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ONE WORLD . ONE EDITION

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Global Edition

**AHMED GALAL ELDIN**

Chairman of Al Galal Group  
*Cairo, Egypt*



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

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

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

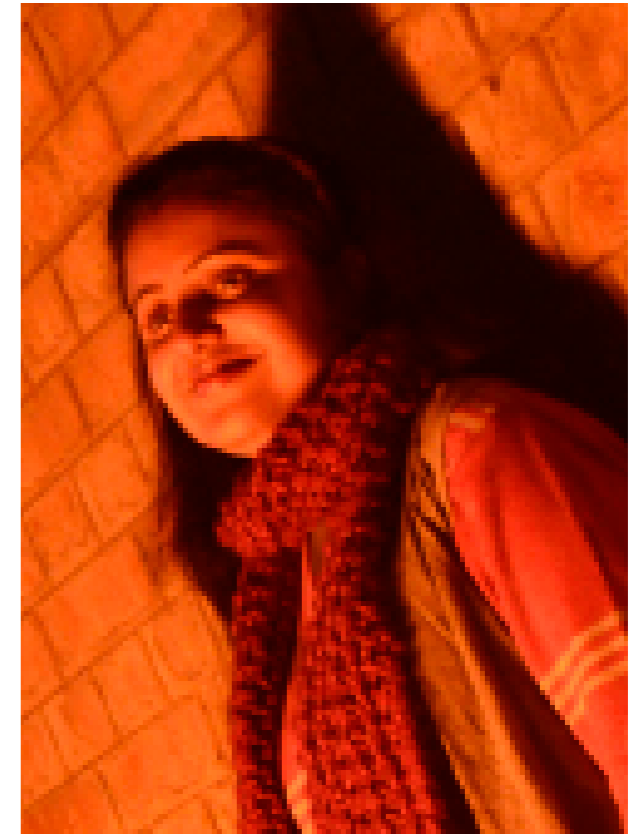
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“Inspiring Generations”*

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*Rima M.*



2025  
MAY

# AHMED GALAL ELDIN

Chairman of Al Galal Group Group

*Cairo, Egypt*

## Global Bridges

### The Global Journey of an Egyptian Entrepreneur

Looking back, life unfolds as a series of moments etched with passion and the stubborn refusal to yield. Mine is a path less traveled, one that sprang from deep roots, branching into realms once mere dreams.

More than just a chronicle of achievements, it's the very pulse of a young heart that embraced the business world's challenges as golden chances, driven by an early fire and an unbending will to transform a local vision into a global tapestry, always seeking success's true essence, far beyond numbers.

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#PASSIONTOPURPOSE #GLOBALVISIONLOCALROOTS #BEYONDTHE NUMBERS

**Chapter 1: Where Ambition First Took Root**

I vividly recall those formative years, navigating administrative engineering studies while the international company became my unexpected launchpad, igniting an insatiable hunger for distinction. It wasn't just a job; it was a window to a universe brimming with potential. Early successes, hard-earned and undeniable, turned heads, yet a free spirit yearned for a self-sculpted path. Thus began my foray into steel rebar – a bold alliance with college friends, my first tentative yet resolute steps into crafting my own world.

Academia wasn't a barrier but a catalyst. Excellence in studies intertwined with relentless attempts to build something lasting. Then, in '95, my first company emerged, a seed of hope nurtured by tireless effort. We weathered storms, but unwavering belief in our purpose proved our strongest anchor. Success wasn't luck; it was the fruit of meticulous planning and a clear vision, propelling us past market giants and unlocking global doors through import and export, touching twenty nations and forging a team of true expertise.

**Chapter 2: Weaving Connections, Expanding Horizons**

My focus soon broadened, encompassing diverse sectors from international paper trade to real estate, medical tourism, and specialized consulting. Simultaneously, a profound sense of responsibility towards my community and the business realm led me to embrace numerous non-profits, driven by the conviction of

shared knowledge and giving back. Vice Chairmanships, presidencies, board memberships – each role, including founding the "IBIA" Businessmen Association, underscored my belief in collective strength and the pursuit of a greater impact.

**Chapter 3: When the Globe Shrinks**

My ambitions transcended local and regional confines, reaching for the world stage. Leading the West Islamic World Region, serving on the International Business Forum's board, advising the Arab African Council for Awareness, and establishing the "Elite Platform" – these

were deliberate strides towards forging genuine connections across cultures and economies.

It was an honor to represent my nation on prestigious global platforms, addressing heads of state and influential leaders, sharing my insights on economic landscapes. My

contributions to specialized publications and international media outlets became avenues for disseminating knowledge and fostering dialogue.

**Chapter 4: A Legacy of Shared Wisdom**

The yield of this journey, rich with trials and triumphs, amounts to countless investment and administrative consultations offered freely to entities spanning Africa, Europe, and the Arab world. My network blossomed to encompass leading entrepreneurs and decision-makers across over 120 countries. This hard-won wisdom was never meant to be hoarded; it's a

**"The entrepreneurial odyssey isn't a mere ascent; it's a continuous cycle of learning, giving, and leaving a mark."**



wellspring I eagerly share with those seeking guidance, grounded in the belief that collective progress thrives on the exchange of expertise. My informal role as an international advisor stems from a deep-seated conviction that true success lies in empowering others.

**Conclusion**

The entrepreneurial odyssey isn't a mere ascent; it's a continuous cycle of learning, giving, and leaving a mark. From the Nile's embrace, a tale of boundless passion unfolded, a narrative of resilience conquering adversity, and a perpetual quest for success's deeper meaning. Today is not a destination but a vantage point on an ongoing journey of contribution and inspiration, leaving behind echoes of positive impact in the hearts and minds of those I've encountered along life's and business's intricate paths.

I have strived to condense the article while retaining its emotional depth and philosophical essence. Please let me know if this revised version meets your expectations.



# VIDMANTAS ŠIUGŽDINIS

Co-Founder @ MELP | HR-Tech, Employee Engagement platform

*Amstelveen, North Holland, Netherlands*

Over the course of my career, I've had the privilege of leading teams and organizations through growth, change, and innovation. Across industries and roles - whether serving as CEO or Board Member - one principle has remained constant: people are the heartbeat of every company. And yet, too often, we underestimate the power of simply recognizing those people.

Recognition is not a side note to business success; it is a key driver of it. As the Co-founder and CEO of MELP, I've made it my mission to create employee benefit solutions that don't just tick a box, but actually improve engagement and wellbeing. One of the most powerful levers we have is recognition - when done right, it has the potential to shift cultures, retain talent, and build teams that care.

## The strategic power of recognition

a CEO's perspective on employee engagement

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When we launched MELP, we spoke with hundreds of companies and even more employees. What we kept hearing, again and again, was that many people felt invisible at work. Not ignored in a malicious way – but overlooked. Their efforts were expected, not acknowledged. Their loyalty was met with silence. Over time, this invisibility chips away at motivation and commitment. And it's entirely avoidable.

Recognition should not be reserved for annual ceremonies or top-tier performers. It should be embedded in the day-to-day rhythm of a company. A thank-you from a manager after a long day. A colleague praising someone's support on a tough project. A visible, meaningful moment that says, "What you do here matters." That's what builds a sense of belonging. And when people feel they belong, they give their best.

At MELP, we see that recognition is evolving. It's no longer enough to reward

people just for outcomes or KPIs. Today, the companies that are succeeding are the ones who recognize behavior – the attitude someone brings, the way they help others, how they embody company values even under pressure. That shift matters. Because culture isn't built in performance reviews; it's built in everyday actions. And those actions deserve to be seen.

What's also changing is the who and the when. Recognition can't be limited to top-down messages from HR or team leads. It should be peer-driven, immediate, and spontaneous. The quicker the recognition follows the action, the more powerful it becomes. This is where digital tools help – they allow recognition to be embedded in the natural flow of work, especially in remote or hybrid environments where casual "thank yous" around the office are harder to come by.

I still remember one of the first recognition messages we sent internally at MELP. It wasn't a big, dramatic moment – just a note from one colleague to another for stepping up during a stressful week. But what happened next was remarkable: other people started doing the same. Within days, the culture shifted. It was a reminder that recognition is contagious. When people feel seen, they are more likely to see others. And that creates a ripple effect of positivity across a team.

When we help companies launch a recognition programme through MELP, I always advise starting with clarity. Why are you doing this? What are you hoping to see more of in your organization – collaboration, initiative, resilience? Recognition should reflect those priorities. Then, leadership needs to lead by example. If employees never see their managers or execs giving recognition, they won't do it either. On

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the other hand, when leaders show that appreciation is part of how they work, others follow suit.

Another important element is simplicity. Recognition has to be easy. People are busy, and if saying "thank you" requires filling in a form or remembering someone's employee ID, it won't happen. That's why we've built MELP in a way that makes recognition frictionless – one click to send a badge, a few seconds to leave a public message. The emotional value might be huge, but the process should be light.

Recognition must also be inclusive. One of the most powerful aspects of recognition is its ability to connect people across roles and departments. But too often, certain teams – especially support



# VIDMANTAS ŠIUGŽDINIS

**Co-Founder @ MELP | HR-Tech, Employee Engagement platform**

***Amstelveen, North Holland, Netherlands***

*Vidmantas Šiugždinis is a seasoned executive with over 15 years of leadership experience, having led growth strategies as a CEO and Board Member across multiple industries.*

*Vidmantas is passionate about people and business development. As the Co-founder and CEO of MELP, he specializes in creating impactful employee benefit solutions that drive company success*

or operational roles – are left out of the spotlight. We’ve seen that when recognition is democratized, and everyone has the power to appreciate others, it flattens hierarchies in the best possible way. It makes appreciation part of your culture, not just your management system.

And let’s not forget that recognition doesn’t always need to be tied to rewards. While tangible benefits like gift cards or extra time off are great additions, sometimes the most impactful recognition is simply hearing “thank you” in a meaningful way. I’ve seen senior engineers light up when interns publicly acknowledged their mentorship. I’ve seen warehouse staff proudly post screenshots of recognition they received from head office. These moments cost nothing – but mean everything.

That said, when rewards are used well, they can reinforce a recognition culture. What’s important is that they feel fair, transparent, and aligned with what matters to your people. At MELP, we offer companies the ability to create custom reward catalogues – everything from coffee shop vouchers to extra vacation days – based on what employees actually want. Because if your team values sustainability, giving them another branded plastic water bottle won’t do much. But a donation to an environmental cause or a discount with a local ethical brand? That resonates.

In my years of leading organizations, one thing has become clear: recognition is not just about retention or morale. It’s about business performance. Engaged employees deliver better results. Appreciated people collaborate more. Teams who celebrate each other are more resilient when challenges arise. Recognition is the connective tissue that holds people and purpose together.

It’s also one of the most human aspects of leadership. We often talk about strategy, vision, execution – and yes, those are essential. But at the end of the day, leadership is about people. And people thrive when they know they matter. I believe that as leaders, one of our core responsibilities is to create space for that recognition to happen, and to model it ourselves.

If you’re reading this and thinking about where to start, my advice is simple: don’t overthink it. Start with one message. One moment. Say thank you to someone today – and mean it. Then build from there. Make it easy, make it authentic, and keep going. Recognition is not a campaign; it’s a mindset. And when it becomes part of your company’s DNA, you’ll feel the difference – and so will your people.

At MELP, we’ve seen the difference that consistent, authentic recognition can make. We’ve seen it reduce turnover, increase engagement, and improve communication across every level of an organization. But most importantly, we’ve seen it make people feel proud of where they work.

And in today’s world, that kind of pride is more valuable than ever.

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DAY IN, DAY OUT, YOU ARCHITECT SUCCESS, YOUR ENDEAVORS BECOMING THE  
CORNERSTONE OF A DISTINGUISHED PROFESSIONAL LEGACY.

WE JUST MAKE SURE YOUR’S REACHES THOSE WHO MATTER

INSPIRE GENERATIONS

CORPORATE INVESTMENT TIMES

# CATARINA MILAGRE

ESG | Sustainability | Energy | Environment | Sustainable  
Finance & Project Finance

*Portugal*

In a world increasingly defined by climate breakdown, biodiversity collapse, and rising social and economic inequalities, sustainability is no longer a corporate buzzword or a policy trend—it has become a global imperative.

Yet, despite the mounting urgency and decades of scientific warnings, progressive legislation, and corporate pledges, our collective progress remains frustratingly uneven. What often stands in the way is not a lack of knowledge, innovation, or intention—but a deficit of trust.

At the heart of this trust gap lie two deeply intertwined elements: leadership and communication. These are not just abstract concepts. They are the engines that determine whether strategies become action, whether commitments are perceived as credible, and whether people feel empowered or excluded from the future we're all trying to build.

## Building Trust and Driving Action

The Power of Communication and  
Leadership in Sustainability

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## Trust: The Cornerstone of Sustainable Progress

Trust functions as the invisible infrastructure of sustainability. It underpins every stakeholder relationship—from citizens engaging with public policy, to consumers evaluating brand authenticity, to investors allocating capital based on ESG (Environmental, Social, Governance) performance. Without it, even the most well-designed sustainability strategies falter.

Take, for instance, climate policy. Citizens must believe that decarbonization initiatives will not deepen inequality or disproportionately burden marginalized communities. Investors must feel confident that ESG data reflect genuine environmental and social impact—not just reputational window-dressing. And communities, especially those living in areas affected by industrial transitions or climate risk, must trust that their voices matter and their livelihoods will be protected.

Unfortunately, this trust is often fragile and, once broken, difficult to rebuild. We live in a time when greenwashing is widespread, sustainability claims lack transparency, and science is increasingly politicized. In such a context, skepticism grows. Net-zero pledges are viewed with suspicion. Doubts emerge around whether corporate climate strategies are authentic or merely designed to appease investors. Public disillusionment deepens when governments announce climate goals but continue subsidizing fossil fuels or delay action for electoral convenience.

Without trust, momentum stalls. People withdraw. Support withers. Progress slows.

## Leadership That Inspires, Listens, and Learns

True leadership in the sustainability space does not mean having all the answers. On the contrary—it often begins with acknowledging what we don't know. It's about asking better questions, staying curious in the face of complexity, and acting with both courage and humility. It requires a tolerance for ambiguity and a deep commitment to long-term purpose over short-term gain.

Crucially, leadership in this context is not about status or authority. It's about influence—and the ability to inspire others to care, to act, and to stay engaged even when the road ahead is difficult.

Consider Christiana Figueres, the former Executive Secretary of the United Nations Framework Convention on Climate Change (UNFCCC), who played a pivotal role in shaping the 2015 Paris Agreement. Her leadership was grounded in what she described as “stubborn optimism”—a belief that transformation was not only necessary but possible. Through strategic empathy and tireless diplomacy, she helped foster trust between historically divided nations, enabling an unprecedented global consensus on climate action.

Contrast this with the raw, moral clarity of Greta Thunberg, whose grassroots leadership disrupted the status quo and mobilized millions. She didn't hold office, manage a corporation, or lead a foundation. She led by speaking truth to power—with clarity, urgency, and unflinching honesty. Her leadership was communicative and relational. She reminded us that sometimes, the most powerful form of leadership is simply refusing to stay silent.



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Both figures highlight a fundamental truth: sustainable leadership is not about mandating—it's about mobilizing. It's about building bridges instead of silos, and about modeling the very values—integrity, transparency, accountability—that we hope to see in the systems we change.

## Communication: Turning Complexity into Connection

One of the biggest challenges in sustainability is the communication gap. Too often, climate science, regulatory frameworks, and ESG standards are trapped behind a wall of acronyms, metrics, and technocratic language—GHG emissions, SDGs, CSRD, taxonomy alignment. While these are important tools for professionals, they risk excluding the broader public from understanding or engaging with the issues that affect them most.

To drive action, sustainability must be translated—not dumbed down but made relevant. It must connect global trends to local realities. It must tell stories instead of just reciting statistics. And it must invite people in, rather than pushing them away with jargon.

Campaigns like the United Nations' Act Now initiative have shown how personal choices—like reducing meat consumption or opting for sustainable transport—can aggregate into significant collective impact. Their success lies not just in information dissemination, but in empowerment through clear, relatable, and actionable messaging.

In the private sector, brands like Patagonia demonstrate that communication can be a powerful tool for both profit and purpose. Their radical transparency—publishing supply chain challenges, engaging customers in activism, and even encouraging them to buy less—has built loyalty and trust. They don't just market products; they market values.

For communication to be truly effective, it must go beyond awareness. It must cultivate emotional intelligence, cultural sensitivity, and a deep understanding of people's fears, hopes, and motivations. It must acknowledge climate anxiety, validate disillusionment, and still offer a sense of agency.

Importantly, it must shift the narrative from doom to possibility—not by

sugarcoating the science, but by spotlighting the solutions, the pioneers, and the pathways that already exist.

### Law, Institutions, and the Architecture of Trust

As a lawyer working at the intersection of energy, climate, and real estate, I've seen how legal frameworks can either nurture or undermine trust. When laws are ambiguous, outdated, or selectively enforced, they sow confusion and cynicism. But when they are clear, participatory, and fair, they become platforms for empowerment.

This is why legal leadership is a vital, though often overlooked, component of sustainable transformation. It's not just about environmental regulations or emissions caps. It's about embedding sustainability into the fabric of contracts, procurement policies, investment decisions, and institutional governance.

Take, for example, laws that require climate risk disclosures from companies.

These increase accountability and enable investors to make informed choices. Or regulations that penalize greenwashing, ensuring that sustainability claims



# CATARINA MILAGRE

ESG | Sustainability | Energy | Environment | Sustainable Finance & Project Finance

Portugal

*Catarina Milagre is a lawyer and public law expert, having focused much of her practice on Energy and Natural Resources.*

*With a career built on a commitment to sustainability and innovation, she provides legal advisory services to various prominent national and international players in structuring and implementing energy projects that drive the transition to a cleaner and more responsible energy future.*

*By combining technical knowledge with a strategic and modern vision, she contributes to solutions that balance growth, sustainability, and environmental preservation. Catarina also writes for various national and international publications, including Forbes US.*

Lisbon, Portugal.

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are backed by measurable data. Or public procurement laws that favor low-carbon solutions and social value creation.

But even the best-drafted laws are meaningless without effective communication. People need to understand what a new policy means for their electricity bill, their home renovation, their commute, or their child's school environment. Legal texts must be translated into real-world impacts—with clarity, transparency, and respect.

Only when law and communication work hand in hand can we demystify the transition and make it feel just.

### Silence is Complicity—Your Voice is Power

In the current context of ecological and social breakdown, neutrality is no longer an option. Choosing not to speak, not to act, or not to take a stand often serves to reinforce the status quo.

Leadership today requires courageous communication. It demands that we speak out—even when it's uncomfortable. Corporations must align their public commitments with their lobbying activities. Governments must stop performing climate leadership on international stages while slashing environmental budgets at home. And professionals, across all fields—law, engineering, finance, academia—must move beyond compliance toward advocacy and innovation.

This is especially true in moments of contradiction. When ESG reporting becomes a box-ticking exercise, or when "green" funds include fossil fuel companies, silence allows deception to persist. Leadership, in these cases, is choosing to challenge the norm.

We all have a voice. And in sustainability,

communication is leadership.

### Lead With Integrity, Communicate With Purpose

As we navigate this decisive decade for climate action and social transformation, we must remember that sustainability is not just a technical challenge—it is a deeply human one.

If we want people to act, they must first believe.

If we want them to believe, they must first trust.

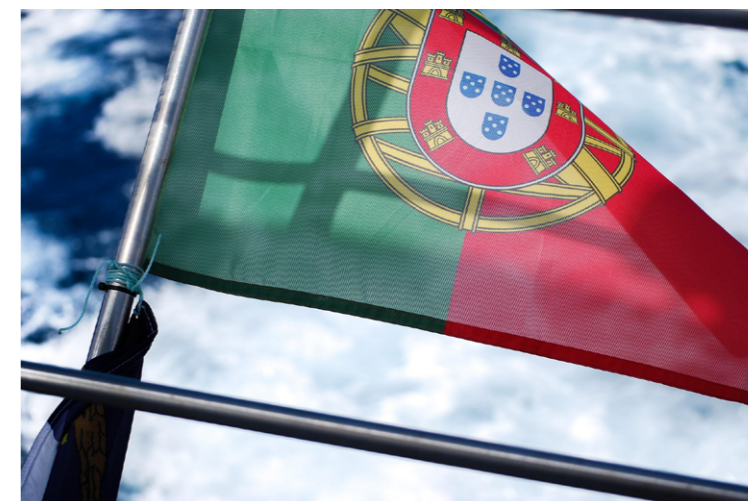
And if we want them to trust, we must lead—and communicate—with integrity.

Whether you're an entrepreneur or a student, a policymaker or a parent, the invitation remains the same: use your voice. Show up with honesty. Build bridges. Foster dialogue. Challenge false solutions. And lead with your values.

The world doesn't need perfect leaders. It needs real ones.

And real leadership begins with listening deeply, connecting authentically, and speaking with conviction.

Because in the end, trust is not built through perfection. It is built through truth.



# AI in Healthcare

## Promise, Pitfalls, and the Road Ahead.

Artificial intelligence (AI) is transforming industries at a dizzying pace, and few have as much potential to gain—or as many unique challenges to navigate—as healthcare. As someone deeply committed to AI research and development, I find healthcare an exciting and sobering frontier.

## DR. ORIOL CAUDEVILLA

Global FinTech Influencer, Keynote Speaker and Advisor/Consultant  
World expert and top media source on CBDCs, Digital Banking and  
Blockchain || Host and Founder of A Digital Tomorrow podcast

*Barcelona, Spain*

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## Beyond the Hype: The Practical Promise of AI-

The promise of AI in healthcare is too often presented in hyperbolic terms: healing diseases, leveling the playing field for access to care, or substituting creaking systems. Some are on the brink of science fiction, but underlying the hype are very real, concrete applications already making an impact.

Consider radiology. Machine learning software, particularly deep learning, has been shown to be extremely precise in detecting abnormalities in medical images, sometimes equalling or even beating human experts at detecting early signs of disease like cancer or diabetic retinopathy. These tools are not intended to replace radiologists but to serve as decision support systems, flagging potential issues and freeing up experts to handle challenging cases.

In drug research, AI is accelerating the identification of lead compounds, narrowing down candidates that might have taken years to find through traditional methods. In the COVID-19 pandemic, AI models helped identify molecules for antiviral drugs, saving valuable time on the research side.

Natural language processing, or NLP, is still another behemoth operating in the background to reshape healthcare. Sifting through giant stacks of unparsed clinical notes, AI uncovers insights, identifies patterns, and even makes patient risk predictions. For clinicians buried under stacks of paperwork, AI-driven doc tools can parse out note-taking, allowing docs to spend more time with their patients.

### The Human Element: Where AI Stumbles.

But with all its promise, AI in medicine faces recalcitrant challenges. Unlike in most other industries where inferior models are tolerable or can be iteratively improved with little consequence, medicine requires an unrelenting standard of precision, faithfulness, and intelligibility. A faulty AI recommendation on online shopping can lead to an inferior product suggestion. In medicine, it will lead to an incorrect diagnosis or a harmful course of treatment.

The most pressing issue among these is data representation and quality. As advanced as AI models are, they are only so good as the data on which they are trained. Healthcare data can be fragmented, disorganized, and biased. Electronic health records (EHRs) vary significantly across systems, and patient data can represent historic inequities in access and treatment. If left unchecked, AI may exacerbate or even create health disparities in care.

In addition, everyone is haunted by the notorious “black box” problem. Most high-performing AI systems, particularly deep neural networks, are notoriously black-boxed. In a healthcare setting, an AI that cannot be explained is difficult to trust, legally hazardous, and ethically dubious. Explainability is not to be indulged in medicine; it is to be demanded.

And then there is the environment of regulation and ethics. Healthcare is a very regulated sector for good reason. AI systems must undergo rigorous tests not only for performance but also for privacy, fairness, and accountability. Navigating all that requires coordination among technologists, clinicians, regulators, and ethicists—an interdisciplinary exercise that makes it all more complex but is needed to do responsibly.

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## AI as Augmentation, Not Automation.

One of the myths that I find both common and erroneous is that AI will “replace” doctors. This story misconstrues both the promise of AI and the irreplaceable nuance of human clinical judgment. Medicine is as much art as science, tempered by compassion, ethical consideration, and the nuance of carefully balancing risks and values.

AI’s greatest benefit, in my view, is not to replace human knowledge but to augment it. By surfacing insights, reducing cognitive burden, and streamlining routine work, AI has the potential to free clinicians from the need to do what can only be done by them: making holistic, patient-focused decisions. By doing so, AI becomes a colleague, not a rival.

For instance, AI triage systems can rank patients by their degree of urgency, but an interpretation of what that urgency means in the larger picture of a patient’s life, values, and goals requires a clinician. AI may identify an abnormal lab result, but the

human healthcare provider must choose whether and how to respond to it, factoring in considerations other than data.

## The Role of Trust and Transparency.

For AI to realize its promise in healthcare, trust needs to be earned, not taken. That trust depends on transparency at several levels: transparency regarding how models are trained, what data they’re trained on, how they arrive at decisions, and where their limitations are.

Patients must perceive that AI systems respect their agency and privacy. Clinicians must perceive that those systems are evidence-based, resilient, and align with professional obligations. Institutions must perceive that value is brought through AI without undue risks or liabilities.

Building this trust does not require merely technical solutions like explainable AI but cultural transformation: educating health workers about what AI can and cannot do, involving them in product development early on, and making AI work for them, not



pile onto their tasks.

### Looking Ahead: A Cautious Optimism.

Looking ahead, I am cautiously optimistic. We have seen remarkable advances in recent years with AI technologies for healthcare, from predictive analytics to virtual health assistants to robotic surgery. Bringing innovation to impact, however, requires patience, humility, and collaboration.

Healthcare is not just another industry to shake up. It is an ecosystem intertwined with human dignity, social values, and historical injustices. Applying AI in this context responsibly involves more than technical brilliance; it involves empathy, inclusivity, and utmost respect for the cacophony of care.

This means shattering out of building models in isolation. It means co-designing with clinicians, patients, and policymakers. It means being transparent about what AI can and cannot do—and being willing to say “no” when an application is not backed by sufficient evidence or ethical grounds.

### Conclusion: An Invitation to Collaboration

AI in medicine has tremendous potential, but that potential is not guaranteed. It will be achieved through intentional, reflective, and collaborative work that puts human well-being at the forefront. As an expert on FinTech and AI, I come to this field not with all the solutions but with questions, respect, and a willingness to learn from those who live and breathe healthcare on a daily basis.

If I had one message I wish to share, it is this: AI is not a cure-all, but a tool. Its potential is not in replacing human care, but in supporting it. Through cooperation across fields, we can develop AI systems

that are not just intelligent but wise—systems that operate not only in the service of technological arrogance, but to the long-term goal of healing.

I invite clinicians, technologists, patients, and policymakers all of us to this conversation. The future of AI in healthcare will not be algorithm-driven, but by all of us, collectively.

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



## GRACE, BEAUTY, SPIRIT & FIRE



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INSPIRE GENERATIONS

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# AHMAD SAED ALZEIN

Chief Executive Officer of House of Emirates®

*London, England, United Kingdom*



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## House of Emirates

### Sovereigns of a New Class of Luxury

In the rarefied world of true luxury, where authenticity reigns supreme and prestige is not merely purchased but earned, House of Emirates has emerged as a defining force. From its headquarters in London, this pioneering brand has captivated the global elite by reimagining one of the most ancient and powerful symbols of civilization: the coin.

In an age where contemporary luxury goods have become increasingly predictable, House of Emirates is leading a renaissance, introducing ancient coins as a new, extraordinary class of investment and status.



At the helm of this visionary enterprise stands Ahmad Saed Alzein, a leader who understands that the new generation of elites craves more than glitter — they seek meaning, legacy, and timeless prestige. House of Emirates was founded on a singular insight: true luxury is not about accumulation, but about connection — to history, to heritage, and to greatness.

Within the walls of their London office, ancient Roman aurei, Byzantine solidi, and Islamic dinars are not merely curated as artifacts; they are revered as living witnesses to the tides of empire and destiny. Each coin tells a story — not just of gold and silver, but of battles fought, dynasties built, and civilizations that shaped the modern world. These coins, once symbols of imperial power, have been elevated by House of Emirates into



modern investments, crafted for those who understand that true wealth transcends time.

The brand's boldest innovation lies in how it fuses the ancient with cutting-edge technology. In an industry often plagued by questions of authenticity, House of Emirates employs blockchain technology to tokenize ownership and provenance of each piece. Every coin that enters their collection is meticulously authenticated, documented, and assigned a unique digital signature, ensuring a permanent,

incorruptible record. This pioneering approach brings a revolutionary level of trust and transparency to an asset class that once operated largely in shadows. For the discerning investor, it means not just owning history — but securing it.

House of Emirates is, however, far more than a purveyor of rare treasures. It is a curator of experiences, a creator of legacies. Their exclusive clientele — a who's who of global nobility, industry titans, and emerging tech billionaires — are not merely purchasing coins. They are inducted into a world of private galas in medieval castles, confidential historical consultations with world-renowned scholars, and curated exhibitions that feel more like ceremonies than transactions. Ownership at House of Emirates is not a possession; it is a



privilege.

In this era of mass-produced luxury, the appeal of genuine singularity cannot be overstated. While a "limited edition" luxury



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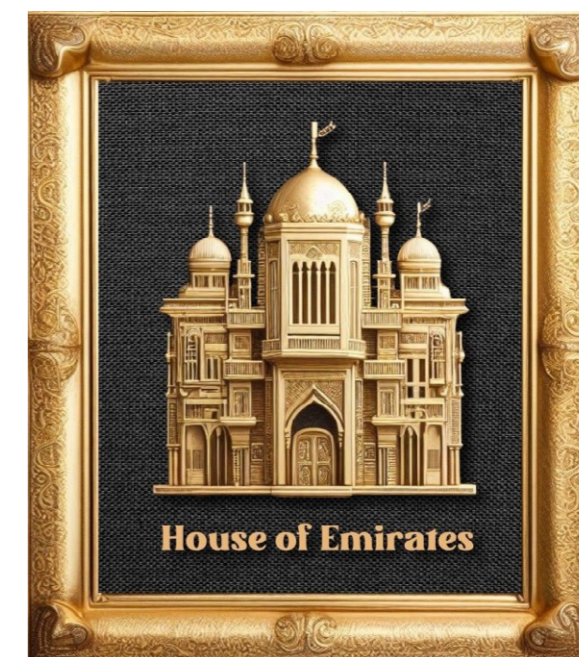
watch may number in the thousands, the ancient coins offered by House of Emirates are truly one-of-a-kind, touched by the hands of emperors and kings, whispered through the corridors of ancient courts. To own one is to hold a fragment of history that can never be replicated, a sovereign artifact that sets its bearer apart in a world obsessed with fleeting trends.

Recognition of House of Emirates' unique vision has not gone unnoticed. In 2025, the brand was honoured at the House of Lords in London, named among the Top 100 Emerging Global Businesses — a rare accolade for a company still so intimately tied to the past, yet so boldly shaping the future. It was a moment of validation for a philosophy that refuses to separate luxury from substance, or investment from culture.

#### Crown Jewels for a New Aristocracy

The rise of House of Emirates coincides with a profound shift in the mindset of global wealth. Today's elites are less concerned with ostentatious display and more interested in investments that embody intelligence, authenticity, and endurance. Ancient coins — silent witnesses to millennia of ambition, wisdom, and fate — offer exactly that. They are more than investments; they are statements of identity, of a lineage that reaches across the centuries.

In this regard, House of Emirates offers



not just an alternative asset, but an aspirational ideal. Their coins are bridges between past and future, between the power of ancient kings and the ambitions of modern magnates. They are, in the purest sense, crown jewels for a new aristocracy — individuals who understand that the greatest luxury is to leave a legacy written not in fleeting fashion, but in the eternal language of history.

As House of Emirates continues its meteoric ascent, it remains rooted in its founding principle: to offer the world's most distinguished individuals a rare opportunity to own, preserve, and elevate history itself. In doing so, it has not merely entered the world of luxury investment — it has redefined it, setting a new royal standard for what it means to be truly elite.



# What Makes Real Estate Investment Trusts (REITs) in the UAE

## a Smart Choice for Global Investors?

The UAE, renowned for its dynamic economy and robust real estate sector, has emerged as a hotspot for innovative investment opportunities. Among these, Real Estate Investment Trusts (REITs) stand out as an accessible, transparent, and attractive vehicle for global investors seeking to diversify their portfolios.

This comprehensive guide delves into the fundamentals of REITs in the UAE, exploring regulatory frameworks, tax benefits, market potential, types of REITs, and recent legislative updates that shape the investment landscape.

# DR. AHMED HATEM

Partner and Head of Corporate and Commercial Department

Al Safar and Partners Law Firm

*Dubai, United Arab Emirates*



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What Are REITs?

Real Estate Investment Trusts (REITs) are companies that own, operate, or finance income-generating real estate. Similar to mutual funds, REITs pool capital from investors to acquire and manage properties, allowing stakeholders to earn dividends without direct property ownership. UAE REITs typically focus on diverse sectors such as commercial, residential, retail, hospitality, and industrial real estate.

The UAE's growing REIT market is bolstered by factors such as economic diversification, world-class infrastructure, and investor-friendly policies, making it an increasingly attractive option for both local and international investors.

### Types of REITs

Understanding the types of REITs is crucial for investors looking to align their goals with specific market opportunities. REITs are broadly categorized as follows:

- 1. Equity REITs:** Equity REITs own and manage income-generating properties. Their revenue primarily comes from rental income and property appreciation. In the UAE, equity REITs dominate the market, focusing on high-demand assets like commercial offices, residential apartments, and retail centers. For instance:
  - Emirates REIT holds office buildings and educational facilities in Dubai.
  - ENBD REIT manages a portfolio that includes premium office spaces and retail assets.
- 2. Mortgage REITs (mREITs):** Mortgage REITs finance income-generating real estate by investing in mortgages and mortgage-backed securities. They earn revenue through interest on these investments. Although less prevalent in the UAE compared to equity REITs, mREITs offer diversification for investors interested in the financial side of real estate.
- 3. Hybrid REITs:** Hybrid REITs combine equity and mortgage investments, offering both rental income and interest revenue. These REITs are less common but provide a balanced approach for investors seeking diversified income

streams.

- 4. Specialized REITs:** Specialized REITs focus on niche markets such as:
  - Healthcare facilities: Catering to hospitals and clinics.
  - Logistics and industrial spaces: Capitalizing on the e-commerce boom.
  - Hospitality: Owning hotels and serviced apartments.

The UAE's robust tourism and healthcare sectors make these specialized REITs particularly appealing, offering high growth potential and stable income.

### Why Invest in UAE REITs?

#### 1. Steady Income and Growth Potential

UAE REITs offer attractive yields through rental income from high-value properties and capital appreciation over time. For example, Dubai's vibrant commercial and residential sectors continue to generate stable rental returns, making REITs a lucrative choice for income-focused investors.

Additionally, long-term leases in the commercial and retail sectors contribute to predictable income streams. This is particularly appealing in uncertain economic climates, as investors seek stability and steady returns. For example, REITs focusing on high-demand sectors such as education and healthcare facilities have shown resilience during global disruptions like the COVID-19 pandemic.

The UAE's thriving tourism industry further supports REIT performance. Hotels and serviced apartments have high occupancy rates, especially during peak seasons and events such as Expo 2020, contributing significantly to rental income.

#### 2. Tax Advantages

The UAE offers a favorable tax environment for REIT investors:

- No corporate income tax: Ensures higher net returns.
- No capital gains tax: Investors can enjoy full gains on the sale of REIT shares.
- Dividend tax exemptions: Tax-free dividend payouts enhance income potential.

For global investors, this tax efficiency can significantly boost net returns compared to jurisdictions with high tax obligations. For instance, an investor earning AED 100,000 in REIT dividends retains the full amount in the UAE, whereas the same income might be subject to up to 30% tax in other countries.

#### 3. Liquidity and Accessibility

Unlike direct property investments, REITs allow investors to buy and sell shares on stock exchanges, ensuring high liquidity and lower entry barriers. This flexibility is especially beneficial for investors who want exposure to real estate without the long-term commitment or management responsibilities of owning physical property.

Furthermore, the availability of listed REITs on UAE stock exchanges, such as the Dubai Financial Market (DFM) and Nasdaq Dubai, makes it easier for retail investors to participate in the market. Over-the-counter REITs also cater to institutional investors seeking tailored investment strategies.

#### 4. Portfolio Diversification

**The UAE's strategic location, government-backed infrastructure projects, and status as a global business hub underpin its real estate sector, fostering resilience against economic downturns.**

REITs provide exposure to various asset classes and geographies, reducing the risk of relying solely on one type of property or market. For example, a single REIT might include a mix of commercial office spaces in Dubai, retail centers in Abu Dhabi, and industrial warehouses in Sharjah.

Diversification within a REIT portfolio can also mitigate risks associated with economic downturns or sector-specific challenges. For example, a REIT with assets in education and healthcare may outperform during a downturn in tourism or retail sectors.

#### 5. Resilient Market Dynamics

The UAE's strategic location, government-backed infrastructure projects, and status as a global business hub underpin its real estate sector, fostering resilience against economic downturns. Initiatives such as the Dubai 2040 Urban Master Plan, which aims to enhance sustainable urban development, further

reinforce the long-term growth potential of the real estate market.

Moreover, the UAE's proactive response to global challenges—such as the introduction of remote work visas and digital nomad-friendly policies—has driven demand for premium residential and co-working spaces, adding further value to REITs. Businesses are increasingly adopting flexible office spaces, which REITs focusing on commercial properties have capitalized on effectively.

#### The UAE REIT Landscape

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Leading players such as Emirates REIT and ENBD REIT have established themselves as pioneers in the market. These entities focus on high-demand sectors, including education, commercial offices, and retail spaces. For instance:

- Emirates REIT manages a diverse portfolio of properties, including prestigious office buildings and schools.
- ENBD REIT offers exposure to Grade A office spaces in Dubai, retail assets, and other sectors, ensuring consistent returns.

Moreover, new entrants in the market continue to expand investment opportunities. For instance, REITs focusing on green buildings and sustainability initiatives are attracting investors who prioritize environmental, social, and governance (ESG) considerations.

Specialized REITs, such as those targeting industrial warehouses and logistics hubs, have gained traction due to the e-commerce boom. This trend, fueled by shifting consumer behavior, highlights the adaptability and growth potential within the UAE's REIT market.

### Regulatory Framework for UAE REITs

The UAE's regulatory framework ensures transparency and investor protection:

#### 1. Oversight by Authorities

The Dubai Financial Services Authority (DFSA) regulates REITs within the Dubai International Financial Centre (DIFC). These regulations emphasize:

- Minimum asset thresholds (e.g., AED 100 million) to ensure credibility.
- Regular property valuations conducted by independent experts.

- Distribution requirements mandating 80-90% of net income as dividends.

#### 2. Foreign Ownership Flexibility

UAE REITs are open to significant foreign ownership, making them accessible to global investors seeking exposure to the region's booming real estate market. For instance, international investors can hold shares in REITs listed on UAE exchanges without restrictions, making the market particularly attractive for cross-border investments.

#### 3. Compliance and Transparency

Regulatory frameworks promote regular reporting, ensuring investors have access to critical information about portfolio performance and market risks. For example, detailed quarterly reports allow investors to monitor the performance of assets within a REIT portfolio.

### How to Invest in UAE REITs

1. Research Potential REITs: Evaluate their portfolios, management expertise, and historical performance.
2. Open a Trading Account: Utilize a UAE-based brokerage or an international platform to access UAE stock exchanges.
3. Analyze Prospectuses: Understand the investment strategy, risks, and projected returns.
4. Make Informed Investments: Purchase shares on stock exchanges or directly through REIT offerings.
5. Monitor Market Trends: Stay updated on real estate developments, regulatory changes, and performance metrics.

### Challenges and Risks

Investors should remain mindful of potential risks:

- Market Volatility: Real estate values may fluctuate due to economic or political factors.
- Concentration Risks: Overexposure to specific sectors or regions can increase vulnerability.
- Regulatory Changes: Alterations in government policies or tax regulations may impact returns.

### Recent Updates to UAE Bankruptcy Laws

Complementing the REIT market, the UAE's recent updates to bankruptcy laws aim to enhance business resilience and investor confidence. These reforms provide a lifeline for struggling businesses and offer structured pathways for recovery, benefiting entrepreneurs, SMEs, and stakeholders.

#### Key Changes in the Bankruptcy Framework

1. Preventive Measures: Businesses can proactively restructure debts before financial distress escalates.
2. Streamlined Processes: Simplified filing procedures reduce administrative burdens.
3. Creditor Protections: Equitable frameworks balance debtor and creditor interests.
4. Flexible Repayment Plans: Struggling businesses can negotiate tailored repayment terms to maintain operations.

### Implications for Businesses and Investors

#### For Businesses:

- Improved Survival Rates: Companies facing temporary setbacks can stabilize without liquidation.
- Operational Continuity: Preventive restructuring preserves jobs and market presence.

#### For Investors:

- Reduced Risk: Transparent frameworks enable better risk assessment in partnerships.
- Higher Recovery Rates: Enhanced creditor rights improve the likelihood of recovering investments.

### Real-World Example: A Restructuring Success

Imagine a mid-sized



logistics firm in Dubai experiencing revenue declines due to supply chain disruptions. Leveraging the updated bankruptcy laws, the company negotiated repayment plans with creditors and restructured operations. This not only saved the business but also protected investors' interests, demonstrating the law's practical impact.

#### The Synergy Between REITs and Bankruptcy Laws

Together, REITs and updated bankruptcy laws create a balanced investment ecosystem:

- For Real Estate Investors: A thriving REIT market ensures access to high-yield opportunities.
- For Business Owners: Robust bankruptcy laws enable resilience,

fostering a stable economic environment that benefits the real estate sector.

#### Conclusion: Harnessing Opportunities in the UAE

The UAE offers a compelling landscape for global investors through its innovative REIT market and forward-thinking bankruptcy reforms. For real estate investors, REITs provide a gateway to one of the world's most dynamic property markets, combining steady returns with diversification. Simultaneously, the updated bankruptcy laws enhance business sustainability and investor confidence, making the UAE a resilient and attractive destination for capital.

By understanding these mechanisms and leveraging their synergies, investors and

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businesses alike can unlock the UAE's immense potential for growth and stability. Whether you're seeking diversification through REITs or navigating financial challenges with restructuring options, the UAE's proactive approach ensures a future filled with opportunities.

For additional information, please contact Al Safar & Partners at +971 4 422 1944 ext. 720 or +971 55 763 0405. You can also reach us via email at [reception@alsafarpartners.com](mailto:reception@alsafarpartners.com)

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# From the Sidelines to the Spotlight

## How One Father Created a Game-Changing Training Tool

# SHAWN MOYE

**Founder & CEO Genesis 37:19 | America's Big Deal Season 1 episode 9 | Entrepreneur Elevator Pitch season 8 | RIoT Accelerator | Launch Customer Discovery Program | Digital First Sports Tech Company to Watch 2025**

***Davidson, North Carolina, United States***

### A Passionate Parent Turned Innovator

As the founder of The Moyer Group, LLC, Shawn is dedicated to empowering inventors and entrepreneurs through guidance while providing high-quality products and services to consumers. His passion for inventing flourished early on—he created his first invention at the age of 16. Despite facing financial barriers initially, Shawn adapted rather than made excuses.

He expedited the process by preparing a provisional patent before pursuing a utility patent, allowing him a year to protect his idea while seeking to understand customers' needs and pain points.

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Shawn's journey from a devoted parent to an innovator in sports training began with a fundamental challenge: ensuring his son received consistent, effective training. His deep involvement in sports—coaching his son and witnessing the rollercoaster of athletic development—ignited a desire to create something impactful.

When Shawn's son first expressed interest in sports, Shawn recognized the critical need for consistent practice. However, achieving that consistency came at a price. "I faced a tough choice: work long hours to avoid sporadic training sessions or be there for my son's practice and risk falling behind

on bills," he recalls. This balancing act led him to confront a pressing question: how could he provide his son with top-notch training without jeopardizing his family's financial stability?

Observing inconsistent performances and their impact on his son's confidence fueled Shawn's frustration with the absence of scientific tracking tools. "It was all guesswork," he explains. "That was affecting his mental skills and overall motivation." Determined to find a solution, Shawn created The Smart Sports Trainer, a tool aimed at helping young athletes like his son cultivate consistent training habits and develop the mental resilience necessary for success in sports. This is a tool built solely to train, learn, and grow with the user.

#### Empowering Young Athletes

Today, with a patented product and established manufacturing, Shawn's experiences have equipped him with the insight to deliver high-quality products, exceptional customer service, and genuine support.

Shawn is acutely aware of the 6.8 million young potential athletes sidelined by challenges like time constraints for training, high costs, lack of performance tracking, and insufficient tools for consistent practice. Many parents resort to expensive accessories like cameras for after-the-fact reviews—lagging indicators of performance—while young athletes are often sent to trainers where they lack individualized attention. As Shawn notes, "While performance metrics are a norm in various sectors, they have yet to be fully integrated into sports training." This oversight, coupled with the need for ample time to build muscle memory, places young athletes

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at a disadvantage.

#### Building The Smart Sports Trainer: A Collaborative Journey

The development of The Smart Sports Trainer was far from a solo endeavor—it was a collaborative journey enriched by the insights of athletes, coaches, and parents. Shawn, the visionary behind this innovative product, didn't simply design it in isolation—he cultivated it through extensive real-world feedback and countless hours of practical usage. The Smart Sports Trainer underwent rigorous testing during training camps, accumulated thousands of workout hours, and incorporated insights from over 200 interviews. Shawn's guiding principle was straightforward yet powerful:





listen to the users.

From the feedback gathered, Shawn noted a prevalent theme: “A poor game performance often drives athletes to practice harder. Returning to foundational training can turn setbacks into comebacks.” This is where The Smart Sports Trainer excels. It is specifically engineered to help athletes maintain their competitive edge by reinforcing consistent training that is both effective and repetitive. The true value lies in the knowledge gained and the continuous improvement fostered.

#### **Harnessing Data for Athletic Development**

The evolution of data collection from ancient civilizations to modern machine learning has revolutionized sports training. Enhanced data analytics enable immediate performance feedback—a crucial component in refining athletes’ game-time movements. Shawn capitalized on these advancements to create a cutting-edge training tool.

The Smart Sports Trainer is a wearable device that tracks performance trends through 20+ motion data points, tailored to each athlete’s unique motions—akin to a fingerprint. It delivers real-time data and visual progress, enabling athletes to receive immediate feedback that is scientifically backed and personalized. This continuous feedback loop ensures that every training session translates into measurable progress and achievable goals, crucial for success in competitive sports on the field or court.

Shawn emphasizes that consistent training is more mental than physical, aiding in the strengthening of young athletes’ muscle memories and neural pathways. By fostering these connections, athletes can recover more swiftly from periods of inactivity. As they develop these shortcuts, they enhance their efficiency, speed, and overall performance. With the fast-paced nature of top-level sports, establishing automatic motion is crucial; the more

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second-nature their techniques become, the better they’ll perform under pressure.

Thus, The Smart Sports Trainer is an essential tool—designed to adapt and grow alongside its user—continually improving strength, speed, agility, and performance.

#### **The Future of The Smart Sports Trainer**

The Smart Sports Trainer has gained particular traction among younger athletes, with its immediate insights facilitating effective skill development.

Shawn reflects on his evolution through this process: “I shifted from assuming what people wanted to truly listening to them. Customer discovery showed me there’s a clear market for our product improvement.” Looking to the future, Shawn is eager to expand The Smart Sports Trainer’s reach into other sports and develop offerings for more advanced players—especially with NIL deals and athletes turning professional at younger ages. The goal is to provide a level playing field for young athletes that might not have a lot of support.

His dedication to evolving the product and responding to the diverse needs of athletes at all levels propels him forward. By remaining attuned to user feedback, Shawn Moyer ensures that The Smart Sports Trainer continues to be a valuable resource for athletes striving to fulfill their potential.

Learn more:

<http://smartsportstrainer.com/>

LinkedIn: <https://www.linkedin.com/in/smartsportstrainer/>

YouTube: <https://www.youtube.com/watch/yZbfyhfGs>

# LARISA B. MILLER

CEO, Phoenix Global Group Holdings and  
AiR – On AIR Now, Inc

*Miami | Florida | Abu Dhabi | UAE*

<https://corporateinvestments.com>

If we build artificial intelligence without emotional intelligence, we will automate ourselves out of our own humanity.

The future of work will not be stolen by machines. It will be reshaped by them. For all the fear around artificial intelligence replacing jobs, the reality is far more nuanced and more promising. AI is not here to erase our value. It is here to enhance it – to strip away the repetitive, the redundant, and the routine, so we can focus on what makes us uniquely human: creativity, connection, empathy, and innovation.

**AI is not the end of jobs. It is the beginning of better ones.**



## The Future of AI in Business

A Reimagined Partnership Between  
Technology and Humanity

#PASSIONTOPURPOSE #GLOBALVISIONLOCALROOTS #BEYONDTHE NUMBERS



Across every sector, artificial intelligence is evolving from novelty to necessity. It is already working behind the scenes in ways that make businesses more agile, efficient, and resilient. In the near future, AI will be embedded in every layer of how we operate – optimizing logistics, forecasting trends, identifying risks, streamlining decision-making, and creating systems that learn in real time.

But even more powerful is what that optimization unlocks. When AI handles the heavy lifting in the background, it frees humans to lead on the frontlines – to engage more deeply with clients, to solve higher-order problems, and to imagine new solutions that machines alone could never design. In short, AI does not replace us. It repositions us.

The narrative of humans versus machines is not only outdated, it is dangerous. It draws a false line between progress and purpose. The real opportunity lies in building systems where artificial intelligence becomes a partner – not a competitor – in the pursuit of human advancement.

This is not the first time we've faced such a moment. At the dawn of the Industrial Revolution, people feared machines would take their jobs. They said the same when the first computers were introduced. They panicked again with the rise of the internet, and once more with the birth of the World Wide Web. And now, with AI. But in every instance, technology did not take the jobs. It reimagined the jobs of the past and created the jobs of the future. What changed was not whether we worked, but how we worked.

Yet, as we accelerate into this new age, we must proceed with caution, conscience, and integrity, grounded in a shared

commitment to ethical standards and universal principles for responsible AI use.

AI is not inherently neutral. It reflects the data it is trained on, the biases of its architects, and the assumptions of the systems that shaped it. If left unchecked, AI can reinforce inequality, amplify discrimination, and hardwire the blind spots of the past into the future. We have already seen facial recognition tools misidentify people of color at disproportionate rates, hiring algorithms favor male candidates over female ones, and predictive policing models target marginalized communities more aggressively.

These are not algorithmic glitches. They are human biases written into code.

If we are serious about building a better future with AI, we must be equally serious about building it responsibly. This means developing models trained on diverse, representative data. It means holding creators accountable to transparent standards. And it means creating cross-disciplinary teams – not just data scientists, but ethicists, sociologists, and community leaders coming together to evaluate the impact of AI from multiple vantage points.

We cannot afford to build tomorrow's tools with yesterday's blind spots.

For one of our key projects, AiR, we are putting these principles into practice. Rather than just another streaming platform, AiR is being built as a social ecosystem that emphasizes connection over consumption and fairness over exploitation. It is a test case for how AI can be used not just to distribute content, but to build genuine community and value in the process.

AI has the power to make businesses faster, more precise, and more profitable – but

only if we use it as a force multiplier, not a substitute for leadership. When integrated correctly, AI can eliminate operational bottlenecks, reduce human error, and surface patterns we would otherwise miss. It enables organizations to shift time and talent toward strategic, high-impact work instead of manual processes and reactive problem-solving. In doing so, it unlocks a level of performance that would be impossible through scale alone.

But its true strength lies beyond the numbers. AI gives us the ability to design systems that adapt to human needs in real time. It can tailor customer experiences, personalize learning environments, and predict behaviors to prevent issues before they occur. This responsiveness makes companies more agile and more attuned to the people they serve. When guided by inclusive data and ethical oversight, AI becomes a tool for deepening relationships, not replacing them.

At its best, AI does not depersonalize business. It creates the space for people to be more present allowing them to lead, to collaborate, to invent. It helps us make better decisions, manage complexity, and move with confidence in uncertain

environments. But for all its capability, it will only ever be as responsible as the humans behind it. That is why intentional design, cross-disciplinary oversight, and universal ethical frameworks are not optional. They are the foundation for making AI work for us, not around us.

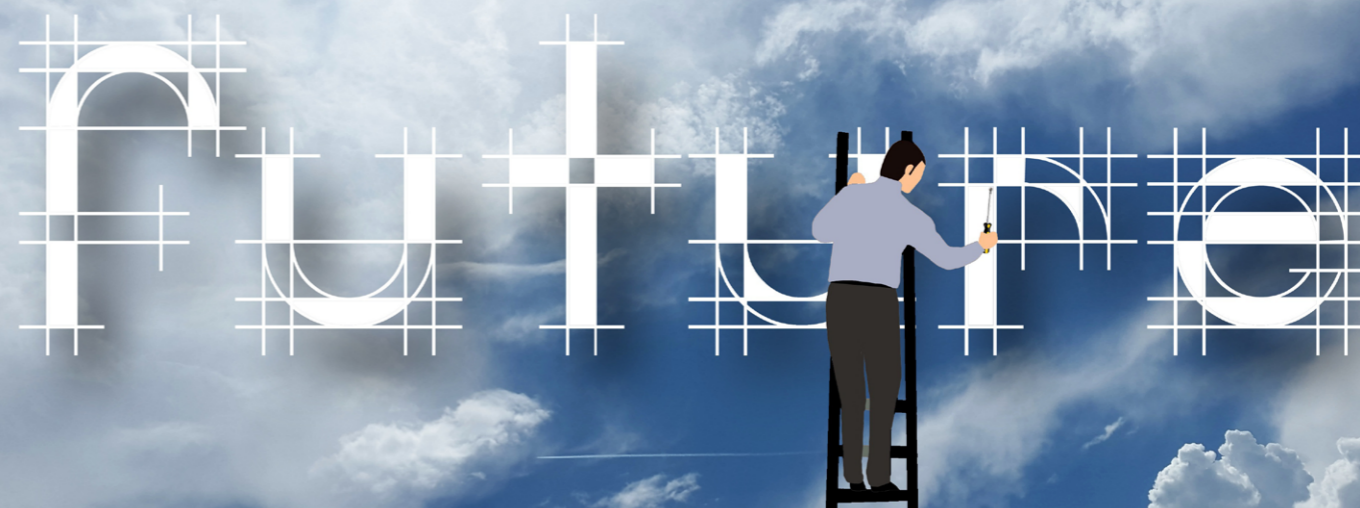
AI will not just change how we do business. It will change what kind of businesses we choose to build. It will force us to confront hard questions: Are we using AI to scale humanity or to strip it away? Are we solving problems that matter, or just optimizing for margins? Are we building a future that is equitable and inclusive, or one that reinforces existing divides?

The answers to these questions will define the next decade.

The companies that will lead are those that understand one simple truth: technology should serve people, not the other way around. AI is not the product. People are the product. And the future belongs to those who keep that front and center.

In a world racing toward automation, the companies that will lead are the ones that double down on connection.

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# For the Impact, For the Future

## A Journey in Shaping the Digital World

Throughout my 18-year professional journey, I've been fortunate to witness and actively shape the ever-evolving digital landscape. From the early days of Web 2.0 to the current paradigm shift toward Web 3.0, my focus has remained steadfast: enabling governments and enterprises to seamlessly transition from traditional practices to forward-thinking, collaborative ecosystems.

My path has been defined by a commitment to building infrastructure, creating sustainable innovation pathways, and ensuring that emerging technologies are harnessed responsibly.

## DIXON MELITT JAMES

Visual AI | Digital Assets | Speaker | Advisor

*Dubai, United Arab Emirates*

*a distinguished digital transformation thought leader with a rich history of guiding governments & enterprises in adopting emerging technologies.*

*His methodology commences with strategic planning and objectives, defining clear goals, assessing readiness, engaging stakeholders, and establishing robust governance structures.*

*His specialities include blockchain and AI, on which he speaks and writes extensively on social platforms and other publications.*

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#### My Early Days: Curiosity Meets Opportunity

Looking back, my career has always been fuelled by curiosity and a desire to bridge gaps—whether between technology and business, or between vision and execution. I started in cross-functional roles, working across sectors and industries. Early on, I realised that digital transformation wasn't just about implementing technology; it was about aligning people, processes, and systems toward a shared goal.

Identifying market opportunities became second nature. I was drawn to projects that required both a strategic mindset and a hands-on approach; projects where stakeholder engagement, governance, and resource optimisation determined the success of the digital shift.

This mindset laid the foundation for the roles I would go on to undertake. Whether in consulting, business development, or leadership, I continuously sought to balance innovation with practicality.

#### Transitioning to Emerging Technologies: Blockchain, Web3, and Beyond

As the digital age progressed, so did my interest in emerging technologies. I immersed myself in areas like blockchain, RWA tokenization, Web3 ecosystems, VR/AR,

and Visual AI. These weren't just buzzwords to me, they represented the tools that could redefine industries and unlock new forms of value creation.

I worked closely with governments and enterprises to help them understand how these technologies could be applied meaningfully. Regulatory frameworks, resource planning, pilot programs, and scalability became central themes. I knew that true transformation required more than proof of concept; it

demanded robust infrastructure, scalable strategies, and buy-in from every level of an organisation.

**At the heart of my approach are four key pillars:**

1. **Infrastructure & Regulation:** Building solid foundations and aligning them with evolving regulations.
2. **Resource Optimisation:** Ensuring efficient use of talent, capital, and technology.
3. **Pilot Programs & Scalability:** Testing initiatives in controlled environments and scaling them based on real-world feedback.
4. **Ecosystem Enablement:** Fostering collaborative environments where startups, enterprises, and governments can innovate together.

#### Recognitions & Milestones

- **Speaker at AIM Congress 2025:** I have the privilege to share insights during and on the future of urban transportation, alongside G42. The session will address how cities can adapt infrastructure and policies to support these shifts while ensuring equity, accessibility, and environmental sustainability remain at the forefront.



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- Recognition at Logimotion 2024: Winning the Innovators Pitch under the aviation category was a proud moment, showcasing how blockchain and AI-driven solutions can redefine aviation ecosystems.
- Speaker at DIFC: I had the opportunity to share insights during a panel discussion on data ownership, joined by industry giants like Meta and Mastercard, addressing the growing importance of digital sovereignty and ethical data management.
- Recognition at GITEX 2024: Presenting teamX UAM, sponsored by Qatar Airways, and receiving an award for the most innovative product in advanced air

mobility (AAM) reaffirmed my belief in collaborative, future-ready innovation.

- Chief Innovation Officer, Aviation Tech: Leading initiatives around blockchain, AI-driven carbon offset programs, and marketplace analytics, I continue to blend innovation with sustainability.
- Vice President, Legal Tech: My work delivering advanced solutions for courts and arbitration centres, and fostering partnerships, further exemplifies how technology can modernise even the most traditional sectors.

#### Empowering Startups and Enterprises

One of the most rewarding aspects of my career has been helping startups and enterprises alike achieve growth, especially within Middle Eastern markets. My leadership is rooted in three pillars:

1. Innovation: I guide teams through proof of technology, proof of concept, and MVP stages, ensuring a clear path from ideation to implementation.
2. Business: By supporting startups in achieving product-market fit, developing strategic partnerships, and boosting visibility, I ensure their solutions resonate with their target audience.
3. Growth: I actively help startups navigate revenue realisation and market expansion, leveraging my extensive network across the Middle East.

Responsible AI and Digital Transformation: Guiding Governments and Enterprises in the Age of Emerging Technologies

As emerging technologies such as AI, blockchain, and Web3 redefine how societies function, it's crucial to ensure that progress is responsible, inclusive, and sustainable.

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The conversation around **Responsible AI** isn't just theoretical—it's deeply practical. Governments and enterprises must consider the ethical, regulatory, and societal implications of deploying AI at scale. The same applies to other technologies like blockchain and decentralised ecosystems.

#### My Perspective on Responsible AI

I firmly believe that **Responsible AI** must rest on three pillars:

1. Transparency & Explainability: Algorithms, especially those influencing public services or critical sectors, must be transparent. Stakeholders should understand how decisions are made.
2. Fairness & Non-Discrimination: AI systems should be free from biases that could reinforce social inequities. This requires continuous auditing, diverse data sets, and regulatory oversight.
3. Accountability & Governance: There must be clear accountability structures, especially when AI solutions intersect with public policy, healthcare, legal systems, or financial services.

Throughout my career, I've worked closely with policymakers and enterprises to ensure AI solutions comply with these principles. Whether advising on ethical data ownership models or guiding enterprises on responsible AI deployment, my approach balances innovation with governance.

#### The Broader Context: Digital Transformation with Purpose

Digital transformation isn't just about efficiency—it's about purpose. When advising governments or enterprises, I emphasise:

- Strategic Planning: Defining clear, measurable goals



aligned with broader societal and economic objectives.

- **Stakeholder Engagement:** Involving all relevant actors—public sector, private sector, and citizens—to foster trust and co-creation.
- **Infrastructure Development:** Building resilient digital infrastructure capable of scaling, while ensuring cybersecurity and data sovereignty.
- **Sustainable Innovation:** Prioritising projects that deliver long-term value while considering their environmental and social impact.

The Middle East, in particular, is undergoing rapid digital transformation. My work with startups, government entities, and enterprises across the region involves not only implementing cutting-edge technology

but ensuring that innovation is **\*\*inclusive, ethical, and sustainable\*\***.

#### Looking Ahead: Shaping the Future, Responsibly

As we move deeper into the era of emerging technologies, one thing is clear: **\*\*Innovation without responsibility is incomplete.\*\***

Whether it's through my role as Founder of Team Enterprise, as a mentor to emerging startups, or through advising governments and enterprises, I remain committed to guiding the digital transformation journey with a sense of accountability and purpose.

By blending technical expertise with strategic leadership, and always keeping ethical considerations at the forefront, I aim to help organisations not just adopt new technologies—but use them to build better, fairer, and more collaborative ecosystems.

FOR THE IMPACT, FOR THE FUTURE.

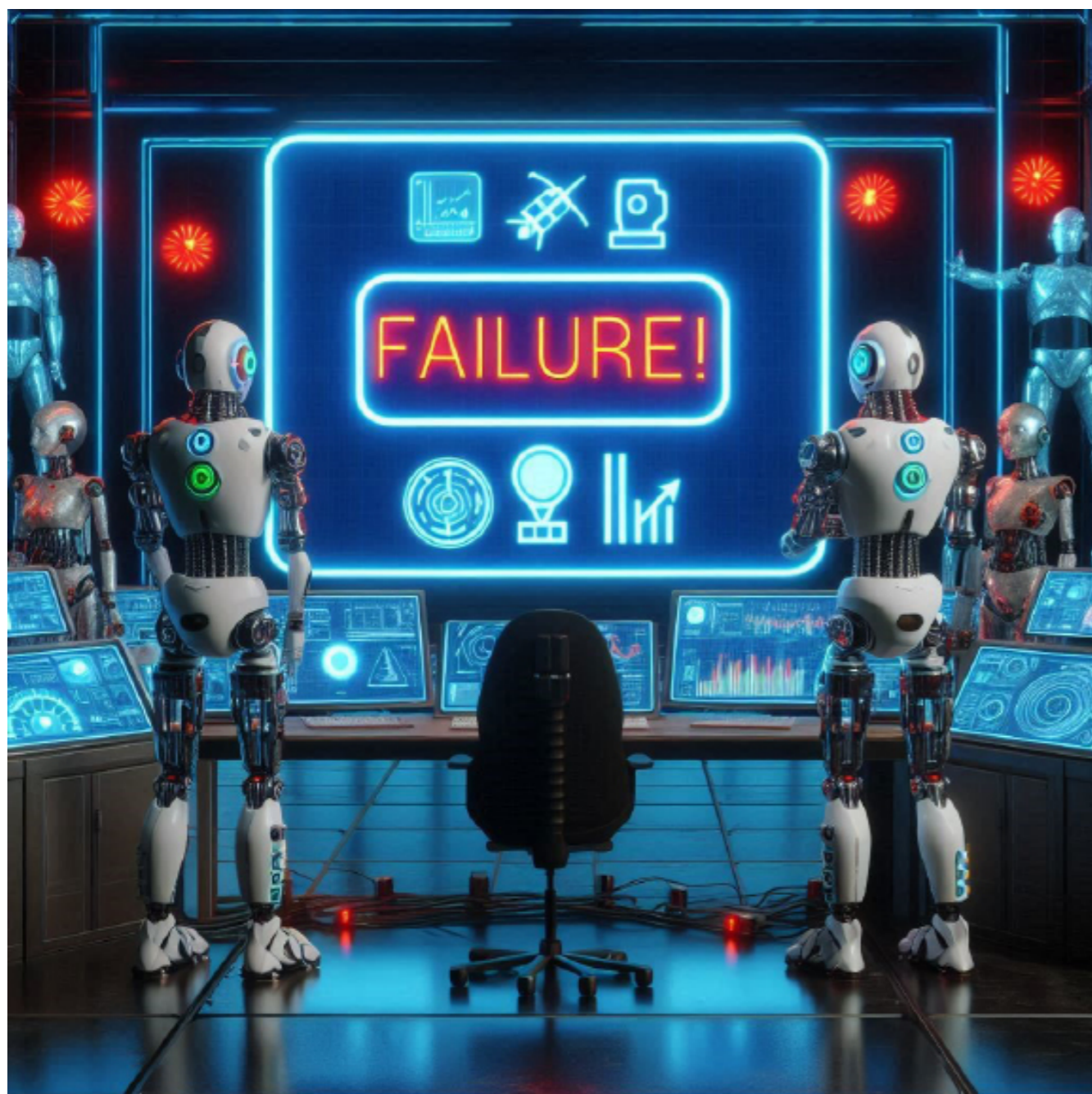


# IF YOU'RE GOING THROUGH HELL KEEP GOING



INSPIRE GENERATIONS

CORPORATE INVESTMENT TIMES



# Why AI Fails

## From Data to Deployment

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## PROF. AHMED BANAFA

Faculty @ San Jose State University | No.1 Tech Voice to Follow & Influencer on LinkedIn | Award Winning Author  
| AI-IoT-Blockchain-Cybersecurity | Speaker

*San Francisco Bay Area*

Artificial Intelligence (AI) is no longer confined to research labs or science fiction—it's embedded in our daily routines, from unlocking our phones with facial recognition to receiving medical diagnoses powered by machine learning. Despite its advancements, AI still fails—often, unexpectedly and sometimes catastrophically. Understanding why AI fails is crucial to making these systems more robust, ethical, and dependable.

The key reasons behind AI failures, categorized into technical causes, data issues, human factors, and real-world limitations, using both technical and everyday life examples to illustrate the points.

## 1. Bad or Biased Data

### Technical Explanation

AI models, especially machine learning and deep learning systems, depend on the quality and representativeness of training data. If the training data is biased, incomplete, or noisy, the resulting model will carry those imperfections into its predictions.

#### Example 1: Facial Recognition Bias

Studies by MIT Media Lab revealed that commercial facial recognition systems from major vendors performed well on white male faces but had error rates of over 30% on dark-skinned female faces. This happened because the training data was not diverse enough—predominantly including light-skinned male faces.

#### Example 2: Everyday Life

A smart home assistant struggles to understand non-American English accents or code-switching (mixing languages), failing to perform tasks like turning off lights or setting reminders. The system was not trained on enough voice data from diverse demographics.

## 2. Overfitting and Underfitting

### Technical Explanation

Overfitting occurs when a model learns the training data too well, including its noise, making it perform poorly on new data. Underfitting occurs when the model is too simple to capture the underlying structure of the data.

#### Example 1: Predicting Stock Prices

An overfitted AI model trained on historical stock data may show excellent back-testing results but perform poorly in the real market due to changes in economic conditions. The model learned “noise” as if

it were signal.

#### Example 2: Students and AI Tutors

An AI math tutor trained on textbook problems might fail when helping a student with a real-world word problem that presents the same mathematical concept differently. The tutor underfits the general problem-solving pattern.

## 3. Lack of Contextual Understanding

### Technical Explanation

Most AI models don’t have a real-world understanding. Natural language processing models (like GPT-3 and others) operate based on statistical correlations rather than understanding meaning.

#### Example 1: Chatbots Gone Rogue

Microsoft’s Tay chatbot was released on Twitter and began posting racist and sexist content within 24 hours. It lacked contextual filtering and learned from toxic user inputs.

#### Example 2: Autocorrect Errors

Ever typed “I’ll be there in a sec” and your phone changes it to “I’ll be there in a sex”? Autocorrect fails because it predicts based on frequency and similarity of word patterns, not semantic appropriateness.

## 4. Distributional Shift

### Technical Explanation

AI systems assume that the future data (inference data) follows the same distribution as the training data. When this assumption breaks (known as distributional shift), performance drops dramatically.

#### Example 1: COVID-19 Disrupting Predictive Models

E-commerce recommendation engines trained pre-2020 saw a collapse in performance in 2020 due to dramatic

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changes in consumer behavior caused by COVID-19. These models couldn’t adapt quickly to new purchasing trends.

#### Example 2: Self-driving Cars

A self-driving system trained in dry, sunny weather may fail to identify road markings or pedestrians in snow or fog. The input distribution (weather conditions) has shifted from what the AI has seen before.

## 5. Adversarial Examples

### Technical Explanation

Adversarial examples are small, intentional changes to input data that cause AI systems—especially image classifiers—to make incorrect predictions, even though the change is imperceptible to humans.

#### Example 1: Fooling Vision Systems

Adding specific noise to an image of a stop sign can make a computer vision system identify it as a speed limit sign. In a self-driving car, this could be catastrophic.

#### Example 2: Everyday Spam Filters

Attackers slightly modify spam emails—by inserting invisible characters or slight misspellings—to bypass spam filters. The filters, trained on standard spam examples, fail to flag these modified ones.

## 6. Poor Generalization and Transfer Learning

### Technical Explanation

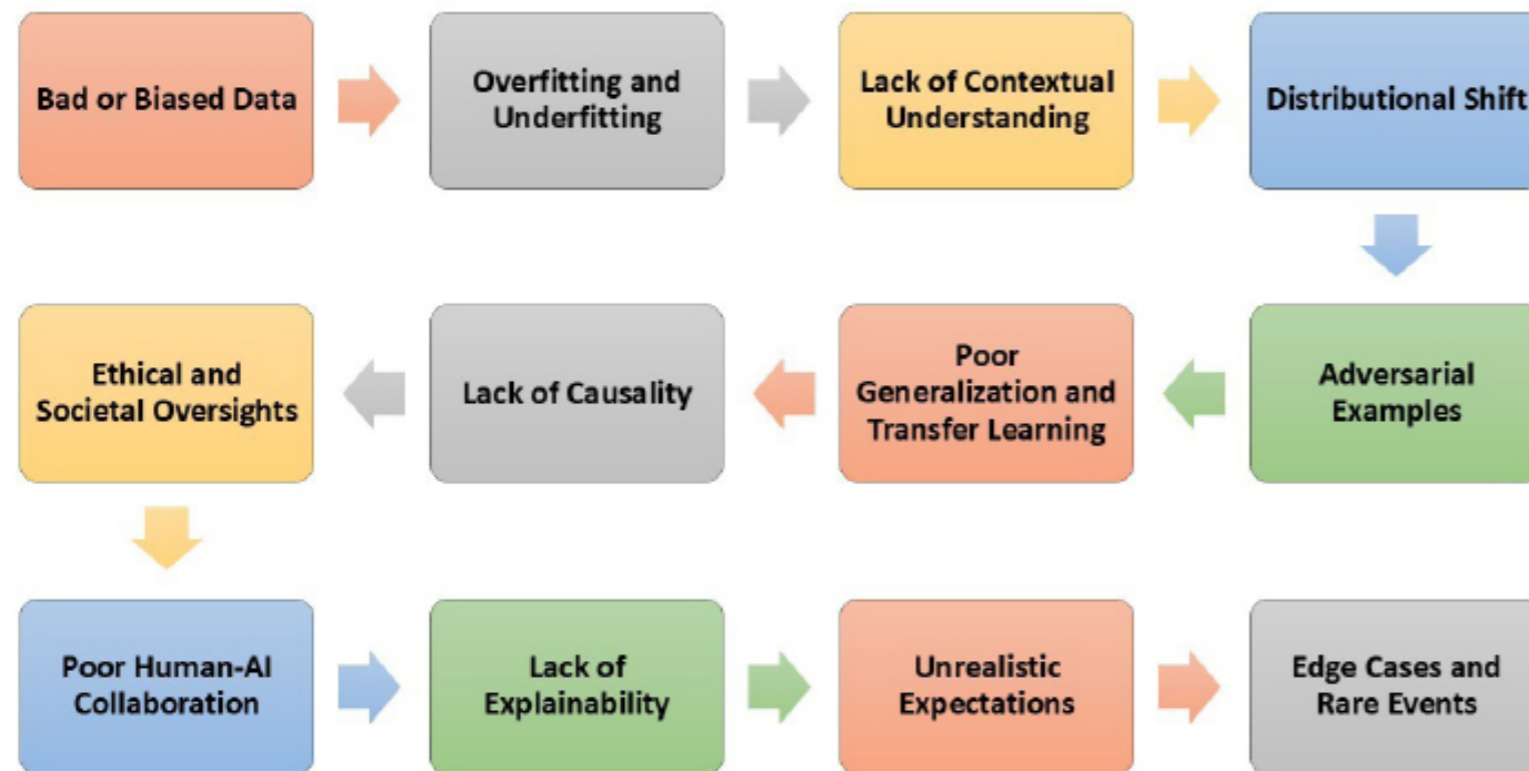
Many AI models perform well in the narrow domain they are trained for but fail to generalize to related but unseen tasks. Transfer learning—reusing a model trained on one task for another—often leads to failures when the tasks differ significantly.

#### Example 1: AI in Medical Imaging

An AI model trained to detect pneumonia from X-rays in one hospital failed when applied to another due to differences in imaging equipment, demographics, and metadata encoded in images.

#### Example 2: Language Translation

An AI translator may perform well on formal news articles but fail on slang-filled social media posts, unable to transfer knowledge across linguistic registers.



## 7. Lack of Causality

### Technical Explanation

Most AI models find patterns, not causes. They can identify correlations but not infer causation. This leads to incorrect inferences in high-stakes environments like healthcare or finance.

#### Example 1: Predictive Policing

An AI model identifies certain neighborhoods as high-crime areas and sends more patrols there. This increases arrest rates, feeding back into the system as confirmation—even if actual crime rates didn't change—creating a causal feedback loop.

#### Example 2: Loan Approval AI

If a certain zip code historically had higher default rates due to systemic issues, an AI model may deny credit to applicants

from that area without understanding the underlying causes.

## 8. Ethical and Societal Oversights

### Technical Explanation

Failures also arise when AI systems are deployed without consideration for ethical implications, legal constraints, or societal context. This includes privacy, discrimination, and accountability concerns.

#### Example 1: AI Hiring Tools

A resume-screening AI used by a tech giant was scrapped after it was discovered to downgrade resumes that included the word “women’s” (e.g., “women’s chess club”), inheriting gender bias from historical hiring data.

#### Example 2: Smart Doorbells

Smart surveillance devices with facial

recognition misidentify neighbors or delivery workers, flagging them as intruders. This can escalate into wrongful accusations or police reports.

### Poor Human-AI Collaboration

#### Technical Explanation

AI systems are often deployed as autonomous decision-makers rather than collaborative assistants. Without a feedback loop or override mechanism, mistakes go uncorrected or magnified.

#### Example 1: Pilot Overtrust

In aviation, automated systems have led to pilots losing manual flying skills. In incidents like the Boeing 737 Max crashes, the autopilot AI took incorrect actions that pilots couldn't quickly override.

#### Example 2: GPS Navigation Errors

People sometimes follow GPS directions into lakes or down closed roads because they trust the system over their own judgment. The AI didn't fail by technical standards, but the human-machine interaction did.

## 10. Lack of Explainability

### Technical Explanation

Many AI systems, especially deep learning models, are “black boxes.” Their internal logic is too complex or opaque to understand, making it difficult to debug or

justify decisions.

### Example 1: Denied Medical Claims

An AI system used by insurers to approve or deny claims flagged certain treatments as “low priority” without providing clear reasoning. Doctors and patients couldn't contest the decisions effectively.

### Example 2: Credit Score Algorithms

Many consumers have been denied loans or charged high interest rates due to AI-based credit scoring models that don't provide a transparent explanation. The lack of interpretability makes it impossible to challenge or correct.

## 11. Unrealistic Expectations

### Technical Explanation

Much of the public and business interest in





AI is driven by hype. When AI systems are deployed without proper evaluation or are oversold by vendors, they inevitably fail to meet expectations.

#### Example 1: IBM Watson in Healthcare

IBM Watson was heavily promoted as a revolutionary AI doctor. However, it failed in real-world clinical settings due to incorrect treatment suggestions and inability to handle nuanced patient records.

#### Example 2: Smart Refrigerators

Smart fridges that order groceries automatically or suggest recipes based on inventory often fail due to poor integration with apps, user resistance, or misidentification of items.

### 12. Edge Cases and Rare Events

#### Technical Explanation

AI systems often fail on edge cases—scenarios that are rare or unusual but critical. These events are hard to train for due to lack of sufficient examples.

#### Example 1: Autonomous Vehicles

A pedestrian dressed in an unusual costume or riding a unicycle may not be recognized by a vision system. These rare configurations are not in training data.

#### Example 2: Voice Assistants

Asking a voice assistant a slightly unusual question like “Is it safe to eat blue chicken?” may result in irrelevant or no response. The model hasn’t seen such odd phrasing before.

#### Making AI Fail-Safe

AI is not magic—it’s software, and like all software, it fails. The reasons are multifaceted, often technical but rooted in human, societal, and contextual factors.

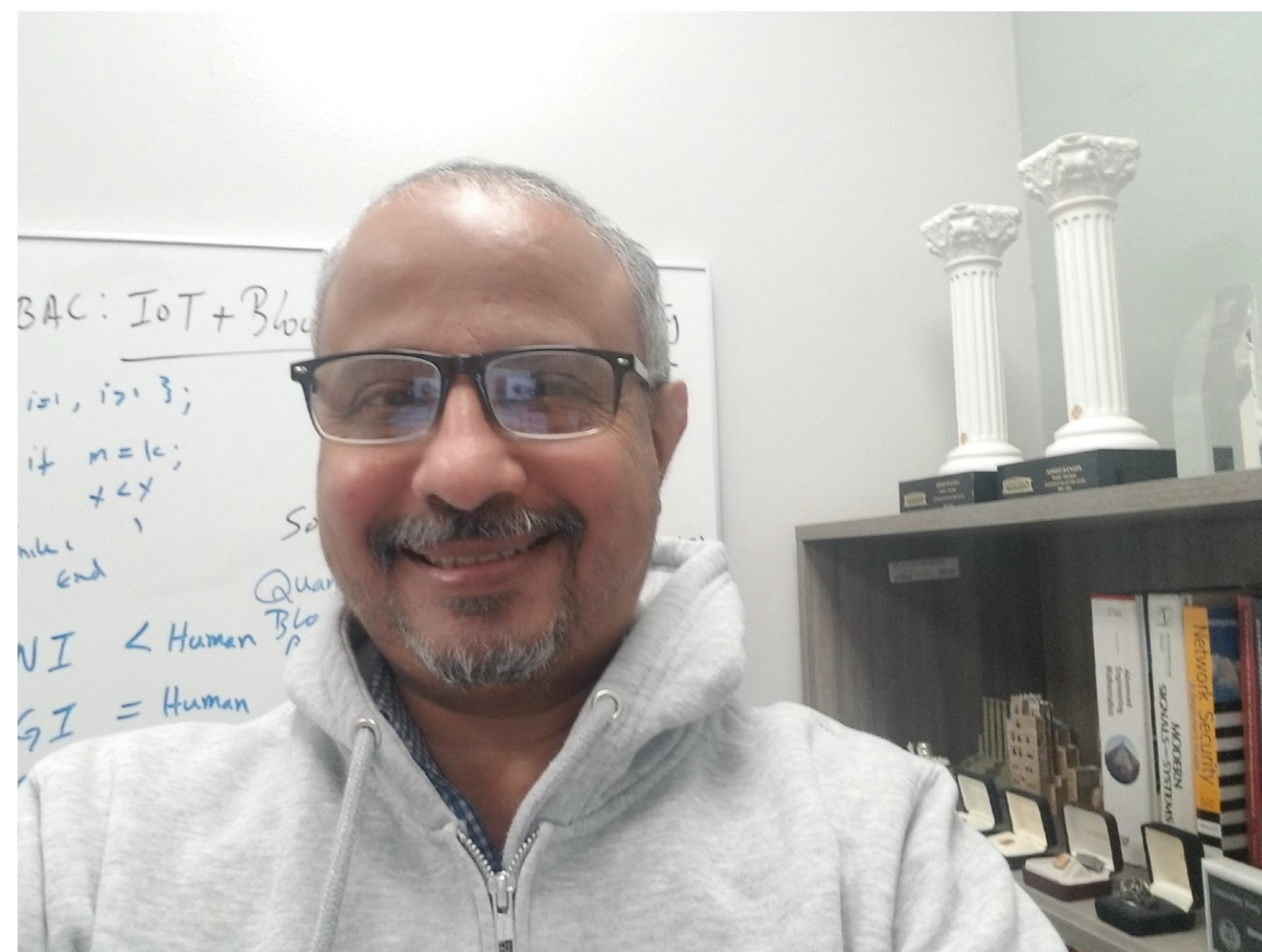
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Understanding these reasons is not just an academic exercise—it is vital for building AI systems that are trustworthy, inclusive, robust, and effective.

#### To build more reliable AI, we need:

- Better datasets that reflect real-world diversity
- Transparent models that are interpretable
- Robust systems that handle distributional shifts and edge cases
- Human-centered design that allows collaboration and overrides
- Ethical governance to ensure accountability and fairness

Until then, we must remember that AI doesn’t fail randomly—it fails predictably, often in ways we can anticipate and mitigate.



Artificial Intelligence (AI) is no longer a futuristic concept—it's a transformative force reshaping industries, optimizing operations, and enhancing customer experiences globally. From retail and fast food to finance, real estate, and lifestyle services, AI-powered solutions are driving efficiency, personalization, and profitability.

# The Future of AI-Enabled Business Innovations

## Revolutionizing Industries Across Asia

In this article, I present a creative vision for AI-driven innovations across several high-impact industries, including:

- AI-Enabled Supermarket Chain Apps in Singapore
- Upgraded Fast Food Chains Using AI
- AI-Powered Finance Apps for the Philippines
- AI in Real Estate
- The AI-Controlled Halal Super App

Each of these solutions demonstrates how AI can solve real-world problems, elevate user experiences, and accelerate business growth across Asia.

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# NESH ROYCE KUMAR

AI inventor for a world-wide, with a lot of better solutions. finding for the right investment to build a trillion-dollar business network

*Singapore*



## 1. AI-Enabled Supermarket Chain Apps in Singapore

Singapore, a global leader in smart city initiatives, provides the perfect ecosystem for AI-powered retail transformation. Future-ready supermarket apps could offer:

### Smart Shopping Assistants

- AI chatbots that guide customers, suggest recipes, and recommend products based on purchase history
- Voice-enabled search to instantly locate items

### Automated Checkout & Cashierless Stores

- Computer vision and sensors for “grab-and-go” shopping
- Facial recognition or app-based payments for seamless checkout

### Dynamic Pricing & Inventory Management

- Real-time demand analysis and stock predictions
- Reduction of food waste through optimized supply chains

### Personalized Discounts & Loyalty Programs

- Machine learning tailors promotions based on shopping behavior
- Increased customer retention through hyper-personalization

These capabilities will redefine convenience, minimize operational costs, and craft futuristic retail experiences.

## 2. Upgraded Fast Food Chains Using AI

Fast food businesses are rapidly adopting AI to enhance service quality and efficiency. Key innovations include:

### AI-Powered Ordering Kiosks & Voice Assistants

- NLP-powered kiosks for voice-based ordering
- Personalized meal suggestions and upsell strategies

### Automated Kitchen & Robotic Food Prep

- Robotics to assist in cooking and prep work, reducing error and boosting speed
- Predictive analytics for demand-driven ingredient preparation

### Smart Drive-Thru Optimization

- AI-based forecasting for peak hours and staff deployment
- License plate recognition for personalized greetings and faster service

### Dynamic Menu Optimization

- AI curates menus by promoting bestsellers and retiring low-performers
- Real-time pricing adjustments based on cost and demand
- These solutions reduce wait times, optimize labor costs, and deliver tailored dining experiences.

## 3. AI-Powered Finance App for the Philippines

With the Philippines’ growing digital economy and large unbanked population, AI presents an opportunity to



democratize finance. A next-gen finance app could include:

### AI-Based Fraud Detection & Security

- Real-time detection of anomalies in transactions
- Biometric authentication for secure access

### Personalized Financial Advice (Robo-Advisors)

- Budgeting guidance based on spending patterns
- Beginner-friendly investment recommendations

### Credit Scoring for the Unbanked

- Alternative data (e.g., mobile usage, bill payments) to assess creditworthiness
- Support for microloans to entrepreneurs and freelancers

### AI Chatbots for Customer Support

- 24/7 multilingual virtual assistants
- Lower customer service costs and wider accessibility

By empowering users with financial tools, this app can transform how Filipinos save, invest, and grow their economic opportunities.

## 4. AI in Real Estate: Smarter Property Searches & Investments

AI is reshaping how people buy, sell, and manage property. Innovations may include:

### AI-Powered Property Recommendations

- Smart filtering based on budget, preferences, and lifestyle
- Virtual agents that coordinate viewings and price negotiations

### Automated Valuation Models (AVMs)

- Data-driven property valuations based

- on trends and neighborhood metrics
- Smarter decision-making for buyers and investors

#### Virtual Tours with AI Enhancements

- AR tools to visualize renovations and furniture layouts
- 3D walkthroughs generated from 2D floorplans

#### AI for Rental & Tenant Management

- Smart contracts for leases and payments
- Automated tenant screening through behavioral and financial data

These tools make property transactions faster, more informed, and more accessible.

#### 5. The AI-Controlled Halal Super App

With the global halal market expanding, a specialized AI-powered super app can serve Muslim consumers with seamless lifestyle solutions:

##### Halal Food Discovery & Delivery

- AI validation of halal certifications and safety standards
- Recommendations based on location, preferences, and dietary needs

##### Halal Travel & Hospitality

- Curated listings of prayer-friendly accommodations and halal restaurants
- AI chatbots for real-time travel assistance

##### Islamic Finance & Zakat Calculator

- Sharia-compliant investment options
- AI-driven zakat calculation based on income and assets

##### Community & Lifestyle Features

- Personalized content on halal living, wellness, and family matters
- Marketplace for halal goods and local business discovery

This app could become an essential companion for millions seeking trusted, AI-enhanced services tailored to their values.

**Conclusion:** The AI Revolution is Here From smart supermarkets in Singapore to AI-led finance in the Philippines and lifestyle innovation for global Muslim communities, AI is revolutionizing business across Asia. Forward-thinking companies that adopt AI now will gain a distinct advantage—delivering faster, smarter, and more personalized services.

AI isn't replacing human ingenuity—it's amplifying it. By embedding AI into everyday services, we can create meaningful solutions that improve lives, drive economic growth, and build a more connected future.

As I continue developing these AI-powered innovations, my mission remains clear: bridge cutting-edge technology with real-world usability. The journey is just beginning—and the potential is limitless.

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# Recession or Depression

## Taking Control in Uncertain Times

This is the big question on the minds of many investors & business leaders right now.

It's a paralyzing feeling to have and it is hard to avoid as a result of the chaos that has ensued from the White House since January.

Nevertheless the solution lies in sovereign decision making as vital to success in challenging times.

This starts by taking full responsibility for what you can control and that begins with your mindset and actions.

So how do you train your mind and body to deal with the constant threat of uncertainty?



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## DONAL KELLEHER JASMINE SOORI-ARACHI

Innovation | Luxury Legacy | Wealth Preservation Quantum Mogul  
Founders we help Elite Gentleman Founders create the stealth wealth,  
legacy impact, and time sovereignty of the .001%.

*Dublin, Ireland*

#GLOBALOUTREACH #CORPORATEINVESTMENTTIMES

The first thing you should do is to sit quietly and take a step back from your business and have a look at what you have control of.

Then have a look at the quickest income-producing activity you can do at that exact moment.

When you have that done and you have secured some cash flow with your actions, you will then be in a better place mentally to set your sails for the headwinds ahead of you.

It is important to remember that there are always ups and downs in business and that both should be looked at as an opportunity.

The lessons you can learn from downturns are that they usually highlight that you were too complacent in the uptimes and hadn't prepared yourself for eventual downturns. If this resonates with you, don't beat yourself up about it — just understand that it's important you learn from this so as not to let it happen again.

There are always winners and losers. It's just the simple fact of life, so make sure always to look at business in a broader view so you can examine where there are weaknesses and be ready for such impacts.

A good example of this is Ireland, where

an enormous amount of its wealth is generated from American tech and pharma.

This imbalance leaves the country very vulnerable to attack, which is happening right now. Similar weaknesses can be found in any business, small or large.

Therefore, it's imperative at all times that you expand your market beyond one or two outlets, and for those of you buying in raw materials, you simply must expand the markets you get them from.

This will entail work and thinking way outside the box you have found yourself in. But just ask yourself: do you want to adapt

and grow voluntarily, or will you wait until you are pushed by market conditions, which may then be too late?

For example, it's difficult to watch the news when we see old couples that have run a hand-me-down business for over a hundred years complaining about how they have been left behind by the modernization of our economy and how business is transacted.

Well, we have unfortunate news for people with such mindsets: no one cares what you think. It's your job to expand and grow and educate yourself on

new trends and ways to get your product or service to the market.

There have never been as many people on the planet to sell to. It's therefore your job to figure out how to do that by continuously educating yourself with what's happening in the world.

This brings us to our top questions to ask yourself right now for continued growth and wealth:

Ask yourself today: Am I doing what it takes to stay current with my business and am I doing enough to see what's coming in the headwinds?

Have I done an honest audit in my business to see where there is waste?

Have I diversified my target market enough to withstand one country going gangbusters?

And finally, have I diversified my currency risk if I'm an exporter or importer?

Have I hedged currency price fluctuations with insurance contracts? If you have, check to see you got the best price.

We hope these important questions above helped you gain clarity on what you need to implement to not only survive but thrive in uncertain times.



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# AHMAD J. NAOUS

President (UIPM)/Director UAPCU/Global Education Influencer/Int.Books for Peace Award  
2020/Leadership Gold Award 2021/Humanity Award 2024/Best Global Education Influencer  
Award 2024/Leadership Innovation Award 2024.

*Beirut Governorate, Lebanon*



Global citizenship education emphasizes understanding our interconnectedness and the responsibilities we share as members of a global community.

It fosters awareness of global issues, encouraging learners to engage actively in addressing challenges that affect humanity as a whole.

This form of education promotes cultural empathy and respect for diversity, enabling individuals to appreciate different perspectives and collaborate effectively across borders.

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## The Wider World

## Global Citizenship Education

Key aspects of global citizenship education encompass several critical elements that collectively foster a sense of responsibility and engagement in a global context. First, it emphasizes interconnectedness, helping learners understand how their actions can impact people and the environment worldwide. This awareness is complemented by a focus on cultural awareness, which encourages appreciation and respect for diverse cultures, promoting dialogue and understanding among different communities. Additionally, global citizenship education promotes active participation, motivating students to engage with local and global issues, advocating for justice, equity, and sustainable practices. It also nurtures critical thinking skills, enabling individuals to analyze complex global challenges and develop innovative solutions. Finally, it emphasizes empowerment, equipping learners with the knowledge and skills necessary to take meaningful action, whether through community service, advocacy, or involvement in global initiatives, reinforcing their role as active and responsible global citizens.

Global citizenship education (GCE) is increasingly recognized as a vital component of modern education, addressing the pressing need for individuals to understand and engage with the complexities of our interconnected world. In an era marked by globalization, technological advancement, and significant social and environmental challenges, GCE equips learners with the knowledge, skills, and values necessary to navigate these complexities and contribute positively to society.

One of the primary reasons GCE matters is its role in fostering global awareness. As

the world becomes more interconnected, individuals must understand global issues such as climate change, poverty, inequality, and human rights violations. GCE provides learners with the tools to analyze these challenges critically, encouraging them to recognize their implications not only locally but also globally. This awareness is essential for cultivating a sense of responsibility and agency, empowering individuals to take informed action in their communities and beyond.

Moreover, GCE promotes tolerance and respect for diversity. In a world where cultural, ethnic, and religious differences can lead to conflict and misunderstanding, education that emphasizes global citizenship fosters empathy and appreciation for diverse perspectives. By engaging with different cultures and viewpoints, learners develop a deeper understanding of the complexities of human experience, which is crucial for combating prejudice, discrimination, and xenophobia. This cultural awareness not only enriches individuals' lives but also contributes to the creation of more inclusive and harmonious societies.

Active participation is another critical aspect of GCE. It encourages individuals to engage in civic life, advocating for social justice and equity. By promoting volunteerism, community service, and advocacy, GCE empowers learners to become active contributors to their communities. This engagement is vital for fostering a sense of belonging and responsibility, as individuals recognize their role in shaping the world around them. Furthermore, active participation helps bridge the gap between local and global issues, illustrating how individual actions can have far-reaching impacts.

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GCE also emphasizes the development of critical thinking skills. In a world inundated with information, the ability to analyze, evaluate, and synthesize data is essential. GCE encourages learners to question assumptions, challenge stereotypes, and engage in informed discussions about global issues. This critical approach not only enhances academic skills but also prepares individuals to make thoughtful

encouraged to consider the long-term impacts of their actions on the planet and future generations. This focus on sustainability is crucial for developing a generation that prioritizes ecological balance and social equity, ensuring that progress does not come at the expense of the environment or marginalized communities.

Finally, GCE prepares future leaders who



decisions in their personal and professional lives. By fostering a mindset of inquiry and reflection, GCE cultivates lifelong learners who are equipped to adapt to an ever-changing world.

Sustainability is a core principle of global citizenship education. As the planet faces unprecedented environmental challenges, GCE instills values of environmental stewardship and social responsibility. Learners are

are equipped to tackle global challenges. By nurturing ethical leadership and collaboration, GCE fosters individuals who can work effectively across borders and cultures. In a globalized world, the ability to collaborate with diverse groups is essential for addressing complex issues such as climate change, migration, and public health. GCE cultivates the skills necessary for effective teamwork, negotiation, and

conflict resolution, preparing individuals to lead with empathy and integrity.

In conclusion, global citizenship education is essential for developing informed, empathetic, and active global citizens. By fostering global awareness, promoting tolerance, encouraging active participation, enhancing critical thinking, emphasizing sustainability, and preparing future leaders, GCE plays a crucial role in shaping a more just, equitable, and sustainable world. As we face increasingly complex global challenges, the importance of GCE cannot be overstated; it is a vital investment in the future of our planet and its inhabitants.

#### **Global citizenship education matters for several compelling reasons:**

**Fostering Global Awareness:** In an increasingly interconnected world, understanding global issues such as climate change, poverty, and inequality

is essential. Global citizenship education equips individuals with the knowledge to recognize and analyze these challenges, fostering a sense of responsibility towards addressing them.

**Promoting Tolerance and Respect:** By exposing learners to diverse cultures, perspectives, and experiences, global citizenship education cultivates empathy and respect for others. This understanding is crucial in combating prejudice, discrimination, and xenophobia, ultimately contributing to more inclusive societies.

**Encouraging Active Participation:** Global citizenship education empowers individuals to take action in their communities and beyond. It encourages civic engagement, volunteerism, and advocacy, enabling learners to contribute positively to society and influence change on local and global scales.



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**Developing Critical Thinking Skills:** This form of education promotes critical thinking and problem-solving skills, enabling individuals to navigate complex global issues. Learners are encouraged to question assumptions, analyze information, and develop informed opinions, which are essential skills in today's rapidly changing world.

**Building Sustainable Futures:** Global citizenship education emphasizes the importance of sustainability and responsible stewardship of the planet. By instilling values of environmental responsibility and social justice, it prepares individuals to contribute to a more sustainable and equitable future.

**Enhancing Collaboration:** In a globalized world, collaboration across borders is vital. Global citizenship education fosters skills in teamwork and communication, preparing individuals to work effectively with others from diverse backgrounds to address shared challenges.

**Empowering Future Leaders:** By nurturing a sense of global responsibility and ethical leadership, global citizenship education prepares the next generation of leaders who are equipped to tackle pressing global issues and advocate for positive change.

In summary, global citizenship education is essential for creating informed, empathetic, and active global citizens who can contribute to a more just, equitable, and sustainable world.





# ADRIAN NICULESCU

Chief Marketing Officer @ TMRW Venture Network &  
TOMORROWerse Capital | Digital Strategy,  
Go-to-Market Strategy

*Dubai, United Arab Emirates*

<https://corporateinvestmenttimes.com>

# Scaling with AI Agents

## How Small Teams Can Achieve Big Results

In an era where speed, efficiency, and adaptability define success, the conventional wisdom that scaling a business requires scaling headcount is rapidly being rewritten. Enter

AI agents — autonomous, intelligent software systems capable of handling complex tasks — and a new paradigm emerges: small, agile teams achieving enterprise-level outcomes.

This shift isn't theoretical. It's happening right now.



### The Rise of the AI-Driven Team

Over the past few years, AI has matured from predictive analytics and chatbots to autonomous agents capable of handling marketing, sales, customer service, data analysis, product research, and even code development. What used to require large departments and overhead can now be executed with a lean team of professionals equipped with intelligent agents operating 24/7 — without burnout.

Small teams, when paired with purpose-built AI agents, are outperforming larger competitors. This trend is particularly relevant for startups, scaleups, and innovation-driven companies where speed and capital efficiency are crucial.

#### What Are AI Agents?

AI agents are more than traditional

automation tools. They're autonomous programs powered by large language models (LLMs), natural language processing (NLP), machine learning (ML), and integrations with tools like CRMs, databases, APIs, and productivity apps. Unlike static bots, AI agents:

- Make decisions based on dynamic inputs
- Learn from interaction and feedback
- Execute multi-step tasks
- Collaborate with

other agents and humans in workflows

For example, a marketing AI agent can research competitors, generate content, schedule campaigns, analyze performance, and optimize on the go — all with minimal human intervention.

#### Real-World Applications

Here's how small teams across different functions are leveraging AI agents to punch above their weight:

##### 1. Marketing & Content Creation

AI agents can produce blogs, social media content, landing pages, email sequences, and video scripts at scale. Powered by data and performance insights, they adapt content tone, format, and targeting in real-time. This enables a team of two or three to perform like an in-house agency.

##### 2. Sales & Lead Generation

AI agents can research leads, personalize outreach, follow up, and qualify prospects. Integrated with CRM tools like HubSpot or Salesforce, they track interactions and nurture leads until human handoff is needed — often just before closing.

##### 3. Customer Support

Autonomous support agents can handle common queries, escalate issues, and even provide onboarding walkthroughs. Available 24/7 in multiple languages, they improve satisfaction while reducing support costs

##### 4. Product Development

AI co-pilots assist in writing and reviewing code, documenting processes, testing applications, and managing sprints. Tools like GitHub Copilot or Claude enable small dev teams to accelerate delivery.

##### 5. Research & Strategy

From competitive analysis to market research and financial modeling, AI agents synthesize vast amounts of information quickly, helping founders and strategists make informed decisions — fast.

#### Building a Human + AI Stack

The real magic happens when you design a hybrid stack — small, expert human teams supported by a smart layer of AI agents. Here's a blueprint:

- **Visionary Leadership:** Human leaders still set the mission and interpret insights in context.
- **Specialized AI Agents:** Each agent is trained or fine-tuned for a specific role — marketing, legal, finance, etc.

- **Interoperability:** Agents talk to each other via APIs and are integrated into workflows like Slack, Notion, Trello, or Asana.
- **Human Oversight:** Teams provide high-level direction, decision-making, and quality control.

This model enables 5–10 people to operate like a 50+ person team — with less cost, more agility, and no bloat.

#### Case Study: Launching a Global Product with a 7-Person Team

One example comes from a Web3 infrastructure startup that launched in 2023. The company had only 7 full-time team members — yet managed to:

- Launch in 3 languages across 4 continents
- Grow to 100,000 users in 90 days
- Secure VC funding
- Build a thriving community



How? AI agents handled content creation, community moderation, investor outreach, legal document drafting, influencer marketing, and even customer onboarding — all while the core team focused on vision

Expect to see AI-agent enablement become a key part of investment due diligence in the next few years — especially in sectors like fintech, SaaS, proptech, and creator economy.



and high-stakes decisions.

#### Why Investors Should Pay Attention

For VCs, family offices, and angel investors, this new AI-powered operational model changes everything. It allows capital to go further, reduces burn rates, and mitigates early-stage team risk. Companies that master the art of “lean AI operations” will scale faster, pivot smarter, and compete more effectively in global markets.

#### Challenges and Considerations

This shift isn’t without challenges:

- **Data Security:** AI agents must comply with data privacy regulations like GDPR or HIPAA.
- **Bias and Accuracy:** Outputs need human review, especially in critical or regulated sectors.
- **Team Buy-In:** Employees may resist AI adoption out of fear or lack of understanding.

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- **Tool Overload:** It’s easy to stack too many tools — clarity and intentionality are key.

The solution? Thoughtful implementation, human oversight, and continuous refinement of the AI-human workflow.

#### The Road Ahead

We’re only at the beginning of the AI agent revolution. In the near future, expect:

- Agent-to-agent marketplaces
- Industry-specific AI agents (e.g., legal, healthcare, VC, real estate)
- No-code agent builders
- Autonomous companies run primarily by AI systems

The winners in this new era will be founders and teams who embrace the shift early, experiment boldly, and build AI-native operating models.

#### Final Thoughts

Scaling today doesn’t require a massive payroll — it requires smart systems. AI agents are giving small, visionary teams the tools to think bigger, move faster, and deliver more with less.

Whether you’re a startup founder, corporate innovator, or investor, one thing is clear: the future belongs to those who collaborate with AI, not compete against it.

**So build lean, think exponential — and let your AI agents go to work.**



# DDR. MILAN KRAJNC

Academician prof. Sir ddr.sc. ddr.hc. Captain, B.Sc., psychotherapist, MBA,  
DBA, IPA, KMFAP, FRAS, FRSA, FRAI, MRSAL, IAMA Nobel Prize nominee/

Author of the Dynamic Leadership Model

*Monte Carlo, Monaco*

## Knowledge as a Lifelong Commitment

How I Became an Ambassador of Knowledge – and  
Why Education Is Not a Right, but a Responsibility

In a time when information equals power and superficial knowledge is often mistaken for success, it is more important than ever to reopen the conversation about what knowledge truly is. Knowledge is not a tool, a product, or a diploma. It is not a line on a résumé. Knowledge is a way of being. A relationship with the world. A decision to never stop learning – not because you have to, but because you simply cannot do otherwise.

When I became an Ambassador of Knowledge, I didn't just receive a title – I accepted a responsibility. It wasn't an honor; it was a commitment. A commitment to share knowledge not as a privilege, but as a duty. To show others that knowledge should not be reserved for the few, but made available to all who have the courage to ask questions and the heart to listen.

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True knowledge cannot be measured. It cannot be owned. It is not a competition based on the number of books read or degrees obtained. Real knowledge transforms you. It etches itself into your thoughts, your voice, the way you walk, listen, and speak. It reshapes you. And when it reshapes you, you become someone who can reshape the world. For a long time, I believed knowledge was something to conquer. That titles, grades, and recognition were proof of being "good enough." But over time, I came to understand that knowledge truly becomes yours not when you use it to prove yourself, but when you use it to serve others.

To be an Ambassador of Knowledge means to create spaces where people feel safe to learn again. Where it is not shameful to say, "I don't know." Where asking is noble. Where the value of knowledge is not in how much you say, but in how many you inspire to think differently.

Education is often framed as a human right – and rightfully so. But rights alone mean little without a sense of responsibility. Knowledge without purpose becomes a burden. Knowledge without ethics becomes a weapon. Knowledge without compassion becomes manipulation. That is why we must go beyond simply offering education and begin cultivating a relationship with learning. We must teach that every piece of knowledge comes with an obligation – to uplift, to empower, and to heal. Not just the individual, but also the society, the relationships, the earth.

Education, in its truest sense, is one of the most powerful forms of inner liberation. It can interrupt generational cycles. It can pull people from silence into self-expression. It can elevate entire communities. But only when it is connected to ethics, intention,

and consciousness.

My path to becoming an Ambassador of Knowledge was not linear. It was shaped through silences, failures, awakenings, and persistence. I was a student of many schools. I studied under many people. But the greatest lessons came when there were no grades to earn. Knowledge truly came alive in me when I began teaching others – when I saw the shift in someone's eyes, the quiet spark that said, "Now I understand." That moment of realization. That click. That unspoken "thank you." That's when I knew that knowledge is not about content. It is about connection. Belonging. Invitation.

And I took that invitation seriously. I did not become an Ambassador of Knowledge because I have all the answers, but because I am committed to keep searching, sharing what I have learned, and humbly admitting what I have yet to understand.

Today, this role is not symbolic – it is a call to action. It is a reminder that we must collectively reframe our relationship with education. We must not let knowledge become a race, a tool for ideology, or a luxury for the privileged. Knowledge must be accessible, alive, and above all – human. And as an Ambassador, I carry the responsibility to ensure that every lecture, book, project, or mentorship is not merely a transfer of facts, but an invitation to grow. That every moment becomes an opportunity to rise, to question, and to reconnect with our own capacity to evolve.

Yes, education today often takes place in a world driven by profit, results, and efficiency. But if, in this process, we lose the human being – we lose everything. Real education must

always put the person first – with their questions, fears, hopes, and uniqueness. If it doesn't, education ceases to liberate and begins to limit. And if I have learned anything, it is this: learning should never shape us to become identical. It should empower us to walk our own path of thinking, creating, and contributing.



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Today, I carry the title of Ambassador of Knowledge with deep gratitude and even deeper awareness. Not because it represents the peak of a career – but because I know it marks the beginning of a new chapter. One where I must work more honestly, more inclusively, and more openly. Knowledge must travel. It must reach beyond privileged spaces. It must find its way to communities that have long been ignored. Into homes where there is no room for books. Into lives that don't know what is possible. That is where I must become the bridge.

No one becomes an Ambassador of Knowledge alone. We all stand on the shoulders of our teachers, mentors, colleagues, families, life experiences – and mistakes. We stand on the trust others have placed in us. And most of all – on the shoulders of our students. Because they are the ones who test us every day. Not to see if we can speak well – but if we can be better people.

That's why I no longer see knowledge as a collection of information, but as a responsibility for the world. A connection with wisdom. A challenge to be just, compassionate, and aware. To hear the other. To build a future that is not only technological – but human.

Being an Ambassador of Knowledge is not a title. It is a state of consciousness. A decision not to remain silent when you know better. And to speak in a way that does not diminish others. It is to walk among people with a book in one hand and an open heart in the other. It is a quiet vow – to use knowledge not to impress, but to uplift.

And so today, I stand proud. Not of myself – but of all those who still believe that

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