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INVESTMENT TIMES

ONE WORLD . ONE EDITION

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Eurasian Society
Hong Kong, Hong Kong SAR





Every fresh endeavor is an opportunity to sculpt our potential and become architects of our future. There are journeys that break the mold of the ordinary, rising to mythic proportions. These pivotal expeditions don't just captivate—they catalyze change and nurture the seeds of inspiration that flourish through time.

“Let us be the spark that lights up someone else’s path. Let someone say, ‘It was your courage that inspired me to persist.’”

In this issue, we delve into narratives of groundbreaking journeys that have not only defined their era but promise to influence the tide of future generations. By spotlighting these trailblazing tales, we endeavor to fan the embers of aspiration in our readers and etch a lasting legacy.

Join us in celebrating stories that do more than inspire—they transform.

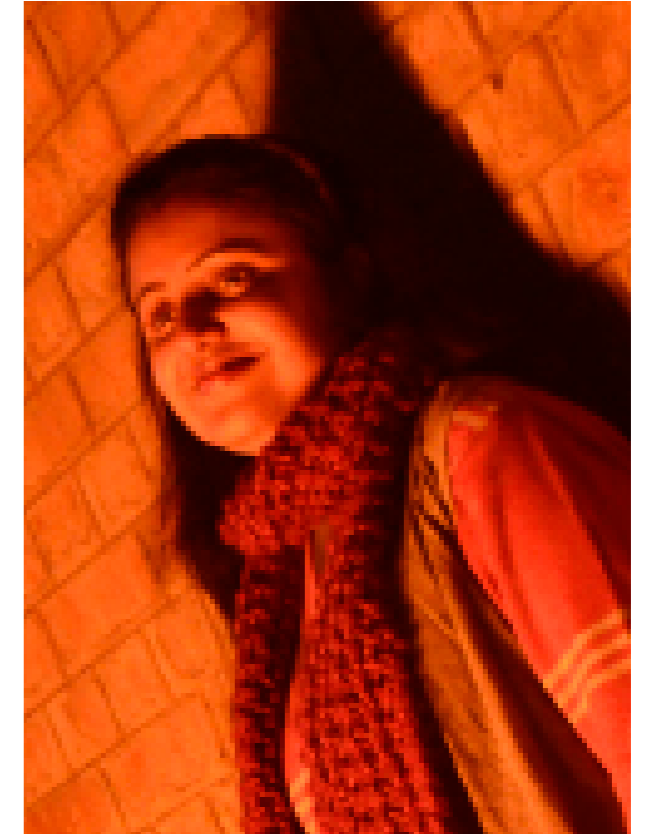
Corporate Investment Times: Inspiring Generations

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2024
MAY



MARK Francis

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Zetl is Asia-Pacific's first financing company for asset-light businesses and is also one of the few embedded lending FinTechs in the region.

Providing non-dilutive financing to startups & SMEs for growth, payroll & working capital.

I was born in Hong Kong, and spent time living in Malaysia, the UK and Shanghai, before settling back in HK. Most of my career had been within the HR/staffing space, before launching my first venture (Silverstrand Executive Search) in 2012, followed by another (Cleverly Search) in 2017.

Non - Dilutive Financing to Startups & SMEs

for growth, payroll & working capital





It was while scaling those businesses that I saw a gap in the market to provide financing to asset-light businesses, who are typically too small or don't have enough physical assets to post as collateral, that would allow them to secure bank financing.

Using my contacts from headhunting, I approached Shan Han, who had worked for a number of hedge funds and banks, bringing a strong understanding of finance and product. He was the one of the co-founders for our business.

We then got introduced to our third co-founder Matt Roberts, via a Japanese venture capital firm in Singapore, quickly identifying that his experience in structured

finance & private credit would complement our existing skillsets.

With that the founding team of Zetl was born!

We are "On a mission to finance the next generation of businesses in APAC".

Everything can be done within our web app, <https://www.zetl.com/>, with the onboarding process typically taking around 10-15 minutes, with integrations to cloud accounting software such as Xero & Quickbooks, automated allocation of collection accounts, open banking APIs, electronic direct debit capabilities, plus a machine learning algorithm.

We offer a number of products including

Invoice Financing, Secured Credit Lines, Term Loans plus Revenue Based Financing.

The whole process is conducted online, primarily through our web app, with the underwriting process a combination of our proprietary machine learning credit scoring model and a fundamental manual overlay from the team.

Proposals are then completed via

the few firms in Asia, who are actively pursuing this strategy. It allows us to use our technology, underwriting capabilities, plus access to debt capital, to enable our partners to provide white-label loans/financing to their customers & merchants.

We've now got a number of pilots in place across Hong Kong, Singapore, Malaysia & the Philippines with payments processors and POS (point of sale) systems.



e-signatures with funds disbursed digitally.

The biggest developments in our space have been the adoption of Machine Learning/AI to the credit scoring and underwriting processes to speed up approval times. In addition, we now also have OCR (optical character recognition) tools that can review bank statement data automatically. Lastly, the growth of embedded lending, of which we are one

I think being a truly tech-enabled business is one of our clear differentials. Zetl went live in 2019, so we needed to be clever in using relatively limited resources, to compete with larger alternative lenders and/or well financed banks.

We were also a fully distributed team before Covid hit, which meant we weren't

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particularly impacted by the WFH adjustments, as all our processes were set up for remote working.

Being one of Asias' few embedded lending fintechs is a major USP for our business.

There aren't many API-enabled lenders currently in the APAC market.

We've got plenty to keep us busy with the embedded lending pilots, but in addition to that, we have further expansion planned across the region, to complement our existing activities in Hong Kong, Singapore, Malaysia & the Philippines.

Through our embedded lending partners you'll hopefully be seeing a lot more of Zetl soon!

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Navigating Data Privacy

Privacy

the Age of Autonomous Cars

Dr. AHMED Banafa

Faculty @ San Jose State University | No.1 Tech Voice to Follow & Influencer on LinkedIn | Award Winning Author AI-IoT-Blockchain-Cybersecurity | Speaker
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As the world embraces the revolutionary technology of autonomous vehicles, a new frontier of data privacy concerns emerges. These self-driving cars, equipped with an array of sensors and cameras, collect vast amounts of data about their surroundings, raising questions about how this information is handled, stored, and shared. From personal privacy to cybersecurity threats, the implications of autonomous car data are far-reaching and demand careful consideration.

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Understanding the Data Collection Process

At the core of autonomous car technology lies a complex system of sensors and cameras designed to perceive the vehicle's environment. These components work in tandem to gather critical data that informs the car's decision-making processes.

LiDAR (Light Detection and Ranging) sensors emit laser pulses and measure the time it takes for the reflections to return, creating a detailed 3D map of the

Radar systems complement LiDAR and cameras by detecting the distance, speed, and direction of moving objects, providing crucial information for collision avoidance and trajectory planning.

Additionally, autonomous cars rely on GPS data for navigation and positioning, as well as inertial measurement units (IMUs) that track the vehicle's movements and orientation.

All of this data is continuously streamed



surroundings. These sensors can detect objects, pedestrians, and other vehicles with high accuracy, but they also capture information about buildings, signage, and other environmental features.

Cameras serve as the "eyes" of the autonomous car, capturing high-resolution video and images of the surroundings.

These visual data streams are processed by advanced computer vision algorithms to identify objects, lane markings, traffic signals, and more.

to the car's onboard computers, where it is processed, analyzed, and used to make real-time driving decisions.

The Personal Data Dilemma

While the primary purpose of this data collection is to enable safe and efficient autonomous driving, it inevitably captures personal information about individuals in the vehicle's vicinity. Cameras can potentially record identifiable faces, license plates, and even activities inside nearby buildings or homes.

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This raises significant privacy concerns, as individuals may not be aware that their personal data is being captured and potentially stored or shared by autonomous car companies. Even if the data is anonymized or obscured, there is a risk that advanced facial recognition or license plate tracking technologies could be used to identify individuals.

One technical approach to mitigating this risk is the use of privacy-preserving techniques like differential privacy. This involves adding controlled noise or randomization to the data, making it more difficult to identify individuals while still preserving the overall utility of the data for autonomous driving purposes.

However, implementing robust privacy-preserving measures can be challenging, particularly when dealing with high-dimensional data like images and video. Striking the right balance between preserving privacy and maintaining the accuracy and performance of autonomous driving systems is an ongoing area of research and development.

Data Storage and Security Challenges

The sheer volume of data generated by autonomous cars presents significant storage and security challenges. A single autonomous car can generate terabytes of data per day, including high-resolution video, LiDAR point clouds, and sensor readings.

Storing and managing this data requires massive data centers and robust cloud infrastructure, raising concerns about the potential for data breaches, unauthorized



access, or misuse of personal information.

Encryption is a critical security measure for protecting autonomous car data, both during transmission and at rest. Advanced encryption algorithms, such as AES-256, can be used to secure the data streams from the vehicle's sensors, ensuring that only authorized parties can access and decrypt the information.

However, encryption alone is not a panacea. Autonomous car companies must implement comprehensive cybersecurity measures, including access controls, firewalls, intrusion detection systems, and regular security audits and penetration testing.

One emerging approach to enhancing data security is the use of blockchain technology. By storing data on a decentralized, distributed ledger, blockchain can provide enhanced

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transparency, immutability, and secure data provenance, making it easier to track and verify the integrity of autonomous car data.

Data Sharing and Third-Party Access

Autonomous car manufacturers and service providers may need to share data with third parties for various legitimate purposes, such as regulatory compliance, insurance claims, or law enforcement investigations. However, this data sharing raises privacy concerns and the potential for misuse or unauthorized access.

One approach to addressing this concern is the implementation of secure data enclaves or trusted execution environments.

These are isolated, hardened computing environments that allow third parties to analyze or process data without directly accessing the raw data itself.

For example, a law enforcement agency investigating a traffic incident could submit a query to the autonomous car company's secure data enclave, which would process the relevant data and provide only the necessary information, such as vehicle trajectories or sensor readings, without revealing personal identities or other sensitive information.

Differential privacy techniques can also be applied to data sharing, allowing for the responsible sharing of aggregate or anonymized data while preserving individual privacy.

Regulatory Landscape and Privacy Governance

As the adoption of autonomous cars accelerates, governments and regulatory bodies around the world are grappling with the challenge of establishing clear privacy guidelines and governance frameworks.

In the European Union, the General Data

Protection Regulation (GDPR) sets strict standards for the collection, processing, and storage of personal data, including data collected by autonomous vehicles. Companies operating

in the EU must comply with GDPR requirements, such as obtaining explicit consent from individuals, implementing data protection measures, and respecting individuals' rights to access, rectify, or erase their personal data.

In the United States, there is no comprehensive federal privacy law governing autonomous car data. Instead, a patchwork of state laws and industry self-regulation frameworks have emerged. The National Highway Traffic Safety Administration (NHTSA) has issued guidance on cybersecurity best practices for autonomous vehicles, but these guidelines are not legally binding.

Several states, including California and Washington, have enacted privacy laws that could potentially apply to autonomous car data, while other states are considering similar legislation.

This regulatory fragmentation creates challenges for autonomous car companies operating across multiple jurisdictions, underscoring the need for harmonized, national, or even international privacy standards and governance frameworks.

Organizations like the Institute of Electrical and Electronics Engineers (IEEE) and the International Organization for Standardization (ISO) are working to

develop technical standards and best practices for autonomous vehicle data privacy and security, but these efforts are still in their early stages.

Ethical Considerations and Public Trust

Beyond the technical and regulatory challenges, the adoption of autonomous

companies must be transparent about their data collection practices, storage policies, and sharing agreements, and provide clear opt-out mechanisms for individuals who do not want their personal data collected.

Building public trust in autonomous car technology will be crucial for widespread adoption, and data privacy will play a central role in shaping public perception. Companies that prioritize privacy and



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cars also raises important ethical considerations and questions of public trust.

Individuals may feel uneasy about being "watched" or having their personal data captured without their explicit consent, even if the data is anonymized or used for legitimate purposes like improving traffic safety.

Autonomous car

security from the outset, and engage in open and proactive communication with the public, will be better positioned to gain consumer confidence.

Balancing Privacy and Innovation

As autonomous car technology continues to evolve, striking the right balance between protecting individual privacy and enabling innovation will be an ongoing challenge.

On one hand, the vast amounts of data collected by autonomous cars hold immense potential for improving road safety, optimizing traffic flows, and advancing the development of even more advanced autonomous driving systems.

On the other hand, unchecked data collection and sharing could erode personal privacy, lead to discriminatory practices, or enable mass surveillance by governments or corporations.

Achieving this balance will require a multi-stakeholder approach, involving collaborative efforts between autonomous car companies, policymakers, privacy advocates, and the general public.

Privacy-by-design principles, where data protection measures are integrated into the design and development of autonomous car systems from the outset, can help mitigate privacy risks while still enabling the responsible use of data for legitimate purposes.

Additionally, emerging technologies like federated learning and secure multi-party computation could enable autonomous car companies to train and improve their systems without directly accessing or sharing raw data,

preserving privacy while still leveraging the collective data from multiple sources.

As autonomous cars navigate our roads and cities, the data they collect represents both a tremendous opportunity and a significant privacy challenge. Addressing these concerns will require a multifaceted approach, involving technical solutions, robust cybersecurity measures, clear regulatory frameworks, and a commitment to ethical data practices.

By prioritizing privacy and security from the outset, autonomous car companies can build public trust and pave the way for the responsible adoption of this transformative technology.

It is a journey that will require ongoing collaboration, innovation, and a shared commitment to protecting individual privacy while harnessing the power of data to create a safer, more efficient, and more sustainable transportation future.



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Reimagining Business Operating Models In Financial Services

A Blueprint For Innovation

In the Era of AI and ever-accelerating tech advancements – Are you ready for it?

As digital-first consumers continue to reshape industry dynamics and emerging market trends redefine the playing field, the need for organisations to adapt their operating models has never been more pressing. But where do we begin? How do we navigate the complexities of innovation while ensuring sustainable growth and competitiveness?

KATE Bohn

Partnering with CEOs for value-led business innovation,
and enabling enterprise-wide scalability in Financial
Services. Talks about #NED #EnterpriseScalability
#WomeninTech #Strategy #AI
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Having spent the last +25-years shaping strategy and transformation across Financial Markets and Asset Management, the following seven themes highlight my experience of common pitfalls and potential opportunities when crafting a refreshed Business Operating Model.

1. Recognising the Imperative for

Take cues from industry disruptors like peer-to-peer lending platforms that are revolutionising traditional lending models by offering lower interest rates and faster loan approvals.

Consider how leading retail and investment banks are responding to the rise of digital-first consumers. In response to

based Models

Open banking isn't just a buzzword – it's a seismic shift in the industry landscape, albeit one that high street banking customers have yet to fully embrace in respect of one original use-case. By unlocking new opportunities for innovation and revenue generation inside institutional

technology by global banks for cross-border payments. By leveraging blockchain networks, banks like JPMorgan Chase and Santander are streamlining international transactions, reducing costs, and enhancing security. This transition not only boosts operational efficiency but also positions these banks as digital pioneers.



Reimagining Business Operating Models in Financial Services

A Blueprint for
Innovation

Operational Innovation

Gone are the days when traditional operating models might suffice in meeting the demands of today's tech-savvy consumers. Modern consumers demand seamless experiences, personalised services, and digital accessibility.

Conducting comprehensive market research is often the first step towards understanding emerging trends, customer preferences, and competitive threats.

the growing demand for seamless online experiences, traditional banks such as Citi, HSBC, JPMorgan Chase and Bank of America continue to invest heavily in digital transformation initiatives. By revamping their digital platforms and streamlining their online banking services, these institutions are enhancing customer satisfaction and retention rates, and bolstering market relevance.

2. Embracing Open Banking and Platform-

infrastructures, open banking initiatives are paving the way for an ever more seamless and integrated front-end, consumer experience.

Take inspiration from industry leaders like Barclays, whose API Exchange platform is empowering third-party developers to build innovative customer-focused solutions, from budgeting apps to investment tools.

Another example of successful digitalisation is the adoption of blockchain

Next step, tokenisation in new markets for increased breadth of customer access?

3. Forging Strategic Ecosystem Partnerships

In an interconnected world, collaboration is paramount. It's no longer about 'Us' and 'Them'. Identify potential ecosystem partners and think increasingly expansively to evaluate the value proposition of collaboration. Strategic alliances, such

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as Amazon's partnership with American Express, not only enhance product offerings but also drive customer engagement and loyalty: in April of this year, Amazon.com offered users the ability to use Amex Membership Rewards points for promotions, with (up to) 50% off on purchases of eligible products.

4. Putting Customers at the Heart of Operations and Design.

Design thinking isn't just for designers –

it's a mindset shift that puts customers front and centre and a guiding principle for business success. Conduct user research, persona development, and journey mapping to gain insights into customer needs and preferences. Design processes and workflows that prioritise convenience, personalisation, and trust.

By offering customer-centric business models, organisations like PayPal, Square, Ally Bank and Wealthsimple are driving high

customer satisfaction and retention rates. Consider the case of digital-only banks like Revolut that have revolutionised banking with intuitive mobile apps and personalised financial services. By leveraging data analytics and machine learning, they tailor offerings to individual customer preferences, enhancing user experiences and loyalty. By placing customers at the very centre of operations, Revolut has garnered a loyal customer base and cemented its position as a leader in digital banking.

5. Building Agile and Flexible Infrastructure

Modernising technology infrastructure is crucial for supporting agile business models and enabling rapid innovation. Embrace cloud computing technologies and microservices architecture, with DevOps practices to accelerate development cycles and foster scalability. Draw inspiration from disruptors like

Robinhood and Coinbase, whose cloud-native platforms enable rapid deployment of new features and services while ensuring reliability and security.

Take notes from early adopters like Capital One, whose migration to the cloud began in 2015 and has enabled rapid innovation and scalability. Digital-native banks like N26 and Monzo are leveraging agile, cloud-based infrastructures to rapidly deploy new features, scale their operations, and adapt to changing market conditions at significant pace.

6. Navigating Regulatory and Compliance Challenges

Regulatory compliance forms the bedrock of trust in financial services operations. Stay abreast of evolving regulations and invest with robust compliance frameworks. Companies like Stripe and Adyen exemplify compliance excellence, ensuring adherence

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to global regulations and data protection laws while still embracing innovation.

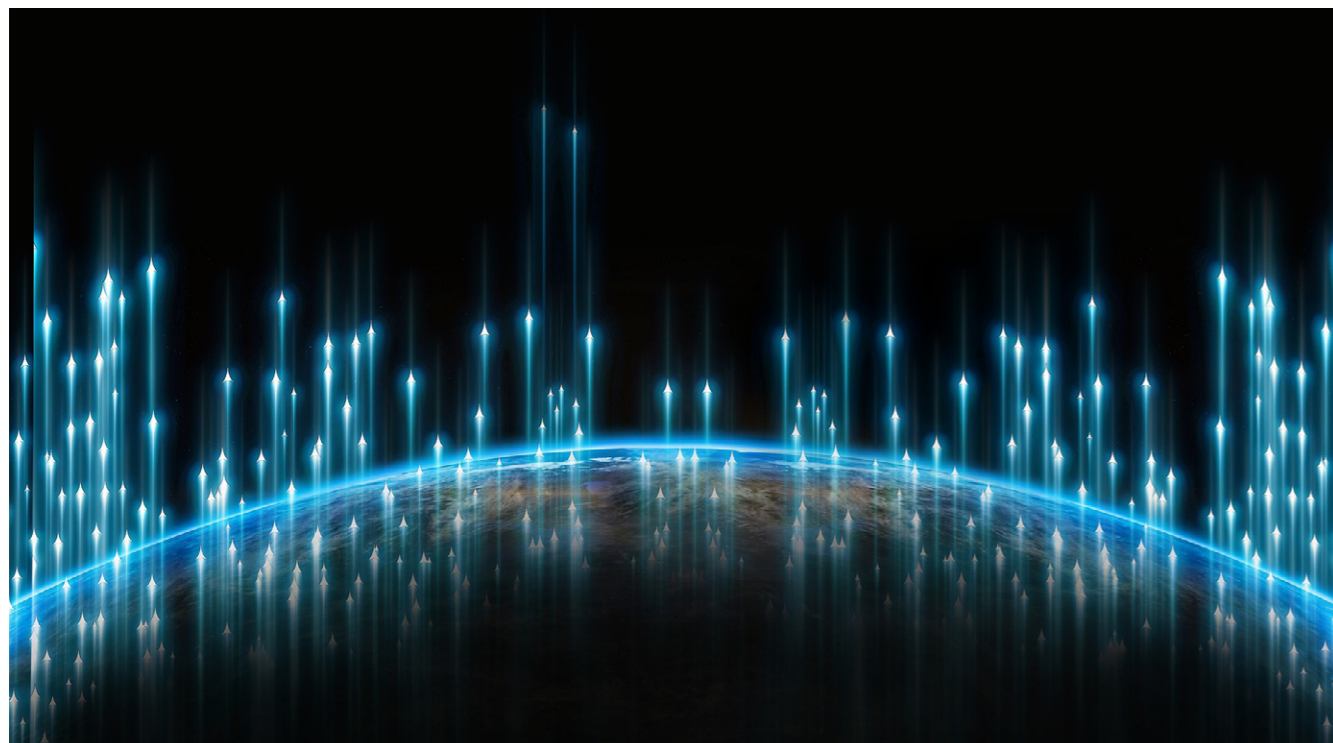
Take, for example, the regulatory challenges faced by digital payment platforms like Square and Stripe. By partnering with established financial institutions and obtaining necessary licenses and certifications, these platforms navigate regulatory hurdles and expand their operations globally. Through proactive compliance measures, these platforms not only ensure regulatory compliance but also foster trust and credibility with customers and partners.

7. Measuring Success and Driving Continuous Improvement

Establishing appropriate key performance indicators (KPIs) remains a key component in guiding operational innovation initiatives. Track metrics aligned with strategic objectives, from operational efficiency to customer satisfaction. While your Objectives and Key Results (OKRs) may be relatively static, your more granular KPIs for ensuring the achievement of

those aspirations are likely more dynamic. Leverage data analytics and machine learning to drive continuous improvement. Companies like PayPal and Square lead the charge, leveraging data-driven insights to optimise operations and fuel growth, while Square and Ant Group use data analytics and machine learning to drive continuous improvement.

In conclusion, the journey through operational transformation continues to offer us a plethora of challenges and opportunities. By embracing the seven priorities noted here, I believe we will not just survive but thrive in the increasingly VUCA environments we find ourselves operating in. I'm excited to roll up my sleeves for this. How about you?



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Dubai, United Arab Emirates

The United Arab Emirates (UAE) has emerged as a global hub for innovation and technology, and the fintech sector is no exception. Over the past decade, the UAE has witnessed a remarkable transformation in its financial landscape, driven by the rapid adoption of financial technology solutions.

Fintech, an amalgamation of financial services and technology, has disrupted traditional banking and financial systems, offering innovative solutions that cater to the evolving needs of individuals and businesses. In this article, we will explore the evolution of fintech in the UAE, its impact on various sectors, and the key players driving this technological revolution.

The Evolution of Fintech in the UAE

Transforming the Financial Landscape



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The Fintech Revolution in the UAE.

The fintech revolution in the UAE can be attributed to several factors. First and foremost is the strong support from the government and regulatory authorities. Recognizing the potential of fintech to drive economic growth and enhance financial inclusion, the UAE government has actively encouraged the development of the sector through various initiatives and regulatory reforms. The establishment of regulatory sandboxes, which provide a controlled environment for fintech startups to test their innovative solutions, has been a game-changer, fostering creativity and experimentation in the industry.

Furthermore, the UAE boasts a robust and dynamic startup ecosystem, with a thriving community of entrepreneurs, investors, and incubators. This ecosystem has provided a fertile ground for fintech startups to flourish, attracting talent and capital from around the world. The availability of venture capital funding, coupled with the presence of leading global accelerators and innovation centers, has fueled the growth of the fintech sector in the UAE.

Key Areas of Fintech Innovation in the UAE.

The fintech revolution in the UAE has touched upon various sectors, transforming the way individuals and businesses access and manage financial services. Let's explore some of the key areas of fintech innovation in the country:

Digital Banking: Fintech has revolutionized banking in the UAE, enabling the rise of digital-only banks. These banks provide a seamless and user-friendly digital banking experience, allowing customers to open accounts, make transactions, and access a range of banking services through mobile

apps or web platforms. Digital banks such as Liv., Mashreq Neo, and Emirates NBD's Liv. offer competitive interest rates, lower fees, and personalized financial management tools, attracting a new generation of tech-savvy customers.

Payments and Remittances: The UAE has witnessed a significant shift towards cashless payments, driven by fintech innovations. Mobile payment solutions like Apple Pay, Samsung Pay, and Google Pay have gained widespread adoption, allowing users to make secure and convenient transactions using their smartphones. Additionally, remittance services have been transformed by fintech, enabling faster, more affordable, and transparent cross-border money transfers. Companies like TransferWise, Remitly, and PaySend offer efficient and cost-effective remittance options, benefiting both expatriate workers and businesses operating globally.

Peer-to-Peer Lending: Fintech has disrupted the lending landscape in the UAE, providing alternative financing options for individuals and small businesses. Peer-to-peer lending platforms connect borrowers directly with lenders, eliminating the need for traditional financial intermediaries. These platforms leverage technology to assess creditworthiness, facilitate loan disbursements, and offer competitive interest rates. Beehive, yallacompere, and FlexxPay are notable examples of peer-to-peer lending platforms operating in the UAE.

Wealth Management and Robo-Advisory: Fintech has democratized wealth management, making it accessible to a broader segment of the population. Robo-advisory platforms leverage algorithms and artificial intelligence to provide

personalized investment advice and portfolio management services. These platforms offer low-cost investment options, automated rebalancing, and data-driven insights, empowering individuals to make informed investment decisions. Sarwa, Wahed Invest, and SmartCrowd are among the leading robo-advisory platforms in the UAE.

Insurtech: The insurance industry has also been disrupted by fintech innovations in the UAE. Insurtech companies leverage technology to streamline insurance processes, enhance customer experience, and offer innovative insurance products. Digital insurance platforms like Aqeed and PolicyBazaar UAE provide users with a convenient and transparent way to compare and purchase insurance policies,

while others, like Democrance, focus on providing microinsurance solutions to underserved populations.

Digital Identity and KYC Solutions: Fintech has addressed the challenges associated with identity verification and Know Your Customer (KYC) processes. Digital identity solutions based on blockchain technology offer secure and reliable methods of verifying individuals' identities, reducing fraud and enhancing customer onboarding experiences. Companies like Verify-UAE and Norbloc are working on innovative digital identity solutions to streamline KYC processes and improve regulatory compliance.

Blockchain and Cryptocurrencies: The UAE has embraced blockchain technology



and cryptocurrencies, recognizing their potential to revolutionize various industries. The Dubai Blockchain Strategy aims to make the city a global blockchain hub, promoting the adoption of blockchain in government services, supply chain management, and financial transactions to enhance efficiency, transparency, and security. The UAE has also established regulatory frameworks for cryptocurrencies, allowing licensed exchanges to operate in the country. This has facilitated the growth of cryptocurrency trading and investment platforms like BitOasis and Binance, attracting both individual investors and institutional players.

Government Vision and Framework.

The UAE government has played a proactive role in fostering the growth of fintech through supportive regulations and initiatives. The Dubai Financial Services Authority (DFSA) and the Abu Dhabi Global Market (ADGM) have introduced comprehensive regulatory frameworks for fintech startups, ensuring consumer protection, cybersecurity, and anti-money laundering compliance. The regulatory sandboxes mentioned earlier provide a controlled environment for fintech startups to test their products and services, encouraging innovation while safeguarding consumer interests.

Moreover, the government has launched several initiatives to promote fintech adoption. The Dubai International Financial Centre (DIFC) has established the FinTech Hive, an accelerator program that connects startups with financial institutions and provides them with mentorship and funding opportunities. The ADGM has launched the Regulatory Laboratory (RegLab), a platform that allows fintech firms to test

their solutions in a controlled environment. These initiatives not only support fintech startups but also attract international players to establish their presence in the UAE.

Fintech plays a crucial role in promoting financial inclusion in the UAE. The country has a significant expatriate population, and fintech solutions have made it easier for these individuals to access financial services and make cross-border transactions. Additionally, fintech companies are addressing the banking needs of unbanked and underbanked populations by providing digital banking services, microfinance options, and affordable insurance products.

The UAE government has actively promoted digital payments, aiming to transition to a cashless society. Initiatives such as the "Smart Dubai" strategy and the "UAE Vision 2030" emphasize the adoption of digital payment solutions across government services and transactions. This drive

towards digital payments aligns with the fintech ecosystem and encourages the adoption of mobile wallets, contactless payments, and other digital payment methods.

Islamic law, and automated zakat payment systems.

The UAE is also witnessing the emergence of fintech solutions focused on sustainability and green finance. Fintech



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As the UAE is a hub for Islamic finance, the integration of fintech and Islamic banking has gained significant attention. Islamic fintech companies are emerging, offering Sharia-compliant financial products and services that adhere to Islamic principles. These companies leverage technology to provide solutions such as Islamic crowdfunding platforms, digital wallets compliant with

companies are developing platforms that promote responsible investing, enable carbon footprint tracking, and facilitate green financing options. These solutions align with the UAE's commitment to environmental sustainability and its efforts to transition to a greener economy.

Collaboration and Partnerships.

Collaboration and partnerships have been

instrumental in driving fintech innovation in the UAE. Fintech startups, traditional banks, regulatory authorities, and technology companies are joining forces to leverage each other's strengths and deliver

account opening platform.

Additionally, government entities are partnering with fintech companies to implement digital solutions in various sectors. The Dubai Electricity and Water

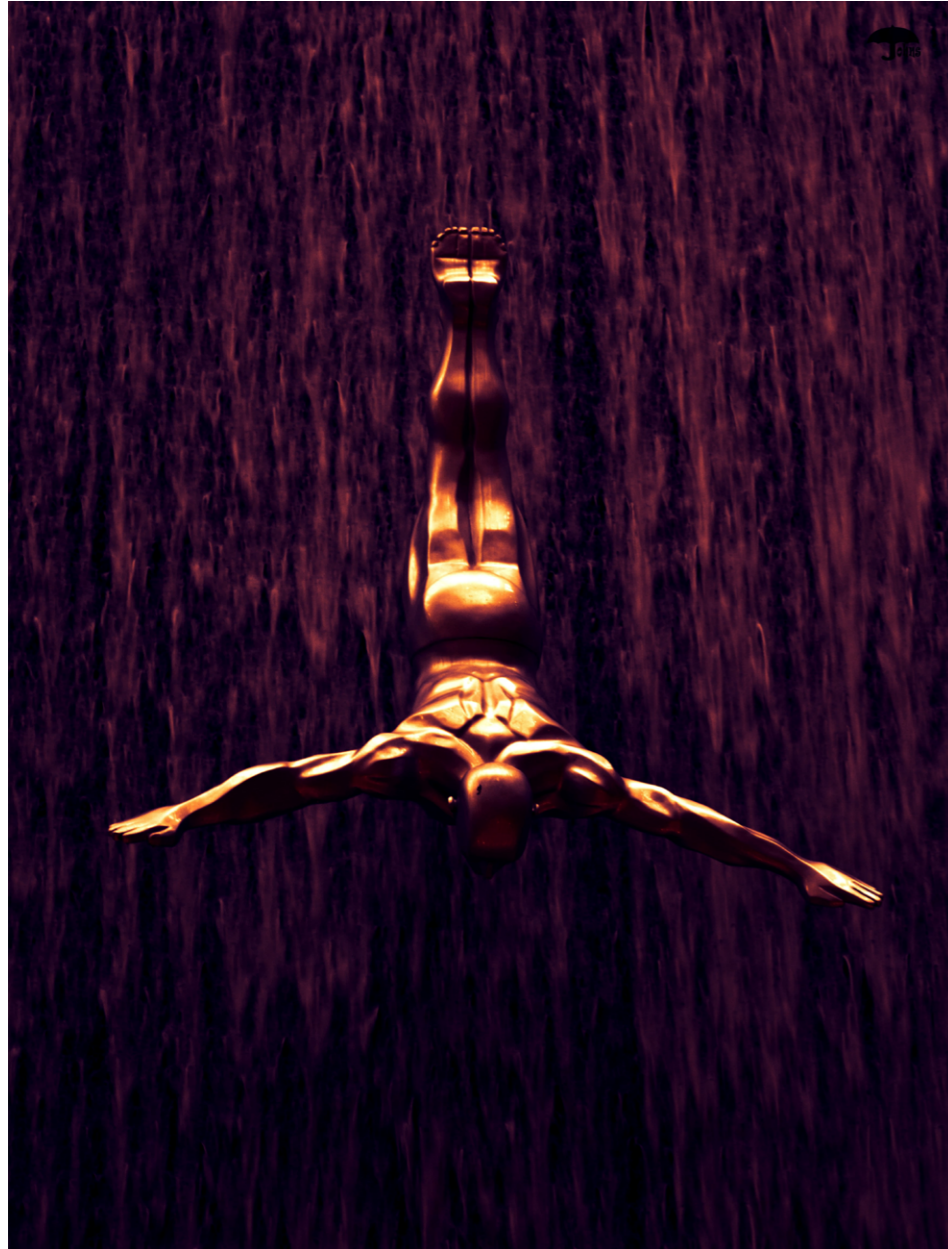
Authority (DEWA) partnered with the blockchain-based fintech company, OneLedger, to develop a blockchain solution for bill settlement and tracking energy consumption. Such collaborations not only drive technological advancements but also accelerate digital transformation across industries.

Challenges and Future Outlook.

While the fintech industry in the UAE has made significant progress, it still faces certain challenges. One of the key challenges is cybersecurity and data privacy. As fintech solutions become more prevalent, the risk of cyber threats and data breaches increases. Fintech companies need to invest in robust cybersecurity

measures and comply with data protection regulations to ensure the safety and privacy of customer information.

Another challenge is the need for greater financial literacy and awareness among the population. As fintech solutions become



innovative solutions. Traditional banks are partnering with fintech startups to enhance their digital capabilities and offer innovative products and services to customers. For example, Mashreq Bank collaborated with Souqalmal.com to launch a digital bank

more complex, it is crucial to educate individuals about the benefits and risks associated with these technologies. Efforts should be made to enhance financial literacy and promote responsible usage of fintech tools and services.

Looking ahead, the future of fintech in the UAE appears promising. The government's continued support, the availability of capital and talent, and the collaborative ecosystem provide a strong foundation for further growth. The UAE is well-positioned to become a global fintech hub, attracting international investments and fostering innovation in areas such as artificial intelligence, blockchain, and quantum computing.

Conclusion.

The UAE has emerged as a leading destination for fintech innovation, transforming the financial landscape and redefining how individuals and businesses access and manage financial services. The government's support, robust regulatory frameworks, collaborative ecosystem, and technological advancements have propelled the growth of the fintech sector.

As the sector continues to evolve, it is essential to address challenges related to cybersecurity and financial literacy while seizing opportunities presented by emerging technologies. The future of fintech in the UAE looks promising, with the potential to drive economic growth, enhance financial inclusion, and position the country as a global leader in innovation.

To position your business at the forefront of the evolving fintech landscape in the UAE and ensure sustainable growth, reach out to us at +97144221944 ext. 720 or +971 55 763 0405. For inquiries, kindly email us at reception@alsafarpartners.com

to explore how our specialized services align with The Evolution of Fintech in the UAE: Transforming the Financial Landscape. Enhance your understanding and capitalize on legal opportunities within the UAE's corporate sector by visiting www.alsafarpartners.com.

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ANDREW Tallents

**Trusted Advisor | Self-Coaching Expert Conscious Leadership
Coach | Author Motivational Speaker | Podcast Host**
London, England, United Kingdom

In the ever-evolving landscape of modern business, achieving the triple bottom line—a harmonious balance of social, environmental, and financial outcomes—has become a paramount imperative. However, this comprehensive success cannot be attained through conventional methods alone. It demands a fundamental shift in how individuals at every level of an organisation engage with their roles and responsibilities. This transformation can be significantly accelerated through the potent practice of self-coaching, a catalyst for unlocking personal growth, organisational agility, and sustainable progress.

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Andrew Tallents has over thirty years' experience in delivering a wide range of leadership consulting solutions to a variety of organisations around the world..

He established the Tallents Partnership in 2017 to support leaders who are ambitious for themselves and their organisations. In 2021 he published his first book "Self-Coaching for Leaders" and he now spends his time enabling millions of people around the world to learn how to coach themselves to live their professional and personal dreams.

In 2024 he launched his new podcast called Confessions of a Successful Leader where experienced leaders share how their childhood trauma helped and hindered their leadership success over the years.

Andrew is proud of his family and circle of friends and associates. When he is not supporting his clients, he enjoys working towards fulfilling his potential on the golf course. He also supports charities in the social mobility sector. Andrew lives in the Wirral in the UK with his wife, children and Ollie the Cavapoo.

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learning, critical self-reflection, and strategic growth, self-coaching empowers individuals to navigate challenges and seize opportunities with heightened insight and effectiveness.

The Self-Coaching Cycle is a compelling framework designed to empower leaders through self-reflection, strategic focus, and rejuvenation. The cycle has three

Reconnect

The first step, Reconnect, invites leaders to introspect and align their personal values with their professional endeavours. Tools like the GC Index, Wheel of Life and Karpman's Drama Triangle, alongside the DISC profiling model, aid in this reflective process. By understanding one's values, as identified by Eduard Spranger—ranging from Aesthetic to Traditional—leaders can

cultivate a sense of self-awareness crucial for authentic leadership.

Refocus

Refocusing involves a deep examination of what is truly essential for success in

Regenerate, emphasises the importance of building trust with stakeholders, developing resilience, and enhancing mental fitness. Techniques like mindfulness and creating a thinking environment are recommended



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both life and work. Through actions such as evaluating key tasks that only the leader can perform and practising saying no to non-essential tasks, leaders can streamline their focus towards activities that significantly impact their personal and professional growth.

Regenerate

The final stage,

to foster decision-making capabilities and overall well-being.

It is important for leaders to understand the significance of developing a coaching leadership style to not only improve team performance but also to create a culture of accountability, trust, and continuous learning. By adhering to this self-coaching cycle, leaders are equipped to face

challenges with confidence, inspire their teams, and drive organisational success.



The self-coaching cycle serves as a motivational compass for business professionals and organisations eager to integrate self-coaching practices into their leadership development. For those looking to transform their leadership approach and

cultivate a thriving professional landscape, the discipline of self-coaching offers invaluable insights and practical tools to guide you on your journey towards self-improvement and success.

Aligning with the Insights of Frederic Laloux

In his groundbreaking work, "Reinventing Organisations," Frederic Laloux illuminates the necessity of adopting more fluid, dynamic organisational models to foster success in the modern business landscape. Self-coaching serves as a critical tool in this transformative process, offering leaders a pathway to align their personal growth with the broader organisational shift towards adaptive, responsive structures.

Brian Robertson's vision of supporting organisations during this journey led to the creation of Holacracy which empowers organisational self-coaching by distributing decision-making across self-managed teams.

This structure fosters autonomy, enhances skill development, promotes accountability, and accelerates problem-solving, aligning individual growth with organisational goals for sustained innovation and agility.

Laloux's insights underscore the vital role of self-aware, adaptable leaders in

driving organisational transformation. By cultivating internal leadership through self-coaching, organisations can break free from rigid hierarchical constraints and embrace the agility and responsiveness demanded by today's rapidly changing business environment.

The Amplifying Effect of AI-Driven Self-Coaching Platforms

The advent of artificial intelligence (AI) has ushered in a new era of personalised coaching experiences at scale. AI-driven platforms like Luminous provide tailored self-coaching opportunities, democratising access to a level of insight and support typically reserved for executives alone.

These cutting-edge platforms leverage advanced algorithms to offer personalised advice, actionable feedback, and data-driven insights, empowering leaders at all levels to embark on transformative professional journeys. By democratising access to self-coaching, AI not only enhances individual development but also amplifies organisational effectiveness by providing continuous learning opportunities and data-driven insights.

This approach ensures that self-coaching becomes a central pillar in driving triple bottom line performance, boosting profitability while simultaneously addressing social and environmental responsibilities with renewed vigour and purpose.

A Global Call to Action: Embracing Self-Coaching as a Strategic Imperative

In a business environment characterised by volatility, complexity, and ever-increasing demands for sustainability, the capacity of organisations to adapt and thrive depends on every employee being equipped to address challenges

with agility, insight, and a commitment to ethical practices.

Leaders must recognise self-coaching as a strategic imperative, not merely an optional add-on. By integrating self-coaching into their strategic agendas and embracing principles from both Laloux's work and the self-coaching framework, leaders can ensure that their organisations are not only equipped to face current challenges but are also pioneers of sustainable and equitable growth.

This commitment to self-coaching and personal accountability across all organisational levels fosters a culture of continuous improvement, agility, and ethical responsibility. It enriches the entire ecosystem of stakeholders, from local communities to global markets, reinforcing the significance of the triple bottom line in the interconnected world of today.

A Path to Sustainable Excellence: Empowering Individuals, Transforming Organisations

The transformative power of self-coaching extends far beyond individual or organisational success. It is a catalyst for a more dynamic, innovative, and responsible business community. By championing self-coaching, leaders ensure that their organisations not only survive but thrive amidst the complexities of global commerce.

Imagine a world where leaders across industries, from multinational corporations to local enterprises, embrace the principles of self-coaching. Envision a future where every employee, from the frontline to the executive suite, is empowered to cultivate self-awareness, adaptability, and a commitment to sustainable practices.

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In this paradigm, organisations become living ecosystems of growth and innovation, where individuals are continually challenged to expand their perspectives, refine their strategies, and align their actions with the greater good. Leaders who prioritise self-coaching create ripples of transformation that extend far beyond their immediate spheres of influence, shaping a more responsible, ethical, and prosperous business landscape for generations to come.

The Clarion Call: Unlocking Organisational Transformation and Sustainable Success

As leaders, the time to act is now. Embracing self-coaching is not merely a choice; it is an imperative for those committed to fostering sustainable, responsive, and ethically conscious businesses. By investing in AI platforms like Luminous and integrating the principles of self-coaching into the very fabric of organisational culture, leaders can unlock the full potential of their organisations and their people.

The journey towards achieving the triple bottom line is not an easy one, but it is a necessary path for those who seek to create lasting, positive change. Through

**Confessions
of a
Successful Leader**

with
Andrew Tallents

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self-coaching, businesses can truly fulfil their potential, achieving outcomes that benefit shareholders, society, and the environment alike.

The call to action is clear: leaders must step forward and embrace self-coaching as a strategic imperative, empowering individuals at every level to embark on a journey of personal growth, organisational transformation, and sustainable excellence. Only then can we collectively pave the way for a future where businesses are not merely profit-driven entities but catalysts for positive change, shaping a world that is prosperous, equitable, and enduring.

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OF ESCAPING FROM THE MUNDANE EXISTENCE.

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Turning Setbacks into Setups

Embracing Entrepreneurship After a Layoff

In the ever-evolving landscape of global business, the journey from employee to entrepreneur is increasingly common, particularly in the wake of economic shifts and industry disruptions that lead to layoffs. As someone who has navigated the complex terrain of advising businesses, managing risks, and leading technology strategies, I've witnessed firsthand the transformation of numerous professionals who have turned the challenge of a layoff into the opportunity of a lifetime by starting their own ventures.

In this article, I aim to outline a practical roadmap for transitioning from employment to entrepreneurship, drawing on modern tools, strategies, and personal insights.

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Understanding the Entrepreneurial Impulse

The decision to start a business often follows a significant event, such as a layoff. Such moments, while challenging, can catalyze a profound personal and professional reassessment. It's essential to understand that entrepreneurship isn't merely about seizing an opportunity; it's also about having the resilience and vision to create something new under uncertain circumstances.

Before diving into the entrepreneurial journey, ask yourself why you want to start a business. Is it the freedom to make your own decisions, the drive to solve a specific problem, or the ambition to achieve financial independence? Clarity about your motivations will guide your decisions and help sustain you through the challenges ahead.

Leveraging Modern Tools and Technologies

In today's digital age, starting a business is fundamentally different from how it was just a decade ago. Access to advanced technologies and global markets is at an all-time high. Here are some critical modern tools and technologies that can help new entrepreneurs:

Digital Platforms: From e-commerce tools like Shopify and Amazon to service-oriented platforms such as Upwork and Fiverr, digital platforms enable entrepreneurs to reach a vast audience without the need for physical storefronts.

Social Media and Marketing: Digital marketing tools such as Google Ads, Facebook, Instagram, and LinkedIn marketing allow startups to target their audience with precision and scale their presence quickly.

Cloud Computing: Services like AWS, Google Cloud, and Microsoft Azure offer scalable infrastructure solutions that can grow with your business, reducing the need for large upfront capital investments.

Fintech Solutions: Online banking, crowdfunding platforms like Kickstarter and Indiegogo, and payment processors like Stripe and PayPal simplify the financial operations of a new business.

Navigating Through Risk

Risk management is critical in entrepreneurship. Every decision carries potential rewards and risks, and balancing these is key to sustained success. As a risk management professional, I advise prospective entrepreneurs to adopt a strategic approach to risk:

Market Research: Understand your market thoroughly. Identify customer needs, assess competition, evaluate market size, and spot trends to mitigate risks associated with market entry.

Financial Planning: Ensure robust financial planning. Start with enough capital, keep reserves for unforeseen expenses, and manage cash flow meticulously.

Legal and Regulatory Compliance: Be aware of the legal and regulatory requirements in your industry and region. Non-compliance can lead to significant fines and disruptions.

Building Your Network

Your network is a significant asset in the business world. It can provide support, advice, partnerships, and even funding. Attend industry conferences, participate in webinars, and engage on professional social media platforms like LinkedIn. Remember, your network is not just a resource to be tapped into, but a

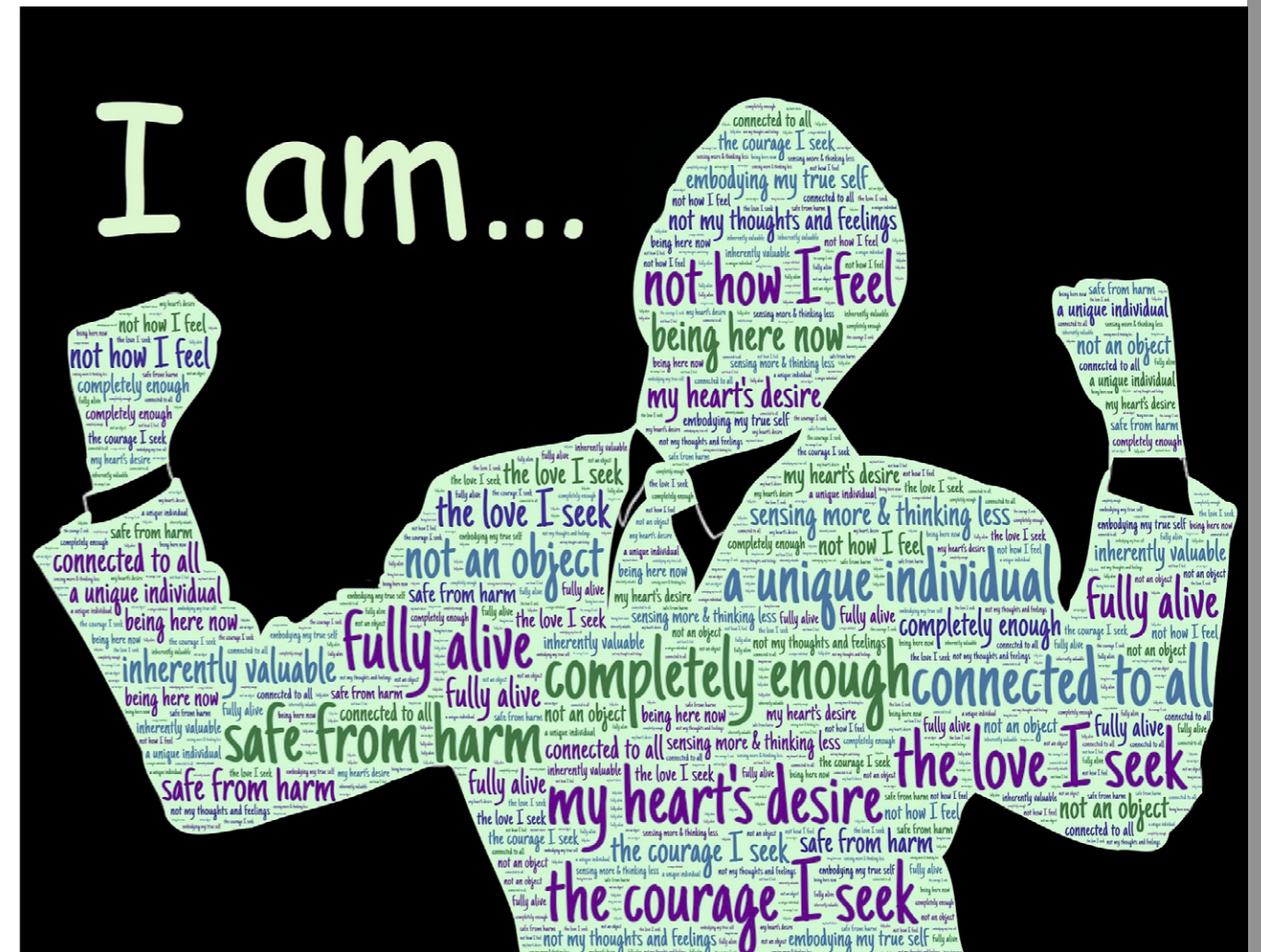
community to contribute to genuinely.

Developing a Resilient Mindset

Resilience is perhaps the most crucial trait for an entrepreneur. The journey will inevitably include setbacks and failures. A resilient mindset helps you to view these challenges as opportunities to learn

solves a problem or fulfills a need. Validate it through surveys, feedback from potential customers, and prototype testing.

Business Planning: Develop a comprehensive business plan that outlines your business model, plans for marketing, operational strategies, and financial projections.



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and grow rather than as insurmountable obstacles.

Steps to Starting Your Own Business

Here's a practical step-by-step approach to turning the idea of owning a business into reality:

Idea Validation: Ensure your business idea

Legal Structure: Decide on the legal structure of your business (sole proprietorship, partnership, corporation, etc.). This decision will impact your taxes, liability, and business registration requirements.

Brand Development: Create a strong brand identity—choose a business name, logo,

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and develop your company's voice. This is crucial for your marketing efforts.

Online Presence: Establish an online presence. Create a professional website and active social media profiles to connect with your customers and begin building your online community.

Launch: Prepare for the launch of your business. This might include setting up your website, launching an initial marketing campaign, and networking with potential customers and other businesses.

Iterate Based on Feedback: Use customer feedback to refine your product or service continuously. The ability to adapt quickly is a significant advantage of new and smaller businesses.

Embracing the Entrepreneurial Journey

Starting your own business is a bold step toward creating your destiny. It's not just about becoming your own boss but about building something that can potentially change the market landscape, influence people's lives, and leave a lasting legacy.

For those considering this path in the wake of a layoff or career transition, remember

that entrepreneurship is not just a means of employment but a continual journey of learning, adapting, and overcoming challenges. With the right approach, tools, and mindset, the transition from layoff to being your own boss can be a rewarding adventure that is both personally and professionally fulfilling.

Conclusion

As we look at the modern entrepreneurial landscape, it's clear that the resources and opportunities available today are unprecedented. However, the journey of entrepreneurship is fraught with challenges that require a strategic approach, thorough preparation, and an adaptable mindset. By leveraging modern tools, engaging with a supportive network, and maintaining a focus on innovation and customer needs, you can turn the daunting prospect of starting anew post-layoff into a thriving business venture. Embrace the journey with resilience and vision, and the path from layoff to being your own boss will be one of the most exhilarating of your life.



GRACE, BEAUTY, SPIRIT & FIRE



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Larisa B. Miller

CEO, Phoenix Global Group Holdings

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Abu Dhabi. Miami. Lagos

In the ever-evolving tapestry of global business, a new and vibrant thread is emerging: the rise of young entrepreneurs. Today, we stand on the brink of a transformative era in which the business acumen and innovative spirit of individuals under 18 are not just being recognized but are increasingly becoming a driving force in our economy.

This demographic shift brings with it a refreshing wave of creativity and technological adeptness, signaling a pressing need for our educational systems and financial structures to adapt and embrace these budding talents.

The perspective of young entrepreneurs will be a driving force in the future of progress, and as we know, the Stone Age did not end because we ran out of stones...it ended because of progress.

Investing in the Future

Fostering Young Entrepreneurs
in Today's Business Landscape



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As we move forward into the 21st century – a century increasingly being defined by globalization, digitization and disruption – the hallmark of successful economies will be their ability to cultivate and harness the potential of their youngest minds. It is imperative that we integrate entrepreneurship, business management and fiscal literacy lessons into our educational curriculums starting at primary school levels. The objective is clear: to not only equip these young minds with the skills and knowledge they need to succeed but also to instill a robust entrepreneurial spirit from a tender age, encouraging a generation of creators, founders and innovators.

The Case for Early Entrepreneurial Education

Introducing entrepreneurship to children in primary schools can revolutionize the learning experience from a young age. By engaging with concepts of business management, social responsibility, and innovative thinking, children can develop a mindset geared towards problem-solving, creativity, stewardship and leadership. These are the competencies that are highly sought after in the modern workforce and are essential for the entrepreneurs of tomorrow.

Educational systems globally must evolve to include modules that teach children how to think like entrepreneurs—identifying opportunities, being resolute and deliberate in their decision making, taking calculated risks, and learning from failures.

This approach not only prepares young people for careers in business but also empowers them to become proactive citizens who can contribute positively to society.

Venture Capital and Conventional Lending: A New Paradigm

While education forms the foundation of entrepreneurial success, access to capital is the keystone. Currently, venture capital funds and conventional lenders are primarily oriented towards seasoned entrepreneurs, often overlooking the younger generation who, like women founders, despite their potential, face significant barriers to funding.

It is essential that financial institutions broaden their investment mandates to include young founders. The innovations, perspective, and vision for the digitization of the future reside in the minds of our youth who are at the forefront of navigating and shaping the digital landscapes that have been a defining element of their entire lives.

Recognizing and embracing young entrepreneurs does much more than just fill a gap in the market; it actively cultivates a culture of innovation that is essential for continuous technological progress. When these young minds are supported, it gives them the courage to explore and experiment with new ideas without the fear of failure, and as we know, courage is the antivenom to regret.

This open, dynamic environment is crucial for fostering creative solutions and breakthroughs that can significantly advance technology. Furthermore, by integrating generational perspectives and digital fluency into the business ecosystem, we ensure that the development of new technologies remains aligned with the evolving needs and behaviors of society, ultimately driving faster and more effective innovation cycles.

Venture capitalists and lenders need

to consider creating special funds or programs specifically aimed at nurturing entrepreneurs under 18. These funds could offer not just financial backing but also mentorship programs, linking young innovators with experienced business leaders. Such initiatives would not only mitigate the risks associated

adopting new technologies. Young minds bring a fresh perspective and inherent adaptability to the rapidly changing landscape of technology. In this digital-first environment, young founders are particularly adept at understanding and innovating with emerging technologies such as artificial intelligence and quantum



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with young ventures but also enrich the entrepreneurial ecosystem by integrating fresh, unconventional ideas, while lending value through collaborative mentorship.

The Role of Cutting-Edge Technologies

The youth of today are fluent speakers of the language of technology. Their intuitive grasp of tech provides them with an inherent advantage in creating and

computing. This comfort with technology and its possibilities enables them to think outside traditional paradigms and to approach problems with novel solutions that might not occur to those more entrenched in established methodologies. The business of the future must integrate cutting-edge technology for relevancy, as businesses who operate under the entrenched mindsets of the past will cease



to be relevant in a short number of years. Young innovators are not just participants but are often at the forefront of the disruption of legacy business models, driving progress and development through cutting-edge technologies. By investing in these young individuals, venture capitalists and traditional financial institutions are essentially planting the seeds for the next wave of technological breakthroughs.

Encouraging a Supportive Ecosystem

For this vision to materialize, a supportive ecosystem that encourages and nurtures young entrepreneurship is crucial. This involves not only educational reforms and financial adjustments but also cultural

shifts in how we perceive young people's capabilities. Society must move away from viewing youth as mere learners and instead recognize them as capable contributors with the potential to lead and innovate. Governments, educators, policy makers, and the private sector must collaborate to create platforms, hubs and incubators where young entrepreneurs are taken seriously and given the tools, resources, and respect they deserve.

Events like youth entrepreneurship fairs, startup bootcamps, hackathons and innovation challenges must become commonplace, providing both exposure and real-world experience to these young founders.

Looking Towards Tomorrow

As we look to the future, the integration of entrepreneurial education in schools, coupled with a more inclusive approach from venture capital funds and lenders, will not only benefit the economy but also transform society, having a generational impact the likes of which we have not seen before.

By empowering the youngest among us to translate their visions into actionable solutions, we are paving the way for a more innovative, inclusive, digitized, and prosperous future.

The task before us is not merely to teach entrepreneurship but to embody the spirit of innovation and inclusivity in every facet of our interaction with the budding leaders

of tomorrow. In doing so, we not only unleash a wave of boundless potential but also ensure that the future of business is as diverse, vibrant, and dynamic as the young minds that will lead it.

We have done a lousy job preparing the future for our youth, so we now have a collective responsibility to prepare the youth for the future.



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Leadership

the Era of International Education

The rise of international education demands a new breed of leader – one that fosters intercultural understanding, global collaboration, and a mindset for a connected world.

AHMAD J. Naous

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Culturally Intelligent Leadership:

Leaders need to be adaptable and understand diverse cultural perspectives. This means being aware of nonverbal communication styles, respecting different learning approaches, and navigating situations where communication norms might differ.

Example: A principal of an international school implements a buddy system, pairing native and international students to help with cultural adjustment and language learning.

Fostering Global Collaboration:

Effective leaders can create partnerships between schools in different countries. This can involve student exchange programs, joint online courses, or collaborative research projects.

Example: A university leader establishes a virtual exchange program where students from two universities take a class together online, tackling a global challenge and learning from each other's perspectives.

Embracing Technology for Global Learning:

Leaders can leverage technology to create a more interconnected learning environment. This could involve using video conferencing tools for virtual field trips or online platforms for student discussions across borders.

Example: A teacher uses a video conferencing platform to connect her science class with a scientist working at a research station in another country. Students can ask questions and gain firsthand experience from a global expert.

Developing Global Citizens:

Leaders play a crucial role in shaping students into well-rounded global citizens.

This involves nurturing critical thinking skills, an appreciation for diversity, and a sense of responsibility for global issues.

Example: A high school incorporates a Model UN program where students research global challenges, represent different countries, and debate solutions, fostering an understanding of international relations.

The below characteristics equip leaders in international education to create a dynamic learning environment that prepares students to be informed, engaged, and responsible global citizens.

Building on the leadership qualities needed in any educational setting, leaders in international education possess a specific set of characteristics to navigate the complexities of a globally connected student body and faculty. Here are some key characteristics:

Global Mindset:

- **Cross-Cultural Competence:** Understanding and appreciating diverse cultures, communication styles, and educational backgrounds.
- **Adaptability:** Being flexible and comfortable working in unfamiliar environments and adjusting to new situations.

Collaboration and Communication:

- **Interpersonal Skills:** Building strong relationships with staff, students, parents, and international partners.
- **Effective Communication:** Clearly conveying ideas across cultures and languages, fostering active listening, and valuing diverse perspectives.

Visionary and Strategic:

- **Future-Oriented:** Shaping the

educational environment to prepare students for success in an interconnected world.

- **Strategic Planning:** Developing and implementing a clear vision for internationalization within the institution.

Leadership and Innovation:

- **Empowering Others:** Delegating tasks, fostering a culture of innovation and risk-taking, and supporting professional development.
- **Technological Fluency:** Leveraging technology for global learning experiences and collaboration.
- **Passion for International Education:** A genuine enthusiasm for fostering global understanding and preparing students for a globalized world.
- **Commitment to Equity and Inclusion:** Ensuring all students, regardless of background, have access to high-quality international education opportunities.

Training need for Leaders in International Education

Leaders in international education require a multifaceted training approach that equips them with the knowledge, skills, and experience to navigate the complexities of this field. Here's a breakdown of the training landscape:

Formal Education:

- **Master's Degrees:** Programs in



International Education, Educational Leadership with an international focus, or Comparative and International Education provide a strong foundation in theory, research, and best practices.

- **Leadership Development Institutes:** Many universities and organizations offer dedicated programs for aspiring and current international education

leaders, focusing on areas like intercultural communication, strategic planning, and global collaboration.

Experiential Learning:

- **International Exchange Programs:** Participating in exchange programs fosters firsthand experience with different educational systems and cultures.
- **Overseas Teaching Assignments:** Teaching abroad allows for practical application of skills and cultural understanding in a real-world setting.
- **Virtual Exchange Programs:** These collaborative projects with international institutions provide valuable exposure to diverse perspectives without physical travel.

Professional Development Opportunities:

- **Workshops and Conferences:** Attending workshops on topics like intercultural communication, curriculum design for international audiences, and technology for global learning provides ongoing professional development.
- **Mentorship Programs:** Connecting with experienced leaders in international education allows for guidance and personalized learning.
- **Online Resources:** Online courses, webinars, and professional association resources offer flexible learning opportunities on various international education topics.
- **Language Learning:** Proficiency in multiple languages is a valuable asset for effective communication in a globalized setting.
- **Networking:** Building relationships with colleagues and organizations working in

international education broadens perspectives and access to resources.

By combining formal education, experiential learning, professional development, and continuous self-improvement, aspiring leaders can develop the necessary skills and knowledge to thrive in the ever-evolving landscape of international education.

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the Winning Note

DDr. MILAN Krajnc

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Monte Carlo, Monaco

On this Monday morning, in the middle of summer, it is difficult to take a nap.

It will be another one of those days when I cannot wake up and the feelings have completely disappeared, it will be another lost day where I will only check off the activities I have to do and I cannot wait for the end to go to sleep... and so there'll be one less day in my life, one day closer to the end. A lost day. Which is scary when I already know I am gonna lose the day. Which is that all we get at birth is time, and now I am doing it to her in a devastating way.

I cannot get cold water from the tap to wake me up. I was just looking for something "strong," something that would wake me up but keep me sober at the same time. I do not want to help myself with artificial stimulants.

I sit down on the terrace and open the phone when I review all the activities, and I almost have a stroke when I see how important a decision I have to make at 11am, I really need to wake up. I



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basically need that first-class feeling that I have not felt for a long time.

The memory brings me back, far back to my early youth, when I was an active athlete, a 400 m runner. Where you run a few 1000 miles in a year, you lift a few 1000 tons of weights to improve your result by 0.1 seconds. But it takes so much effort to feel really good in the end.

And so I trained for the state championship in September 1992, but it was also the last year of high school, which meant the trip to the prom, the one, the trip you wait for... and the state championship took place on Saturday and Sunday, but a week before

that we were in Spain on a prom trip and so we came back on Friday, the day before the grand finale, so I worked hard for that trip a few years ago as I did for that trip.

I just did not get out of the car when I already had a start over 400m and... the result of all these years of hard work and a week of boundless joy brought me 4th place (but I already had several national championship titles).

I do not know what was more important, what feeling... relaxed on the trip or that triumph at the game that was not... I could not think about it, I was too tired. But the next day we had the game at 9 in

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the morning, which is the middle of the night for me. The race was at... ..100 yards, which is not my discipline.

Everybody went out for a morning coffee... I'd never had coffee before... ..but the crowd ordered an espresso. I do not remember the feeling when I made my first coffee, but I became state champion in that race. And I have been drinking coffee ever since. So I had a triumphant feeling too, maybe because of the coffee.

From the past, the thought brought me back to this moment. Coffee, coffee can wake me up and give me a feeling of excellence. I need something that captures my best feeling, something that keeps me in that winning rhythm all day long.

I looked around the kitchen counter and stopped at a Nespresso coffee machine, I knew they even had a collection of different coffees. I flick through their catalog and my gaze stops at Kazaar coffee, the strongest with a strong taste. I knew that I needed an inner stimulus to wake me up.

I prepared myself according to their instructions, as I was also preparing for the top games že, and this first touch of the tongue awakened in me a winning feeling, as if my body had been renewed. When the coffee entered the body through the tongue, the spirit also

awoke, everything became crystal clear and I was as new. This incredible feeling awakened in me the call of a warrior from the past.

All my thoughts and all my energy were focused on this 11 o'clock in the morning where I will win, just like I had drunk my morning coffee before, before my discipline. And I drank it on time.

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SINGLE ACORN. TAKE THE PLUNGE
WHAT ARE YOU WAITING FOR???**

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