

MAY 2022

CORPORATE

INVESTMENT TIMES

ONE WORLD . ONE EDITION

ACADEMICIAN PROF. SIR DDR.SC. DDR.HC. DIPL.BS, PSYCHOTHERAPIST, MBA, DBA
NOBEL PRIZE NOMINEE/AUTHOR OF THE DYNAMIC LEADERSHIP MODEL

*Don Captain
H.H. Milan Krajnc*





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

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

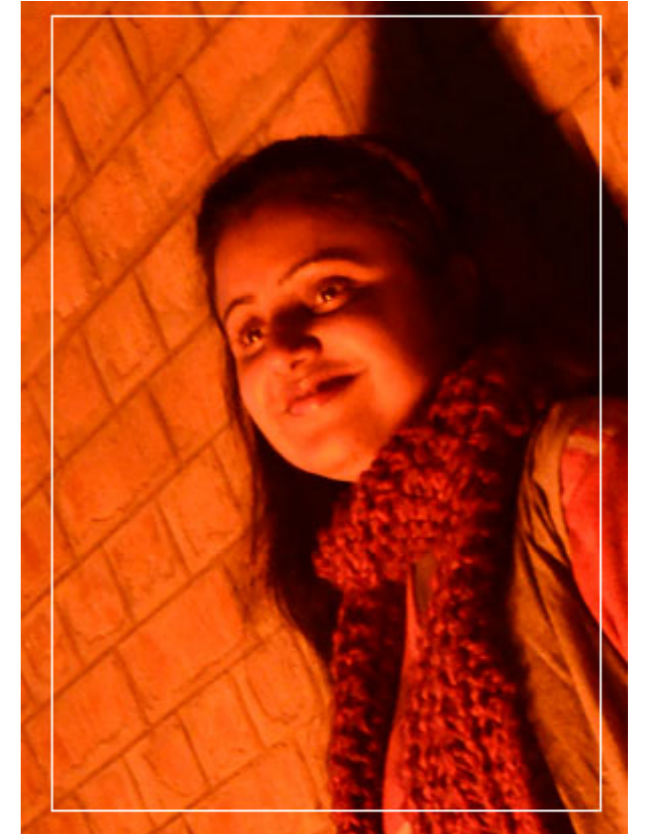
Publishing your journeys that inspire those to come, for generations that are going to come

Corporate Investment Times

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Rima M.



2022 MAY

MAY 2022: FORWARD

Don Captain H.H. MILAN KRAJNC

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An expert in solving the challenges that arise from the interaction of different personality types within a company or organisation. Trained for personal advising, psychology, marketing, negotiation and lobbying at organisations of any size and scope, from local to national levels.

An expert on the State psychology and local authorities.

“I seek out the root of a problem and eliminate it. I am the creator of the Dynamic Leadership Model, an exceptional method for helping organizations and companies, using the laws of nature. on issues related to the environment and reusable packaging.”

Library of  Milan Krajnc

Academician prof. dr. MILAN KRAJNC, psychotherapist

Milan Krajnc AKBS Innovation Venture Lab



Laboratory of feeling

I stand on the shore and stare into the distance, watching the play of light with the waves. I watch the sunset and realize that the day dies with it. Yes, we are reborn every day and "die" in the evening. I keep a diary with my handwritten "life" ... I have just read it, and now I wonder what the meaning of life is. It was written by a gentleman who was a synonym for perfection.

HE DIED COMPLETELY

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#PSYCHOLOGIST #POSITIVEPSYCHOLOGY #COUNSELLING #LIFECOACHING #MENTALHEALTH #ANXIETY

From an early age his parents were proud of him, because he prepared his own breakfast, dressed, cleaned up and went to school, all by himself, and even prepared a breakfast table for his parents. They were proud to have raised him that way. He was an exemplary student, and every day he had some extracurricular, complementary, intellectual activities in addition to sports activities (gymnastics training).

So he continued in high school. He always fulfilled all formalities down to the last detail. He achieved the highest results in all areas, he always wanted to be first, at the front line, and he wanted everything to be perfect. An exemplary student, he graduated with a 10 grade and all sorts of awards and very quickly received several job offers, where he progressed with each year.

He arrived at work at exactly seven o'clock and left home when he had finished everything. He always left everything behind, he was very consistent

and had everything under control. He exercised regularly, paid attention to what he ate, did not smoke, did not drink alcohol and did not swear. He always spoke respectfully of all people...

Everyone said that Mr. Perfect. Not just for the way he lived, but for the orderly family life.

At the end of his studies, he met his future wife. She was an assistant professor in college and two years older than him. She too wanted an orderly life, and so they lived. They had no children, as they devoted themselves entirely to their career. She died two years ago at the age of 55, and he died three days ago at the age of 55. Yes, he Perfect Couple died.

I met them by chance when we were neighbors. One day, when they were in a hurry to get to the airport and there was no taxi, I gave them a ride. They were infinitely grateful to me. And from then on, they saw me as... different from the others.

They were polite to everyone, they greeted me nicely, but they did not talk to anyone. In fact, nobody knew anything about them, they only exchanged a few words with me. Today I learned that I was their only confidant, although we only spoke about the weather or politics once every fortnight, and that right on the street.

Mr. Perfect left me his diary, which I read today on the coast. And this diary showed a very different picture of Mr. Perfect.

"I am aware that I am trapped in a 'cage' created by my parents, that I have to make everything perfect and that I cannot get out of it, something in me drives me to do everything down to the last detail and that I am always one step ahead of the others. Of course I do not blame my parents, but I do not know any other way, and in a way I enjoy this agony on myself.

Actually, I would like to live very differently. I would like to live the way I see nature to live. In my work as a biologist I see that there is a spontaneous order in nature, that everything happens according to some unwritten rules, regardless of storms, volcanic eruptions, earthquakes and that everything changes in an instant... All this is part of the natural order... and nature is still alive.

I often watch children through the window, playing, moving carelessly... I have never experienced this, I had the feeling that I wanted to, but my parents did not allow it, I had the feeling that my life was trapped.

My only friend is YOU my diary, you know everything about me... But the problem is that only I speak and



have no feedback, I enjoy talking to you endlessly... Sometimes I'd just open a beer and toast you and talk about old times... About what is written on page 78... You remember, but you do not...

...

Yes, this has been going on for many years, but I am still caught up in the fact that everything is perfect, I cannot even rest or relax. I am here as if I am trapped in this bondage... I do not feel the warmth of the sun, I do not smell the awakening of nature... I feel nothing, my whole life is trapped



here in this diary. It is true, I am married, but we are both very strict with each other and we talk politely. But I need something, I need an explosion...

I need what I see in my work... In nature, there is not only sun and rain that wet the ground... In nature on our earth there are also swamps where people fight for power, socialize, play... This is life for me and I do not have it... I only have the task to make everything perfect, even what my colleagues did not do... And in the end I run out of time for everything else.

I would like to have friends, I would like to lie in the grass, I would like to create in nature, paint on a hill in the city, swim naked in a spring on the other side of the forest... I would like to... But why not... I am aware that I look perfect for others, but I am trapped, unhappy and tired. I do sports so that I can survive all these efforts, not for health reasons.

I also feel sorry for my wife, because she is just like me... At the same time she expects me to free her... What if I cannot do it myself...?

Maybe one day I'll wake up free!"

Mr. Perfekt never woke up free, he had himself

under complete control because he did not trust himself and had to control himself at every step, he did not really know himself or did not dare to admit who he was... He never got angry or showed emotions, was trapped in a control cage. There was no way to get rid of the feeling that his parents were controlling him, so he would not make a mistake... Everything has to be perfect!

We all have Mr. Perfect in us, but the image of perfection is different from what we have. The true image of perfection we find in nature, we must be aware of every moment and enjoy it, pause and look into the distance, take a deep breath...

Otherwise, as Fran Milčinski Ježek said: "When a car drives you, it hurts, but when time drives you, the pain is not measurable!"

Whatever the weather, go out into nature and feel this life.

Library of  Milan Krajnc

Academician prof. dr. MILAN KRAJNC, psychotherapist

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Dr. Milan Krajnc



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FOUNDER AND MANAGING PARTNER



THE GOOD CLIMATE, DUBAI



THE EFFORTS WE MAKE ENVIRONMENTAL CONSCIENTIOUSNESS IN MODERN SOCIETY



Alexandra
Kornilova

MAY 2022: FOR THE GREEN PLANET

#NETZERO, #CARBONCREDITS, #SUSTAINABILITY, #CIRCULARECONOMY, AND #IMPACTINVESTING

It is not possible to read the news without encountering alarming headlines highlighting the environmental crisis - from heretofore unseen heatwaves in India to floods in Australia, global reports share the effects of climate change, unchecked pollution and sustainability issues every day. While the environment has been a valid topic of concern for decades, the majority of nations and businesses did not take such issues seriously until recently.

This is perhaps because society hesitates to dwell on reminders of our impending mortality. Facing the fear of our own demise, the simplicity of consumption may help to explain the modern affection for immediate gratification. The corresponding desire to order-receive-and-replace ad nauseum has yielded staggering waste and increased dissatisfaction. On the other hand, there is a growing trend toward sustainable practices, impact investing and tightening of environmental legislation.

There exist many examples of companies and communities contributing to positive impact, and many people living their lives with purpose and meaning, attentive to their role in the global crisis. These are the tendencies that we choose to highlight - both to evaluate and improve such practices, and to encourage their proliferation.

Helping global corporations, large businesses and widespread organizations find and implement solutions to curb waste, cut carbon emissions and incorporate circular economy principles into their development strategies is very important.

But we must not lose sight of the majority of the population: the communities, local organizations, schools, families, as well as medium and small businesses whose mobilization would make an even greater collective difference in quelling our environmental crisis. We have an individual responsibility: it is time for us to realize the power of our actions.

The Good Climate (TGC) was conceived in 2021, in the midst of a pandemic. We are two women who

practice the values we preach and believe that our environmental issues are tied inextricably to our relationship with and approach to other beings and our communities.

We are adept professionals and strong Mothers who strive to balance family life, personal interests and business objectives. Our concern for the world which we will leave to the next generations manifests in multidimensional consulting that offers genuine environmentally sustainable strategies and solutions for companies, organizations and groups in the public and private sectors. We aim to achieve a sincere and measurable positive impact within planetary boundaries, as opposed to deplorable and sadly commonplace "greenwashing".

We would like to embark with you on the journey to reverse climate change, protect biodiversity, rebuild our economies sustainably, and build bridges from East to West and North to South, utilizing best practices from many parts of the world.

You may have heard the adage, "waste not, want not". We cannot - as a species, society and community, or nation, group or individual - allow our talents, capabilities or energy to go to waste. We must do all we can, right now, to avoid retrospective regret for a different path than the one forged from passivity.

The inspiration we embody is to provide opportunities to individuals and thereby businesses to utilize your education, experience and passion to achieve sustainable change. We believe that through net-positive business practices we will be able to achieve a positive impact at scale within a short period of time.

Former CEO of Unilever Paul Polman asserted that a net-positive company improves the lives of everyone it touches, from customers to communities, increasing long-term shareholder returns in the process. A net-positive company takes ownership of all the social and environmental impacts it creates and provides

opportunities for innovation and savings while building an inclusive, purpose-driven culture where people thrive.

Indeed, it is possible for companies to generate profits without creating additional global problems. TGC assists companies to achieve sustainable solutions profitably, designing and effecting solutions that move them to a net-positive path.

Our Focus

At the moment, TGC is focused on the education and hospitality sectors in Europe and the Middle East. One of our projects is the co-creation of a new carbon-neutral campus of the Berlin Cosmopolitan School

HEAD OF STRATEGY AND BUSINESS DEVELOPMENT



Yasmeeen H. Spyropoulos

Yasmeeen is a business strategist, relationship manager and dynamic innovator. She holds a BA with honors in Legal Studies from UC Berkeley, and MAs with honors in Law, Economy & Management from Paris-Saclay, and in International Relations & Diplomacy from AGS in Paris, France. She has worked in international affairs, policy analysis, cultural security, and business strategy and development. Yasmeeen was born in New York City and raised in the California Bay Area.

She has lived among Europe, the United States and South Asia for the past 23 years. She remarks, "Sincere efforts executed for a greater Good have the capacity to change the world. Individual action has the power to create ripple effects that expand viewpoints, influence policy, and restructure objectives."

Her goal is to encourage and help businesses, organizations and individuals to implement circular economy principles that are both environmentally beneficial and economically profitable. Yasmeeen is interested particularly in education as a mechanism to build bridges that spur socio-political change between East and West, North and South.

MAY 2022: FOR THE GREEN PLANET

#NETZERO, #CARBONCREDITS, #SUSTAINABILITY, #CIRCULARECONOMY, AND #IMPACTINVESTING

(BCS) in Berlin, Germany, via the repurposing of an old hotel space in a forest by Lake Mueggelsse in the eastern part of the city.

A pilot state-of-the-art project, BCS is implementing much needed systemic change. The school leadership, together with a highly qualified team of educators and its community of parents are applying over 20 years of valuable experience and knowledge into the development and implementation of a new campus.

The new Berlin Cosmopolitan School will be an inclusive educational center based on carbon-neutral facilities and transportation systems, that will provide innovative bilingual international education in nature that highlights and reinforces

the environmentally sustainable, entrepreneurial framework and innovative mindset it is all the while co-creating.

Projects such as BCS showcase successful transformation at the ground level and receive support from diverse stakeholders. Through education we can achieve fast and long-term change in communities and local economies; through education we empower next generations with the tools to affect the wider community - from their own parents and families to neighborhoods and groups. The inspiring and compelling nature of this project has led to conversations with several schools in the Middle East to pursue cooperation for net-zero goals with The Good Climate.

Global trends

On a global level, many governments, especially in Europe, have set ambitious plans to reach a carbon-neutral economy, move to the circular economy system, and realize systemic change in financial, economic and social frameworks.

Reversing the effects of climate change is a salient agenda topic in the MENA region, where rising temperatures are having deleterious effects on local economies and people. The Middle East Green Initiative facilitates knowledge transfer and exchange among the countries.

MENA countries have also set up goals for sustainable development. UAE, for example, has a national long-term initiative to build a green

economy which aims to position the country as a world leader and a centre for export and re-export of products and green technologies as well as maintain a sustainable environment which supports economic growth.

Saudi Arabia has launched the Saudi Green Initiative that brings together environmental

protection, energy transformation and sustainability programs to achieve our common goal of a green future.

So far policy makers have not communicated the actual amount of damages current policies cause. According to Germany's Environmental Agency, a ton of CO2 emitted today causes €700 of health and environmental damages. Using this figure, UAE CO2 emissions of 218m tons per year cause annual damages of €153bn. Given UAE 2021 GDP of €360bn, the damages caused and not accounted for amount to approximately 40% of UAE GDP!

In Germany, the damages from CO2 emissions amount to 15% of GDP. These damages are so far not compensated by those who caused them. They are simply passed to future generations, our children and grandchildren. In a remarkable statement, the German constitutional court concluded that current generations have no right to continue to live at the expense of future generations.

Recognition of this truth is a reminder that we need to work together to scale up our action plans: building financial and technological bridges requires best practices across regions. Countries like Germany with the highest levels of GHG emissions in the EU, must restructure its national economy to remain competitive as well as contribute to solving the climate crisis. Remarkable German innovation, technology and engineering create an opportunity for Europe's largest economy to lead cooperative efforts that enable sustainable transformation and create positive ripples throughout Europe and beyond.



#NETZERO, #CARBONCREDITS, #SUSTAINABILITY, #CIRCULARECONOMY, AND #IMPACTINVESTING

Working together, nations can scale up positive impact and reach the targets designed to protect the planet and ensure a positive sustainable path for humanity.

The world needs courageous impactful leadership. We need leaders that care about long-term sustainability, profitability, and lasting social and environmental impact. Imagine if our companies functioned as supportive families, with each member contributing uniquely, sharing resources, respecting rules of conduct, collaborating for the greater good, encouraging healthy competition, and supporting life-long learning. This is a utopia that we can realize!

The journey

It is a collective experience that begins with the individual and extends outward - from your family and friends, to your workplace, business and larger community. It is the conscious cultivation of a

safe and inclusive space based on trust, respect, diversity, and understanding.

In this utopia, we grow together and learn from one another. We open-mindedly evaluate and utilize best practices and co-create a better world of shared resources.

Unpolluted air and water; an innovative infrastructure; an abundance of clean renewable energy; competitive circular economies; and supportive, educated communities: these are real possibilities if we are willing to think and act with consideration, with more than just our individual wants and needs at the forefront.

We encourage you to make an effort. Being environmentally conscientious is a habit that benefits all and enables a brighter global future.



FOUNDER AND MANAGING PARTNER



Alexandra Kornilova

Alexandra is an environmentalist, strong business professional, and social change maker. She was born in the Soviet Union and raised in Moscow. She holds a Master of Science in Environmental Change and Management from University of Oxford.

She worked in economic policy advising on best environmental practices; the origination, structuring and sales of carbon credits under the Kyoto protocol; and as an impact investor. She lived and worked in Western Europe over the last 15 years. Since 2021 she has spent a lot of time in the Middle East and has made Dubai her family home.

She believes that to solve the climate crises we have to focus on socio-economic issues in emerging markets, on the countries with growing populations, mostly affected by air pollution, water scarcity, and economic disbalances. Many of these countries are located within a 4 to 5 hour flight from Dubai. Most of these countries have an abundance of solar energy: UAE itself is a leading hub for sustainability in the Middle East.

MAY 2022: FOR THE GREEN PLANET

SINGAPORE



My name is Sergei Filippov and I specialize in working with private investors and family offices across the world to help them minimize their risks, maximize the valuation and return rate of their startup investments as well as educate new investors on how world of startups works.

During my 22+ years of professional work I worked with such companies as Sony, News corp, McKinsey, SingTel, Ernst&Young and private investors and family offices from Singapore, Hong Kong, Germany, Thailand, USA, Great Britain, Australia and many other countries and territories with focus on "all things digital": digital ventures, telecoms, entertainment, financial services and innovations.

Sergei
Filippov

STARTUP INVESTORS ADVISORY, PRE-SEED TO B, PREMIUM BUSINESS STRATEGY CONSULTING, DIGITAL TRANSFORMATION, MINIMIZATION OF INVESTMENT RISKS

HELPING STARTUP INVESTORS MINIMIZING THE RISKS WHILE RAMPING UP THE PROFITS **LOOKING INTO CENTRAL ASIA IT POTENTIAL**

MAY 2022: THE INVESTOR



I played the roles of country manager; director for strategic marketing; VP for business development and managing partner of a venture fund.

During the last years I've also advised and worked with such notable ASEAN startups as Hong Kong - backed Getlinks (secured \$10 mln Series A funding in 2021); Singapore - based Ampverse (secured \$12mln Series A in 2022) and many more.

There were also plenty of projects, funded or backed by leading ASEAN family offices, such as Raffles Family Office (manages more than \$2bln in assets), which I helped to advise and consult.

Due to non-conventional nature of a venture fund I represented, we've managed the funds directly from LP accounts, meaning we never pooled them in one fund, but instead I've worked extremely closely with our selected high net-worth LPs. This became a trend in 2020 and continued through 2021.

How exactly private Startup Investors are minimizing their risks?

Well, we all know that startup investment is a high-risk venture. We all heard that usually out of ten investments made, only two usually bring profits

enough to cover and exceed the losses from the other eight.

As a rule of thumb, investor should not invest more than 7-9% of their net worth in high-risk assets.

The earlier the investment stage, the higher the risk and level of "unknowingness", cause startup don't have enough viable and verified market data and don't have enough assets to cover the case of potential lagging and losses.

Thus, the private investors used my professional consulting services or a services of my company, Finell Capital Group (depended on the investor's preference), which provided feasibility study of a startup, detailed analysis, solutions and mangement help to find and strengthen the startup's weak points.

Where other remained as detached "consultants" or "analytics", I played the role of a trusted strategic advisor to investor on his own selected pool of startups, regularly supervising and guiding them to desired result.

Where in the world you see the most underrated IT potential?

I'd say its Central Asia.

Central Asia consists of five countries: Qazaqstan, Uzbekistan, Kyrgyzstan, Tajikistan, Turkmenistan that have a population of 73mln combined.

It is not a high net worth consumer market.

But I am here for another treat. Because it is a market of great, yet largely untapped IT potential waiting to be exported.

Historically it was a region, where people, goods and ideas met between Europe, Middle East, East and Southeast Asia. The Great Silk Way went through here. It was a land of traders, nomads and conquerors. History admirers can remember Amir Timur and Timurid Empire which in XIV A.C held capital in Samarkand, a beautiful city with UNESCO-protected and mind-blowing heritage buildings, located in Uzbekistan.

Region was always financially well-connected with China, India and Middle East while remaining welcoming for people all around the world.

Now it is a fast developing region that has one of

the most hard-working and IT - talented people. People, that are hungry for the proper education, angel investor / startup ecosystem and experts that will help them properly scale and grow outside of the region.

Two countries lead the IT drive in the region: Qazaqstan (population of 19mln) and Uzbekistan (population 35 mln). According to World Bank, both countries showed good GDP growth results in 2021 with 7,4% and 2,1% respectively for Uzbekistan and Qazakhstan.

Both countries are actively developing the concept of IT clusters (Astana Hub in Qazaqstan and IT park in Uzbekistan), that give unique and lucrative privileges for companies willing to become their residents. These privileges include, but not limited to zero income and social tax, very low tax on salaries, simplified visas, ability to work under British law (already effective for Astana Hub and in the making for IT Park) and many more.

The developers pool, paired with reasonable





can see in such countries as Vietnam, Philippines, Indonesia.

Tashkent, due to devastating earthquake of 1966 was almost completely rebuilt. Cities as Tashkent, Almaty, Astana, Bishkek are clean, spacy and organized at the level, that will make some SouthEast Asian capitals envy.

They are not overpopulated, some of them even have high quality subway system. People are friendly and food is great. Almaty and Bishkek, settled right at the mountain ridge, even enjoy magnificent views and beautiful nature right at the doorstep.

Unwilling to be just the outstaffing zone for foreign companies, both countries try hard to boost their own startup ecosystem and force local startups to think globally to be able to

pay rate, is growing fast in both countries and if current education measures prove to be effective, the available programming and development workforce will at least triple in the next three to four years.

The same Soviet era educational system that helped grow brilliant programmers in Eastern Europe, worked here as well. Both countries paid high attention to boost the education in mathematical sciences, thus students now show great results in calculus and programming.

Major cities infrastructure and planning, thanks to Soviet era and redevelopment that took place in last decade, is really good compared to what one

succeed.

There is a lack of angel investment

What the region really lacks is the proper understanding of the startup market by local investors.

Due to contradictory era of almost 70 years being a part of Soviet Union as semi independent republics, the tradition of accumulating family wealth, a backbone of wealth accumulation in SouthEast and Far East Asia, is forging here slowly, but steadily.

Central Asian startups are in dire need of access to a proper pool of angel investment funds that are

ready to accept the high risks.

But local business people, though showing great interest, really lack the understanding of such things as startups, ventures, investment rounds. They still see a startup founder as someone they lend their money to and still seeing this founder financially liable for the "loan".

The appetite for risk among local investors is very low, and without risk there could be no gains.

What is your role in the Central Asia region?

I got really hooked by region's potential and fast paced growth. This is a long time neglected, vast territory full of talented, hard working people surrounded by beautiful nature. The region had plenty of issues in last decades, paired with netocracy, bueracracy and corruption. But now it evolves fast, with plenty of changes already made and planned to relax the legislative system and stimulate growth. These changes are led by Uzbekistan and Qazaqstan as major drivers.

My role is to work with local Central Asian investors and startups from one side and venture capital markets paired with access to consumer markets of ASEAN region from another.

Firsty, i work with local investor and venture

communities to help Central Asian startups to scale globally with special focus on South East Asia. I educate local investors and teach them how to properly select, evaluate and exit startups. This includes advising startups on correct strategic scaling issues, helping them increase the valuation and properly grow in the region.

Secondly, we talk about connecting them with strong financial resources of Singapore, a major ASEAN investment hub. In some cases this might require them being registered in Singapore (while maintaining key development offices in Central Asia), though these nuances are easily resolved.

Conclusion

There is much more to the region than just IT outsourcing hub. It has the potential to become another financial and startup center, attracting both money and talented entrepreneurs. Think of it as a possibility to become the Singapore of Central Asia. Will it be Tashkent, Almaty, Astana or even Bishkek? It depends on exact efforts of each country of the aforementioned cities. Time will tell, but I am interested to do my best to help the region succeed.



Rishad Ahmed

**CERTIFIED LIFE COACH AND MENTOR NLP MASTER PRACTITIONER
CEO AND FOUNDER OF ZEN COACH SA**

Rishad's business experience spans over 20 years. He has spent over 8 years in the corporate space and 5 years as a professional tennis player. He has worked with thought leaders and executives in various industries around the world.

Rishad has worked and lived in AUSTRALIA, the UAE, the UK and the USA. He travels extensively throughout the year meeting clients and hosting seminars world-wide. He is based in Cape Town, South Africa where he resides with his wife and 4 amazing daughters.

USING SECRETS FROM THE QUANTUM UNIVERSE TO ACHIEVE YOUR GOALS

Using the methods outlined in this guide, you will achieve and manifest anything you want in your life. Once you see how powerful this is and have no doubt that you have created them, you will create an infinite number of things in your life the same way.

#COACHING, #LEADERSHIP, #PRODUCTIVITY, #WORKFROMHOME, AND #ENTREPRENEURSHIP

- The Quantum Universe is real and exists independently of our awareness. There is an abundance of undeniable proof of its existence from scientific discoveries during the last century.
- Accessing this world requires thinking outside of conventional Newtonian Physics which is based on Earth-bound thinking of matter and time-space. Transcending this thinking towards Quantum Physics which is Universe-wide thinking based on energy and frequency and space-time requires a shift in perception of the world around you.
- The human being is a complex and majestic conglomeration of faculties and abilities which we are only beginning to understand.
- We use only a tiny percentage of our extraordinary abilities. If we only knew what we could achieve, we would be setting our ambitions and desires to even greater goals.

Not utilizing the infinite potential of the human being is like using a super computer to send emails and store photos.

We are capable of so much more! I've spent countless hours learning and mastering these techniques from various practitioners, courses and books. I teach these techniques to my clients

These techniques have helped my clients to:

- Create abundance in wealth, health and vitality,
- Achieving seemingly-impossible business targets,
- Attract careers of their dreams,
- Overcome severe illnesses and physical ailments,



- Find incredible personal and business relationships.

This guide will help you to:

- Set super-charged goals;
- Differentiate goals from states;
- Use secrets discovered from the Quantum Universe;
- Use the Law of Attraction in your favour.

Most people fail to achieve their goals because they don't really KNOW what they want!

We set goals hoping to feel better about ourselves. We want to feel more successful, accomplished, important, wealthy, healthy and attractive.

Are these outcomes measurable and achievable?

How will we know when we have achieved these outcomes?

Feeling a certain way starts now, not when you have achieved a desired goal.

Let me give you an example:

Remember how you wanted to find that special job, that special object (car, house, furniture) or that special person?

- When you finally got it, how long did that

feeling last?

- How long did you feel complete, successful or abundant?
- Do you still value it/them as much as when you first got them?
- Have you moved on to the next goal, hoping it will make you feel a certain emotion once you achieve it?

How will you know that you have achieved this goal?

Do you truly KNOW what it will feel like?

Exercise: Take your goal for a test drive! Try it on!

1. Close your eyes.
2. Sit up with your back straight and imagine floating down into your body.
3. Go to a time in the future when you have already achieved your goal.

Now, using your imagination, do you know:

- what it will look like?
- what will you feel like?
- what will you be doing?
- what will you be saying?
- who will be with you?
- will you be sitting or standing?
- what can you hear?
- If can you smell anything?
- If you are eating or drinking something?
- what does it taste like?
- what are your arms doing?

Engage all your senses!

The stronger the emotional signature you feel when

visiting this goal, the more you draw this event to you. If you feel it strong enough, you can create it instantly!

The Secrets of the Quantum Universe

- The Quantum Universe interacts with resonance and frequencies.
- It all starts with a thought. In the Quantum Universe, thoughts are real!
- You create the emotional signature and frequency you want to feel before its created.

Your Quantum Toolbox

Your heart: Your heart is a generator of electricity which produces an electromagnetic frequency.

Your emotion: carries a unique electro-magnetic signature. This signature is uniquely created with a strong intention and an elevated emotion.

A strong intention:

"I really want this new job/person/thing and I'll do whatever it takes to get it."

An Elevated Emotion:

"I can't wait to have this new job/person/thing. I can already feel amazing achieving this!"

Magnetic signature – The emotion you will feel when you get what you want.



#COACHING, #LEADERSHIP, #PRODUCTIVITY, #WORKFROMHOME, AND #ENTREPRENEURSHIP

The Quantum Universe: The uncreated potential for what you want already exists.

- Everything you want already exists as energy in the Quantum Universe. You just have to create it.
- When the frequency you created, matches with the frequency that already exists as a potential in the Quantum Universe (Zero Point Field), the experience is created in the physical world – in real time!
- There is no time and space in the Quantum Universe. The experience is manifested instantly in this time and in this space.
- Thoughts are real in the Quantum Universe. You imagine it and it IS real.

“The Copenhagen Interpretation and Schrödinger’s cat shows that a quantum system remains in superposition until it interacts with or is observed by the external world. When this happens, the superposition collapses into one or another of the possible definite states.” (in other words, your thoughts create the external reality!)

Are you seeking a STATE or a GOAL?

What is a state?

A state is:

- I want to be rich;
- I want to be successful;
- I want to be healthy;
- I want to be famous;

A goal is:

- I want to have 10 million dollars by the end of the year;
- I want to have acquired 10 new clients by August;
- I want to be able to climb 100 stairs without losing my breath;
- I want a relationship with someone who aligns with my higher goals.

See the difference?

Can you feel a state right now?

- You can feel successful, healthy, famous or rich right now.
- A state is entirely subjective based on your perception of these words.

Ask yourself this:

- Is there anyone I know who is less successful than I am at what I’m trying to achieve?
- If the answer is yes, then you are more successful than they are. Yes?

The reason you perceive your current position in life as unsuccessful is because you are measuring it against the best of the best, not according to a previous version of yourself. Setting a clearly defined goal

Clearly defined goals are:

- Specific
- Measurable
- Attainable
- Realistic
- Time-bound

1. Clearly define your goal and ask yourself if it is a state you want to feel or a clearly defined and measurable goal.
2. Write down your goal and define it in measurable terms. Ask yourself if its realistic and attainable. Give it a date.
3. Now close your eyes, float down into your body and go to the time in the future when you have achieved your goal.
4. Follow the steps above explained in: “Take your goal for a test drive! Try it on!”

Using the Quantum Universe to draw your goals to you.

- The Quantum Universe works in your favour when you create a goal from a state of



- wholeness and completeness.
- You can’t create it from a state of lack and separateness and self-pity.

If you say:

“I’m so uncomfortable in this tiny apartment I need to get out of here!”

This won’t work as effectively as saying:

“This apartment is comfortable for me and has served me well for this time. I’m so blessed to have this place when others don’t even have shelter. I’d like to move to an even larger place to help me grow even more.”

Steps for using the Law of Attraction and the Quantum Universe:

1. A strong and firm intention – mustering up all the conviction you can from deep within you, to create a rock-solid intention

2. Feeling a strong and elevated emotion– feeling the emotion you will feel when you achieve your goal with the same intensity as if though it has already been achieved.
3. Giving thanks for a future yet to be created:
 - Gratitude is the ultimate state of receivership.
 - Gratitude is the intuitive act of giving thanks for a future that has yet to be manifested.
 - Giving thanks completes the act in the quantum universe and draws the event or thing to you. It is already done.
 - You create it with such reality that you can’t tell the difference.
4. Send it out to the Universe! – Fly little birdie, fly! Allow the universe to arrange and align your desire with the greater good which it is acutely aware of. It will create the experience in a space and time which is right for you.



UNCOVER AND UNLEASH YOUR INFINITE POTENTIAL

Trust the process!

Can you create an experience before it happens?
How can it be real?

The subconscious mind can't differentiate Real
from Illusion.

Try the Lemon Test:

1. Stand in front of a mirror. Imagine yourself holding a juicy, succulent, heavy, yellow, extremely sour lemon full of juice ready to burst with flavour.
2. Cut the lemon open and feel the juices flowing out of it and dripping to the table.
3. Put the lemon near your mouth and prepare to take a bite of this sour lemon.
4. Smell how strong the flavour and aroma are by holding it close to your nose.
5. Pause for a moment and imagine how sour and juicy it will be when you take a raw bite of it with your front teeth.
6. Now imagine taking a strong bite into the sour lemon! If you are like most people, you will feel saliva building up in your mouth as your mouth prepares for the lemon.

Your subconscious really thinks there is a lemon that is about to be bitten into and instructs your glands to start producing saliva.

The subconscious mind does not know a real experience from an imaginary one!

Remember:

- *Use music, trance, meditation, chi-gong, deep breathing to quiet the rational mind which wants to confirm your belief of lack and inabilities.*
- *You are infinite with unlimited potential in an unlimited universe that keeps expanding.*
- *Consider your uniqueness by looking at your finger-print, tongue-print, heart-beat, DNA and energy field!*
- *Don't believe everything you think. You are not your thoughts!*
- *Daily practice is required. Consistency is key!*

When you use this guide to create your goals and



THE GLOBAL COMMUNITY MAGAZINE

achieve them, drop me a message and tell me all about it. It excites me to see how people have achieved the impossible.

I will add your experience to my large list of people who have achieved goals that have eluded them for so long.

Private Coaching sessions or group sessions with me.

If you would like to experience the infinite potential that exists in the Quantum universe which equally exists inside each of us, book a session with me where I show you how to achieve your goals using:

- *powerful meditation techniques,*
- *trance meditations,*
- *hypnosis and*
- *ancient techniques*

Book an introduction call with me to start discovering your infinite potential!

Rishad Ahmed

Certified Life Coach and Mentor

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Having consulted with over 3000 people, Rishad has extensive coaching and mentoring experience over 15 years which included consulting and public speaking.

He regularly conducts workshops and corporate events.

Rishad delivers keynote speeches at various public forums and is interviewed regularly on television, radio and podcasts

He is a contributor and author on various forums and media and has a following of over 12,000 people online.

As the founder and CEO of 8 companies, his companies have raised in excess of R2bn for various projects.

Having spent 8 years in corporate including senior management and training roles, he brings knowledge of various roles and industries.

In his late teens, Rishad pursued a professional career in tennis and has gained valuable skills and experience in the sports industry.

Robert P. Moore Bernardos



THE SOVEREIGN ECONOMIC DEVELOPMENT MODEL PART II

As we saw during the Covid pandemic that is still with us, many things we took for granted, particularly in business, have become obsolete. And as we have seen recently, the statements made by central bank authorities during the QE period of negative rates and enormous money printing where “inflation is not a risk” have proven to be false.

But if the rise in rates is damaging to developed countries, curtailing growth, in developing and emerging countries, the effects will be devastating with the combination of increased interest rates, here developing ^ emerging countries have most if not all their debt denominated in US dollars, and inflation of the most basic products, including fertilisers and sees. As the rates are raised by the US Federal Reserve, the borrowing costs for developing and emerging countries rise.

Therefore, it is important, if not crucial, for developing & emerging countries to have control over their economy and development, and this is why the Sovereign Economic Development model described here is a fundamental tool.

Economic colonialism for developing and emerging markets

In developing countries and emerging countries many people complain of economic colonialism base on money, finance, trade, and technology, which stronger and richer impose on smaller and weaker countries.

Financial colonialism

Many countries resent those stronger developed nations impose many financial tools on smaller

**COMMITTEE& BOARD MEMBER OF ACCADEMIA SAN PIETRO.
DIRECTOR INTERNATIONAL RELATIONS & CULTURAL DIPLOMACY
SPAIN**

countries. Such tools might be:

- Currency exchange pegging
- Payment systems
- Credit cards
- Financial standards
- Financial education

Commercial colonialism

Many very large transnational companies (TNC) have colonized many countries. Using their vast array of brands, and goods, financial power, and political force of their home countries, sure of the missing economic defences and economic weakness of the host country, they pushed the door down and took over the market. It is noticeably visible in many countries that only FMCG goods of companies of few countries are available, mainly US and UK, and others like Europe are completely missing.

Technology colonialism

Other opinions are that the developed nations establish and use technology as a power lever against smaller countries. To some countries they deny the right to buy some technologies, with excuses or sanctions, to put pressure on them or slow down their development or progress.

Foreign Aid as a blackmail tool

Often, poor countries or countries in trouble by war, natural disasters or other reasons are offered generous financial aid. This ostensibly help from outside is always bound with political and economic conditions, from adherence to disadvantage terms of trade treaties, forced privatizations, forced closure of competitors, market access, political concessions, or military access to the territory.

But at the national & social level, Foreign Aid is like a drug: it creates corruption in the State, and breeds complacency in the people. No accountability, no transparency and does not serve as a stimulant for economic activity.

Wealth distribution = Profit sharing

The idea of distributing wealth comes up often in the Sovereign Economic Model. One significant occurrence is that state capitalism through the profits of state-owned enterprises (SOEs) indirectly distributes wealth. By channelling profits to the state, it uses the money to lower taxes, to improve services or support business. It lowers the cost of living for citizens and cost of doing business.

There should also be a balance between the owner of the production and the workers. This has been broadly discussed by Carl Marx and Engels, which advocated that the workers own the means of production, as practised in communism. Probably a better way would be to:

- Assign a percentage of 20-30% of profits to workers
- Assign a percentage of 10-15% of stock as company remuneration or voluntary purchase by employees

Such as scheme could create a better balance in the economy

Politics and The Sovereign Economic Model

The Sovereign Economic Model focuses only on the economic theories on how to strengthen the economy. The Sovereign Economic Model is by itself apolitical.

It is more driven by an attempt to fix the excesses and imbalances of liberal capitalism. It is not a rejection of capitalism, but an endeavour to make it more efficient. It implicitly contains many political elements, not because of political inclinations, but because economic control implies also political influence.

As with any type of sovereignty, it means the country controls processes within its borders. In economic terms, economic sovereignty means a country controls the money flows within a country. When someone else outside a country controls food, medicines, electronics, industrial production,

energy, media, military hardware, land ownership and other main businesses it means a country is not in charge, is not sovereign. Therefore, the Sovereign Economic Model implicitly tries to reverse such external control, though state capitalism, import substitution, market regulation, industrialization and tries to move the economic control levers back to the country and its people.

The Sovereign Economic Model also has a more long-term view of the well-being of the economy, in terms of independence, self-sufficiency and stability while capturing and retaining the wealth created in the country. Increased competition is not a welcome concept for many of the largest international industry players and countries with such industries. It is therefore criticized, despised and ostracized both in media and academia by most economic experts and stakeholders. It is sad to see that only a few countries like China, Russia, India (partially), Iran and few others are having sovereign economic policies. Others, willingly or unwillingly, gave up economic control of their country, which economically negatively impacts their economies in the longer term.

Political implications

The Sovereign Economic Model also has an unintended political angle, for countries, which want to regain the reins of their economies to organize better mechanisms, suitable for local conditions.

Some countries have also "socialist" inclinations. Russia's Putin several times used the term "social obligations" of businesses, China's Xi and the Chinese Communist Party in 2021 created the concept of "common prosperity".

Both want to remove their economies from

the "liberal order" defined status quo and modus operandi of economics but create their own flavour more beneficial to the country and its people.

Economic nationalism

In countries like the USA some labels "Made in U. S. A.", "Buy American", "American jobs" motto still stir up a sort of nationalistic, patriotic sentiments in some people. It is compared to the BDS Movement but generalized against any foreign brands or goods.

Economic Isolation

Many think that import substitution means blocking off all imports and becoming an economic hermit. It does not happen at all like that, unless there are complete sanctions/embargo involved. Sometimes there are sectoral sanctions, in which case that delimited part of the economy struggles.

The import substitution relies on established supply chains and slowly starts to "indigenize" the supply chains into domestic ones. So, an industry starts with low level economic activity and assembly of parts, and only slowly, at a later stage replaces the full stack of suppliers with local companies. Also, usually imports are still allowed, but with high custom excises.

Political emancipation/Independence



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Socio-economic implications and influences
Several countries are trying to put forward a unique vision of different variants of capitalism, trying to smoulder the edges, remove the poor traits and make it more sustainable. The vision is strikingly similar, with different terminology coming from different perspectives and ideologies. China and Russia are ahead in implementation of parts of this vision, while the West is sorely lacking.

Western stakeholder capitalism

It is a form of capitalism, which considers the interests and needs of employers, suppliers, local community and others to create long-term value for ALL the stakeholders. It is an idea for a gentler type of capitalism, which some, like McKinsey strongly endorse, while others strongly criticize. This vision is strikingly similar to China's and Russia's views of the role of business in society, albeit using different terminology.

China's "Common prosperity"

China, in 2021, has introduced and preach the concept of "Common Prosperity". It is a concept deriving both from communist ideology and from Asian Confucian writings and philosophies. It will try to remove all "imbalances" and "excesses" from the economy. That means the poor habits of liberal capitalism: speculation, asset bubbles, profiteering and over-intrusive tech companies into government business. This new philosophy will provide more stability in financial markets, and a better distribution of investments into more "suitable" forms of business. It re-establishes the sovereignty and primacy of the state in the economy.

Russia's Putin' "Social responsibilities of business"

Putin in his speeches often referred as a business primary priority to create jobs, second to contribute to state coffers and only if both

In some countries, especially in Africa, a sovereign economy with import substitution was part of their independence in the 1960s. So, on the spur of the moment, some policies were decided upon, but little planning went into it, resulting in little progress.

What is economic sovereignty?

In a business context, sovereignty is the concept that a state/country is fully in charge of its largest businesses and business policies, without resistance or interference from external (or externally controlled) actors-for ideological/geopolitical reasons or "pure greed". Consequently, a country must firmly control its largest companies, infrastructure, and main economic driving mechanisms.

That said, often the participation of several market actors and external minority shareholders is useful for governance, as a counterweight to the bureaucratic and political nature of state companies and as a benchmark for quality and product innovation.

Sovereignty of a country is equivalent to human rights

Sovereignty -including sovereign economy- of a country is equivalent to human rights of a human being. It is the right to have equal standing with others, to choose a certain path and make independent decisions for its own well-being.



conditions are satisfied, enjoy the profits. In Russia business is required to be a team player contributing to the overall system, else, the business is not welcome. It makes sense, in that every business must give a proportionate "cut" to the larger community,

Hidden power struggle

The conquest of an economy is a game the Big Powers have always practised through their trading companies.

So, it continues today. Money is power; therefore, the control of business and money translates into the political sphere of a country.

Powerful influence of international bodies and treaties

WTO

The World Trade Organization (WTO) is an international organization, which regulates trade between nations.

It is a framework to re-conciliate trading rules for countries with disparate types and levels of economic activities. It is not impartial but strongly biased towards richer nations and their large transnational organizations, favouring them over developing countries by reducing access to technologies (IP), food and pharmaceuticals. Since inception, it has been highly negative for poor countries, as richer nations have been allowed to use non-tariff barriers to block imports from developing nations. Infant industries in developing countries have been particularly affected by WTO policies and politics.

Other trade agreements

Similarly, to the global WTO, other regional trade agreements, especially where there is a big difference between participant countries, are similarly tilted towards the richest nations, who impose the rules to smaller weaker countries.

International division of labour

The international division of labour is a concept of globalization, where labour is carried out in the most "convenient" places. Some countries are assigned many some industries and others are excluded. It is a sort of modern-day feudalistic economics, economic vassalage system, not in the interest of a sovereign country.

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It is a theory pushed by international companies, which are interested in profitability reduced labour costs, taxes, manufacturing, and transport costs.

Others: IMF, World Bank

International financial institutions like IMF and World Bank were created to help smaller, poorer countries bridge the gap to the richer countries. They are supposed to finance them to increase economic growth and further higher standards of living. In fact, both use finance to hinder, block and destroy competitors to large multinational corporations in developing countries. It is well known that countries from the Eastern -Post Soviet bloc were forced to shutter business and power plants, receive financial help. This has increased economic and political patronage dependence of these countries to the institution itself, while lowering their chance to implement locally suitable economic policies with existing market sectors.

How to measure economic sovereignty?

Economic Sovereignty of a country is measured with different indicators:

- Political sovereignty to decide economic development model and policies
- Control of strategic sectors and business ecosystems
- Independence of food, energy and technologies
- Capability to produce most strategically important goods and services

The competitive advantage of nations

In the past, cities, trading posts, fortifications and ports were built in geographic strategic locations for easy access to natural resources like water, food production, trading, security and safety: cities near rivers and cultivable land, fortifications on easily defensible hills and mountain tops, trading posts on highly busy trading routes or near production areas, ports in defensible bays with quiet protected waters. These strategic locations

have always been constantly contested by many countries for military and trading competitive advantages. The same still happens nowadays. Many countries still enjoy such competitive advantages given by geography and adapted their economy to take advantage of that. So almost every country has some type of advantage over others for certain types of goods. Most times, such advantage was built upon, and has created large economic activities, sometimes even with advanced industries. In time, some of these industries have ceased to be for various reasons, because of replacement by newer technologies or just because of the finite resources. It is in the interest of countries to identify such competitive advantages and build upon it. It might be simple things like water, extensive land surfaces or natural resources. These sectors should constitute the foundation upon which to build an economy. Catalysts to economic development are

categorized into two macro groups:

- Natural-born competitive advantages
- Evolutionary development from agriculture, natural resources, infrastructure

From natural competitive advantages to evolutionary economic development

Once competitive advantages are identified, both historic and new ones, the focus is to push to take advantage of these, by progressing and innovating on top of it to start quick evolutionary developments. As a base, agriculture, natural resources, and infrastructure are used to improve the economy. Even if at a basic level with tremendous manual input, these sectors need automation and innovation by machines, tools, material, and technologies. The footprint of such primary goods and activity is unusually large, and there are huge margins to start producing capital goods as a part of import substitution

programmes. This brings a huge drive to upgrade skills and industrialization for a country and impacts many sectors. Agriculture and food production require a vast variety of machines and industrial processes to process raw agricultural in trading commodities.

Natural resources need many large industrial machines to transport, filter and process raw material extracted from below ground. Infrastructure, besides the construction stages, needs machines and vehicles to transport people and goods, so is an excellent starting point for the heavy industry. All 3 of these "basic" industries also impact other industries like the chemical industry, as hundreds or thousands of substances are needed. The task for a government is to identify the most critical or convenient industries and goods to bet on by considering benefits to the economy. A government must assess the national industrial and technological capabilities and skills, internal demand, competitiveness, exportability, and a variety of other economic and strategic factors.

Once this analysis is done, a country can plan the next steps of the economic development evolution.

Regional raison d'etre of the Sovereign Economic Model

Within countries, often regions or states in federal political system are granted a certain autonomy in economic matters. Taxation might be different, local laws might have precedence over national/federal and other autonomous prerogatives. Therefore, even a semi-independent region of a country might mould the economy quasi independently of the central government. So, a regional legislature can definitely use the Sovereign Economic Model as an inspiration for economic policies to apply for the benefit of both business and residents.





CEO, Phoenix Global, CEO & President, Keystone Farm Future, Exec. VP STP Capital Partners
10 MOST INFLUENTIAL BUSINESS LEADERS OF 2021 by Exeleon Magazine
TOP 100 PEOPLE IN FINANCE by The Top 100 Magazine
100 GLOBAL WOMAN OF EXCELLENCE by Sovereign Magazine
TOP 10 MOST INFLUENTIAL FRIENDS OF AFRICA by For Business in Africa Magazine
2020 PERSONALITY OF THE YEAR by Powerhouse Global Magazine
Please follow @deliverzeroni on Instagram or follow Beth directly on LinkedIn where she frequently posts on issues related to the environment and reusable packaging.

Recent years have been as unpredictable as a Kansas tornado. Not long after stepping into this new decade, as we all know, the world was

to commuting 30 seconds to our home office, which, for many folks, was/is the kitchen table, serving the dual purpose of conference room and classroom.

THE VALUE OF OUTSIDE CONSULTANTS BUSINESS RESILIENCY AND GROWTH

Schools morphed into computer screens, airports became parking lots, and an elbow bump became the new handshake. In the USA, in 2020, we were gearing up for March madness, only to be shocked with an unexpected 'madness' in March.

Without a great deal of warning, the proverbial lights went off around the world. And it was a reminder to all of us that entrenched business models are perilous business models.

blindsided with an unexpected reality. We went from commuting 90 minutes to/from the suburbs

We can all agree that the goal of business is

Larisa B. Miller

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to make progress. We innovate processes and operations to make our businesses competitive and relevant. Progress implies forward motion, and if you aren't moving forward, then you are stuck in the middle of the pack with your competitors. Some business founders are waiting for things to go back to the way they were.

Why would we want to go backwards? Why would we want to regress into the past – a past that was clearly laden with systemic fragility, catastrophic failures in governmental policy, supply gain inefficiencies and gaps, and ineffective plans for the management of risk. We can't go back to

is written, but sometimes we need a little help finding the right words.

Too often, business owners or leaders fall into the 'victim trap', believing there's nothing they can do except lick their wounds and ride out the storm. However, to emerge from unprecedented and challenging times in a position of strength, flying as lead-bird, you cannot waste one minute 'waiting it out'. While large multi-nationals have the internal teams or the access and resources to engage the large consulting firms for guidance and direction, for small businesses, the buoyancy in weathering this storm and the subsequent



normal because 'normal' was the problem.

There is no magic formula which will determine how we emerge from the challenges of present day. Our success or failure is not predestined, arbitrary or accidental. We cannot attach blame or pass away the accountability. When adversity becomes a chapter in the handbook of our business, as it has since 2020, we must remember that WE have the power to decide how this chapter

recovery afterwards is much more challenging.

Small business owners bear the brunt of responsibility, carrying the weight of continuity, feeling the greatest impact from unexpected setbacks, closures and/or lapses in the supply chain. Small business owners are often required to step into all roles and positions within the company, meeting KPIs for the entire operational force.

Being frugal with resources, doing more with less, and shouldering the uncertainty are, too often become the survival strategy they deploy. However, with the right tools and perspective, coupled with the courage to 'reinvent' in the face of adversity and challenge, small business owners have the singular opportunity to distinguish themselves, moving ahead of the pack of competitors, shaping themselves to be the vanguards of the future.

Engaging a boutique consulting firm can be the difference between acceleration or stagnation.

Small businesses are the backbone of our communities, and we, as business leaders and founders, have a responsibility to support and embrace other small businesses, recognizing that we are stronger together.

Entrepreneurs and founders of small- and medium-sized enterprises (SMEs) are key drivers of our local and regional economies, providing necessary products, services, and employment opportunities. The last few years, however, have been difficult for businesses, forced to operate, innovate, and pivot in the face of pandemic, supply chain fractures, workforce crisis, and global economic fluctuations, often struggling to find opportunities for differentiation in their business models.

The value of hiring outside consultants to provide unbiased perspective, looking at the business model, operational efficiency and strategies for differentiation can be the difference between being stuck in the middle of the pack of your competitors, or soaring into a new, sustainable, and profitable future. It can usually be said, as an entrepreneur, that no one knows your business better than you.

While this is true most of the time, this can also be the kiss of death to a business founder who isn't open to external perspective in times of disruption, forcing necessary transformation. Knowing when to bring in outside consultation is key to positioning your enterprise to not only survive, but

to thrive.

When businesses are enduring difficult times, either due to internal or external catalysts, having outside access to unbiased perspectives and approaches can give a business a distinctive advantage in the competitive marketplace, allowing them to approach and confront challenges with strategically crafted, customized solutions.

The first questions a founder always considers when looking at outside consultation is "will I see enough value to make it worth the cost", and "can I afford a consultant, when every penny counts in operating and growing my business?".

Bringing on outside consultants can be the difference between a company that sustains itself, and one that can be an industry game-changer. An investment in strategy, innovation, and operational transformation can lead to extraordinary returns.

There are many options beyond the major multinational firms, with boutique firms bringing the unique ability to integrate with your company on a much more intimate and personal basis, giving you more immediate access and a more comprehensive understanding of your true business ideals and culture. Choosing the right consultant, however, is key to realizing this value.

It is important to select a consultant or firm that takes the time to get to know your business model, your company culture, the challenges you are facing, and is aligned with your plans for growth. For a distressed business, or a business not quite reaching full potential, a consultant can help a business to recover and accelerate, architecting a unique roadmap for the company, but they should be committed to staying with the company through integration and implementation, giving the founder/company the confidence that they are not in this alone.

It's one thing for a consultant to say, "this is what you should do", but it's quite another to formulate a strategy, assist in the implementation of that

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businesses need to look no further than their current range of vision for solutions, but a consultant can help them to actually 'see' the potential that might otherwise be missed.

Many companies falsely believe they can just ride out the storm when the business environment is plagued by outside challenges and

strategy, benchmarking the success along the way to ensure that the client is receiving measurable impact.

Consultants who are committed to confirming that strategies are implemented, and results are realized, will help give the founder/company the comfort that they are not alone in the integration of a new model. Independent consultants should not simply improve or solve a problem for a client, they must also find ways to differentiate them from their competitors, carving a unique niche for the business in this overcrowded global marketplace, but they must also assist in the implementation of these concepts, ensuring that the company is receiving the full measure of value.

Consultants who take the time to study the company, understand the mindset and operations, and create a fully bespoke model, will help their clients to increase their profitability, while creating added value for stakeholders and customers – both of which are essential outcomes.

For business leaders and founders who are, understandably, closely connected to their operational model, understanding the future landscape of business, provided through outside perspective, can be invaluable. Most times,

stressors.

True, many make it through the storm, but they emerged battered and bruised, and have missed a phenomenal opportunity for growth and change!

Shifts in the business environment, are the times when fortunes are made, and fortunes are lost. While many businesses sit back licking their wounds, waiting to see how the dust will settle, those who are proactive, examining the gaps that are appearing in the market, formulating unique solutions, will be the ones leading the pack into our transformational future.

Having the guidance of a consultant who can architect the strategy, guiding the company through the pivot, and staying with them through the process to ensure that the strategies are implemented to the best effect, can be the edge necessary to positioning the company as an industry leader and shaper.

When businesses face setbacks, even when the catalysts are out of our control, such as the widespread shut-downs during COVID, there are always ways back "in" for every business and industry.

Finding that 'in', however, requires us to step out of the cattle chute of "business as it's always been

done", and begin to look at our businesses through fresh eyes, understanding that it may require us to scrap much of our existing model in favor of innovation and change. Engaging an outside consultant to give perspective can be the game changer.

When adversity becomes a chapter in the handbook of our businesses, remember that we are the authors of our business stories. We determine what happens next. Whether the story ends or continues depends on our willingness to step out of our comfort zones, being brave enough to disrupt existing models, moving forward in new directions.

Sometimes, this means having the courage to bring in outside intervention, opening ourselves to new perspectives and solutions. The beauty in writing each chapter of our business' life is that we can take the eraser to the words and redo them any time.

Business – and life is never written with a Sharpie. If we make a mess of today, we can forgive

ourselves and start fresh with the sunrise. We never have to hoe the row alone. Sometimes, having a little backup, hiring someone to get things back on track, differentiating our journey, setting ourselves apart from competitors can be all we need to carry our companies into multiple 'X' growth and profitability.

Accelerating our businesses depends on our ability to understand the need to re-strategize, then being courageous enough swerve off the pathway, giving us the power to pioneer a way-forward for others to follow.

But it all begins by making a commitment to persevere in the face of adversity and the determination to find the right key that will fit the lock of our new future.

Hiring an outside consultant to help shoulder the burden, contributing to our next chapter, can be beneficial to helping us find that key, opening unexpected doorways, leading us to unexpected new, profitable destinations.



REAL ESTATE 6.0

THE EVOLUTION OF CONVENTIONAL REAL ESTATE AND WHAT IS DRIVING IT, WEB3, BLOCKCHAIN & DEFI

Entrepreneur, Investor, founder of several successful startups, speaker and corporate trainer, professional consultant and Executive advisor, with Nineteen years Sales, customer service, development and portfolio management experience.

Founder and CEO of Arms &McGregor International Group® including Arms &McGregor Leisure, Vacations, Investments and Realty®. Aside of running Arms &McGregor International Realty® Makram is also the Founder of BBP a specialist media and tech agency and have cofounded other Real estate brokerages similar to Morgan's International Realty and Clemson porter Properties. Regional Chair of FIBREE, the Foundation for International Blockchain and Real Estate Expertise.

Makram is an author of 3 books and more than 200 articles. Makram's vision is to Revolutionize real estate as an asset class by Liquifying, adding transparency, removing imperfections and making it accessible. Makram's concept Real estate 6.0 is considered the future of what the asset class will become.

Specialties: Proptech (tokenization & real estate related Block chain tech), Portfolio development and management, Syndication, Time Share, Fractional Ownership, Private residence club, Real estate, Creative Media Solutions

Written on 30th of April 2022 by Makram H. Hani Founder and CEO Arms &McGregor International, COO Blocksquare, FIBREE Executive Board & Regional Chair, Cofounder Morgans International Realty, Cofounder GM Research & Advisory. Makram is an author of 3 books and more than 200 articles.

Makram's vision is to Revolutionize real estate as an asset class by Liquifying, adding transparency, removing imperfections and making it accessible. Makram's concept Real estate 6.0 is considered the future of what the asset class will become.

What is the main driver behind the digital transformation in the Real estate industry? A discussion that usually starts, goes into so much of complexities of what would win the top spot as the driver and usually evolves into few opinions that have scientific grounds and strong logic to support each.



Makram (H.) Hani



ARMS &McGREGOR
INTERNATIONAL REALTY

#PROPTech, #INNOVATION, #REALESTATE, #INVESTMENTS, AND #COMMERCIALREALESTATE

No, but really – What is the main driver? I decided today to answer this question, yet I will not spoil the read for you, so you will need to look with me at the reasoning behind my answer while we come up with it together.

So let's start by what are our touch points with Real estate the asset class we know, to figure out what elements should we examine to create a clear understanding of this transformation.

Initially we survey real estate in it's simplest form "Land" then we record it, zone it, urbanize it, lend and borrow against it, build it, use it privately or lease it, improve it and eventually sell it. Along side this comes valuing and managing real estate in

multiple copies of the register, on a country level to guarantee accuracy, none manipulation of records and secured records from loss or the impact of natural elements on ink and paper.

As time passed by and our nations became computerized we moved records to computers, that made them easier to search through and further from rats and humidity. Yet this method was also hit by evolution and hit hard, as we discovered that computers aren't secure enough and data loss is a possibility, we started duplicating the records and mirroring the storage containers.

Remember with every one of those steps, came an initial rejection, then none trust so we ended up



every stage.

So let's start by examining how we record the ownership of Real estate, and I recall from a previous paper the piece when we examined The evolution of records, and here is how we approached it. We started by examining records of everything starting by births, marriages, car ownership, shares and economic rights in companies. All such records used to be inked on big books with witnesses confirming authenticity. With time this evolved and we started having a general register for all such records on a city level. Time passed again and we started recording

moving to the new method however retaining the old method, until it became obsolete.

With time the cloud dominated, and everything ended up on the cloud. Cloud evolved with time to improve performance and reduce risks.

We needed to go digitized yet decentralized again so what emerged and started taking center stage is distributed ledger technologies as a better way to store records.

The evolution of records came as a natural evolution and still continues to get adoption as this is the only logical route of progress.



Then comes zoning. And I will not go through the whole history of evolution of methods and approaches yet I will mention that governments and official bodies with time started looking at not only the best and most efficient way to utilize space and what to permit in each area, but also the best to build healthy communities and maintain smooth urban planning and operations afterwards. To do so they needed to understand the existing demographics, and the best evolutionary route from there in development. What plays a role in such understanding?

Few things starting by what is currently built, what type of infrastructure limitations exist, what is the current utilization, current demographic, what is the most economic, environmental and socially healthy future mix. And here deployment of tech similar to geospatial analysis, machine learning and tech modules similar to digital twins and beyond evolved. So we can zone better, for a better future. Will we have a metaverse for every part of the universe that represents exactly what is running in the universe today, and through it we can simulate opportunities and risks so that we can evaluate better economic pathways and social binaries.

It seems that this is also the natural evolutionary route. The one that makes most sense and offers the most comprehensive solution.

Urbanization, may look off topic yet is not. I will not go through the whole subject details here yet I discussed the matter in a keynote few years back, with the subject "Real estate, The Revolution. How is Proptech driving change beyond technical evolution" to view that key note please search the subject quoted here on Google.

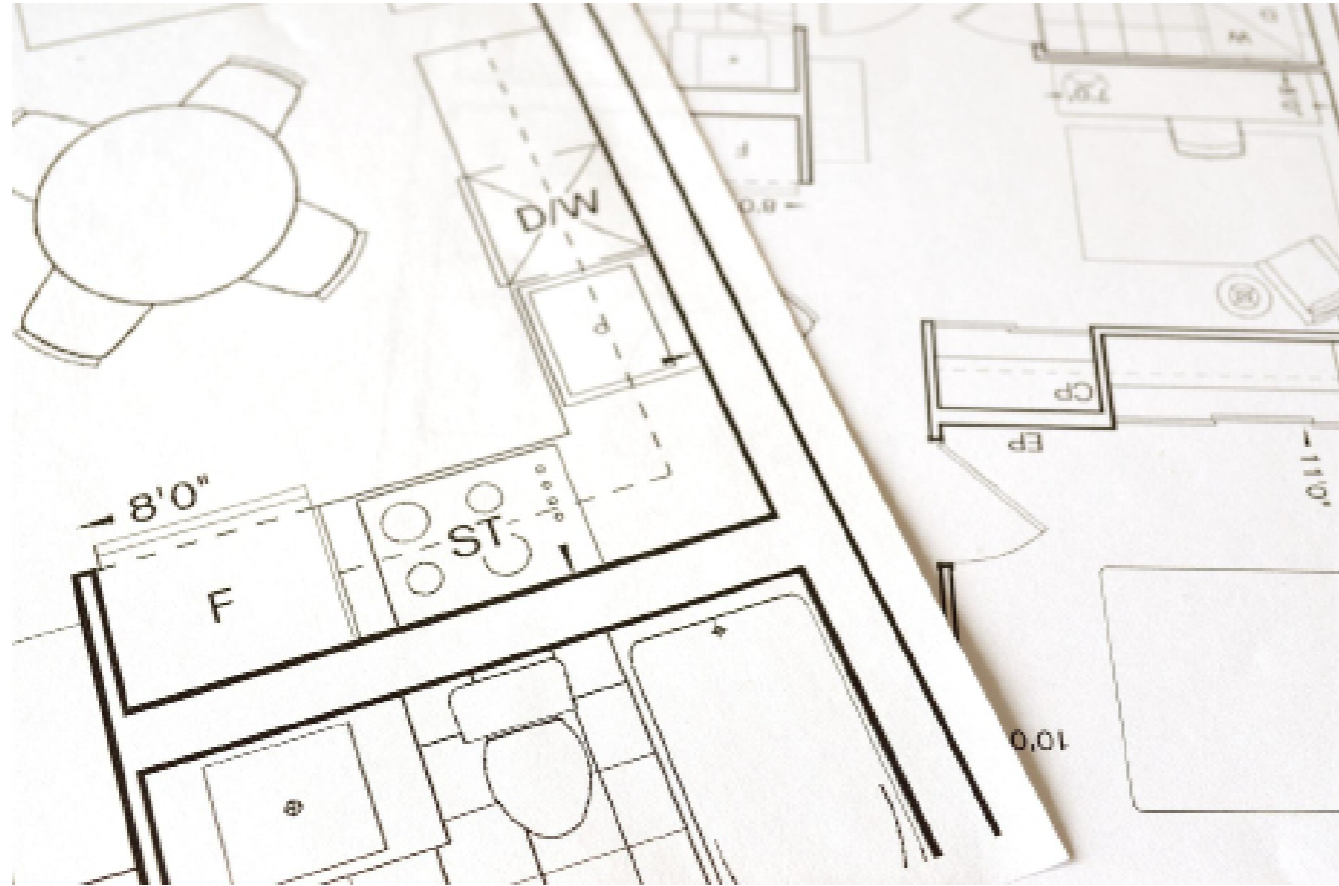
What we need to look at here and consider is how the evolution of Zoning, construction methods, AIOT, infrastructure development and similar elements in turn get us to change how we Urbanize land and define the

feasibility of land urbanization.

A small thought here, imagine you need no road to reach a house, a house that took 20 days to build and is fully self sufficient from water to internet, while you also don't need to commute to work, and can shop online and get a delivery using a drone. I am sure you didn't need much imagination to see this as most of it is possible today, at that point will that mountain plot be considered none feasible to urbanize. Yes it is the natural form of evolution.

Examining history we look at The evolution of finances. We find that when seasons were bad, neighboring villages lent their neighbors seeds to start new seasons. The world was run by an economy of what is physically available, produced, traded and consumed. The only way the economy or GDP could grow is by growing what is physically produced, traded and consumed.

This formula didn't suite us and we wanted the ability to grow our economy bigger, faster, with little relevance to what is physically available. The form of lending and value creating at that moment changed. We started creating institutions to systemize this development. Central banks were created, and as for every trade you need brokers, here came banks. Banks, guided by the rules and processes set by the central banks, brokered and mediated to facilitate all such



financial transactions. Recently (few years back) this started evolving by the development of some neo financing which motivated different practices similar to peer to peer transacting.

DeFi saw light where central bank rules and processes are maintained and monitored through a decentralized protocol, which guides and guards all peer to peer transactions without the need for a human, bank, or intermediary. The protocol facilitates it all. Along side this evolution The evolution of owning and transacting economic rights was evolving in two different dimensions.

The first is the way we own and the second is what we own. Prior to going into history and how we got here, I wanted to know if you have read one of the recent papers by the World economic forum discussing what they call the Great reset. It is not something I agree with the thought process behind fully yet I will here look at a small part of the thesis. How every product we own currently is becoming a service. So when all the appliances in your home become a service, will your home become

a PAAS. Who will own it and will you be part of the ownership cycle. Has this been happening a bit at a time, while methods of how to own have been changing and evolution has been introduced a nibble at a time.

Yes it has and we can see that in the evolution of our habitual behavioral DNA. Living the evolution of several elements around, we adopted an ever-evolving mindset. Our understanding of what's right, and our perception of stability, prosperity and growth is changing. Changing times, changing risks, changing the meaning of community, and changing the impact or major beliefs. It is simple; the loyalty to rooted rules was changing, and with it our behavioral DNA.

Today knowledge can circulate in seconds to every spot of the world. This is the evolution in us sharing knowledge. Yet the coming evolution is in us acquiring knowledge, transacting and living experiences. Web3 is a buzz word today yet the thought behind it is enabling new business and social models.

My theory says; "When a solution is needed to do things better, and technology makes it possible it is naturally adopted"

From the above, we conclude that if all elements around the base observed item have been evolving it is only logical that the item evolves. With changing times come changing challenges, and require new solutions. When tech offers such a solution it will take effect and become main stream.

Are we sure that humans in the future can do a better job valuing property than a machine with all the data available and data processing capabilities of machines aligned with AI and Machine learning.

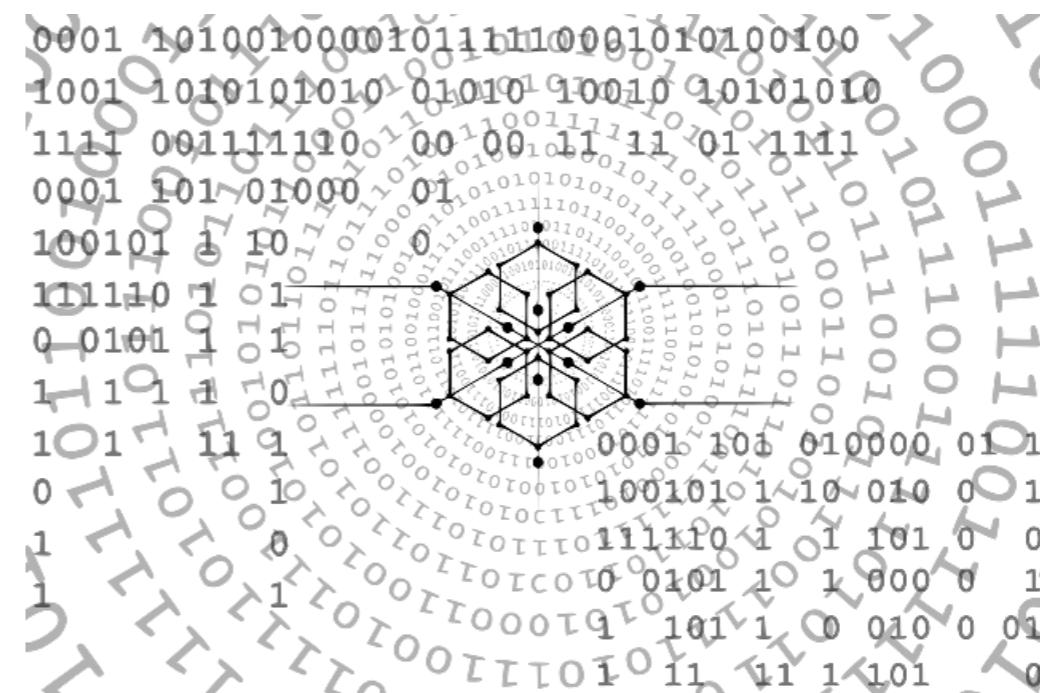
What items of property management will need human intervention especially when the rental relationships are moved on chain. Yes rental relationships moved on Chain. How? A rental relationship is a utilization or the economic rights of a property, and can be governed by a smart contract with rules, violations, rights and liabilities as well as automatic triggers set and enforced. Will AIOT help make that easier.

Will we be able to integrate all data collection points and make the process mostly automated and much more efficient than it is today. Do you

see what I see now. Yes those are logical evolution points, where an already evolving element impacts real estate and get integrated in the processes along other already evolving elements. It is on a natural route and it is happening as we speak.

It is time to have all property records on the blockchain, while I understand the challenges in the different forms of ownership available in the world including the deed and title records, regimes and legislations. We should start buying property differently, funding property differently and treating all interaction episodes with a property differently.

The point of justification rather than unification of standards is coming. Public records, property management, zoning, recording rights, financing and all other elements of real estate are going through a natural evolution driven by course of nature rather than by individuals. This force of nature is the evolution of elements which integrate to form the ecosystem in which real estate is approached from within. More transparent, efficient, accessible, liquid, and democratic, this is what is coming to real estate and it's fascinating.



Shane Liddell

CROWDFUNDING VETERAN | EQUITY CROWDFUNDING |
TOKENIZATION | FINTECH | DEFI | SERIAL ENTREPRENEUR
INVESTOR

TAMPA, FLORIDA, UNITED STATES



FOUNDER

CROWDFUNDING RAISING CAPITAL FROM THE MASSES IN AMERICA

My crowdfunding journey began during May 2012 when I successfully raised over \$20,000 through a 60-day rewards-based crowdfunding campaign on the Indiegogo platform for the Sanwild Wildlife Sanctuary based in South Africa.

What is Equity Crowdfunding?

I remember the day back in April 2012 when I watched an online livestream of Barack Obama signing the JOBS ACT. I was intrigued. The President had put forward a series of specific proposals to ease regulations that prevent aspiring entrepreneurs from accessing the capital they need to grow and create jobs. For the first time, Americans would be able to go online and invest in small businesses and entrepreneurs, which would allow small and young firms to expand and hire more quickly. As the President said "this bill is a potential gamechanger"

Shane is one of the top influencers and thought leaders within the crowdfunding industry. A seasoned entrepreneur and CEO. Shane's knowledge and expertise of crowdfunding has allowed him to deliver campaigns for entrepreneurs, startups, corporations, and filmmakers across the globe since 2012.

He has provided guidance and support to more than 1,000 crowdfunders with campaign development, consulting, marketing, and promotion services - with some of his clients successfully raising millions of dollars in capital.

Shane is also the Founder of XseedR. This innovative platform will bring secure, crowd-controlled crowdfunding on the Blockchain!

Shane previously served as the Executive Director of the Crowdfunding Professional Association (CfPA)

#FUNDRAISING, #CROWDFUNDING, #CAPITALMARKETS, #DIGITALMARKETING, AND #EQUITYCROWDFUNDING

Equity crowdfunding allows people to invest in an early-stage, private company (a company that is not listed on any stock exchange) in exchange for equity (shares, or a percentage of ownership) in that company. This is different from rewards-based crowdfunding like seen on Kickstarter, where people can contribute money to campaigns in exchange for perks.

Reg CF Equity Crowdfunding (also known as Title III): Startups raising \$100k up to \$5M in seed capital fit the newly expanded REG CF Equity Crowdfunding. This means that main street investors (both accredited and non-accredited individuals) worldwide can now buy shares in your company.

There is no immediate liquidity as shares are locked up for a 12-month period.

Effective date - May 16th, 2016.

Reg D (Accredited) Equity Crowdfunding (Title II): Startups raising \$3M and above fit the existing style of equity crowdfunding, raising capital from accredited (wealthy) investors. RED D 506c allows the use of "General Solicitation.

Effective date - Sept 23rd, 2013

Reg A+ Equity Crowdfunding (Title IV): Successful mid-stage companies, corporate spinouts (think management buyout), and low risk, large upside startups - fit Reg A+ platforms. You can raise up to \$75M per year using Reg A+. Shares can be liquid immediately after the offering, and Reg A+ can be used to take companies public and list on the NASDAQ or NYSE.

Effective date - June 19th, 2015.

Who can invest in equity offerings?

Since the passing of Title III, any American 18 years or older is eligible to invest in an equity offering. International investors can invest as long as they follow their countries' securities regulations, so we recommend checking local securities laws before investing.

What are the benefits of investing in equity

offerings?

As with any investment, there are always risks. There is always the possibility of losing all or a portion of your investment. However, the unique nature of investment crowdfunding offers many benefits that investors won't find anywhere else. Because most offering companies are early-stage startups, you get a chance to be a part of the journey, with the potential to participate in the company's upside.

You're showing your support early on, which gives you the chance to feel more engaged and as though you are actually a part of the business. Plus, you can diversify your portfolio, while supporting new ideas as they come to life. If you have ever wanted to be a part of a company's journey to success, equity crowdfunding could be for you.

Investing in an innovative startup gives anyone the opportunity to own a piece of the company and be along for the ride, whether up or down. It's also a great option for early-stage companies to bring together their communities and engage with their biggest supporters from the very beginning.

How much does a crowdfunding campaign cost?

REG CF

For a REG CF offering of \$5M expect to spend up to \$50,000 for equity crowdfunding marketing and related services. Digital ad costs vary project-to-project, but it's quite normal to spend at 5 - 10% of your funding target on digital advertising alone.

Expect total costs of a REG CF raise to be around 15 - 20% of your raise.

Timeline: 90-120 days.

Most REG CF portals offer what is known as a rolling close whereby you can set a minimum funding target of let's say, \$25k and once reached, you can begin drawing funds from escrow and redeploying some of the money into future marketing.

*The typical portal captures and owns YOUR data!



REG D

For a Regulation D offering of \$5 million, you might spend up to \$20,000 for a lawyer, \$10,000 for platform hosting fees (optional), up to \$20,000 for the build of your marketing stack, plus around \$10,000 per million which includes your Digital Advertising costs. If you are raising more, it will cost you more. We always advise clients to be prepared to add funds to extend the marketing campaign if the need arises.

Expect to budget around 3% -5% of funding goal as total cost of raise.

Timeline: 60-90 days

There is no limit on the amount you can raise using REG D.

*YOU own YOUR data through a self-hosted raise!

Note: The costs of the offering are routinely charged to the investors and recouped by the

company when the offering is completed. So, the company has no out-of-pocket costs from the offering when all is said and done.

There are "adjustments" that can be made to some offerings that allow the company to recoup the costs they expended before the full amount is raised. In those cases, the initial legal and marketing costs can be redeployed to provide additional marketing spend to complete the offering.

"Overall, our analysis confirms that Regulation D accounted for significantly more capital raising than Regulation A, with the difference on the order of magnitude of 1000x in a typical year during the examined period." - Source: SEC

REG A+

Reg A+ offerings are time consuming and expensive. It can sometimes take 6 months or more for lawyers to prepare the paperwork and

for the SEC to review, comment and approve an offering. Legal and accounting fees alone can easily reach over \$100,000.

Reg A+ offerings make sense if the company (issuer) is consumer facing (B2C) and are attempting to raise at least \$10 million.

Expect total costs, including Digital Advertising, to be in the region of 7% or more of total funds raised.

Timeline: 5 - 9 months.

*The platform/portal operator captures and owns YOUR data!

However, by self-hosting your REG A+ offering, you own your investor data and substantially reduce your cost of raise.

Crowdfunding is never easy. Preparing well in advance means you have tested and optimized all of your marketing assets and tools ready for launch. This period also helps get those critical funds needed within the first hours or days of launch.

How To Fail at Equity Crowdfunding

1. You rely on the platform to give you investors. Wrong! Wishful thinking is imprudent and futile. Previous investors that are associated with a selected platform will not automatically invest in any campaign they see listed on the platform. Many platforms claim to have over 100,000 registered "investors" but none of these previously engaged users will invest in a campaign without proper promotion or belief in the idea, product, or business model.
2. You believe that people are primarily motivated

by financial returns. Wrong! People want to feel that they are a part of something much larger, substantial and positive to society. The general public wants to invest in companies they believe in, because they feel their investment is a tangible effort to make their world a better place. Today, people want the chance to become a part of and to own a part of a company that could potentially change the world.

3. You think that equity crowdfunding is a part time job.

Wrong! There is a clear and obvious pattern when studying startup founders and their rates of success. The founders who are solely focused on elevating their startups to the next stage are infinitely more successful. Founders that are distracted by other obligations – whether that is other businesses, jobs, or

CROWDFUNDING



5. You assume there is an established market of startup investors. Wrong! This is what I like to call the Shark Tank Factor. Every week, there are millions of people eagerly waiting to watch the show because they are interested in startup and investment opportunities. Some entrepreneurs believe that potential investors – like Shark Tank fans – are simply waiting for an investment opportunity to materialize, but just showing them any opportunity does not guarantee their investment. If you are able to avoid these five disastrous mistakes, you are off to a great start.

In addition to knowing what not do, here are five of the best practices that may help ensure a successful campaign:

1. You identify, profile, and then estimate the target size of your community.

Find out who is interested in your product or idea and reach out to like-minded demographics. As your community will provide most of your funding, it's a good idea to estimate the community size you will need to get fully funded.

2. You build and engage with your community. Building a relationship with your community as early as possible is key to success. Keeping them engaged right up to launch day is extremely challenging but can also be very fruitful too.

priorities – do not succeed. It takes a focused founder and team to execute a successful crowdfunding campaign.

4. You try to bundle more than one company into a single raise. Wrong! Investors like a focused business with a clear vision. A company that is trying to promote both a publishing company and a product company will seem conflicted to potential investors. It takes a driven and resolute company and team to succeed in changing the world, and you do not want to muddle your campaign by promoting several different companies under one raise.



3. You create compelling messaging that transcends the product, and focuses on the purpose.
Having a communication plan ready to roll is key here. Nobody needs to know how a Microwave “engine” works to be able to use one. Communications must be simple and effective.
4. You plan a systematic and methodical approach.
There is nothing more stressful than the moment of launch. The anticipation and excitement have mounted as the big day has finally arrived. As you would with any business, a solid plan of the what, the where and the when is vital at this stage.
5. You launch with momentum.
When your campaign goes live, you need traction within the very first hours. Remember,

nobody likes to be first so make sure your closest investors are ready to go the moment you launch. Be mindful of regulations as some which limit promotion activities. Today, you need to make a splash and as big a splash as possible!

HOW YOU PRESENT YOURSELF, IS HOW YOUR IDEA IS FIRST VIEWED.

WHAT ARE YOU SHOWCASING?



WHAT'S YOUR STORY?

INSPIRE SOMEONE



INSPIRE GENERATIONS

CORPORATE INVESTMENT TIMES

MAY 2022: THE CORPORATE INVESTMENT TIMES

CORPORATE INVESTMENT TIMES • MAY 2022



*Hasan
Rafiq Zuberi*

PRODUCT MANAGER CYBER SECURITY, ELITEVAD
DUBAI, UNITED ARAB EMIRATES

THE MIDDLE EAST & THE WAVE OF CYBERSECURITY THREATS SINCE START OF THE PANDEMIC

An efficient planner for Channel and Distribution with a keen eye for finding simpler, quicker and more efficient way of doing things. With ability to recognize potential opportunities to facilitate effective growth.

I've built, trained, manage and spear head Channel Partners and Direct Sales across MENA through Regional VAD's covering wide range of solution

Experienced in introducing Emerging Technologies and Solutions to the region, and successfully delivering them. Recognized as a top performer. An Individual who moves from vision and strategy to implementation and follow-through.

Have being managing vendors like Extreme Networks, Juniper Networks, Brocade, FireEye, SUSE, Citrix, Sandvine, AlgoSec, Systancia, Palo Alto Networks, Pulse Secure, AlgoSec, DARKOWL, Authlogics.

Business Development & Strategy
Distribution Channel Management & Expansion
Marketing & Sales Leadership
Partner Events Planning & Management
Key Account Management
Vendor Management (Distribution & Partner levels
Certifications)

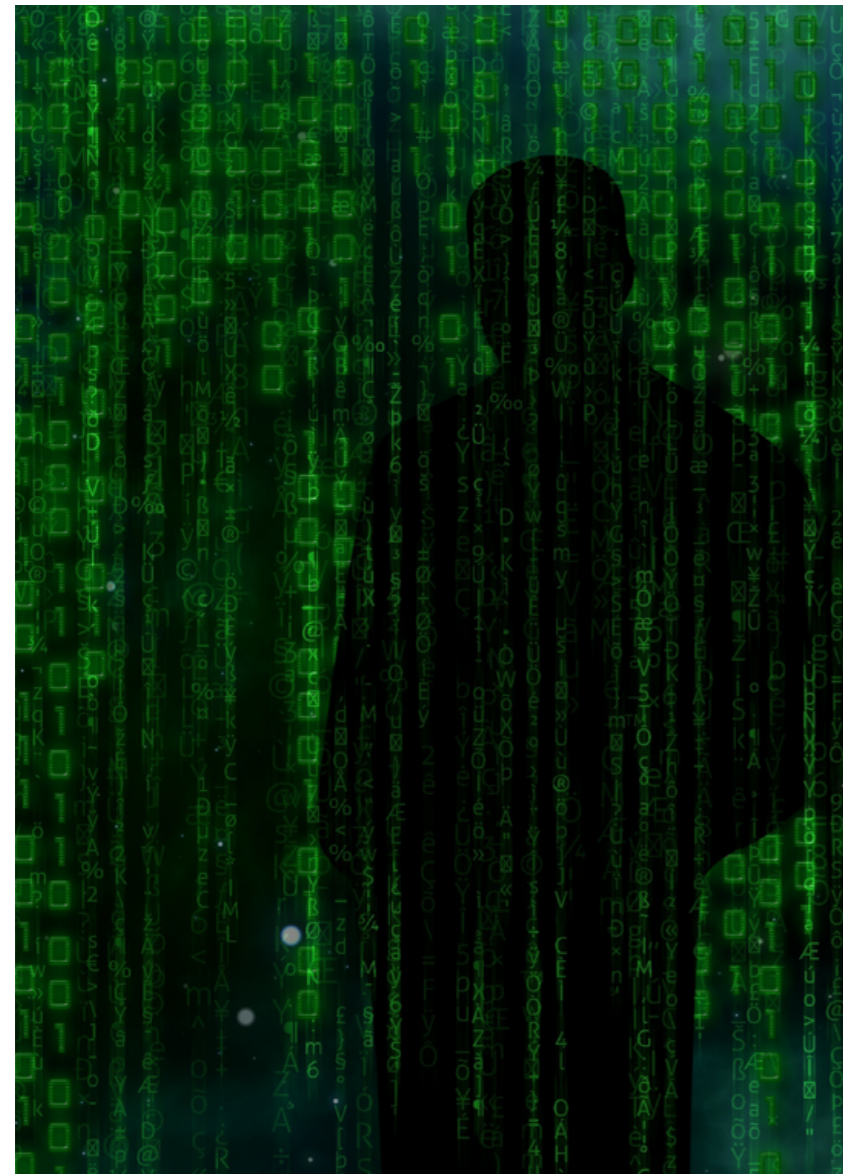
The researchers issued 49 threat intelligence reports due to investigations associated with cyberattacks on the UAE

In the VMWare report, a survey of 252 Professionals from ME & GCC Region showed 84 percent of them said that cyberattacks had increased due to working from home



Since the start of the pandemic, a wave of advanced threat campaigns targeting the Middle East have been discovered by Kaspersky, a global cybersecurity firm.

An APT is an attack campaign in which intruders establish an illicit, long-term presence on a



network to mine highly sensitive data. The targets, which are carefully chosen and researched, typically include large enterprises or government networks.

The region has always been a hotbed for such attacks due to geopolitical factors.

Kaspersky researchers, keeping a close eye on the region for APTs, worked on 68 investigative reports related to 29 cyber gangs actively targeting the Middle East since the start of the pandemic.

The researchers issued 49 threat intelligence reports due to investigations associated with cyberattacks on the UAE, which endured the highest number of reports for all Middle Eastern countries.

The second highest was Saudi Arabia with 39 reports, followed by Egypt with 30. Kuwait and Oman had 21 each, while Jordan had 20. Iraq, Qatar and Bahrain had fewer than 20 reports each.

APT attacks primarily targeted government agencies, followed by diplomatic institutions, the education sector, and telecommunication institutions. Other targeted sectors included finance, IT, healthcare, legal, military, and defence.

Some of the APT groups investigated were Oilrig, WIRTE, Lazarus, and Sofacy.

She said these cybercriminals were sending phishing emails that contained malicious Microsoft Office files impersonating legitimate entities.

To pass the firewall and the email protection techniques, these rigged files were protected by passwords and compressed as zip files.

“This approach facilitates the mission of these cybercriminals to take full control of the file system and to compromise every single file there. This means they would be able to control the operating system, applications, and data. Assuming the attack is detected, an in-depth

analysis and investigation on the file system is highly recommended as a quick response to recover the system and stop the attack.”

A Report by Bitdefender, a cybersecurity technology company, “Researchers shed light on a well-known APT cyber espionage campaign that targets mainly critical infrastructures in ME & Gulf Region. This threat group is called Chafer APT (also known as APT39 or Remix Kitten). The report

Despite these threats, The Kingdom’s cybersecurity resources had proven their ability to face such dangers.

“Saudi Arabia is ranked No.1 in the MENA region and Asia and No.2 globally according to the Global Cybersecurity Index issued by the UN’s specialized agency in information and communications technology, the International Telecommunication Union in 2021.”



shows that these cybercriminals rely on social engineering to compromise victims in ME and Gulf Region.

“Technically, the attack tricked victims to run a remote administration tool located in the downloads folder, similar to the RAT components used against Turkey and Kuwait back in 2014 and 2018, respectively.”

This indexing evaluates countries periodically based on five main axes: Legal, technical, regulatory, capacity-building, and cooperation. The Kingdom scored advanced points in all of these axes, she said.

Amin Hasbini, head of the global research and analysis team for the Middle East, Turkey, and Africa at Kaspersky, said: “Our cybersecurity experts have always been at the forefront of

SECURITY, #COMPLIANCE, #TECHNOLOGY, #NETWORKSECURITY, AND #DIGITALTRANSFORMATION

detecting and reporting the latest APT threats. Our reports are the product of their visibility into the cybersecurity landscape and promptly identify what poses a threat.

“We use these insights to, of course, alert the concerned organizations on time and provide them with the protection as well as intelligence needed against both known and unknown threats. As companies move towards digitization, especially due to the pandemic, it is more important now than ever before to know about the threats that are constantly evolving.”

According to a recent report from Kaspersky and VMWare, working remotely during the pandemic made Saudi employees vulnerable to cyberattacks.

In the VMWare report, a survey of 252 GCC & Me Region showed 84 percent of them said that cyberattacks had increased due to working from home.

Cyber Security Experts are talking about methods to protect users from social engineering

threats. “Recently, we see a rise in the number of cyberattacks that are based on social engineering. According to a recent report by PurpleSec, 98 percent of cyberattacks rely on social engineering. Cyber criminals prefer to use social engineering techniques that can expose a victim’s natural inclination to trust easily compared to implementing malwares or any other tools to hack systems.

“For that, organizations must strengthen and diversify their cybersecurity awareness tactics, such as publishing cybersecurity awareness content, in-class training, videos, simulations and tests,”

WatchGuard Technologies last week announced findings from its most recent quarterly Internet Security Report, detailing the top malware trends and network security threats analysed by WatchGuard Threat Lab researchers.

Of note, researchers found a record number of evasive malware detections. Advanced threats increased by 33% indicating a higher level of

zero-day threats than ever before. Network detections also continued an upward trajectory, with the Americas receiving the majority of attacks.

On the other hand, darknet , which is 70 % of the actual internet we use , as stated by Darkowl, Darknet use in the United States has jumped 80% in the last 3 years. 2 million active users connect to the darknet through the Tor browser every day. 32% of EU, 25% of North American, 5.6% of Latin American, and 10% across Russia and Ukraine users access the darknet daily.

THE ECONOMY ON THE DARKNET IS BOOMING

As of 2021, an estimated 4% of the US GDP is laundered on the darknet annually.

In 2021, 67% of the offers on the darknet for access to corporate networks costs \$5,000 USD or less.

Ransomware cost organizations around the world \$20 billion USD in 2021.

DARKNET ACTIVITY SKYROCKETED DURING THE PANDEMIC

Fraudsters stole \$80 Billion from the COVID Paycheck Protection Program.

10% of the total funds distributed. Almost 44% of the US Pandemic Unemployment Assistance Funds were stolen by darknet criminals. Nearly half a million COVID-related domains have been created since 2020.

Most in use for phishing or scams by criminals. In the last two years, COVID and


Unemployment Exploitation Methods (“Sauce”) sold on Telegram for as little as \$25 USD.



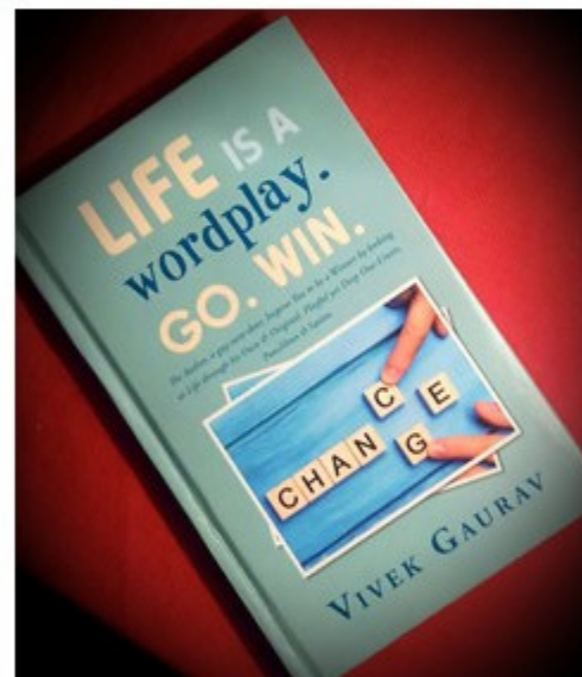
LIFE IS A wordplay. GO. WIN.

The Author, a guy-next-door, Inspires You to be a Winner by looking at Life through his Own & Original, Playful yet Deep One-Liners, Punchlines & Satires.

VIVEK GAURAV



GET A COPY NOW!



“THE GOOD NEWS IS I HAVE, SORT OF, UNDERSTOOD HOW LIFE WORKS AND THE BAD NEWS IS I HAVE, SORT OF, UNDERSTOOD HOW LIFE WORKS!”

I consider this as one of my most defining Quotes about the magical phenomenon called Life. And this very thought became a big reason behind penning down this book.

The book is a collection of my original quotes, punchlines and one-liners, wherein I play around with words to bring out witty, yet deep insights into how various elements of life work.

**AUTHOR, ‘FAILED’ ENTREPRENEUR, ‘HAPPINESS’ SPEAKER & COUNSELOR,
SUPPLY CHAIN LEADER, INDUSTRY VOICE, CONTENT CREATOR
MUMBAI, INDIA**

Vivek Gaurav

**LOOK AROUND TO SEE
WITHIN
DISCOVERING SELF
THROUGH PHOTOGRAPHY**

A Sneak-peek into how I am trying to use my Instagram Photoblog www.instagram.com/LensTimeStoriesbyVG & my LinkedIn page 'Vivek Gaurav', to offer my audience, a Fresh Perspective about Life & Self-Discovery through Photography & a Witty Web of Words



LENS TIME STORIES BY VG



Not A Good, but Good Situation

If Google Trends for last the couple of years are to be believed, "Conversation with Self" & "What's Important in Life" have been some of the most searched key words. And there has been a 170% increase in search for "Understand Yourself Better".

Being a strong proponent of the idea of 'Taking Charge of your own Happiness', I am not at all surprised by these trends. The number of individuals who have approached me for one-on-one conversations regarding their mental issues, has only increased.

But as a hard-core optimist, I believe, the silver-lining of this situation is that atleast more and more people are acknowledging that they have a challenge, and what's even heartening is that more people are willing to approach friends & office-colleagues like me for help in this direction.

The Eureka Moment just 'Clicked'

I have been experimenting with various ways to have a dialogue with people about Mind Management & about discovering wisdom within their own lives.

While my 1st book "Life is a WordPlay. Go. Win." has been one interesting way to reach out to my

audience, Public Speaking and Counselling has been another fun medium which has been very enriching.

Then came my own Eureka moment, wherein I started blending by love for Photography and Words, and started my Instagram blog 'LensTimeStoriesbyVG', and my hashtag #LifeSentencebyVG, and eventually took this to my LinkedIn page too.

We are What We See

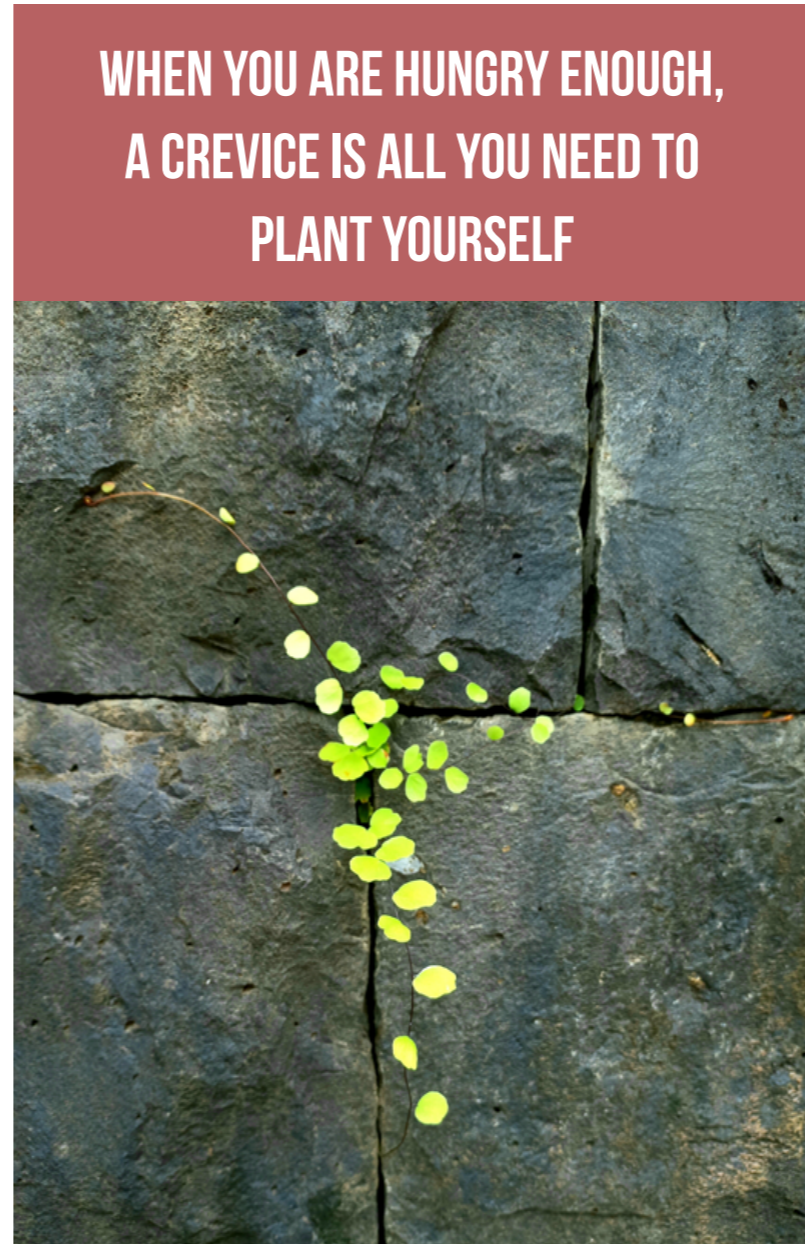
My profile statement of my Instagram blog reads, "Spotting Life & Wisdom in Simple Things Around me".

So, the idea here is to Capture simple & rather, insignificant things around me in a Photograph, describe the photograph using my own quote or one-liner laced with word-play & wit, and elaborate that Message & Photograph through my own interpretation of how I visualise Wisdom & Sagacity in that whole scene.

To my audience, I, humbly, attempt to provide a different perspective about Life and Mindfulness by creating this Visual Treat and a Witty Web of Words, hence giving a subtle nudge to people to discover the Power of their Minds by enhancing their Observation. My intention is to simply push them to have more and more conversation with themselves, and in the process, start changing their perspective about life.

I am sharing some of my most loved Visual stories.

Let me start with the Story of that Little Crack in the Garden Wall.



WHEN YOU ARE HUNGRY ENOUGH,
A CREVICE IS ALL YOU NEED TO
PLANT YOURSELF

If you ever feel you are missing out on Success or Winning, there are high chances that you lack 'Passion' & 'Ownership' for that cause. On the other hand, if you stir up 'Passion' & 'Drive' within you, towards your Goal, you can surprisingly convert, even the most insignificant Opportunity into Massive Success. And the simple science behind this is that when you very Hungry to achieve something and you constantly keep reminding yourself about that Hunger, your Mind automatically starts scouting for ways and means which would lead you to that Goal.

How often it happens that You are Inspired by a set of Filthy Urban Garbage Bins?

We all must have a few sharp Purposes in Life. Even better, if atleast one of them aims at doing something Good for others



A GARBAGE BIN GETS ITSELF DIRTY, STENCHY &
DISDAINED TO FULFILL ITS KARMA OF KEEPING OUR
CITIES CLEAN.
TO WHAT EXTENT YOU WILL GO, TO FULFIL YOURS?

around us, or even, Society at large. A dirty Garbage bin has always taught me that not only I should never let that 'Purpose towards Society' get buried under other 'Self-Focussed Purposes' of mine, but also to shamelessly and persistently do anything under the sun, to drive that Purpose. The Joy of Giving is again a Science, because when you Share or Give, you start believing that you are 'more able', 'more fortunate' or 'happier'; than the ones whom you are giving to.

Watching that Short-lived Air-bubble dance, can give you a bigger 'High' than a few Glasses of Sparkling Bubbly Wine.

We all rebel & dislike Tough situations, Messy Problems and Alien Environments. On the contrary, my science of Happiness makes me believe that Problems don't exist, Opportunities do. Because embracing

AN AIR-BUBBLE ENJOYS ITS IDENTITY ONLY TILL IT STAYS IN ALIEN ENVIRONMENT



Tough Situations & deciding to wholeheartedly tackle Alien Environments, brings out your Best, and whether you Fail or Succeed, it leaves you with tonnes of Learnings & Experiences. It finally, adds to what you are and gives you another Identity.

Those Cloth-pieces lined up in Shelves, not only add Color to our Attire, but also inspire us to add Vibrancy to our Thought-process.

LIFE IS ALL ABOUT CHOOSING YOUR OWN RAINBOWS WITHOUT WAITING FOR RAINS



"I will be Happy the day I relocate from this apartment, to a Bungalow!". Through numerous thoughts like this, we subconsciously attach our Happiness to all the things which 'we don't have', and comfortably ignore what we have. As a result, we are Waiting for Happiness, all our lives. On the contrary, the magic lies in Creating Happiness, Pleasure & Joy in Simple moments every day. Life is about enjoying the Journey, and not just some Destination.

In case you are Tickled enough

These four Photo-stories should tickle you up to start keeping your Eyes and Mind open to little & insignificant things and views

around you, and pause to 'listen' to them talking to you. This will be the easiest yet most effective journey towards Self-discovery & Gratitude, you can ever embark on.

For numerous such inspiring Photo-stories, please visit or reach out to me at www.instagram.com/LensTimeStoriesbyVG and my page Vivek Gaurav on LinkedIn. DM me to have a heart-to-heart conversation about Self-Discovery.





CO-FOUNDER AND CEO, CONNECT4MYCOACH

EMPOWERING YOUR LEADERS' KEY IN-DEMAND POWER SKILLS

Ashok Shanmugam

Enhanced Performance and Higher ROI through mapping learning goals, learning outcomes with business results. It will accelerate organizational efficiency and employee performance.

Leaders' Development Plan's Skill Gap Analysis should not just focus on Emerging Technology Skills, and it should focus on Power Skills as well..

According to LinkedIn Learning Report, CEOs are continuing to prioritize learning in their organizations and more than 60% of L&D pros globally who agree that CEOs are active champions of learning. Also, 59% L&D pros globally identified 'Upskilling and Reskilling' as their top priority and 53% L&D pros globally

According to McLean's 2022 HR Trends Report, Leadership Competencies are of top importance with 74%. Also, revealed many gaps in Leadership Competencies and 90% of respondents report there is a gap in manager capabilities at their organization.

Leadership and Learning are indispensable to each other.
– John F. Kennedy

Hence Continuous Corporate Learning & Development will accelerate the corporate transformation and performance like Boosting their productivity, Improve Employee Engagement, and Improving Employees performance & well-being.



identified 'Leadership and management' as their second top priority in 2021.

Emerging In-Demand Power Skills

We now accept the fact that learning is a lifelong process of keeping abreast of change. And the most pressing task is to teach people how to learn. – Peter Drucker, American management consultant, educator, author.

These Key In-Demand Power Skills are needed for the future and current Leaders including Executive Leaders, Top Management Leaders, Middle Management Leaders, and new Managers.

Connect4myCoach's Corporate Coaching Solutions and EmergeLearn's Corporate Learning Programs helps Corporates, Companies, Startups and SMEs current & future L&D plans based on the Emerging In-Demand Skills of the industry.

Leaders who embrace smart and agile changes with continuous innovation and speed of execution will build highly competitive organizations and deliver the best ROI. Smart workforce planning

and continuous workforce Upskilling or Reskilling based on the In-Demand Skills of the industry will build the skilled workforce for the competitive economy.

Conclusion

Continuous Learning is important for Corporate Leaders, and it improves their personal & professional growth, increases their Business growth & outcome and overall success of their Organization.

According to PwC, 74% CEOs are concerned about the availability of the key skills. 77% of workforces are ready to learn new skills or completely retrain and 74% see training as a matter of personal responsibility based on a PwC survey.

Top 25 Emerging In-Demand Power Skills

<p>01 Crisis Leadership and Recovery & Resilience Every Leader should thrive during crisis time using their Crisis Leadership, Resilience, Recovery and Resilience.</p>	<p>02 Hybrid-Resilient Distributed Working Great team Culture, team spirit, excellent Customer Service, team spirit, excellent Hybrid-Resilient Distributed Working.</p>	<p>03 Cross-Functional Leadership It improves coordination of interdependent activities between different departments.</p>	<p>04 Digital & Emerging Tech Skills Digital skills incorporating new digital tools, including the right digital systems, applications, software and systems.</p>	<p>05 Team Collaboration and Communication Collaborative skills develop communication, understanding and taking responsibility.</p>
<p>06 Inspiring Leadership Inspiring and motivating leadership should be part of the company culture for achieving their corporate personal or professional goals.</p>	<p>07 Servant and Situational Leadership Servant leaders put the needs of their employees first then Dependence first.</p>	<p>08 Agile/Less Strategy Execution Adaptability, Innovation, Less rigid and execution strategies.</p>	<p>09 Strategy, Behavioral and Analytical Skills Leaders who know strategy and analytical skills, growth, build a sustainable business and understand important data for effective decision making.</p>	<p>10 Build Trust Build trust will improve engagement, creativity, and commitment.</p>
<p>11 Effective Conflict Management Effective conflict management will ensure that they only use resources, including effectiveness or performance.</p>	<p>12 Emotional Intelligence The 5 types of Emotional Intelligence are Self-awareness, Self-regulation, Motivation, Empathy and social skills.</p>	<p>13 Adopt Processes and Methodologies Identified the process and follow best methodologies like Agile, Scrum.</p>	<p>14 Leading continuous Innovation and Creativity Leaders should establish a culture of continuous innovation.</p>	<p>15 Managing Stress and Anxiety Leaders should know how to deal with stress using different techniques.</p>
<p>16 Managing Effective and Engaging Meetings Leaders should follow the meeting objectives with specific actions.</p>	<p>17 High-Performance Culture Connect your employees with the company's vision & core values, Empowerment, Growth mindset, Open communication and highly productive of High-Performance Culture.</p>	<p>18 Measure the Metrics Measure the individual, team, based on feedback, Effectiveness and Commitment, Performance, both at COOs, CEOs.</p>	<p>19 Stakeholder buy-in and engagement Involving your stakeholders in the decision-making process from the beginning.</p>	<p>20 Diversity, Equity & Inclusion (DEI) Be open to DEI for your new ideas and the purpose of DEI for business success that the organization is composed of diverse individuals.</p>
<p>21 Leadership with Influence Lead through influence without having to control the modern leadership.</p>	<p>22 Entrepreneurial Mindset Have fearless, fearless mindset and fearless thinking, creating.</p>	<p>23 Prioritization Skills Prioritize tasks based on the importance, urgency and use of resources, time, and energy.</p>	<p>24 Sustainable Speed & Efficiency Increase sustainable speed and efficiency based on the business environment conditions.</p>	<p>25 Decision Making Making effective decisions in the fast-paced world.</p>

Author: Ashok Shanmugam
Co-Founder and CEO, Connect4myCoach



Adrian Niculescu

THE BEST 5 THINGS TO DO IN A CRYPTO BEAR MARKET



I can't, and will not promote yourself as trading specialist, but due to my 6 years experience navigating the crypto markets, I believe that I have gathered a certain level of expertise allowing me to share some golden nuggets.

A bear market is when a market experiences prolonged price declines. It typically describes a condition in which securities prices fall 20% or more from recent highs amid widespread pessimism and negative investor sentiment.

The crypto market being more volatile than the well-known stocks market, the declines are sudden, and abrupt, things happening very fast, and sometimes with overall heartbreaking outcomes.

You can see online, that during a bull



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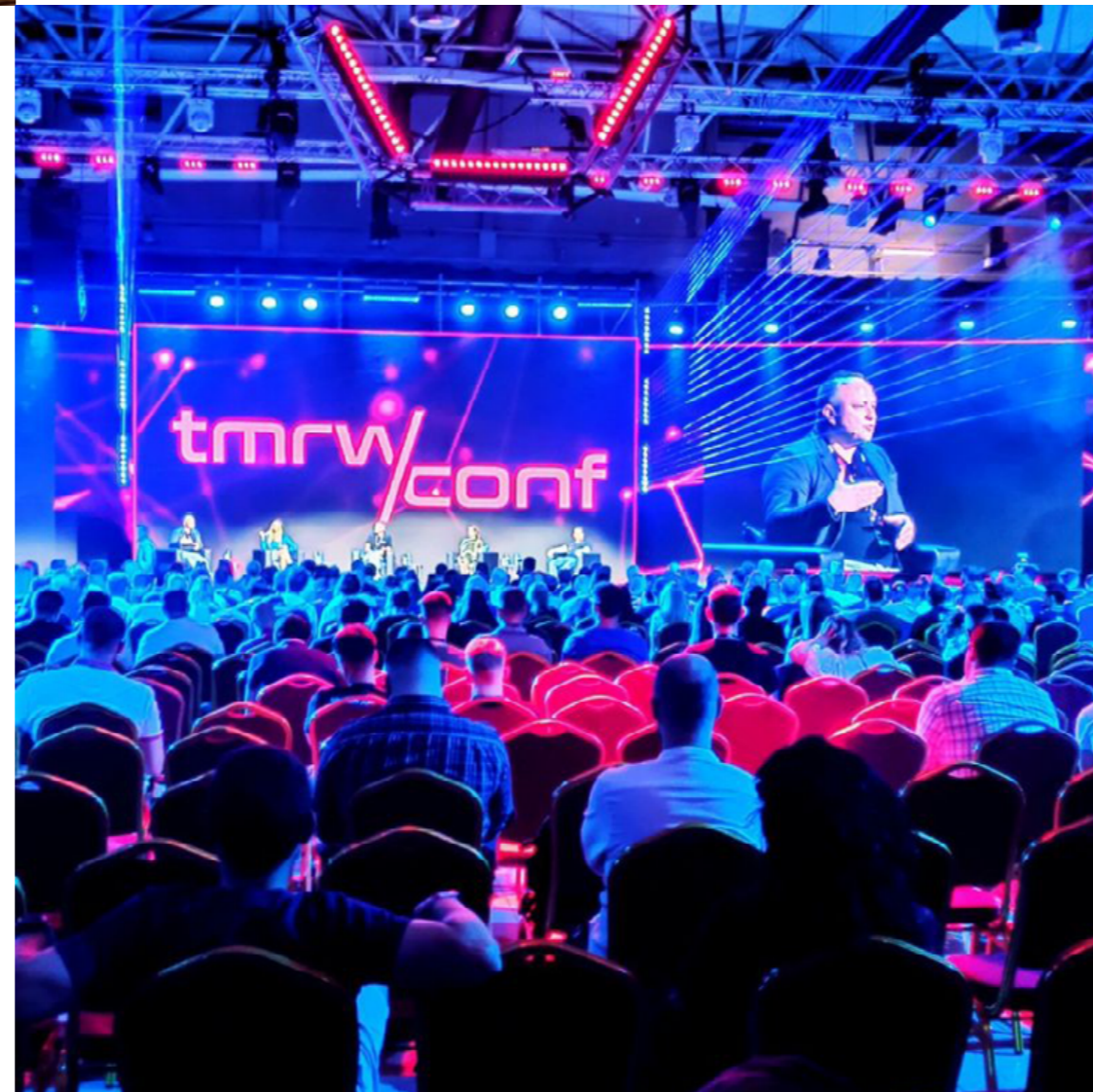
Overbought: When the indicator line breaks above the channel, the asset in question is considered "overbought" – in other words, overvalued – and usually signals an imminent price drop.

Oversold: When the indicator line breaks below the channel, the asset in question is considered "oversold" or undervalued and usually signals an imminent price increase. Diversify your investments by splitting funds into various crypto assets, I am recommending the 40 - 40 - 20 approach

3. Especially in crypto, which is not regulated and anything can happen, it

market, when everything grows, the internet is full of influencers telling you to do this, and that, it is simpler to handle this, while in a bear market, most of them remain silent. But, if you use any of your hard-earned funds to become an active player in the crypto market, you must manage the basics, which will help you a lot over the long term. Here are what I consider to be the best 5 things to do in a crypto bear market.

1. Use dollar-cost averaging (DCA)
If you want to accumulate certain digital assets, you purchase them regularly, no matter if the market is up, or down, so when the prices fall, it presents a good opportunity to purchase at a discount. By purchasing at different prices, you will practice dollar-cost averaging, meaning that all the time you will have an average buying price which will protect you from high volatility.
2. Use indicators to find the best entry point.
A popular method is to use the Relative Strength Index (RSI) indicator. This tool consists of two key elements:



is not recommended to put all eggs in one basket, even if the eggs look polished with gold. I recommend & practice a 40 - 40 - 20 strategy, which is not investment advice but you may consider among your strategies. My initial objective is to preserve the capital, the next one to increase my holdings, profits, and returns.
That's why, 40 - 40 - 20 means to put 40% of your portfolio in Top 10, 40% in Top 100, and use the rest of 20% for potential high risk, high reward placements including margin trading, early stage projects, IDO, IEO or ICO. If you split every of these three buckets into 5 - 10 positions each, even if 1 or 2 disappear from the market, you will not be liquidated.
Of course, you still need to learn, perform due

diligence, as nobody else can do this work for you. Of course, if you have a team of advisors, or a mastermind group it is much easier, but always learn, learn, learn.
Well, in a bear market, when prices are down, ideally you should resist selling, but you should add more funds to the positions of the projects you trust, because it is a great opportunity to purchase at a discount.

4. Master your mindset
Both the stock & crypto markets are driven by greed, and

fear. The greed is when the prices go up, up, and in all magazines you read about the huge returns. Then, out of grid, people jump into the market, believing somehow that the increases will be infinite. When the prices go down, out of fear, people sell, adding more pressure, and bringing the market even more down.
By mastering your mindset you must train yourself to put the emotions aside of the equation, and not to take any decision at the impulse of the moment. I am saying time and time again that when something pops up everywhere on social media it is too late for the regular user to enter.
At that time, if we are talking about a digital asset, usually the early backers will sell, and the noobs coming to purchase will see big losses because the price will most likely register a potentially big correction.
So when you see something everywhere in social media take notes, but stay put, look at what will happen in the market over the next 7 to 14 days, and then decide to enter if it makes sense. Over time you will start seeing some patterns, and act accordingly which will allow you to protect your funds more from the market's volatility.

5. Patience is almost everything
In a bear market, when the prices are down, and the market sentiments negative, there is a pretty big temptation to sell at a loss, but I would rather insist on avoiding that, except if you don't have bread on the table ... have patience, as the market recovers. It can take 1, 3, 6 months or a year, to recover but, if I am looking at the past I can say that the patience was a key element in achieving success in this market.
You see, when you look at the figures, and everything is in red, keep in mind that you will only have a loss when you are selling, sometimes your portfolio overall can show a minus of 30%, 50% or 70% ... but things will most likely come back.

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market avoid selling, and purchase at a discount so to consolidate your positions. It seems very simple, but usually people tend to say that they know better, are letting the emotions drive their investment decisions, and the outcomes can be pretty bad. Keep in mind that this article is not intended to be investment advice, it contains ideas based on my own experiences, and the results are not typical.

All success! <https://adrianniculescu.substack.com>

Here there is an important advice: only use money you are ok with being lost, even if, of course we want to see positive outcomes. Don't put a mortgage on your house, play with your mother's pension money, or borrow from banks, and put your financial well-being in danger. Because things can get wrong based on elements you can't control so your lifestyle may be screwed.

The best way I see is to allocate some of your active income towards investments, and a portion of this budget to allocate for crypto assets, and start small, and increase over time, in a constant manner, as it is a marathon, not a sprint. When there is a prolonged bear

 A close-up portrait of Adrian Niculescu, a man with short hair, wearing a white blazer over a black t-shirt. He is wearing a red lanyard with 'FreedomFest '18' printed on it. The background is a blurred event space with blue lighting and a network diagram.

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