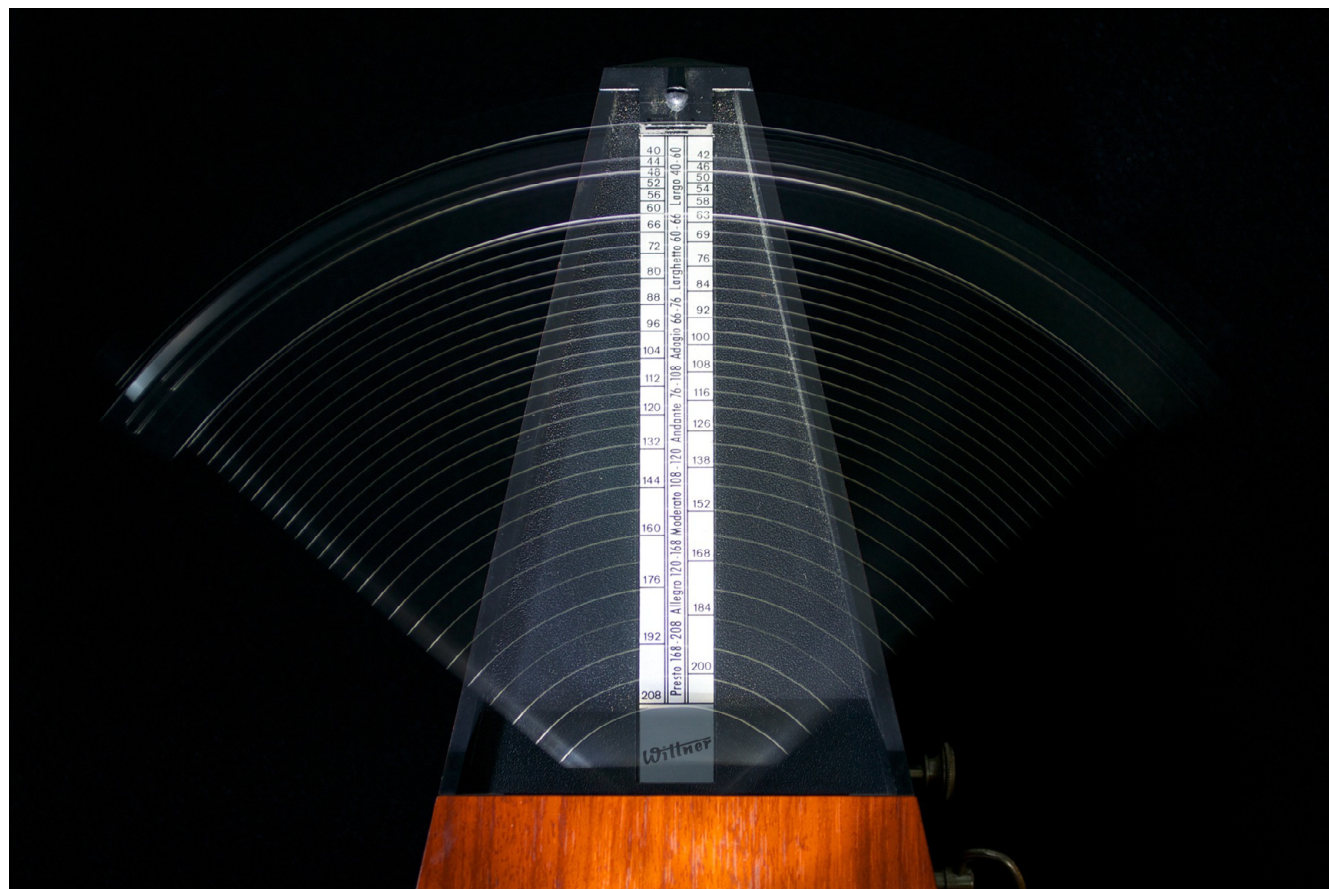
In a world of constant change, timing is not just a factor in corporate investment—it's a strategic imperative. By anticipating economic shifts, leveraging data, and building agility, companies can position themselves for success in even the most uncertain environments.

As a CTO, CSO, and advisor to CEOs, I've seen firsthand how timing can make or break an investment decision. Whether it's navigating inflationary pressures, capitalizing on technological advancements, or adapting to geopolitical shifts, the ability to time investments effectively is a hallmark of great leadership.

In the words of Warren Buffett, "Be fearful when others are greedy, and greedy when others are fearful." This timeless wisdom underscores the importance of timing

in corporate investments—a lesson that remains as relevant today as ever.

By mastering the art of timing, businesses can not only survive economic shifts but thrive in the face of uncertainty, driving innovation, growth, and long-term success.



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Jesse Bray

**Executive Creative Director | Community Builder | 2024:
Grew YouTube from 53 to 100K+ in 4 months.**

Murfreesboro, Tennessee, United States

Jesse Bray never set out to be an industry disruptor. In fact, if he'd followed the "proper" career path, he'd probably be working in a soulless studio cubicle, designing button animations for an app no one uses.

Instead, he accidentally taught over 50,000 people how to become animators (whoops), built a scrappy, independent media empire from his garage, and turned YouTube into his personal stomping ground—all while dodging Hollywood's outdated gatekeeping like a nimble ninja in a pink hat.

The Disruptor: Jesse Bray

**The Animation Rebel Who Accidentally
Started a Movement**

The Accidental Educator: Creating an Army of Animators

Bray's entrance into animation wasn't part of some grand plan—it was a mixture of passion, problem-solving, and a complete lack of regard for industry norms. What started as a way to share his knowledge with a few aspiring animators quickly snowballed into a full-blown movement. With his knack for simplifying complex techniques and his ability to make animation feel both accessible and exciting, Bray found himself unintentionally revolutionizing animation education.

Before he knew it, he had trained an entire generation of animators, many of whom are now competing with him in the very field he helped them enter. Instead of hoarding knowledge like industry gatekeepers, Bray made it freely available, proving that talent shouldn't be locked behind expensive art schools or corporate connections.

But there was a downside—he made animation look too fun, too doable, too within reach. Now, thousands of newly minted animators are flooding the market, which means more competition for jobs, views, and industry recognition. Jesse Bray: the only man to accidentally train his own professional rivals.

Mr. Bray Labs: Animation for the Anarchists

While Hollywood churns out safe, sanitized, boardroom-approved content, Bray's Mr. Bray Labs operates like a creative madhouse, fueled by caffeine, chaos, and an absolute refusal to play by the rules. His flagship projects—Tennessee Tim, Inklings, and a slew of others—aren't just cartoons; they're statements against the industry's obsession with formulaic storytelling and risk-averse animation.

Tennessee Tim isn't just a bearded Southern food critic; he's a symbol of the absurdity that mainstream animation is too afraid to embrace. Inklings isn't just a kids' show about bugs reading books; it's a love letter to imagination that corporate networks wouldn't dare touch. Bray's work exists in that perfect sweet spot between high art and absolute nonsense—exactly where animation should be.

Taking Over YouTube While Hollywood Looks the Other Way

Traditional animation studios have spent decades fighting for control over distribution. But while they were busy writing memos about streaming rights and licensing deals, Bray was already winning on YouTube.

Rather than waiting for a network exec to greenlight his ideas, Bray built an audience directly. He proved that you don't need millions of dollars to make animation work—you need engaging content, a loyal fanbase, and a willingness to experiment.

And experiment he did. From long-form storytelling to unhinged comedy bits to full-fledged animation projects, Bray turned YouTube into his personal testing ground. The result? A growing media empire that bypasses every outdated Hollywood rule.

Of course, YouTube isn't always a friendly battlefield. Algorithm changes, demonetization nightmares, and content visibility struggles are part of the daily grind. But instead of complaining, Bray adapts, evolves, and keeps finding new ways to stay ahead.

The Man Who Broke the Gatekeepers

Hollywood has always thrived on exclusivity, acting as if animation success is reserved for those who "pay their dues" through expensive schools, soul-crushing

internships, and years of being underpaid in a studio backroom.

Jesse Bray rejected that outright.

By proving that talent and consistency matter more than industry approval, he's effectively told every aspiring animator, "You don't need their permission." And nothing terrifies the old guard more than a self-made artist proving that the system isn't necessary anymore.

It's why independent creators like Bray are seen as disruptors. It's why the industry resists acknowledging them. And it's why animation insiders would rather pretend YouTube animators don't exist than admit they're shaping the future of the medium.

What's Next? Building an Animation Empire

Bray's vision isn't just about making cartoons—it's about proving animation can thrive outside the corporate machine. While other indie animators struggle to scale their work, Bray is actively turning his projects into full-fledged franchises.

From YouTube domination to book publishing to brand expansion, Mr. Bray Labs is on the path to something Hollywood never expected: an independent animation empire that doesn't need their money, approval, or creative interference.



Despite facing algorithm battles, budget constraints, and an army of animators he inadvertently trained to compete with him, Bray's vision remains clear: build an empire, break the rules, and remind the world that animation should be fun, fearless, and just a little bit unhinged.

If that's not disrupting the industry, what is?

<https://www.mrbray.com>

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Africa, a continent rich in natural resources, cultural diversity, and youthful energy, stands at a pivotal moment in its economic development. With a population projected to reach 2.5 billion by 2050, the continent has the potential to become a global economic powerhouse.

However, unlocking this potential requires a concerted effort to establish a productive economy that fosters innovation, inclusivity, and sustainability. This article explores the key strategies and pathways to building a thriving and resilient economy across Africa.

Establishing a Productive Economy Across Africa

Pathways to Sustainable Growth



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Robert Moore

International Finance, Trade & Development
Arganda del Rey, Community of Madrid, Spain



Building a Productive African Economy: Key Strategies

Africa's potential is immense, but unlocking it requires strategic action across multiple fronts. Here are six key areas to focus on:

- Investing in Human Capital: Education and Skills Development
- Prioritize Quality Education: Ensure access to education for all, with a focus on gender equality.
- Expand Vocational Training: Equip youth with practical skills aligned with market demands.
- Foster Digital Literacy: Prepare the workforce for the digital age through STEM education.

Diversifying Economies: Moving Beyond Resource Dependence

- Add Value Locally: Invest in processing and manufacturing to maximize resource value.
- Modernize Agriculture: Utilize technology and infrastructure to drive food security and exports.
- Promote Industrialization: Create favorable conditions for local and foreign investment.

Strengthening Regional Integration: Boosting Intra-African Trade

- Implement AfCFTA: Reduce trade barriers and harmonize regulations for a unified market.
- Develop Infrastructure: Improve transportation and energy networks for seamless trade.
- Build Regional Value Chains: Foster collaboration in key sectors for global competitiveness.

Fostering Innovation and Entrepreneurship

- Improve Access to Finance: Create funding mechanisms for SMEs.
- Support Innovation Ecosystems: Establish incubators and accelerators for startups.
- Enable Digital Transformation: Expand internet access for entrepreneurs.

Promoting Good Governance and Institutional Reforms

- Enforce Anti-Corruption Measures: Build trust and ensure fair competition.
- Simplify Regulations: Reduce red tape to encourage investment.
- Implement Inclusive Policies: Ensure equitable distribution of growth benefits.

Embracing Sustainability: Building a Green Economy

- Invest in Renewable Energy: Utilize abundant resources for clean, affordable energy.
- Promote Sustainable Agriculture: Implement climate-smart practices.
- Adopt a Circular Economy: Encourage recycling and sustainable consumption.

Conclusion: A Shared Vision for Africa's Prosperity

Creating a productive African economy demands a unified vision and sustained effort. By focusing on these six strategies, Africa can transform its challenges into opportunities, building a prosperous and sustainable future for its people. The time for action is now.

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MAKE YOUR BUSINESS IMMORTAL

A LEGACY THAT TRANSCENDS TIME & GENERATIONS



GET FEATURED

The 10 Figure Roadmap

Centimillionaire Impactpreneurs

Donal Kelleher

Jasmine Soori-Arachi

Innovation | Luxury Legacy | Wealth Preservation Quantum Mogul

Founders we help Elite Gentlemen Founders create the stealth wealth, legacy impact, and time sovereignty of the .001%.

Dublin, Ireland

So now that Trump is president what's next for the world?

Let's first look at his cabinet and closest advisors. It's hard to see anyone who isn't a billionaire or centimillionaire in his inner circle. If the saying power corrupts and absolute power absolutely corrupts, you need look no further than Washington DC now. You don't need us to tell you that this amount of wealth combined with this amount of power is extremely dangerous.

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ONE WORLD, ONE EDITION
CORPORATE INVESTMENT TIMES



#GLOBALOUTREACH #CORPORATEINVESTMENTTIMES

The good news is that you are always in control of your own actions no matter how irrelevant they might seem when faced with such tyranny in political circles. We can get carried away with doomsday thinking if we listen to too much media which of course is tilted to favor the people that own that media.

they get stuck at that level and can't seem to move on from there. Here are some of the main reasons, firstly they have no time to see other opportunities because all of their day is taken up with running their business. Secondly they are afraid to move in case they lose what they already have. And thirdly they are very slow to implement change especially in technology.



This being said however, there are many good people in the world who have made a lot of money and do very good things for their communities and the world in general. It is these people we wish to address in this article in order to help move you positively ahead in your journey through this mayhem.

One of the biggest things we see when we coach people at the centimillionaire level is

So let's address the first challenge:

that you have no time. The number one reason that a person does not have time is they have never learnt the art of delegation.

The second reason is they never learnt the art of brokering. Let's first deal with delegation, it is understandable why this is a problem as it's hard to let go what you have built and think that anyone else could

do your job and dare we say maybe even do a better job than you.

But the reality is that if you don't delegate some tasks this will keep you in a holding pattern or worse: cause stagnation.

The potential negative impacts to your well-being & professional growth are also potentially significant.

Also brokering deals which yield significant time & financial freedom will become much easier when you have mastered delegation. When we say brokering we don't mean to become a sales broker of some kind. At Quantum Mogul we specialize in showing people how to successfully broker business deals that not alone build your existing business, but expand you into other industries you never thought were possible for you, and here is the cool bit, this will not take more of your time and more importantly more of your money.

The second reason keeping Centi-millionaires stuck - being afraid of losing what you have - is a very real fear and one that shouldn't be taken lightly. But as we highlighted earlier if it's not dealt with properly it will also drag you down. We have seen when we get people past this it's like they were born again. The best way we have seen this working is when they learn the art of brokering because they see a much bigger picture of what is possible outside the boundaries of what they are currently doing.

The third reason keeping centi-millionaires stuck is very common: if you are slow at implementing change and new technology, we have seen this can have a catastrophic effect on your business. Fear again is one of the main reasons for not implementing change, but at the speed the world is moving today if you don't stay current with

new technology there is a very real chance you will be left behind & the world will miss out on the incredible solutions you've created for it.

To recap:

The 3 top tips to stay ahead and move into the billionaire arena are to:

1. Make sure you delegate as much as you possibly can and learn how to become a master broker which will put you into a league of your own.
2. Make sure to deal with the fear of loss. Go back to the beginning of your business and ask yourself what the 3 things were that motivated you most. Use this motivation to fuel your next level of success.
3. Implement new technologies now and don't wait for your competition to pass you out. For example we see medical real estate with the help of AI, quantum technologies, and robotics as extraordinary opportunities for wealth creation if you identify and capitalize on them in a timely manner.

Ashok Shanmugam

Startup20: G20 | Co-Founder and CEO,
Connect2Investors (Building Fundraising Platform
for Startups - Investor Connect | Mentor Connect |
Business Connect | Global Connect)
San Francisco Bay Area

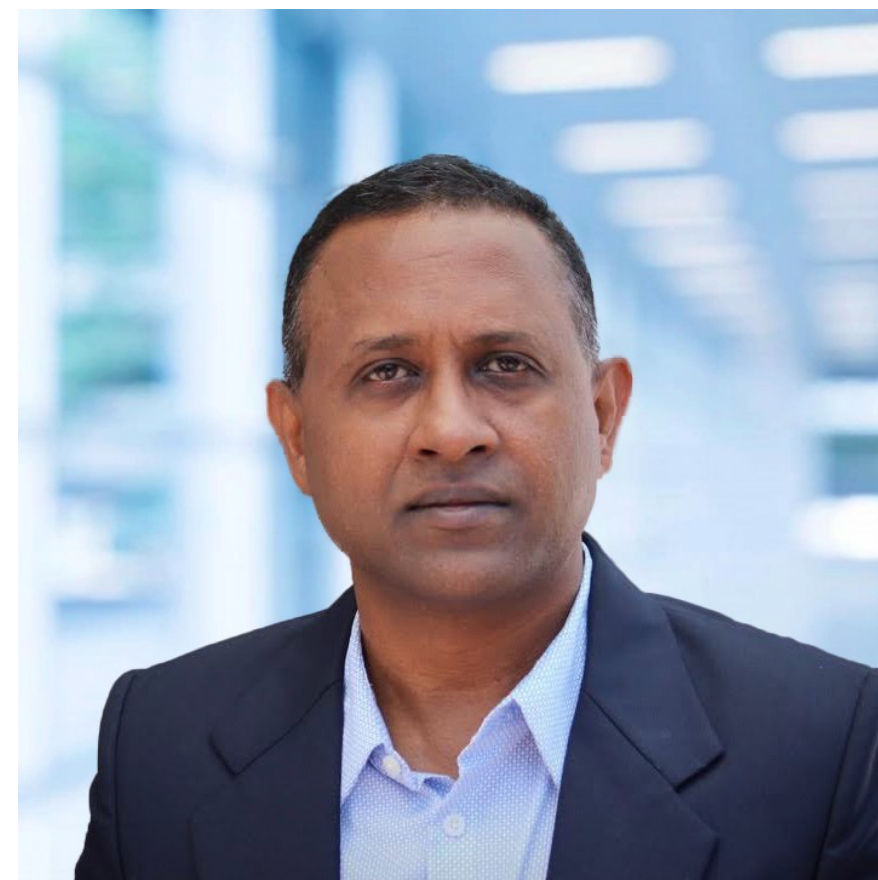


"2025: The year to become Quantum-Ready. We are at the advent of the reliable quantum computing era." – Microsoft

The United Nations has declared 2025 as the International Year of Quantum Science and Technology. As per Gartner Reports, the future of Computing is Quantum Computing, which is crucial to the long-term evolution of an agile digital business. Quantum computing is a multidisciplinary field comprising aspects of computer science, engineering, physics, chemistry, and mathematics that utilize quantum mechanics to solve complex problems much faster than traditional computers.

"Physics is really figuring out how to discover new things that are counterintuitive, like quantum mechanics. It's really counterintuitive." – Elon Musk

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Demystifying Quantum Computing

Silicon Classical Computing vs. Quantum Computing

While classical computers use bits and have only two states that are either in a state of 0 or 1, quantum computers use qubits, which can exist simultaneously in a state of 0, 1, or both due to the principle of superposition (both the states simultaneously, ie: Quantum interference). This capability allows quantum computers to process extensive information simultaneously, making them incredibly powerful for specific calculations. Entanglement allows

According to Market Research Media, quantum computing is an economic game changer, with the potential to disrupt entire industries and create new ones.

Quantum Computer

It supports on-premise computing. Academia, Research Institutes, Defense, and Aerospace have started using Quantum computers.

Super Computer vs. Quantum Computer

The Supercomputers perform operations in serial but Quantum computers perform



quantum computers to manipulate many qubits in a single operation and it is used in quantum communication and quantum error correction.

Quantum Computing Service

Quantum computing is a powerful technology that solves the most complex problems with speed and scale. Its processing power is millions of times faster than that of traditional computing, revolutionizing computing by completing intricate tasks at extraordinary speeds.

operations parallelly. Additionally, Quantum Computer exponentially expands its computing power.

Quantum Artificial Intelligence (QAI)

The quantum computer teaches AI the language of nature. So the AI can just tell you the recipe for what you want to make.
— Maas Troyer, Technical Fellow, Microsoft

Quantum computing with artificial intelligence (AI) is a growing field that merges the computational power of quantum mechanics with the intelligence

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of AI to revolutionize how we solve complex problems. This combination is called quantum artificial intelligence (QAI). It will trigger breakthrough innovations in every field and it will accelerate breakthroughs including cybersecurity - quantum-restricted encryption, drug discovery, computational biology, cancer predictions, image recognition, oil & gas exploration, financial modeling, space travel, anomaly detection, optimization problems, large language models (LLMs), and climate modeling. Quantum-based AI will analyse the complex model and it will process an enormous amount of data in real-time. It will accelerate many innovations like aerial vehicles' split-second decisions.

Quantum Processors/Quantum Processing Units (QPUs)

Quantum processors, also known as quantum processing units (QPUs). IBM's Heron, Alphabet Google's Willow, and Microsoft's Majorana are Quantum Processors.

IBM's Quantum Heron

IBM Quantum Heron processor has 156 qubits. It is housed within IBM's global data centers and integrated with the Qiskit software, the Quantum Heron can execute quantum circuits with up to 5,000 two-qubit gate operations at high fidelity. Notably, the capabilities of Quantum Heron have led to significant improvements in efficiency; certain quantum circuits now operate nearly twice as efficiently as demonstrated in the 2023 quantum utility project. This advancement has reduced processing time from 112 hours to just 2.2 hours.

Google's Quantum Willow Chip

Google's Willow quantum computing processor has 105

qubits. It's a superconducting processor that was developed by Google Quantum AI. It significantly reduces errors as it scales up and is a breakthrough in quantum error correction. 1 error in 100/1 million

Microsoft's Majorana Chip

It uses topological qubits. Unlike standard qubits, which are often quite fragile and susceptible to errors, topological qubits utilize a unique design that enhances their stability. This stability allows them to perform calculations more reliably, making them a promising avenue for future quantum technologies. It can fit a million qubits. This chip currently holds 8 topological qubits and it is designed to scale to a million qubits (million qubits quantum computer) on a single chip.

Summary

"There is no glory of using technologies like artificial intelligence, swarm drones and quantum computing for developing mass destruction weapons. Our glory lies in using technologies and AI for embracing all, generating love and happiness, and removing the pain of the humanity." – Amit Ray

The quantum economy is projected to contribute significantly to global GDP by 2030. It's an exciting time for technology and innovation! Quantum computing will be a viable business and it will generate new revenue streams for companies. Quantum computing's commercial applications are just a few years away and it will be available in about 5 to 8 years. This emerging technology's massive computing potential, speed, projected market size, and use cases have attracted the attention of some of the most prominent corporates and startups globally across many of the industry sectors.

Ahmad J. Naous

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

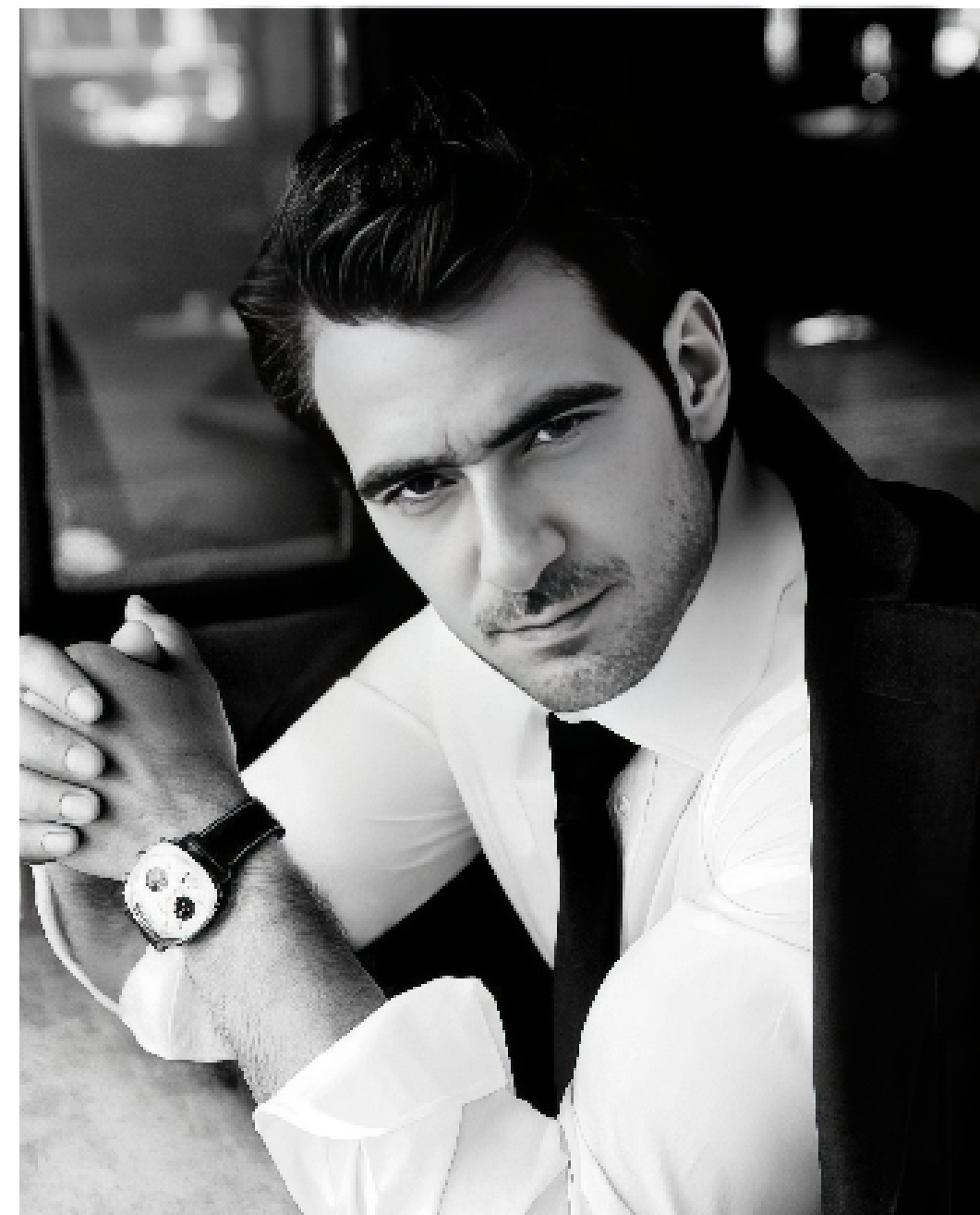
Beirut, Beirut Governorate, Lebanon

Collaboration in higher education is a powerful catalyst for enhancing learning outcomes and fostering innovation. When students, faculty, and institutions work together, they create a dynamic environment that encourages the exchange of ideas and diverse perspectives.

Collaborative learning experiences, such as group projects and interdisciplinary research, not only deepen understanding of complex subjects but also develop essential skills like communication, critical thinking, and problem-solving. Furthermore, partnerships between universities and industry can bridge the gap between academic theory and practical application, preparing students for the workforce.

By leveraging the strengths of various stakeholders, collaboration in higher education cultivates a culture of inclusivity and shared knowledge, ultimately leading to more effective teaching and enriched educational experiences. In this interconnected landscape, the collective efforts of individuals and institutions can drive meaningful change and innovation, shaping the future of education and society as a whole.

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The Power

Collaboration in Higher Education

The Framework:

The collaborative framework assesses university research partnerships and knowledge dissemination for educational advancement. This framework analyzes how universities collaborate on research projects, share research findings, and leverage their collective expertise to improve teaching and learning. By examining these collaborative efforts, the framework aims to identify best practices, assess the impact of collaborations on student outcomes, and inform strategies for enhancing educational quality and innovation within and across higher education institutions.

The Perspective:

The collaborative perspective examines how inter-university research collaborations and knowledge-sharing initiatives contribute to the advancement of higher education. This perspective focuses on how partnerships between universities, through joint research projects, faculty exchanges, and shared resources, can enhance teaching and learning, drive innovation, and address societal challenges. By analyzing the impact of these collaborative efforts, this perspective seeks to understand how universities can best leverage their collective strengths to improve educational



outcomes, advance research frontiers, and better serve their communities.

The collaborative lens analyzes the role of inter-university research collaborations and knowledge exchange in fostering a dynamic and innovative higher education ecosystem. This lens examines how universities can effectively collaborate to create a more interconnected and responsive higher education landscape. It explores how shared research agendas, collaborative teaching initiatives, and the free flow of knowledge across institutional boundaries can drive innovation, improve student learning experiences, and enhance the overall quality of higher education. By understanding the dynamics of these collaborations, this lens aims to identify strategies for creating a more vibrant and sustainable higher

education ecosystem that effectively addresses the evolving needs of students, society, and the global knowledge economy.

Collaboration in higher education takes many forms, enriching the academic experience for students, faculty, and the broader community. Here are some key types:

1. Inter-institutional Collaboration:

Research Partnerships: Universities collaborate on research projects, pooling resources, expertise, and data to tackle complex challenges. This can involve joint grants, shared research facilities, and co-authored publications.

Faculty Exchanges: Professors from different institutions may teach courses at



partner universities, enriching curricula and fostering cross-pollination of ideas.

Student Exchange Programs: These programs allow students to study at partner institutions, gaining international exposure and diverse perspectives.

Consortia: Groups of universities may form consortia to share resources, develop joint programs, and collaborate on regional or national initiatives.

2. Industry-Academia Collaboration:

Research Contracts: Universities conduct research sponsored by industry partners, addressing specific challenges and developing innovative solutions.

Internships and Placements: Students gain

practical experience through internships and placements in industry settings, bridging the gap between academia and the workforce.

Joint Research Centers: Universities and industry partners may establish joint research centers to foster collaborative research and development.

Technology Transfer: Universities may license their intellectual property to industry partners, promoting innovation and economic growth.

3. Community Engagement:

Community-Based Learning: Students engage in service-learning projects that address community needs, applying their academic knowledge to real-world

challenges.

Outreach Programs: Universities may offer workshops, seminars, and other outreach programs to the local community, sharing their expertise and resources.

Partnerships with Non-profit

Organizations: Universities may collaborate with non-profit organizations on research, education, and community development initiatives.

4. Intra-institutional Collaboration:

Cross-disciplinary Research: Faculty members from different departments collaborate on research projects, fostering interdisciplinary approaches to complex problems.

Team Teaching: Professors from different disciplines may co-teach courses, providing students with diverse perspectives and a more holistic understanding of complex topics.

Shared Facilities and Resources: Universities may share libraries, research labs, and other resources to maximize efficiency and reduce costs.

Collaboration plays a pivotal role in fostering impactful learning environments. When students work together, they develop crucial skills such as communication, teamwork, and critical thinking. They learn to value diverse perspectives, negotiate solutions, and build upon each other's strengths. Collaborative learning also enhances engagement and motivation, as students actively participate in the learning process and feel a sense of ownership over their work.

Furthermore, collaboration prepares students for success in the 21st-century workforce, where teamwork and interdisciplinary skills are highly valued. By creating collaborative

learning environments, educators empower students to become active and engaged learners, fostering a deeper understanding of complex concepts and preparing them to thrive in a rapidly changing world.

By applying the collaborative lens, higher education institutions can better understand the benefits of collaboration, identify areas for improvement, and create a more dynamic and impactful learning environment for students and faculty.

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Adrian Niculescu

Chief Marketing Officer @ TMRW Venture Network & TOMORROWerse
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One of the subjects I am very passionate about is the tokenization of real world assets. The global financial system is on the verge of a transformation that will redefine investment, liquidity, and ownership. The concept of tokenized assets is gaining traction, and leading financial institutions, including BlackRock, JPMorgan, and Goldman Sachs, are exploring how blockchain-based tokenization can unlock trillions in value.

Industry analysts predict that the tokenized real-world asset (RWA) market could reach \$16 trillion by 2030. This shift will not only disrupt traditional investment vehicles but will also reshape corporate finance, private equity, real estate, and commodities.

What is fueling this multi-trillion-dollar movement, and why should institutional investors and corporations pay attention?

Tokenized Assets

**The \$16 Trillion Market That Will
Redefine Global Finance**

What Are Tokenized Assets?

Tokenization refers to the process of converting real-world assets into digital tokens on a blockchain. These digital representations allow for fractional ownership, greater liquidity, and seamless trading in a decentralized manner.

Tokenized assets can include:

- Real Estate – Investors can buy fractions of high-value properties without requiring significant capital.
- Stocks and Bonds – Tokenized securities enable 24/7 global trading, bypassing traditional market restrictions.
- Commodities – Precious metals, energy assets, and agricultural products can be traded digitally.
- Fine Art and Collectibles – High-value artworks, rare wines, and luxury goods can be fractionalized and owned by multiple investors.

- Venture Capital and Private Equity – Tokenization allows investors to access traditionally illiquid investments.

By eliminating intermediaries and streamlining transactions, tokenization is set to redefine the way financial markets operate.

The Key Drivers of Tokenization Growth

The traditional financial system is often characterized by slow settlement times, high fees, and restricted access to investment opportunities. Tokenized assets address these inefficiencies by leveraging blockchain technology, which provides speed, transparency, and security.

1. Enhanced Liquidity

Traditional investments such as real estate, private equity, and fine art are historically illiquid, requiring lengthy selling processes. Tokenization transforms these assets into tradeable digital units, making it easier for investors to buy, sell, or transfer ownership

instantly.

Goldman Sachs and JPMorgan have already launched tokenized securities platforms, demonstrating institutional demand for on-chain liquidity solutions.

2. Fractional Ownership and Accessibility

High-value investments have traditionally been reserved for institutional investors or high-net-worth individuals. Tokenization lowers entry barriers, allowing a broader pool of investors to participate in asset ownership.

For example, Sotheby’s has auctioned tokenized artworks, enabling multiple investors to co-own a single masterpiece. Similarly, real estate tokenization firms are allowing small-scale investors to purchase fractions of commercial properties.

3. 24/7 Trading Without Banking Restrictions

Stock exchanges operate within fixed trading hours, while traditional asset transactions can take days or even weeks to settle. Tokenized assets can be traded around the clock, reducing settlement times and eliminating inefficiencies associated with legacy banking systems.

The Swiss stock exchange SIX has launched a regulated digital asset exchange (SDX) to facilitate 24/7 tokenized securities trading.

4. Increased Transparency and Security

Blockchain technology ensures immutability and transparency, reducing the risks of fraud and market manipulation. Every transaction is recorded on a decentralized ledger, creating a fully auditable and tamper-proof system.

Regulated institutions like HSBC and the European Investment Bank have already issued tokenized bonds on blockchain platforms, leveraging

the transparency benefits of distributed ledger technology.

5. Lower Costs and Reduced Dependence on Intermediaries

Traditional financial transactions require multiple intermediaries—banks, brokers, and clearinghouses—each charging fees that reduce investor returns. Tokenization significantly reduces transaction costs by enabling direct, peer-to-peer transfers.

In 2023, JPMorgan executed a blockchain-based collateral settlement for BlackRock, eliminating intermediaries and reducing settlement times from days to hours.

Industries Leading the Tokenization Movement

Tokenization is gaining traction across multiple industries, with some sectors experiencing faster adoption than others.

1. Real Estate

The real estate market, valued at trillions of dollars, has long struggled with liquidity and accessibility challenges. Tokenization allows investors to buy and sell fractional shares of properties, removing barriers to entry and enabling global investment.

Companies like RedSwan CRE have already tokenized over \$2 billion in commercial real estate assets.

2. Private Equity and Venture Capital

Private equity investments are traditionally illiquid, requiring long holding periods. Tokenized private equity funds provide investors with more flexibility and exit options.

Blockchain Capital pioneered this approach by tokenizing venture capital funds, allowing global investors to participate in startup financing.



3. Fine Art and Collectibles

The art market has historically been an exclusive investment space, accessible only to collectors and institutions. Tokenization allows investors to own fractional shares of high-value artwork, making fine art a liquid and accessible asset class.

Platforms like Masterworks have made it possible for investors to hold fractional ownership of blue-chip artworks from artists such as Picasso and Banksy.

4. Commodities

Tokenized commodities enable smaller investors to trade assets like gold, oil, and agricultural products without needing to

store or manage the physical asset.

Paxos Gold (PAXG) is an example of a tokenized asset backed by physical gold reserves, offering investors an alternative to traditional gold ETFs.

5. Fixed Income and Bonds

Tokenized bonds offer faster settlement times, automated compliance, and global accessibility. Institutional players like HSBC and the European Investment Bank have issued blockchain-based bonds to explore these efficiencies.

Barriers to Mass Adoption

Despite its potential, tokenization still faces several challenges that must be addressed before achieving widespread adoption.

Regulatory Uncertainty

Many governments are still developing clear frameworks for tokenized assets. The lack of regulatory clarity creates hesitancy among institutional investors. However, jurisdictions such as Switzerland, Singapore, and the United Arab Emirates are leading the way with progressive digital asset regulations.

Institutional Reluctance

While major financial players are exploring tokenization, some institutions remain skeptical about moving away from traditional settlement systems. However, as more banks and asset managers experiment with blockchain infrastructure, adoption is expected to accelerate.



Interoperability Challenges

Tokenized assets exist on different blockchain networks, many of which do not yet communicate effectively with one another. Developing cross-chain solutions will be critical for seamless asset transfer across platforms.

The Road Ahead: The \$16 Trillion Opportunity

Tokenization is no longer a speculative trend—it is becoming a core part of the financial ecosystem. As institutions, governments, and investors recognize its advantages, the market is set for exponential growth.

With tokenized assets unlocking trillions in liquidity, increasing transparency, and democratizing investments, the question is no longer if tokenization will reshape global

finance, but when.

For corporate investors and financial institutions, the time to explore this evolving landscape is now. The companies and individuals who embrace tokenization early will be best positioned to capitalize on the financial revolution ahead.

Key Takeaways

The global economy is moving toward a digital-first financial infrastructure, and tokenized assets will play a significant role in shaping the future of capital markets. While challenges remain, the momentum behind this movement is undeniable.

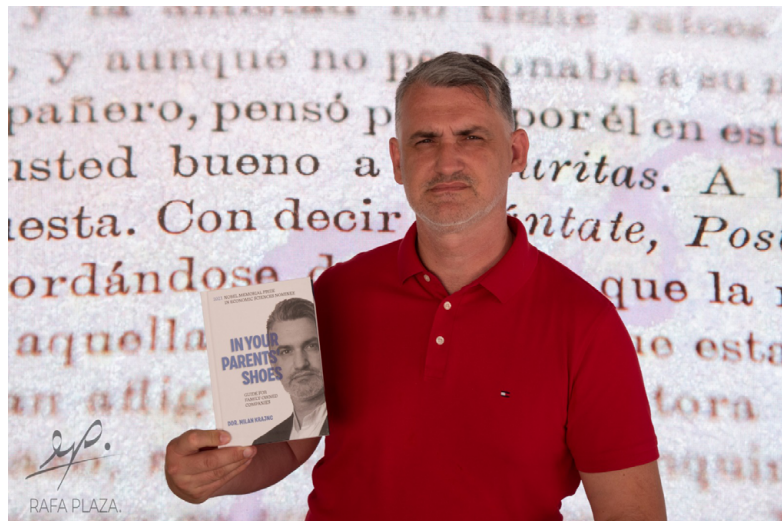
As institutional adoption grows and regulatory frameworks develop, tokenized finance will become a standard feature of investment portfolios worldwide. The next decade will witness a transformation that redefines how assets are owned, traded, and valued.

For investors and corporate leaders, the question is simple: Are you prepared for the future of finance? We are actively shaping the future of investment with TMRW Venture Network, a dynamic investor community and deal platform designed for investors, founders, lenders, and service providers. Whether you're looking to discover exclusive opportunities, connect with like-minded professionals, or access high-value deals, our platform provides the tools you need.

Join us today—plans start at just \$10, with a 30-day free trial to explore everything we offer.

Learn more and get started: <https://dfx-tmrw.com>.

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Dr. Milan Krajnc

Academician prof. Sir ddr.sc. ddr.nc. Captain, B.Sc., psychotherapist, MBA,
DBA, IPA, KMFAP, FRAS, FRSA, FRAI, MRSAL, IAMA Nobel Prize nominee/
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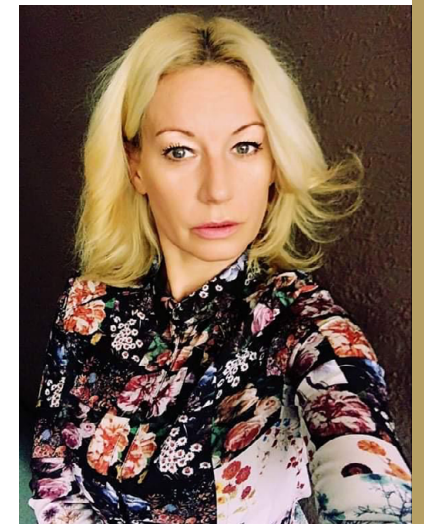
Blue Psychology and Natural Psychotherapy

Blue Psychology is based on understanding the natural psychological dynamics of human beings. It does not only include academic knowledge but also ancient wisdom, incorporating energetic and bodily processes. From this foundation, a natural method of psychotherapy – Sirius Personal Transformation – has emerged. This method facilitates rapid and lasting transformation of an individual's experience and response through seven phases of personal transformation.

One of the most natural and raw expressions of the human psyche is sexual intercourse, as it encompasses all dimensions of human existence – physical, emotional, energetic, and mental. While modern society often treats it merely as a physical activity or an expression of emotional closeness, it is, in reality, a process through which psychological and energetic transformation occurs.

In the following sections, we will connect the seven phases of Sirius Personal Transformation to the process of sexual intercourse and explain how different psychological, bodily, and energetic aspects manifest in each phase.

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Natasa Stern
MBA | An international sports trainer and lecturer on relationships
Austria

Sexual Intercourse as Natural Psychotherapy

Through Sirius Personal Transformation

Sirius Personal Transformation in Seven Phases Through Sexual Intercourse

1. Personal Disruption – Entering Intimacy

In the first phase of personal transformation, an individual confronts their internal states, fears, conscious and



unconscious limitations. During sexual intercourse, this phase manifests as the initial stage of connection, where doubts, insecurities, and fear of vulnerability may arise. Each partner carries their internal stories and patterns, influencing how they surrender to intimacy.

Key Psychological Moment: Facing personal emotional blockages and vulnerability.

2. Personal Calming – Connection and Synchronization

Once initial insecurities are overcome, partners begin to synchronize emotionally and physically. In this phase of Sirius Personal Transformation, individuals become aware of their inner dynamics and establish a connection with their natural energy. In sexual intercourse, this translates into building trust, effective communication, and fully surrendering to the moment.

Key Psychological Moment: Allowing oneself to be present, feeling both oneself and the partner without defense mechanisms.

3. Personal Cleansing – Releasing Control and Surrendering to Feelings

In this phase, Sirius Personal Transformation focuses on consciously releasing old beliefs and emotional blockages. In sexual intercourse, this corresponds to the moment when the body and mind completely relax. It is the release of control, surrendering to sensations and the energy flowing between the partners.

Key Psychological Moment: Letting go of rational control and fully surrendering to pleasure.

4. Personal Goal – Peak Energy, Ultimate Connection

This is the phase where Sirius Personal Transformation guides individuals toward recognizing their life path and purpose. In the context of sexual intercourse, this phase represents the peak of physical and emotional energy, where both partners

synchronize in a shared state of ecstasy.

Key Psychological Moment: Realizing that climax is a result of the entire process, not just a physical act.

5. Releasing Personality Habits – Energy Integration After the Peak

After an intense climax, the body and mind calm down, and energy starts integrating. In this phase of Sirius Personal Transformation, individuals learn how to recognize and utilize their renewed inner power. In sexual intercourse, this is expressed in moments of silence, closeness, and a sense of connection after the act itself.



Key Psychological Moment: Understanding that true connection emerges after the peak, when there is no longer a game of power, only pure presence.

6. Strategy – Transferring the Experience to Broader Consciousness

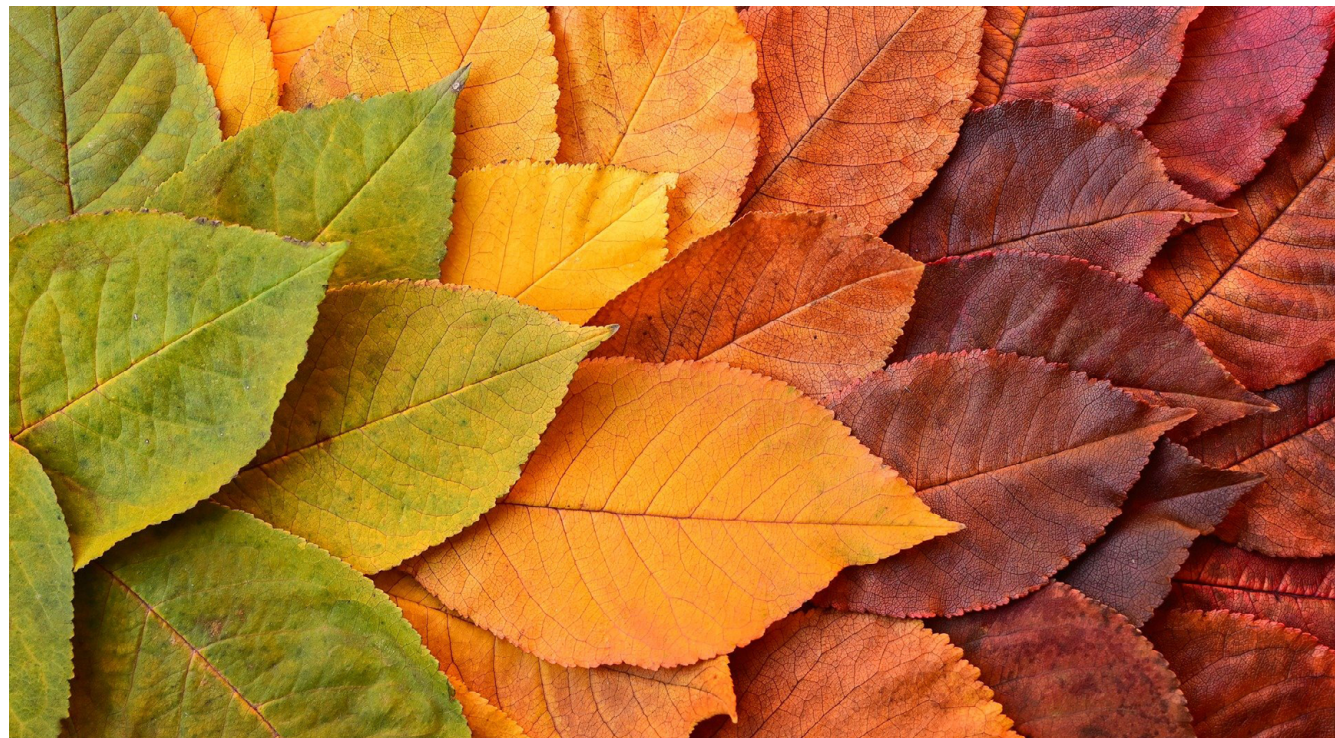
At this stage, Sirius Personal Transformation helps individuals change life habits and implement lasting transformations. In sexual intercourse, this means realizing how love, connection, and security experienced during intimacy can be transferred into daily life – in communication, touch, and closeness beyond the bedroom.

Key Psychological Moment: Love and connection are not temporary feelings but a conscious choice.

7. Integration – Transforming the Relationship and Consciousness



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The final phase of Sirius Personal Transformation represents the complete integration of changes into daily life. In sexual intercourse, this is the moment when both partners recognize that every intimate experience is an opportunity for deeper self-insight and relationship growth. Sexual intercourse thus transcends being merely a physical act and becomes a tool for personal growth, healing, and discovering one's wholeness.

Key Psychological Moment: Sexual intercourse is a transformation process, not just a moment of pleasure.

Sexual Intercourse as Natural Psychotherapy

Blue Psychology and Sirius Personal Transformation teach us that every process in life – including sexual intercourse – follows natural laws of transformation. If we surrender to it consciously and without old limitations, it becomes a powerful therapeutic tool for personal growth, emotional healing, and deepening

relationships.

Anyone who perceives sexual intercourse solely as a physical experience loses its true meaning. However, if we understand it as a process of opening, connecting, and transforming, intimacy with another can reveal the deepest truths about ourselves.

About the authors:

Milan Krajnc is a university professor of psychology and psychotherapist. He is the founder of the new Blue Psychotherapy and the Sirius Personal Transformation psychotherapy modality.

Natasa Stern is an international sports trainer and lecturer on relationships. She is the author of the method of treating relationships with sexuality – Conscious Sexuality.

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