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## INVESTMENT TIMES



 **NGRAVE**

FACE TO FACE WITH THE EXTREMES OF ENTREPRENEURSHIP



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# THE NEXT GREETINGS



## GAREEMA (RIMA) M.

CEO and Founder, CIT NETWORKS

*Diwali is a festival that epitomizes love, togetherness, happiness, joy, and enthusiasm. We are always looking for ways to make this festival special*

It's The Time... To Illuminate A Lamp Of Happiness  
It's The Time... To Blow A String Of Sorrow  
It's The Time... To Fire A Rocket Of Love  
It's The Time... To Blast A Chain Of Prosperity

*Wishing you all a Sparkling Deepavali...  
and a great future forwards!!!*

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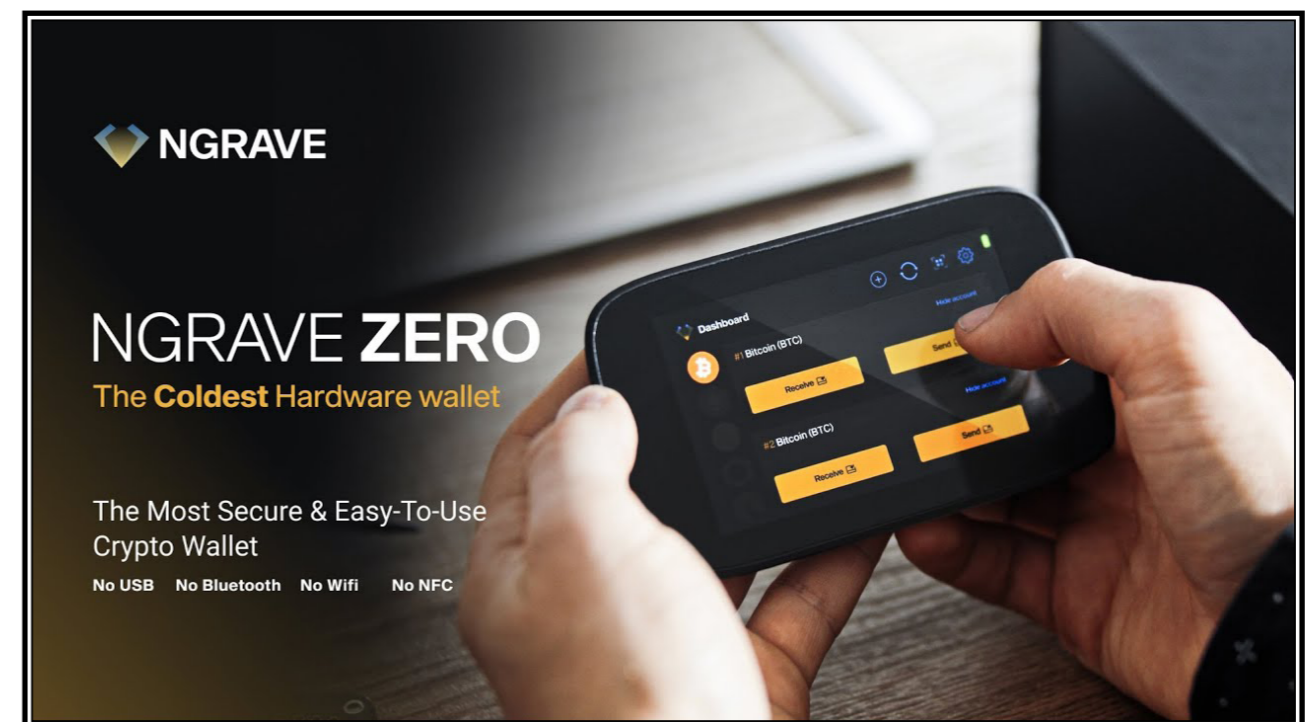
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# FACE TO FACE

## WITH THE EXTREMES OF ENTREPRENEURSHIP

Ruben Merre (CEO), Xavier Hendrickx (CTO), and Edouard Vanham (COO) are the founders of NGRAVE, a digital asset and blockchain security company pioneering and perfecting digital protection since the heart of crypto winter, April 2018. This article takes a dive into the many challenges they face in building and marketing the most secure cryptocurrency wallet in the world.





Bitcoin broke through the \$15,000 level in early November 2020, closing in on its November 17, 2017 all time high of \$19,783.06.

**Two sides. Same coin.**

2.6 billion dollars: the cumulative investment of institutional investor Grayscale across all of its crypto investments, of which a whopping 905.8 million USD was added in Q2 2020 alone. Another 425 million dollars: the recent investment in Bitcoin by MicroStrategy, the first public company to invest most of its monetary reserve in BTC. According to MicroStrategy's CEO Michael Saylor, the Federal Reserve's plans to continue pushing inflation above 2%, felt like his company's

investments were sitting on "a \$500 million melting ice cube." Moreover, Saylor argues that bitcoin beats gold as the latter doesn't have a fixed supply and is therefore a lesser inflation hedge. With institutional investors increasingly flocking to Bitcoin, many argue that the "Fear Of Missing Out" - "FOMO" - is only a matter of time. And with it, Bitcoin's price ought to soon surge to new highs. Adding the October news of PayPal announcing the acceptance of Bitcoin for its 346 million active users, competitor Square putting 1% of its total assets in Bitcoin, and Bitcoin itself surging beyond 15,000 USD for the first

**ZERO in action**



time in a long while, it's an understatement to say that something is brewing under the surface.

281 million dollars: in the realm of crypto and Bitcoin, it's merely the amount stolen in one of the latest hacks ravaging the cryptocurrency space. On September 26, 2020, KuCoin - then considered the sixth most secure crypto exchange in the world according to cer. live - opened a live stream with its CEO Johnny Lyu stating

one or more hackers obtained the private keys to the exchange's hot wallets. It's just another perfect example illustrating that, twelve years after Bitcoin's creation, and several billions of stolen crypto further down the line, the industry's security issue not only persists, breaches are both increasing in size and frequency. And the largest and deemed most secure exchanges are no exception. Now, that doesn't immediately boost a lot of confidence in the space. It's great that your money invested in crypto can easily become a multi-bagger investment. But what does that matter if you can lose it all to extreme volatility events such as hacks, scams, and Ponzi schemes. The most important takeaway has become the cryptocurrency sector's core mantra: "not your keys, not your crypto", referring to the fact that the private access keys to an account should always be owned by the user, rather than by a third party platform.

And that's where NGRAVE comes in. NGRAVE offers a marvelous crypto wallet solution that not only functions completely offline and therefore out of reach for remote attackers, it also boasts the highest security certification in the world - EAL7 - higher even than banks, secure government systems, and in fact any solution in the entire global financial services ecosystem.

With a unique end-to-end product suite that innovates from practically every angle, a team leveraging several of the most pioneering minds of the past five decades in cryptography and hardware security, and a screaming pathos for the greater mission of helping people, we just needed to cover this one.

**Blockchain technology's biggest strength is also its biggest weakness**

The mantra "not your keys, not your crypto" refers to what Ruben Merre, CEO of NGRAVE, calls "The Private Key Paradox". A private key is the access key to a crypto wallet. This alphanumeric key can have any one out of  $2^{256}$  ( $10^{80}$ ) possible values, which corresponds to the estimated number of atoms in the universe. The point is, it is impossible with today's (yes, even quantum-) computing power to brute force your key. So if you have your bitcoin on an address and only you know the private key, it is impossible to steal your crypto, which makes the private key one of the core strengths of blockchain. Yet, if you create your private key online or make an



CEO Ruben Merre showing NGRAVE ZERO. Credits @KeanuNeuville

online backup, it's out in the open, waiting to be found instead of guessed, by any hacker with a little bit of a toolbox. Worse even, exchanges and the vast majority of online platforms give the user a password to log in to the platform, share the relevant blockchain addresses, yet keep the private keys to themselves. This ultimately results in users losing their funds due to either online platform hacks, or easier: exit scams by the platforms themselves, exemplified by Irish crypto



NGRAVE ZERO assembled PCBs

exchange Bitsane that vanished with the crypto of its 246,000 users back in June 2019.

**A 10 million dollar wake-up call**

The lesson is clear. Keep your private keys in an offline personal wallet rather than on an exchange or any other online platform. NGRAVE co-founder and CTO Xavier Hendrickx found out the hard way, when back in 2017, his previous blockchain company got hacked in one of the largest heists in the history of the industry: the Parity Hack. Having lost 44,000 ETH worth around 10 million USD at the time, he knows what it feels like to be hacked. However, he also appreciates how it feels to save people from suffering the same fate.

In the aftermath of the Parity hack, Hendrickx teamed up with several white hat hackers to successfully secure over 208 million dollars for other blockchain projects. The experience has made him all the

more passionate about fixing the security problem today.

Flash forward to April 2018. Ruben Merre, Edouard Vanham, and Xavier Hendrickx ask each other a very simple question: which solution in the market would they fully trust with their first till their very last Bitcoin? No answer. They decide to build it themselves.



**NGRAVE ZERO**

In the two years that follow, Merre and his team surround themselves with the most impressive partners and with one single purpose: build the best cryptocurrency wallet in the world. IMEC, world leader in nanotechnology research and development, and the first company to tape a chip the size of an atom, joins the project as a product development partner and first investor. Soon after, COSIC joins, a world renowned research group for cryptography and hardware security.

COSIC invented AES 256: the uncracked worldwide encryption standard used in a.o. securing WhatsApp messages and numerous intelligence agencies' secrets. Then there is Jean-Jacques Quisquater, second reference of the bitcoin paper and a legend in the field of cryptography and hardware security. He joins the NGRAVE team as he believes they embody the future of security in the crypto space. Together, the NGRAVE alliance builds a security device from scratch, with every layer added a step closer towards absolute security.

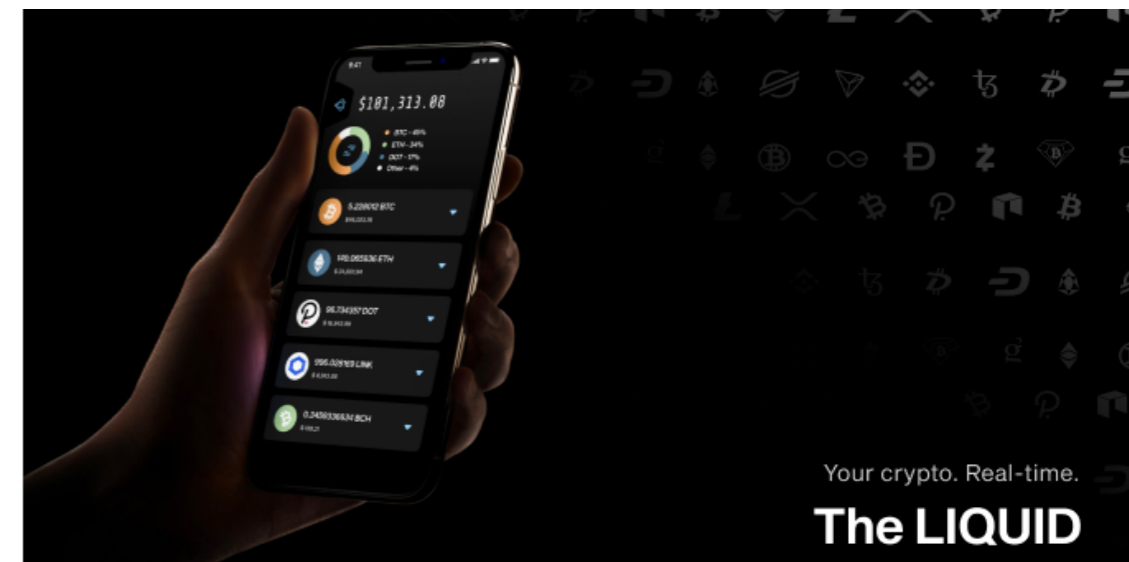
The result: ZERO is the only wallet with an EAL7 secure operating system – the highest security certification in the world. The device both removes any remote attack vectors by generating and keeping private keys completely offline, and any physical attacks by being tamper proof thanks to its cumulative security layers. The device even comes with a mechanism that notices when it's under attack, resulting in a full wiping of the private keys. ZERO also resolves another big frustration associated with crypto hardware wallets in particular: usability. ZERO really feels "Apple-esque" in that it hides all cryptographic complexity behind an intuitive touch screen experience. With just a few taps on the screen, users can select coins and receive or sign transactions.

**GRAPHENE**

And here comes the perfect illustration of how the NGRAVE team thinks end-to-end and wherever it can outside of all the boxes. It not only completely revamped and upgraded step number one, creating the private key, it also developed an entirely new kind of key backup for the event ZERO itself breaks down or is lost: GRAPHENE. The latter replaces the industry's current practice of writing down private keys on a piece of paper. Instead, GRAPHENE is a stainless steel solution that encrypts the key backup, and that is recoverable in case of loss. It's too much information to cover in one article, but let's leave it at that NGRAVE stirs distant memories of a certain S. Jobs calling out "Oh, and one more thing" at the end of his product launch presentations. Heck, GRAPHENE is even recoverable beyond the most extreme event of all: death itself.

**1535%**

June 2020, the moment of truth. The NGRAVE team launches its pre-orders on Indiegogo. Within 15 minutes, the campaign crushes its funding goal. By the end of the first 24 hours, NGRAVE pre-orders cross the 100,000 dollar mark. 30 days later, the presale clocks out at 1535% of its goal, besting the second best hardware wallet pre-order campaign by a factor of 8. In a single month, the NGRAVE team proves it can also spur demand for its unique product suite. What makes this even more impressive is that the campaign takes place in the midst of the Covid-19 crisis: the absence of high-



Your crypto. Real-time.  
**The LIQUID**

## Start Truly Owning What Is Yours



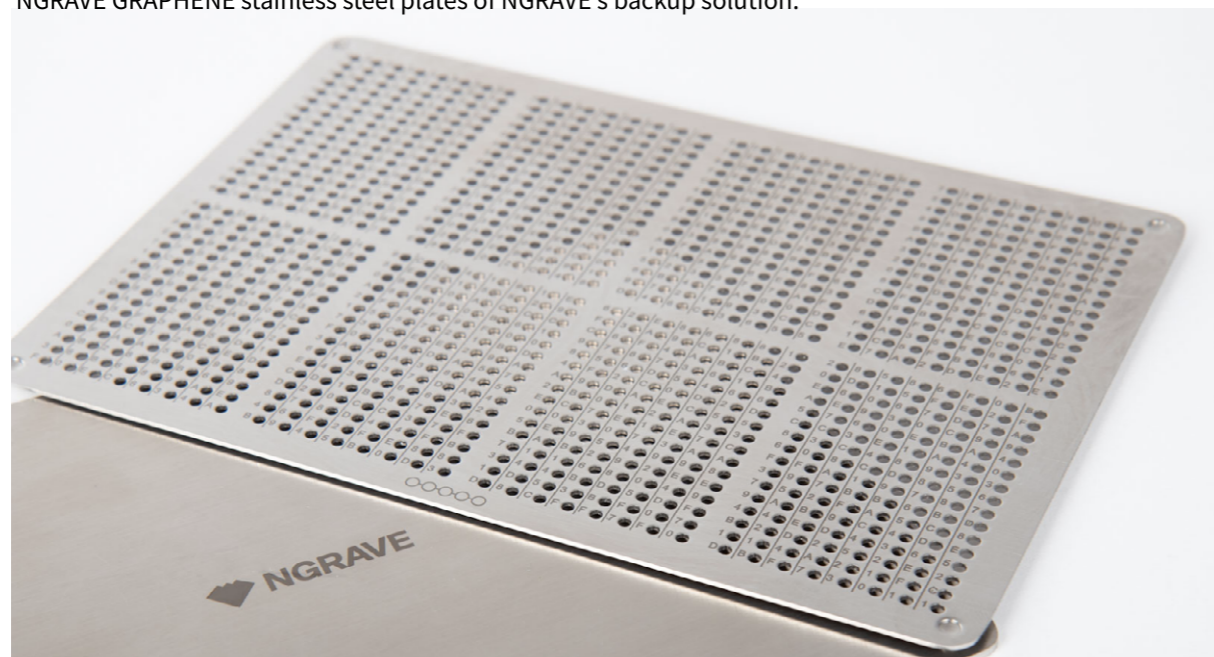
converting offline events, buyers facing financial uncertainty, and an unproven product suite at a premium price.

### The extremes of entrepreneurship

Without a doubt, the NGRAVE team is one that finds itself face to face with the extremes of entrepreneurship on a daily basis. First, there is the hardware dimension, which is commonly referred to under the adage “hardware is hard”, as, unlike with software products where a bug can relatively easily be fixed, any hardware issue can take months

to resolve, and a failure in already shipped products is likely to spur a flood of recalls that can ultimately even sink the business. NGRAVE takes it a step further, pushing the boundaries of security, and the company did not just attempt but actually delivered the only product in the financial industry embedding EAL7 security, through its partnership with Prove & Core. Third, the company operates in the crypto industry, which is notorious for producing scams, making it hard for any business in the space to build trust with the end user. To top it off, Ruben and his team embarked on their endeavour in the heart of crypto winter - mid 2018.

NGRAVE GRAPHENE stainless steel plates of NGRAVE’s backup solution.



The team survived a brutal crypto bear market, only to find itself forced to set up its supply chain and market its product in the midst of the Coronavirus.

When asking CEO Ruben Merre why NGRAVE didn’t just go for an easy ICO (Initial Coin Offering), especially in the period (2017 - 2018) where new projects could raise several millions merely based on a white paper, Merre replies: “We understand we were and are almost crazy to do this, and risks lurk everywhere. But that’s how hard we feel about protecting people and fostering this new technology’s adoption. This is an adventure beyond ourselves. We can impact many lives if we build and market what we promise, and that ignites a passion that makes us jump out of bed every single day.”

Tips for aspiring and fellow entrepreneurs NGRAVE’s CEO, Ruben Merre, seems happy in the midst of all these challenges. He’s definitely something else: Merre is fluent in six languages, obtained - in parallel with his professional life - six postgraduate degrees on top of his M.Sc. in Business Engineering, reads a book every week, and NGRAVE isn’t his first entrepreneurial project.

When prompting Merre for some tips to aspiring and

fellow entrepreneurs, he replies:

“Think success, don’t think failure. When you face a difficult situation, think “i’ll win” instead of “i’ll probably lose”. When you compete with somebody else, think “i’m equal”, instead of “i’m outclassed”. When opportunity appears, think “I can do it”. The size of your success is determined by the size of your belief. So believe big and master the thought “I will succeed”.

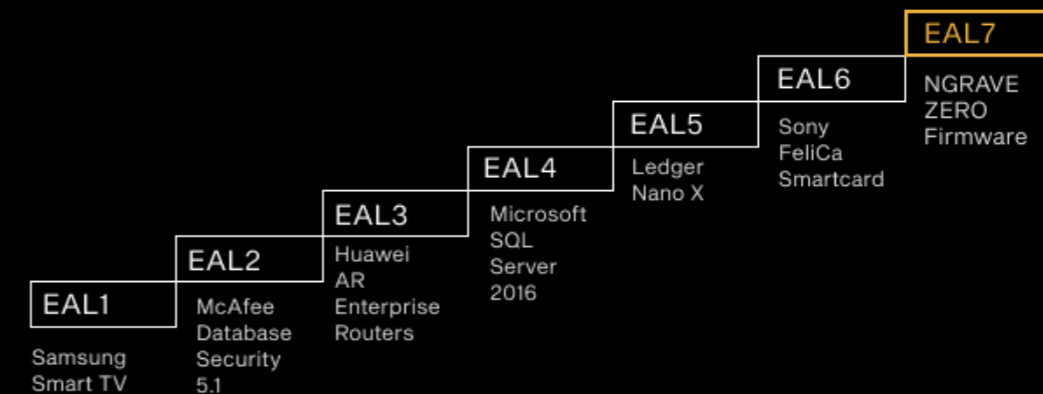
NGRAVE is a good example: we could easily think small and say, alright, we have a cool product, let’s sell it in Belgium first and then expand from there. But if we change the size of our belief and think big, we’ll want to conquer the world, and our plans will reflect that.

Everything you do next will change based on that thought process. This is the first thing you need to do. Next, avoid and stop making excuses. So many people mutter: ‘I’m too old for changing my career’, while they’re actually only 45, which, assuming people start working at 23 and need to work till 65, puts them at about only half of their career! Avoid making age, luck, intelligence, health, or any other excuses. You’ll be more successful if you do. Another important one for entrepreneurs is putting service

## EAL7

## The Highest Security Certification

Designed for extremely high risk situations





ZERO in action

first. Don't think about the reward. Be proactive. Do something. Help out. If you focus on that first, the rest will follow.

Too many new joiners in startups start talking too early about getting their piece of the pie. If you are proactive, hardworking, value adding, and care about integrity, you'll get everything you want in due time. Also, you need to be passionate about what you do. We would never be able to build NGRAVE if we weren't. Finally, salvage something from every setback. Invest in education. Success is not something that happens to you. It's something that happens because of you. It doesn't take a



brilliant man, a wealthy man, or a lucky man. It takes a persistent man who never thought he was defeated.

**One more thing**

Ruben Merre and his team embrace challenges many would run away from. They're here to create, innovate, and always aim higher, so that the rest of us can benefit from blockchain technology's promising potential. For those interested in protecting their crypto portfolio, the NGRAVE suite is currently selling at a 30% discount, with worldwide delivery expected in January. Meanwhile, Merre, Hendrickx, and Vanham smile back at their agenda:

***"Challenge accepted".***



Edouard Vanham (COO), Xavier Hendrickx (CTO), World renowned cryptographer and 2nd reference of the Bitcoin paper Jean-Jacques Quisquater (Advisor), Ruben Merre (CEO) — Photo by @Redalzo



# SOFT FORK AND HARD FORK

## IN BLOCKCHAIN

# DR. AHMED BANAFSA

NO.1 TECH VOICE TO FOLLOW

LINKEDIN INFLUENCER

AWARD WINNING AUTHOR

EXPERT: IOT-BLOCKCHAIN-CYBERSECURITY

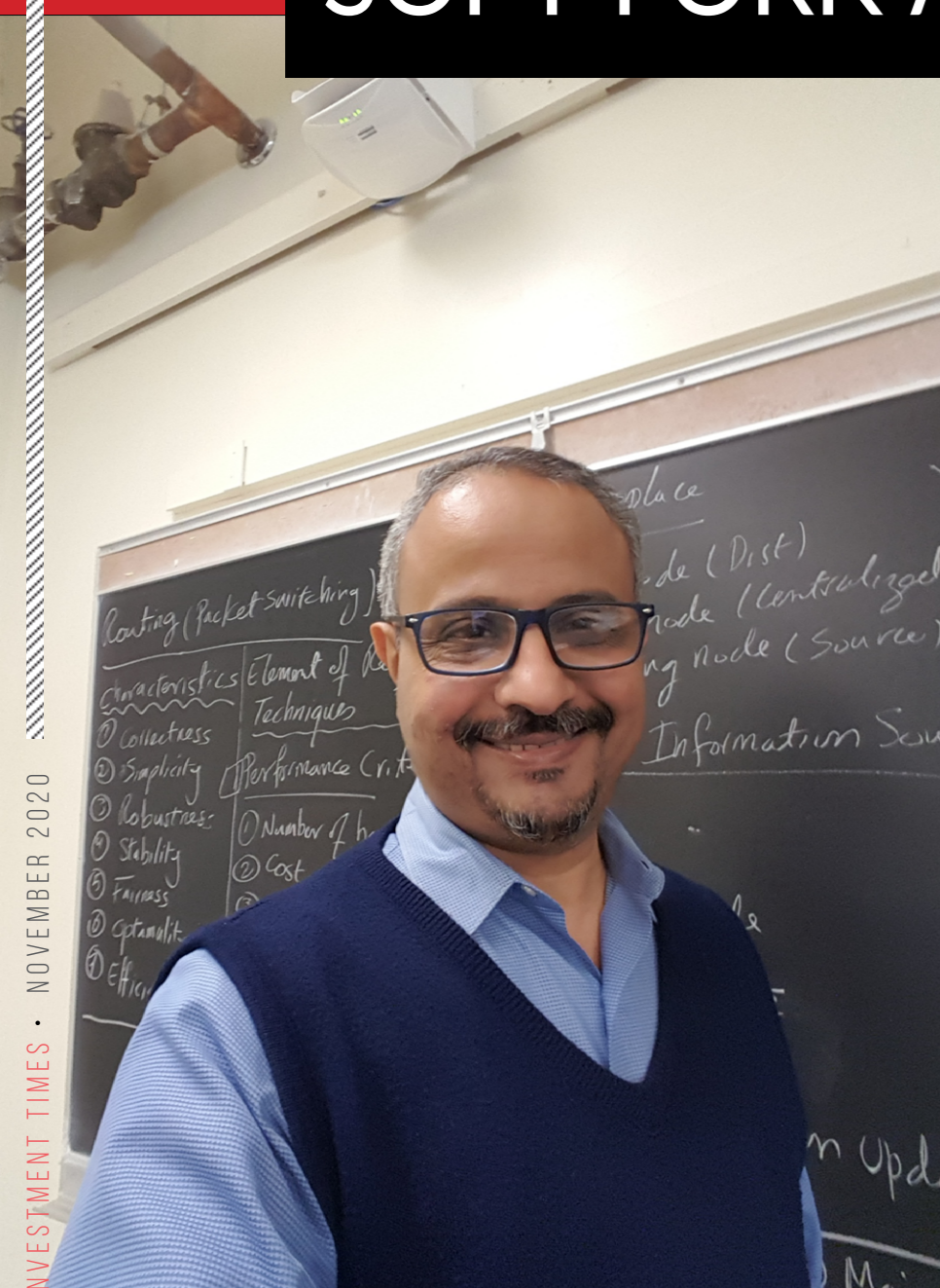
A fork is a change to the protocol, or a divergence from the previous version of the Blockchain. When a new, alternative, block is generated by a rogue miner, the system reaches consensus that this block is not valid, and this 'orphan block' is very soon abandoned by the other miners.

Forks in Blockchain are two types: Soft Fork and Hard Fork.  
Soft Fork

A soft fork is a software upgrade that is backwards compatible with older versions.

This means that participants that did not upgrade to the new software will still be able to participate in validating and verifying transactions.

It is much easier to implement a soft fork as only a majority





of participants need to upgrade the software. All participants, whether they've updated or not will continue to recognize new blocks and maintain compatibility with the network.

A point to take note, however, is that the functionality of a non-upgraded participant is affected. An example of a soft fork is when the new rule states that the block size will be changed from the current 1MB (1,000KB) to 800KB.

Non-upgraded participants will still continue to see that the incoming new transactions are valid. The issue is when non-upgraded miners try to mine new blocks, their blocks (and thus, efforts) will be rejected by the network.

Hence, soft forks represent a gradual upgrading mechanism as those who have yet to upgrade their software is incentivized to do so, or risk having reduced functionalities.

#### Hard Fork

Hard forks refer to a software upgrade that isn't compatible with older versions. All participants must upgrade to the new software to continue participating and validating new transactions. Those who didn't upgrade would be separated from the network and cannot validate the new transactions. This separation results in a permanent divergence of the Blockchain. As long as there is support in the minority chain – in the form of participants mining in the chain – the two chains will concurrently exist. (example: Ethereum Classic and Bitcoin Cash)

#### Examples of Hard Forks

Ethereum had a hard fork to reverse the effects of a hack that occurred in one of their applications (called the Decentralized Autonomous Organization or simply, DAO).

However, a minority portion of the community was philosophically opposed to changing the Blockchain at any costs, to preserve its nature of immutability. As Ethereum's core developers and the majority of its community went ahead with the hard fork, the minority that stayed behind and didn't upgrade their software continued to mine what is now known as

Ethereum Classic (ETC).

It's important to note that since the majority transited to the new chain, they still retained the original ETH symbol, while the minority supporting the old chain were given the term Ethereum Classic or ETC.

#### Bitcoin Cash

Bitcoin Cash is a cryptocurrency that is a fork of Bitcoin. Bitcoin Cash is a spin-off or altcoin that was created in 2017. In 2018 Bitcoin Cash subsequently split into two cryptocurrencies: Bitcoin Cash, and Bitcoin. Bitcoin Cash is sometimes also referred to as Bcash.

Bitcoin was forked to create Bitcoin Cash because the developers of Bitcoin wanted to make some important changes to Bitcoin. The developers of the Bitcoin community could not come to an agreement concerning some of the changes that they wanted to make. So, a small group of these developers forked Bitcoin to create a new version of the same code with a few modifications.

The changes that make all the difference between Bitcoin Cash vs Bitcoin are these:

- Bitcoin Cash has cheaper transfer fees, so making transactions in BCH will save you more money than using BTC.
- BCH has faster transfer times. So, you don't have to wait the 10 minutes it takes to verify a Bitcoin transaction!
- BCH can handle more transactions per second. This means that more people can use BCH at the same time than they can with BTC.

# 'CREDIBILITY' IS 'THE NEW CURRENCY'

CREDIBILITY  
CREDIBILITY  
CREDIBILITY

OVER  
20 MILLION MONTHLY VIEWS  
0.8 MILLION\* DOWNLOADS  
AND COUNTING...



WHAT'S YOUR STORY  
CORPORATE INVESTMENT TIMES

# PAYMENT WITH A HEART

Digital wallets and mobile payment methods have transformed the banking world in recent years. Yet this has often excluded people on the fringes of society. I believe that this is neither ethical nor makes good business sense. Born in Thailand and now living in the United Kingdom, I have met so many people who just need a start in life. Whether they've recently arrived in a new country and do not have a long-term address, or they're a small trader starting a business selling a few pieces of sewing. These people are known as 'the unbanked' and I want to help them.

My solution to this challenge is to examine the payments eco-system to create a friendlier way to send and receive money. I want to combine business with my passion to help people and this is why we devised an instant payment system for individuals and small businesses to make secure, international transfers between Europe and Asia. Currently, it's expensive to convert money into another currency and this affects foreign workers, students, overseas travellers and those with family abroad. We've turned the conventional currency exchange process inside-out to provide low currency conversion rates so that customers save more of the money that they're sending internationally. We want KogoPAY to be a much-loved brand which supports people as they travel around the globe.

For small traders, KogoPAY will open a new world of opportunity. Customers can easily pay

vendors by finding them in the KogoPAY app and instantly transferring payment. There's no need for a bank account as funds can be easily added to the app – and the vendor no longer needs a card machine. Added to this, we are also developing a QR code payment solution where customers can scan a code in a shop or on a market stall. This will make payment even quicker and involves no physical contact.

Mobile payments are set to grow by 900 per cent in the next six years, with most of this growth in Asia. My hope is that KogoPAY's QR payments will eventually be accepted in every territory, even places that do not accept card payments. I can see the potential, not just for business but community projects like charity events, where payment can be made instantly without the need for expensive card machines.

The European aspect of this is very interesting. Whilst China, Thailand and many countries in Asia are accustomed to using QR code payment, this method is hardly used in Europe at all. People in Europe are used to contactless card payment, so they don't see the need – but QR codes are cheaper to operate and easier to set up.

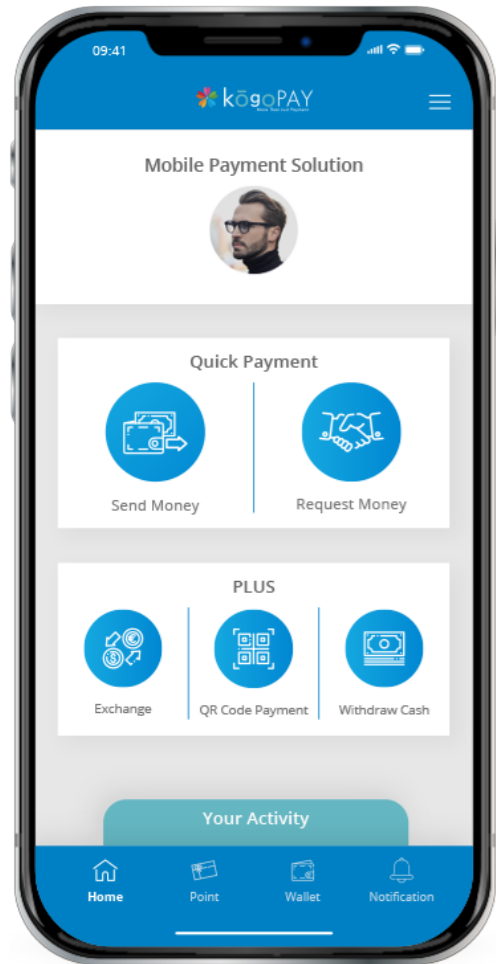
We are excited about these opportunities and the progress that KogoPAY has made so far. I am honoured that within the last year I have been recognised by



## Dr Narisa Chauvidul-Aw

**CEO/ Founder of KogoPAY Group, Smile Money Women in Tech Global Award- Start up 2019**

**Originally from Thailand, Dr Chauvidul-Aw studied for her compliance and information systems PhD at the London School of Economics, going on to start ThaiSmile, a website and magazine about Thailand. She is an expert in all types of payment and began a commercial currency exchange business several years ago. She later gained Financial Conduct Authority and Small Payment Institution licences and her company, KogoPAY, is now also preparing to run its operations from Lithuania.**



*With the KogoPAY app you can send and receive money locally and globally in multiple currencies. Pay local traders, community projects and charity collectors with QR Codes. Top up your account by bank transfer or card.*

*Earn KogoPAY points for your transactions. We're dedicated to building a fairer society with 'Pay it Forward', a scheme that gives a free drink, meal or other gift to someone in need. Join the KogoPAY ecosystem for simpler payments and a fairer way of life.*

*Soon you'll be able to download the KogoPAY app from the App Store or Google Play!*



the business community with the Women in Tech Award, The Mayor of London's London &

Partners mentoring programme, the HSBC mentoring programme and the London & Partners Female Founder Virtual Mission to Silicon Valley. We have had a successful crowdfunding raise on Crowdcube, a major

Series A investment and several strategic partnerships with payment companies across Asia. Now our European administrative office in Lithuania is on track to support the imminent launch of the KogoPAY app.

In many ways it has been a challenging year. The pandemic forced us to adjust our business plan to focus less on international travellers, but these were always only ever one element of our

target market. Likewise, developing payment technology from scratch is not always easy. I'm pleased to confirm that our resilience is down to a strong team and diverse geography both terms of our customers and investors.

So what now for KogoPAY? Well, in the midst of challenging international circumstances, my priority is to finish developing the KogoPAY app. We are in the last stages of testing and we will initially launch our app to a small group of KogoPAY supporters. From there, we will roll out our service in Thailand, the UK and Lithuania. My long-term vision includes lots of exciting developments which will continue to build on our idea of serving everyone who needs to send and receive money. I have been fortunate through my associations with Silicon Valley to make some great contacts and to be exposed to plenty of new ideas.

Whilst we are committed to our success, nevertheless KogoPAY has a keen focus on the homeless and those in need. One of the challenges of helping people to become

more independent are the compliance checks which require a passport or citizen ID. Like every other electronic bank, KogoPAY has a responsible and well managed compliance operation. However, I really believe that we need to find a way to help stateless individuals and will be working to achieve this as best I can. We are looking at ways to work with others to make this a reality.

One of the advantages of KogoPAY is that people will be able to donate to good causes without needing to root in their bags for cash. KogoPAY's QR code payment is ideal as it just requires a scannable code on the collector. Scanning a QR code enables socially distanced payment to take place quickly and efficiently.

In addition to making charity donations easier, KogoPAY will enable people to pay in advance for food and drink for the homeless, otherwise known as 'Pay it Forward'. Homeless people who see the KogoPAY logo outside a cafe could come in and ask for food or drink which someone had already paid for.

KogoPAY keeps me busy 24/7. The combination of

developing our payment app, raising investment and creating good partnerships around the world isn't conducive to a long night's sleep.

It's so exciting though! It will not be long until we have a loyal and growing customer base in Asia and Europe, and we'll be able to help the homeless too.



# MATTEO TESTI

CEO & FOUNDER DEEP LEARNING ITALIA  
ICARO ARTIFICIAL INTELLIGENCE



ARTIFICIAL  
INTELLIGENCE IN  
FINANCE SERVICES

**Matteo Testi is an entrepreneur with a strong background in Computational Neuroscience and Data Science with a focus on Deep Learning models and Cloudera Ecosystem. He founded Deep Learning Italia the biggest e-learning platform on Artificial Intelligence area in the Italian language.**

**He was one of the technical writers for the Artificial Intelligence Italian white paper. In January 2018 he founded Icaro Artificial Intelligence solution a Fintech company with a focus on Deep Learning models for Asset Allocation.**

In 1950, Alan Turing posed the question “Can machine think?” and since then artificial intelligence applications have met with varying degrees of success. However, in recent years there has been a resurgence of interest and AI has found innovative applications in the global financial services industry.

The availability of big data, improved technology, cloud computing and faster special purpose hardware have been key drivers of the latest AI innovation wave. AI capabilities and deep learning (DL) are boosting growth in the emerging Fintech market. The term “Fintech” describes the new technologies, services and companies that have



changed financial services (Future Today Institute, 2017).

Artificial intelligence (AI) and machine learning and deep learning are being adopted for a range of applications in the financial services industry. The adoption of these use cases has been driven by both supply factors, such as technological advances and the availability of financial sector data and infrastructure, and by demand factors, such as profitability needs, competition with other firms, and the demands of financial regulation.

Some of the current and potential use cases of AI and machine learning include:

- Financial institutions and vendors.
- Institutions are optimising scarce capital.
- Hedge funds, broker-dealers, and other firms.
- Both public and private sector institutions.
- Asset Allocation

**Artificial Intelligence in Asset Allocation:  
Icaro AI Solution**

The operating environment for investment management firms worldwide continues to undergo a sustained transformation. Limited organic growth, volatile capital market returns, and fee and margin compression have created a more challenging context. In this shifting paradigm, technology (AI) continues to play a critical role in enabling rapid business transformation, as well as driving opportunities for efficiencies, innovation, and value

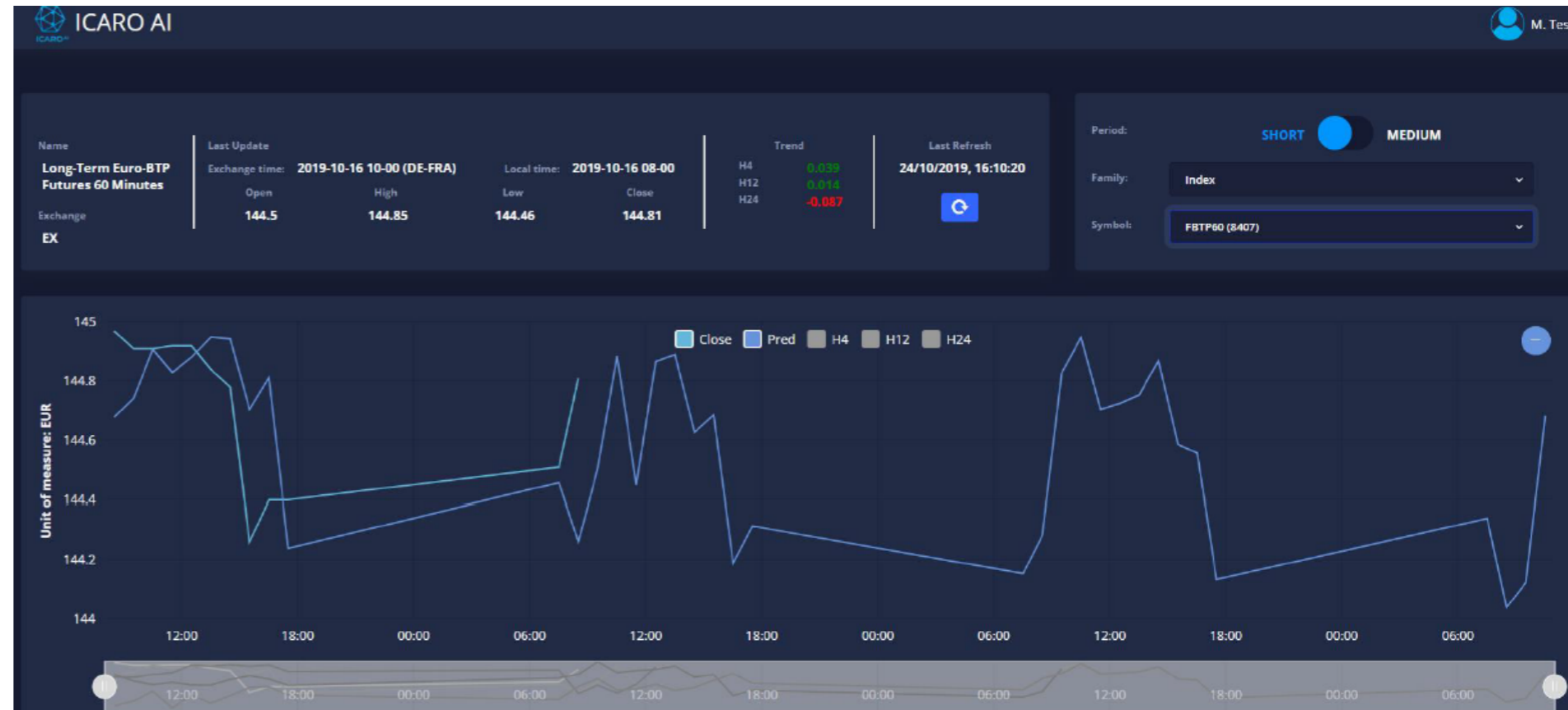
creation.

With Icaro Artificial Intelligence we are focus on Deep Learning for Asset Allocation. Our solution can manage and analyse in real-time from the news, social network, historical data, technical indicators, and use this information for text analysis and prediction.

During the last 3 year, the Icaro's team has collected a challenge. Try to help the asset manager to take under control the data, the market and help them with an AI index. To generate higher returns for actively managed portfolios, asset managers study and interpret the available data on the assets in which they invest on behalf of clients. In the case of equities, this process might begin with basic financial information provided by company filings.

However, there is now a broad range of other information that can signal a company's future performance (such as social network, technical indicator and so on). Examples of alternative data include GPS and satellite imagery to see where consumers are going, internet searches and tweets

to see what people are researching and talking about, and employee satisfaction data, all of which can be accessed online today. These data points can help portfolio managers better assess individual companies and sectoral trends. As the volume of real-time data available increases beyond the capacity of individuals to analyze and understand it, the ability to compile, cleanse, and evaluate



that data is increasingly important.

Artificial Intelligence, and in our case Deep Learning enable asset managers to find patterns in this data at scale, potentially identifying signals for generating returns for clients. With Icaro AI we offering a different kind of prediction 7, 14, 21 and 28 days of close and volatility. We had created a specific model for each asset and we re-training this asset every week to keep update the data and improve the prediction. Deep Reinforcement Learning algorithms help the asset manager to set thousand of strategies to improve the expected return.

The best practices we used in the research are: design of any model intended to augment human functions, it is critical that the appropriate investment, trading and risk professionals be closely involved in the creation and ongoing oversight of the technology. All data inputs should be robustly tested to ensure models are performing analysis on accurate data sets, and periodic review procedures should be in place to ensure that no investment process is out of date. Portfolio managers and risk managers should be able to interpret both the inputs

and outputs of the model to review any investment decision and adjust in new market environments.

The business model is exclusively addressed to two main customer target:

- Proprietary trading of the banking sector and institutional investors giving them support in their intraday trading activity using our AI predictive algorithm
- UHNWI and HNWI clients interested in investing their securities portfolio (or a part of it) in a dynamic asset allocation based on an AI predictive model

**Our goal in the next years is going to develop the best solution to manage a portfolio offering a dashboard where we can keep under control the data and with our prediction get the best strategies for the investment.**



# THE GLOBAL FOOD RESET

WHAT'S MORE IMPORTANT TO HUMAN LIFE:  
FOOD OR HEALTH OR "BOTH"?



In truth, far more investment has been made in Health Care than in food over the last decade. To meet imminent challenges to simultaneously grow more food, more efficiently on limited resources in the face of climate change, farmers everywhere must become the prime focus of innovative technology transformation for agriculture.

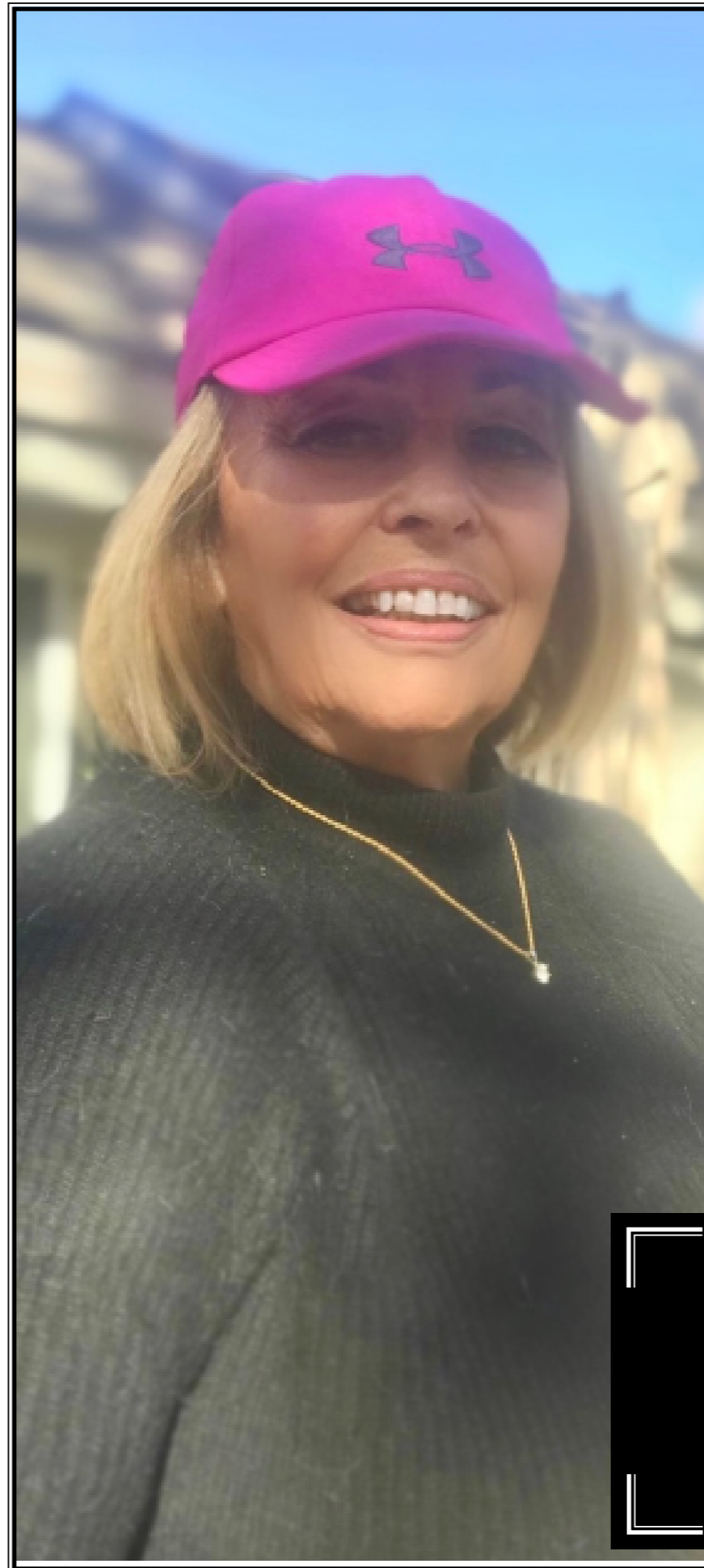
#### WHY?

Farmers are being prevented from producing more and better food by lack of timely, science-based, information.

Escalating consolidation of the agriculture industry with certain contributing policies is an institutional issue that must be accounted for. From experience, farmers know there will be fewer choices and higher prices for inputs and research will slow down because of reduced competition.

COVID-19 choked off food chains cutting markets off from farms and driving revenues below production costs leaving some farmers with few, incredibly tragic options this summer.

Little-known outside agriculture is that new technologies and digital farm information is increasingly being appropriated by the ever-consolidating



## MARGARET MAIZEL

passionate about agriculture, conservation and science as truth, and especially about connecting all for fact-based public policy. Born in Victoria, BC, Canada she became a molecular geneticist, working as a Research Associate at the University of Toronto, Harvard Medical School, The Albert Einstein College of Medicine in NY and at the National Institutes of Health in Bethesda MD. She authored 21 peer-reviewed papers in Molecular Genetics.

Moving to the Shenandoah Valley of Virginia, she co-owned a cow/calf operation for 15 years and joined her local Planning Commission as Member and Chairman for 10 years. Moving on, she helped develop new programs and public policies to transfer spatial technologies to rural governments at state and federal levels.

After an M&A it was at Deere & Company's VantagePoint Network in Fort Collins, CO as Vice President for Systems Integration where she met James Hall, PHD, inventor of the first GPS combine, and 11 other patents. Cecil Samuel was overseeing development of Deere's first Farm Business App on the web.

The three have continued as collaborators in the development of what is now Visual Farms.

# MARGARET MAIZEL

corporations who share some but mainly use that data to sell products back to the farmers.

“Who owns my digital farm?” asked farmers at Senate Agriculture Committee anti-trust hearings in the Spring of 2018.

**The Future of Food**

In its Innovation with a Purpose Report “The Role of Technology Innovation in Accelerating Food System Transformation” the Worldwide Economic Forum notes that innovation must not only drive technology transformation it must also address significant challenges across entire food systems

The “GREAT RESET”: Flexible forms of capital are essential within new “innovation ecosystems”

Because of the associated technology, public policies, regulations and institutional structures, innovators who succeed will need partnerships in



A total of just \$14 billion was invested in about 1,000 food systems-focused startups between 2010 and 2018.

By way of comparison, \$145 billion was invested in approximately 18,000 healthcare-related startups over the same period.  
- World Economic Forum.

Then, without you doing anything differently, that new seed produces 20 percent more corn than the other varieties you planted in the same field.

This increases your net farm income by an additional 25%.

Through your subscription to our cloud platform you know what your crop is doing every day of its life from seed to harvest. When you signed up, it already had all your farm’s detailed spatial information including terrain, land cover and use, hydrography, waterbodies, wetlands, soils, jurisdictional boundaries and your farm’s own fields and roads already in place.

AI systems in the platform are already automatically collecting daily agronomic weather including precision solar radiation. It is poised to capture the asynchronous sensor data pulsed from your irrigation system, your soils moisture and temperature sensor and your farm’s weather station if you have them.

Information that it doesn’t have, it gets directly from you in text, numbers, images, video and in voice messages tagged to the minute. It can directly upload your digital farm’s data from your soil’s, planting map,

crop treatments and yield maps. Then withal, it properly associates inputs with responses of your farm’s landscape and production – reporting results to you in visuals and tables while learning your farm.

**Trusted Partners**

Our trusted colleagues of over twenty years and our exclusive partner for platform development in agriculture is Novacis Digital, PTL. They are a highly-skilled team located at the renowned Indian Institute for Technology (Madras) in Chennai, India. Together we are assembling our AI systems into their currently operating true Real Time-Machine Learning platform that has won awards as a B2C enterprise-scale, cloud service in the US Healthcare market.

**More than your regular Software as a Service (SAAS) application**

Machine learning introduces the confounding factor of real time, iterative analytics to correctly predict optimal planting and harvest conditions and the crop’s growth stages during the season to the day. Now you have an early “heads-up” about correlated



VISUAL FARMS is a US company that that is building a true, Enterprise-scale, Real-Time, Machine Learning, B2C platform to directly support Independent, day-to-day decision making by farmers about their own farms and local agroecosystems direct to farmers

crop health and potential disease. The system even predicts your crop's yields in late June within 2.5% of the real yield at harvest because nothing unusual happened this year.

Now you have time to strategize about your competitive end-of-season markets and sign up for early-bird discounts for next year. You plan what you'll need from the drone services will soon become cost effective for broad acre crops for farmers on the platform.

**Halfway around the world**

A farmer in Africa is using much less sophisticated tools to grow her family's food in sometimes limited soils and environments. She is one of the 700,000 smallholder farmers described by the ACCESS TO SEEDS program funded by the Gates Foundation and conducted by the Amsterdam-based Access to Seeds Foundation that seed companies do not reach.

Her first concern is to feed her own family, but she worries about her low and variable yields and she sees climate change happening faster than expected. She fears time is running out to stabilize her country's food supply. She knows that better seeds are the key to better food, but it takes at least 13 years to develop and certify new seeds. She longs for better agronomic and business training, too, so she can become more self-sufficient and maybe join with her neighbors to create a new growing coop that FAO is advocating. After all, COVID-19 exposed a real weakness in relying on international food chains.

**Everything begins with seeds.**

Global organizations such as FAO, USAID, the World Bank, and international research institutions have concluded that farmers in developing countries must have better seeds if they are to produce more and better food for their families let alone contribute to farm-to-market food chains and feed the world.

Seven hundred thousand small holder farmers produce 80% of the food in Africa. The landmark ACCESS TO SEEDS study, has described a huge "top-to-bottom



gap" with seed company suppliers and governments at the top, and 90% of the smallholder farmers, NGOs and universities at the bottom. These are the proposed "innovative ecosystems" that must collaborate for effective transformation of the food industry.

This lack of access to information by farmers in the US is a common problem but to different degrees. Eighty percent of our corn and soybeans is produced by just 120,000 of the mid-sized to largest corn/soybean farms on 100 million acres, or nearly 55% of the total 180 million acres planted to both crops in 2019. However, this still leaves 1.5 million smaller operators on another 80 million acres without direct access to the best seeds for their farms.

Wherever they are, farmers must have access to transparent product performance benchmarks, research results, demonstrations, and engaging training in agronomics, modern food production practices, and business development.

**Hybrid seed performance global translocation. Opportunity windows may be too short to wait for new seed development. With the right team, we believe we can help introduce seed diversity and translate hybrid performance and genetics from North America via similar agro-ecosystems to other parts of the world. This could short-circuit access to seeds from the 13-15 years it takes to develop and certify new seed varieties to just one year. With key "Innovation" partnerships we can help to close the "Top-to-Bottom-Gap" with better production inputs, providing training and research results to growers and then more quickly scaling our successes to expanded 'like' geographies.**

**FOUR AI SYSTEMS**

1. BestSeedChoice, contains 18,000 unique corn, 16,000 soybean and 3,500 wheat varieties in 1.2M formal hybrid seed trials over five years in North America
2. Farm4Cast, with
3. plant-specific agri-climate. It also knows,
4. every farm, field and grower in the country with fields, crops, acres, risks and more over the last 10 years.

These 'annual' farms become daily farm clusters in the platform for personalized markets after farmers opt-in.





# DR. JANE THOMASON



Last week in conversation with Toby Lewis of Novum Insights and Arthur Stolk and Erin Grover of Icoinic as part of #NedTech future technology series we spoke about crypto as an asset class which is steadily growing and maturing. CoinTelegraph describes the crypto hedge fund industry as the future of finance. Toby Lewis of Novum Insights observed “There’s been roughly 300 crypto funds formed over the last few years. This is kind of like a firefly space. So the many crypto funds sort of pop up and go out of business, but they can have extraordinary returns.”

Indeed, PWC’s Crypto Hedge Fund Report, estimated that crypto hedge funds assets under management have globally increased to over US\$2 billion in 2019 from US\$1 billion the previous year and that funds generally saw a 4X increase in 2019. They report that most investors (90%) are family offices (48%) or high-net worth individuals (42%). The leading traded assets are Bitcoin (97%) followed by Ethereum (67%), XRP (38%), Litecoin (38%), Bitcoin Cash (31%) and EOS (25%). Some crypto hedge funds are also involved in cryptocurrency staking (42%), lending (38%) and borrowing (27%).

## CRYPTO HEDGE FUNDS GO MAINSTREAM

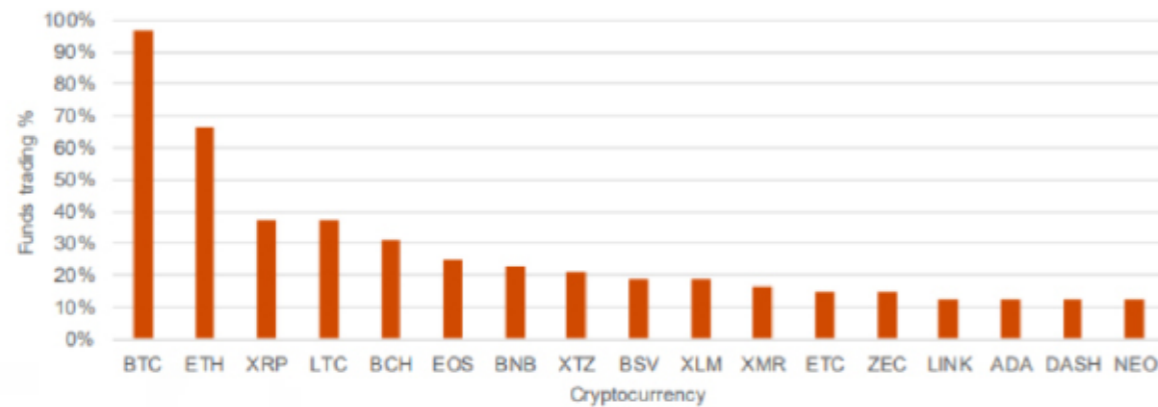


Novum Insights has been tracking the industry since 2016, when crypto funds were starting out with \$2 to \$4 million of assets under management or even less, very much cottage style operations. Now groups with consistent returns like Icoinic are beginning to amass significant assets under management.

Lewis noted a gradual institutionalisation of funds with \$10 million to \$50 million under management, which then starts to become a very niche alternative space. He went on to observe that “the space is providing access to eye popping returns, sometimes in the 100% to 200% range.

For anyone who’s participated in traditional markets, it’s quite hard to get those kinds of returns in doing any strategy in the traditional space, making this niche more attractive”. The figure below

Cryptocurrencies traded by crypto hedge funds



Source - pwc



highlights the leading crypto funds.

Some recent crypto fund movements are highlighted below by Novum Insights.

- Hippo Finance, a liquidity mining platform on Ethereum, announces the launch date of its community governed DeFi hedge fund.
- Grayscale Investments now controls 2.4% of the current BTC supply
- Tim Draper's venture studio to triple-down on blockchain projects with a \$25M fund
- Binance's new platform will connect CeFi and DeFi With \$100M Fund
- Polychain Crypto Fund scores an additional \$20 million investment in September
- Invictus Capital Introduces Bitcoin Alpha Fund with downside protection for investors and a new fund for long-term BTC holders
- Fidelity President files for new Bitcoin fund
- PWC also reported that crypto hedge funds using an independent custodian increased in 2019 from 52% to 81% and that the percentage of crypto hedge funds using third-party research increased from 7% to 38% in 2019. (See below).

remember and can be stolen or hacked. Online wallets are a potential solution but they have also proven susceptible to hacks. Cryptocurrency custody solutions provide storage and security services for cryptocurrencies and are mainly aimed at institutional investors, such as hedge funds.

Novum Insights updates below on crypto custody:

- Basler Kantonalbank, a Switzerland-based bank backed by the country's government, is set to offer crypto trading and custody services via its subsidiary Bank Cler.
- Crypto custodians securely store crypto assets for investors who want to minimize the potential loss of funds due to a lack of technical expertise or are required to use a qualified custodian by law. Custodians are directly tied to commercial and investment banks, as their success hinges on the growth of the bank to secure more assets under management. As the bank brings in assets, the custodian secures those assets and charges a small fee. Today, four large custodians (BNY Mellon, State Street, JPMorgan, Citi) provide the majority of custody services globally with nearly \$120 trillion in assets under custody. Professional investors need compliant cold storage and insurance from brand-name companies with a strong reputation. There are many native crypto solutions, but they don't satisfy the biggest financial players as of yet.
- Custodians such as Copper and Fidelity Digital Assets layered on offerings such as lending, staking, trading, portfolio management, and tax administration.

Cryptocurrency custody solutions are important for safeguarding cryptocurrency assets. Private keys are a complex combination of alphanumeric characters and are hard to

- Digital asset management company CoinShares has launched a new custody business for institutional investors.
- The venture called Komainu also includes Japanese investment bank Nomura, as well as digital assets security company Ledger.
- Dutch bank ING (INGA.AS) is working on developing technology to help clients safely store digital assets, according to people familiar with the matter. The custody project, which is being run out of Amsterdam, is still in its early days and is one of the bank's several initiatives around blockchain, the technology underlying cryptocurrencies, the sources said.
- South Korean commercial banks – Nonghyup and Kookmin – have already thrown their hats into the crypto custody ring.
- Swiss bank Vontobel also launched a Digital Asset Vault aimed at institutional investors in the crypto space as well.
- Northern Trust currently provides fund accounting and reporting services for a few select clients that invest in crypto currencies. It also explores ways to digital store and safeguard crypto assets for its hedge fund clients.
- Vanguard, in partnership with technology provider

Symbiont, announced the completion of the first phase of a blockchain pilot designed to digitize the issuance of asset-backed securities (ABS). In close collaboration with a large US ABS issuer, as well as BNY Mellon, Citi, and State Street, Vanguard successfully modeled the full lifecycle of an ABS settlement on distributed ledger technology (DLT) network by replicating end-to-end transaction flows.

We spoke to Icoinic Capital's Director Arthur Stolk who represents the new breed of funds. This fund is registered with the Dutch financial authority, has a Dutch bank account, and is fully audited on a quarterly basis. Icoinic operates out of the Amsterdam Stock Exchange, the oldest exchange in the world – the perfect symbol of crypto's evolution from wild child to mainstream. Their returns have been solid and growing, 11%+ in 2018, 25%+ in 2019, and 125%+ in 2018 (as of late October). Stolk attributes their success to a combination of strategy and technology. Many high frequency trading strategies are freely available on the internet, but he sees that the secret is in the tweaking of the strategy. In terms of technology, he described it as a speed game. The big liquidity providers or market makers and several exchanges are already in this game. To be competitive, Icoinic is developing 24/7, with multiple developers,





quants and in-house mathematicians. He believes that following the standards of traditional investment funds will be a critical success factor.

Iconic Capital is fully compliant with best practices from traditional finance and reports on an annual basis to the Dutch Central Bank. Stolk says, "This gives maturity to the markets and some comfort for potential investors that they can enter the crypto markets in a safe way."

For many, crypto investing is new and many lack knowledge and experience to make sound investment decisions. Erin Grover shared the following helpful due diligence actions for investors to carry out on their own:

1. Only consider funds that have been trading for at least a year.
2. Look up the company registry in the country where it's domiciled to make sure that it's real.
3. Request NAV reports. If it's not a company practice, run away.
4. Look for the website and check their LinkedIn to see all the names. Run away if you go to a website, and you don't see a team.
5. Look for the month to month reports, for the amount of time that the fund has been around, contact people at the fund for an overview.
6. Make sure that the fund has a compliance officer. If not,

it's another reason to move on.

7. Third-party auditing is a must.
8. Returns are also important.

Grover emphasized: "Only go with funds, where you have seasoned developers who have done quantitative trading with years of experience, not just six months or two years of experience."

One of the risks in the market is that many of the developers creating the trading algorithms do not have the years of experience that traditional quant fund developers have. When unexpected volatility or other pitfalls occur, they may not know how to deal with them and risk crashing the fund.

Stolk firmly believes that crypto will be described as a new asset class in upcoming European regulation.

Stolk went on to emphasize, "The most important thing for them to know is that it's a 24/7 market. It never closes and that's something new. There's always an opportunity, and because of the underlying technology, it's always easy to enter and exit the market."



# BROTHERS IN ARMS

## CYBERSECURITY AND AI

**Dr. Raul V. Rodriguez**

**Dean, Woxsen School of Business,  
Woxsen University**



of language to generate voice assistants (which are becoming important when making purchases) or image recognition used to identify objects, people, texts, scenes, activities and even emotions.

Imagination leads us to anticipate everything that may come later ... Have we done the same imaginative exercise regarding all the information we have in our company and without protection? After all, companies have been connected for a long time so what is the result of someone accessing our computer system and having at their disposal the formulation of our products, designs, personal data of employees, customers, suppliers, financial information or the configuration of all our robots on the production floor? And, above all, do we know the probability of that happening?

Artificial intelligence is, in a broad sense and without distinction between machine learning, deep learning or neural networks and, in some cases, simply the management of big data - undoubtedly makes it possible to make the best of imagined society a reality: autonomous vehicles, facial recognition that helps us to identify ourselves, understanding

Additionally, the automatic analysis of data that helps in medical diagnoses, for example, by having a capacity far superior to the human one when performing repetitive actions and continuously over time. In fact, all online platforms are making use of AI: let's think about how Google organizes and offers results, in the most popular social networks, in sales platforms to personalize the shopping experience, which is nothing other than segmenting the target audience to design campaigns and exclusive messages for each client based on their habits and preferences.

**Putting it in context**

So that all of the above can continue to grow at the rate of demand, cloud environments have become popular. Thus, most applications are no longer local



and DevOps (operations development) joins the deployment of the Internet of Things (IoT) or in its version for the industry (IIoT), to the proliferation of connected devices, from toys to household appliances to all kinds of industrial sensors, and enabling technologies such as 5G (which increases communication speed and decreases latency), which increases exposure to cyber risks, on the one hand, and exposes organizations to third party risks for another. In other words, it is no longer enough for us to be protected, but we have to demand the protection of our strategic partners.

In this sense, a new concept is being implemented in software development, the so-called DevSecOs, which seeks to increase security from the beginning of programming, avoiding subsequent costs by identifying security flaws once the program approaches the final phases or even being already in operation. If we have questions about software that has already been delivered to us, or if we have detected a vulnerability, a good option is to hire a source code audit service or a pentest; an intrusion test that is carried out both in its web version and in mobile apps, which will detect any errors it may have.

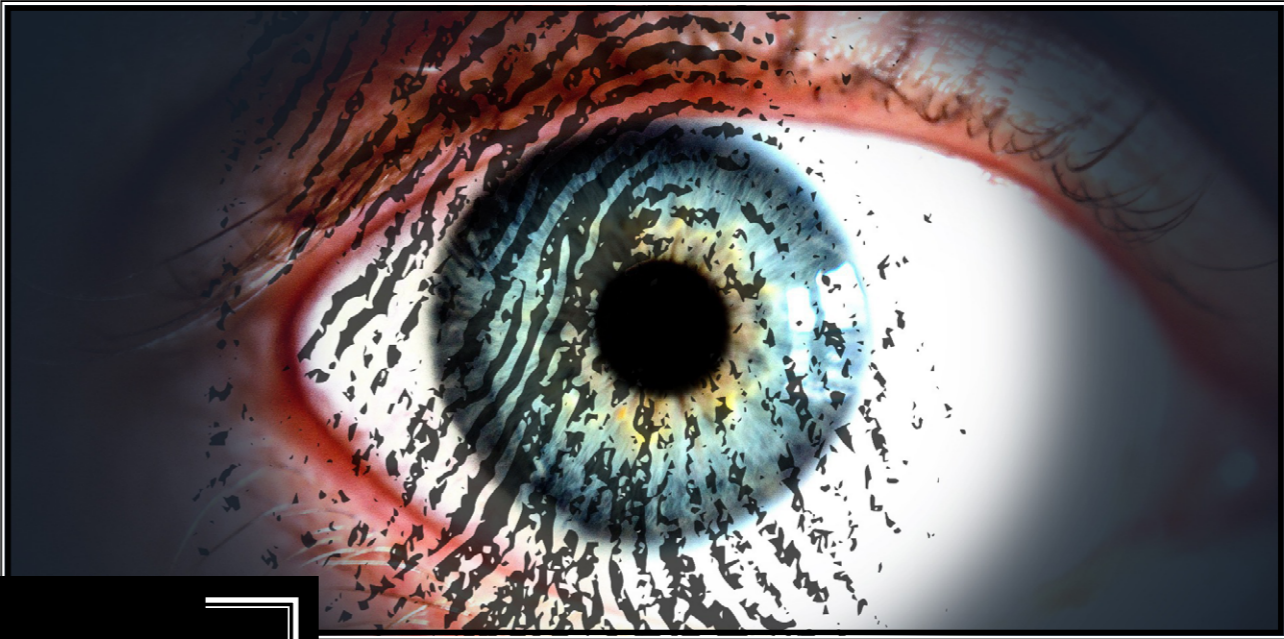
**The need for cybersecurity**

Thus, it is not surprising that cyber incidents have moved on the Allianz Risk Barometer from 15th position in 2013 to 1st position as the most important business risk in 2020, in countries as

varied as Austria, Belgium, France, India, Malaysia, South Africa, South Korea, Sweden, Switzerland, United Kingdom, USA or Spain and by sectors aviation, financial services, government, and public services, professional services, technology, and telecommunications. The case of aviation is paradigmatic given its complexity, which covers practically all scenarios, and perfectly extrapolated to other sectors that are less cutting edge in technology.

Investment in artificial intelligence as a service, that is, applications that use AI to improve and facilitate their own activity will increase from 1,520 million dollars in 2018 to 10,880 million in 2023, (a year-on-year growth rate of 48.2% during this period) according to MarketsandMarkets. This gives us an idea of how appetizing that market will be for cybercriminals. However, we cannot ignore that 95% of cybersecurity incidents are due to human errors, according to the IBM X-Force Threat Intelligence Index 2018 report, which indicates that we are a potential danger to our companies.

# CYBER SECURITY



**The contribution of artificial intelligence to cybersecurity**

Although endpoint security technologies (computers, mobiles, printers, sensors, etc.) where security problems usually accumulate or begin converge, we can find two different categories. On the one hand, we have end-point protection platforms (EPP) and other endpoint detection and response (EDR) solutions. The first, EPP, provide us with comprehensive solutions that typically unify various preventive security functions, including antivirus, antimalware, personal firewall, and data protection, in order to prevent devices from being affected by malicious code, however at As threats become more agile, this type of defense, which relies on a static library of known threats and a strong perimeter defense, becomes less effective. Thus, EDR solutions give visibility to what is happening on computers and offer the ability to detect, investigate, and respond to malicious activities.

If we want a complementary tool to an EDR we have to take a look at the so-called intrusion detection and prevention systems (IDPS) or network traffic analysis (NTA), especially at a time when the activity of many companies has increased, transferred, or managed totally or partially from the cloud, without this amounting to an outsourcing or complete transfer of responsibility for its own security to the provider, who must take care of the security of the infrastructure (IaaS), including servers, networks, machines virtual machines and containers, while the client is expected to manage the guest operating system, any application software and the configuration of native security controls, especially when the cloud provider may not be unique, being able to speak of multi-cloud implementations.

**It is critical to use AI to adopt specific and directed actions in response to high-confidence cyber threats, stopping their spread in real-time, including the possibility of viewing the anomalous activities in workloads which gives a full guarantee of protection.**



# How “Nature” would put together its best team of employees!

## Prof. Dr. Milan Krajnc

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



The biggest problem today is the selection of the right employees! Therefore we use different methods! But by discovering new methods, we only make things more difficult. Our ancestors had sophisticated natural methods, such as astrology, which studies man's properties on the influence of stars and planets.

Actually, we should only revive and deepen old knowledge, and we would get much more reliable and simple methods. Today I will focus on trees, that part of nature that people consider a pillar of nature.

In the mythologies, stories and religions of the world, the tree is a powerful symbol of deep and sacred meaning. To withstand the storms of life, we must be well rooted in our personal strength, virtues and values. Follow the teachings of the ancient Celts, imagine that you are a tree and discover what qualities you carry written in your roots.

The second book from the DYNAMIOLOGY collection, which I am writing about the comparison of psychological phenomena and natural phenomena, has started to be written, in which I explain and justify that natural phenomena (storm, volcano, earthquake, calm sea ...) are exactly the same as psychological phenomena in humans. Happiness, peace...) and in this way, by observing nature and the whole origin of its phenomena, we can directly predict what is happening inside ourselves and prevent many negative things in seven steps through the Sirius Person Transformation Method (about which I wrote in an earlier edition).

Namely, that a storm can often do more damage to us than nature itself. In the second book, however, I start by describing natural processes, which I compare with business processes. The whole of Dynamic Leadership Model focuses in the first phase on the management of the company, so all comparisons are based on this area. So in this case, I have chosen the project WOOD which is a natural company and where we can find all comparisons and processes that the company

has, but in Wood the processes are maximally optimized and from this we can see where we can optimize certain processes without causing stress.



Companies can be transformed according to the natural Sirius Business Transformation method.

Today, I am dealing with the forest, so a number of longer records are being made, this time I will compare the trees and the staff in the company. Higher than a tree in the forest means that it has to be the strongest to break through to the highest position. The same is true for the personnel in the company. Higher up, if you want to get there, you have to be the strongest person. That does not mean, of course, that I am going to change my mind now and discover something, all this once existed, but for some reason we forgot it. For me, in a way, that knowledge comes by itself or. I draw it from some old DNA memories. But also my nature itself attracts me to explore old knowledge, forgotten civilizations that already knew all this.

This is what my hobby astronomy led me to, which I started working with at the age of 8 and later I also studied physics and graduated in comet Hall-Bopp in astronomy. And the more I learned about the evolutionary history of astronomy, the more I realized that we once knew much more without the technologies we use today. This led me to believe that people at that time had much more developed senses and acted in harmony with nature. And when I studied this with ancient Greek athletes, I developed the Sirius Personal Transformation program. For the needs of the Winner's Path program ([www.Winner.Camp](http://www.Winner.Camp)). And when I set out to discover forests and trees, I very quickly came across the ancient Celtic people.

To resist the storms of life, we need to be well rooted in our personal strength, virtues and values. Follow the teachings of the ancient Celts, imagine that you are a tree and discover what qualities you have written in your roots. In the mythologies, stories and religions of the world, the tree is a powerful symbol of deep and sacred

meaning. Forests offered protection to ancient peoples, and various species of trees used their special powers

to protect them from enemies and breakage. Northern peoples from areas rich in dense forests have developed a tradition of the importance and power of trees. The Celts and their sages, the druids, divided the year into thirteen periods. Each period represents a tree whose characteristics and meaning could describe the characteristics of the people born in that period. Let us also discover our tree in this ancient wisdom. It can help us to feel our forgotten instinctive nature and connect us more strongly with the essence of our being. However, I am not going to talk about the horoscope here, nor about what part of the year someone is born in...

Let us first look at some trees and their characteristics:

#### **Christmas tree**

They have good taste, they are honest, educated, they love everything that is beautiful. They are full of feelings, stubborn, they know how to be selfish, but they care about their loved ones. They are very happy and talented, they have many friends and enemies, we can trust them. Their "superpower": mystery.

#### **Brest**

They have a pleasant physique and good taste. If they do not like something, they say it out loud, and they also tend not to forgive other people's mistakes. They are happy, they like to lead, they do not like to belong to someone, they like to decide instead of others. They are true and sincere partners, noble, generous, have a good sense of humor. Their "superpower": nobility.

#### **Sycamore tree**

They are strong, muscular, responsible, they catch life with a big spoon. They are content, optimistic, but also greedy for money and recognition. They hate loneliness, they are passionate lovers for whom there is never enough. They are often faithful, always affected, fickle, meticulous and indifferent. Their "superpower": loyalty.

**Poplar**

Their biggest problem is that they do not believe in themselves. In order to relax and open up, they need encouragement and a pleasant environment, so we quickly overlook them. Because of insecurity they are often alone. They are artistic souls, good organizers, but somewhat inclined to philosophize. They get into any situation, they take relationships very seriously. Their “superpower”: uncertainty.

**Spruce**

They are usually very beautiful and love luxury. They are in good health, they are not shy, they like to look down on others. They are self-confident, determined, impatient, they love to influence others. They have many talents, they are optimistic, they wait for true love, they are able to make quick decisions. Their “superpower”: security.



**Jaws**

They like to be in pleasant company, they are good companions who know how to make the lives of their loved ones even more pleasant. They are very active and resilient. They fall in love quickly, but they also give up quickly and lose interest. Before they find the ideal partner, they trust them quite a lot and trust their “real” partner. They are trustworthy and practical. Their “superpower”: Exceptionality

**Lemon**

Changes in life are painful for them. They hate quarrels and arguments as well as stress and most likely also their job. They do not like boredom

and comfort, they are gentle and forgiving, they sacrifice themselves for friends. They are very talented, but they are not ambitious enough to improve their talent. They are constantly stained and critical, they are very jealous but loyal. Their “superpower”: premonitions, doubts

**Oak**

They are by nature robust, strong, independent, uncompromising, but also sensitive. They do not like change, they keep their feet firmly on the ground, they stick to the facts, they simply do not think but act. The oak tree is a symbol of truth and unshakable knowledge. Like your tree, the oak gives you a special gift of strength. In difficult times you are calm, determined and responsible and therefore often find yourself in the role of a self-deprecating leader. Feelings of responsibility for others that make you want to be strong often make you serious, but your mind is cheerful, optimistic and good-humored. You enjoy a large family and enjoy being involved in large social networks. It starts with: ash, ivy and reeds. Your



“superpower”: courage.

**Hazelnut**

The Celts ate hazelnuts to acquire magical skills and knowledge. The hazelnut as your tree is a symbol for an analytical mind, an extraordinary memory and the ability to impart knowledge. You are an inspired teacher, you are always well informed and pay attention to detail. You always add a practical aspect to your artistic sense. In love you are sincere and caring, but sometimes you can suffocate those you love with your caring. You are charming but modest, you can make an impression and at the same time you are sensitive. They are full of understanding, follow their idea of justice and are often in the front line in the fight for social rights. They are complex lovers, sincere, tolerant partners. Their “superpower”: their speciality. She’s catching on: hawthorn, bark and vine.

**Maple**

They are unusual people with strong expressiveness and originality. They are fearful and reserved, they love fame, they are proud, self-confident, always eager for new knowledge and new experiences. Sometimes they know how to be nervous, have a good memory, can learn, usually have a complicated love life, like to influence others. Their “superpower”: independence.

**Walnut**

Independent, foreign and full of contradictions, often selfish, aggressive, generous, educated, unexpected, spontaneous, unlimited ambition and ambition,



not flexible, difficult and foreign partners, others rarely love but often wonder, good strategists, very jealous and passionate, do not compromise. Their "superpower": passion.

#### Chestnut

They are extremely beautiful, they do not like pressure, they are fair, they look forward to life. They are born diplomats, but in society they are sensitive, often insecure. They have the feeling that nobody understands them. They really love only once, they have difficulties to find the right partner. Their "superpower": honesty

#### Bush

They pay attention to their appearance and fitness, they taste good, they are not selfish. Although they lead a very disciplined life, they want to make it as pleasant as possible. They demand recognition and friendship from their partner, they dream of unusual lovers. They are rarely satisfied with their feelings, they trust almost nobody, they always doubt their decisions, they are very sensitive. Their "superpower": good taste.

#### Fig

They are very strong, self-confident, independent, do not allow arguments and objections. They love life, family, children and animals, they are real "social butterflies". They are funny, they love idleness, they are gifted for practical work, they are intelligent. Their "superpower": sensitivity.

#### Birch

They look forward to life, they are attractive, elegant, loving, contented. They do not like anything exaggerated and they do not tolerate vulgarity. They love life in nature and peace. They are not overly passionate, they are well educated, not overly ambitious, they know how to create a calm, contented atmosphere. The birch tree is the first tree that leaves after winter. It symbolizes renewal. When one is born like a birch, like them, one longs for light and tries his best to reach the desired goal. You believe that you can achieve it through work. You are a good organizer, you are determined and resilient. You know how to motivate others, you are calm in a crisis and others like to give themselves to your leadership. You bring calmness and beauty everywhere and you also enchant people with your

wit. That goes with: vines, willows and alders. Your "superpower": Inspiration

#### Olive

They love the sun, warmth and beautiful feelings. They are reasonable, tolerant and full of understanding, they avoid violence. They are cheerful and peaceful by nature, they have a strong sense of justice. They are sensitive, educated, they are not jealous, they like to draw, they like to be in the company of educated people. Their "superpower": wisdom. They have a strong taste, they take care of their appearance, they are materialists, they have a well-organized life and career, they are economical, good leaders, they do not take unnecessary risks, they are youthful, full of energy, best partners in life, they pay a lot of attention to their fitness and nutrition line, sports, etc. Their "superpower": creativity.

#### Apple

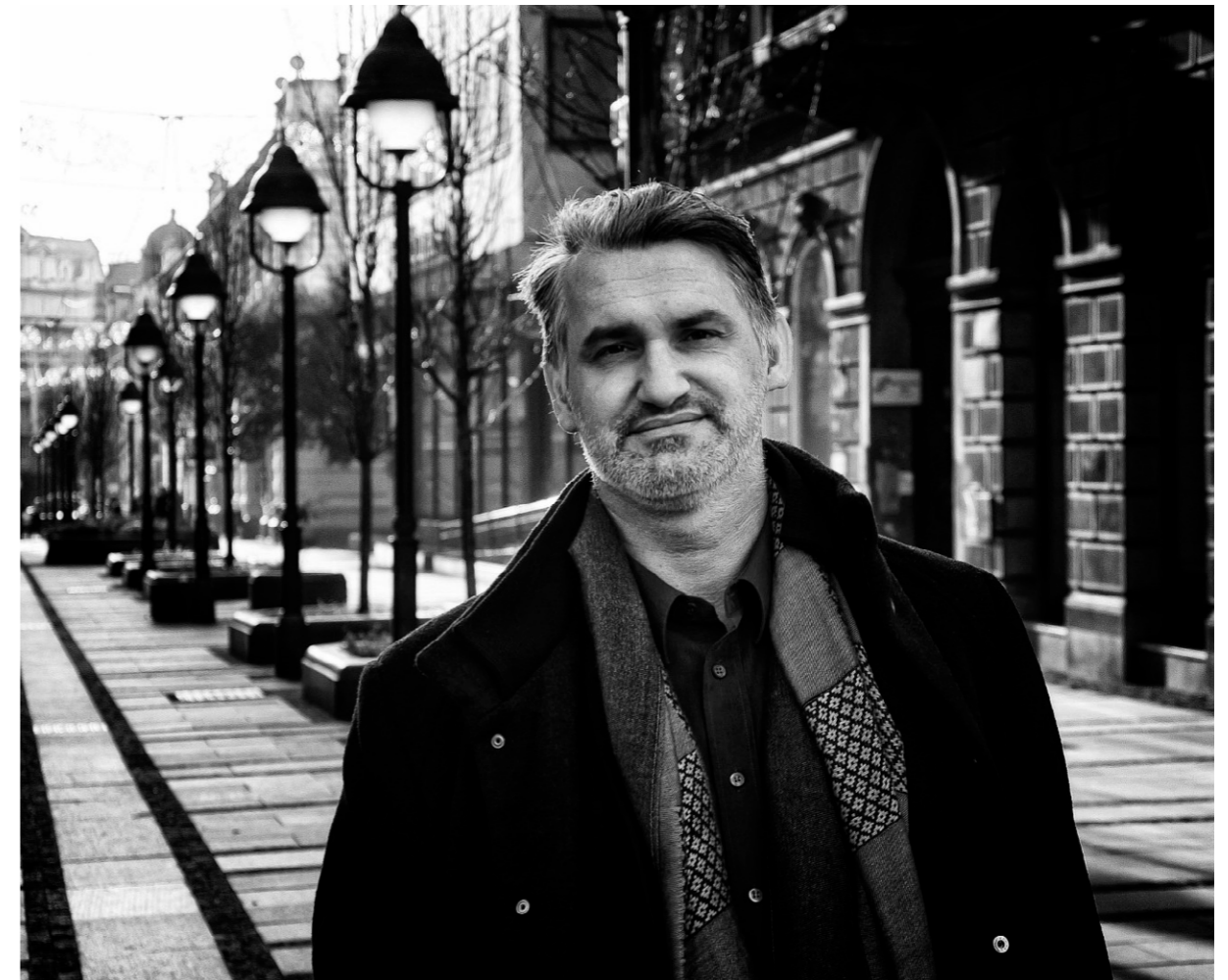
They are generally slim, charismatic, likable and attractive. Their appearance is pleasant, they like to flirt. They are adventurers, they can listen, they are always in love, they want to love and be loved. They are faithful, gentle and very generous. They are gifted in science, they live for today - they are indifferent philosophers who know how to explain even complicated things. Their "superpower": love

#### Autumn

They are extremely attractive, they look forward to life, they are impulsive and desirable. They ignore criticism, they are ambitious, intelligent and talented. They like to challenge fate, sometimes they are a little selfish. We can trust them, they are good lovers, but sometimes their mind wins over their heart. Relationships are taken very seriously. Their "superpower": ambition

#### Willow stalk

Wonderful, but very melancholic, attractive, very spirited. They love everything that is beautiful and delicious, they love traveling, they are dreamy, tireless, complex and sincere. They can be influenced, but it is difficult to live with them. They are desirable, have good intuition, suffer from love, but sometimes they find a partner to lean on. If you were born in the willow season, you are a somewhat mysterious person with very sophisticated emotions. You are very creative and intuitive. Deep inside you understand the cycles, you easily accept changes



because you know that everything goes in circles and keeps coming back. This gives you the gift of patience. You shyly show your rich abilities and prefer to observe and learn. The family always comes first for you. You are completely committed and faithful in love. Goes well with birch and ivy. Your "superpower": melancholy

#### Autumn

The tree, from which the druids made their sticks, unites the real and the spiritual world. It will give you its dual nature. Your dreaming spirit often takes you into a world of fantasy. Yet you know how to remain practical and meet all the demands of everyday life. You are very intelligent and curious, spontaneous and cheerful. This makes you a convincing speaker who will enchant you with his knowledge and imagination. You are a great lover and a caring parent. It is caught with: willow, reeds, oak, hawthorn, ivy and thistle.

#### Alder

Alder describes you as your tree as a restless and thoughtless person who is always ready to explore something new. You are courageous and energetic, sometimes even hasty and ruthless, determined to work independently. You believe in yourself, and you know when to take risks. You are a hard worker. You are not wasteful, you despise superficiality. You are simple, in love you give yourself completely and passionately. It starts with: birch, elder, hawthorn and oak. It starts with: Hawthorn and Vine. Sharp hawthorns serve as a shield. If you were born in the hawthorn period, your defensive behavior will give a different impression of you than what you really are. You have an inexhaustible creative gift and a fiery passion. You are an eloquent and talented performer of great natural charm. You are in search of constant excitement because ordinary things quickly bore you. You know how to listen to others, and your amazing insight and healthy sense of humor make you a valuable partner.

This goes well with: ash, alder and hazelnut.

#### Vine

The vine had a hard time growing in the cold northern climate and required much work and care with uncertain results. Even your nature is changeable, unpredictable. Outwardly you are authoritative, of high standards, and inwardly you are often indecisive and self-critical. Your gift is to know and empathize with both sides of any problem. You have discerning tastes and a tendency towards luxury. Because of your charm and position, they forgive you your whims. Matches: birch and hazelnut.

#### Ivy

Ivy needs a solid structure to help her ascend. She is a symbol of determination and strength. Her most valuable trait is the ability to overcome all obstacles. Wit, compassionate nature and loyalty will help you do so. Your roots are deep, which makes you stable, and spirituality encourages you in difficult times. Because of your cheerful spirit and friendly demeanor, you have many friends who support you. It begins: oak and autumn.

#### Reed

The druids believed that it was a tree because of the thick and deep roots of the reed. From reeds people made pens for writing - it became a symbol of wisdom and learning. If the reed is your tree, you can easily get to the heart of the matter. The people perceive you as the keeper of secrets. You have a strong personal attraction, which comes from your strong character, resilience and fearlessness. You are a good leader, you are caring and passionate in love, but you are easily jealous. It starts with: Oak and autumn.



#### Older tree

The elder was the sacred tree of the fairy world. If your tree is an elderberry, you are a freedom-loving spirit who does not like routine. You are restless and energetic, always looking for challenges. You are often mistaken for a weirdo who is reserved, but in reality you are very open. You care about others and are willing to help. You will always tell the truth, even if you hurt someone. It starts with: Alder and thistle.

So these are the characteristics of trees defined by the Celts, which I now check when I walk around the guests and talk to foresters and biologists about how I should describe which tree. What are its properties? I myself tend to compare which properties would be suitable for a certain position in a company and then compare this with the position of the tree in nature and its function. And this is how the properties of the trees are

confirmed to me.

So I could not say here that this is ancient knowledge, it is just knowledge that we have forgotten and that we should revive (which I am doing now), because that would make the work easier for us and the company, and at the same time we would revive their primal instinct and thus improve their sense of humanity. So if we want to put together a certain team of people with a certain purpose, it is enough to look at how a forest that is in nature with a certain purpose is put together; and then we put together a group of people according to the same characteristics of the trees.





## Prof. Dr. Milan Krajnc

Psychotherapist, an expert in solving the challenges that arise from the interaction of different personality types within a company or organisation.

# I CALL A PROSTITUTE



The protocol is meant for all those who have decided to solve their problems through others, for all those who work as therapists and not for what they are paid for, for all those who cannot say no, for all those who do not like them...

Today I arrived in Dubai from London, my client's driver was already waiting for me at the airport and took me to lunch. This time the conversation was different from all the others. Up to now, I have mainly dealt with relationships, communication, everything that has to do with childhood on these consulting trips... Very quickly I found this brake that had to be released by the client and with the help of psychological and sports exercises we slowly did it. began to change in relation to him, his family and the business he ran.

In short, I did this in a very relaxed way, even though it was very tiring for the clients. No matter what position he held - housewife or president države, it was about the same for everyone. And in some ways I have been a little tired of doing it in the last few years. What used to be a joy is now slowly becoming a burden. So after a year and a half of living in Slovenia, I have decided to return to where I am really at home... in the world. So this London, where I mainly visited long-term clients, was more of an overture to new adventures or past adventures.

When I arrived for lunch, I realized that the client was in a completely different state than I had expected. We met about a month ago at a conference for family businesses in Dubai, where I was the main guest. Sam approached me after my presentation and said he would be happy to help him and his family make changes as well. It was then that I realized in his eyes that he was primarily unhappy because he could not get rid of his brother's superiority in any way, even though he was older. I saw a very simple solution, because all he had to do was to "build up" his inner self-image and self-confidence so that he could take over the management of the company he had inherited. As I approached the table, I saw that his self-confidence was much higher than the last time, that his energy was much stronger than a month ago. He just was not himself anymore...

Even before I came to him and wanted to hug him as a greeting, he told me that his brother had died.

So I realized why he looked different, he looked like he was liberated. It was not clear to me why he called me, unless he died yesterday and could not communicate anymore. During lunch I learned that he had died 14 days ago and that he felt liberated, but at the same time he had an incredibly bad conscience. He said he only called me because he believes I will be the only one in the world who will understand him.

You know, I did not know how to "grow out of" my brother, I wanted him to die all the time, it was somehow the only solution for me... But do not think that I really killed him, he died of a natural death, a congenital heart defect that he had from an early age, so we never knew if he would wake up or not... And two weeks ago, he never woke up again. It's like I have been under stress all these 40 years, when comes that day... And then the whole family kept him in a kind of cotton ball, maybe everybody was relieved that day, but at the same time we all have a bad conscience now, in fact "we play "mourning and in this role I feel even worse... As if the whole family has committed some crime that we all know about, but at the same time we all pretend that nobody knows anything. Now I find myself in the strange role of solving all this and putting the family on another level. You know, in our country a man is the head of the family, but in reality it is the women who decide everything", he added quietly.

"Even though we seem to live a very clean life, with us everything is just a game, I do not feel free in this world ... but at the same time I know that I cannot get out of it".

I grabbed him by the shoulder and I told him that even if we wanted to get out of this world, we would see that in another world it is the same, business is a game, and only these rules have to be accepted; marriage and family also have certain rules, and once the rules appear ... So all you have to do is accept those rules.

You know, I told him... Accept yourself first, and only then will you see how much you belong in this world. What do you want in this world and in what way?

Do you want to live, I asked him... He looked deep inside himself and said: 'Just the way it is now, I feel great, I am calm with the surroundings, I have



no more obstacles, I am exactly where I wanted to be... In truth, everything is the way it should be. Yes, thanks... I really only needed you to hear and understand me. That is how my inner intuition and energy became "perfect". As you allowed me to. You know, I do not have many people to talk to about problems. But with you I have felt that inner doubts can quickly lead to a solution, because with you I have the feeling that you understand and listen. You let a person know that he exists and then everything comes together. "

So we were done before they even brought lunch... I slowly made my way to the hotel, as I still had a paid room for three days, and the moment I got into the taxi and ordered where to go, the taxi driver asked me if I needed a companion, so he could give a recommendation for a good "companion"... I did not understand him exactly, so I told him that I did not need protection because I feel safe here and do not go to strange places... He laughed and said in broken English: "Throat, throat..."

Only then I understood him and said I did not need it either, because I have enough work to do with myself... But in the end he still wrote a number on my bill and told me to call.

I put everything in my pocket and went to the hotel... I slept all the next day. Although there is no big time difference, I have been accumulating tiredness for a long time... and with the tiredness all "my" unsolved problems come to light. But always the same question, who should I talk to about it? Well, I use my "typewriter" and I write and write and write and then it is easier for me... But I remembered the words of the client yesterday that "when you are heard and understood, doubts disappear"... And nobody hears me, at least I do not have a direct answer, and then the doubts remain. And often someone asks me, yes, but who is your interlocutor, your therapist... Yes, I have not... And then I hear somewhere in the background the song Tina Turner Private Dancer... Yes, that is how I feel sometimes, like a girl on call. And at that moment I remembered the phone number the taxi driver had given me...

There is really no difference between me and her. We are both on call and we both offer our services, she physically, I intellectually... I decided to call her... If anyone, it's her, who could understand me. I called her and told her who gave me this number and asked her if she was free tonight by any chance. Her question was if I had any special requests... Hmm, I could not exactly tell her that I wanted to talk, and I said no, quite normally, and to engage her for 48 hours. There was silence on the other side... Agreed, but where are you? ... And two hours later, she came to my place for dinner.

During a relaxed dinner on the terrace we generally talked about who comes from where, what and how they do it, and in the end we found out that we have common roots from Ukraine. But when I mentioned psychology, she became all the more interested in what and how I do it, because she always wanted to study it. I started to explain to her what kind of work I do and how I do it, and of course she was also interested in what I see in her and what I think about her... And at that moment the waiter came and said that all the other guests had left a long time ago and that he could also show us out...

We got to talking, and we did not even realize we were talking for 8 hours... I told her if I could invite her to my room and she agreed, saying that she was comfortable with me and that we could continue in my room... "You know, I have a habit that if I feel my clients are violent at dinner, I move away... It's different with you..."

When we entered the room, I asked her if she smoked... She turned around... "Well, we'd like to takoj right now" "No, I said..." "No, I said..." She laughed and we went to the terrace tera I told her to relax, take off her clothes, put on a bathrobe and light a cigarette... And in 15 minutes she really appeared on the terrace, very different, alive... I lit a cigar and asked her why she was doing that. She looked me in the eyes and said: "Well, you know why, because you read it in my eyes." "I am, but it's different when you hear it..." She said that she lived in a very poor family, full of violence, and that she ran away into the world as an athlete... She knew that as a woman it would be difficult to make a career on education alone, so at 18 she made a plan... "I know that I need an education, that is

why I already have my master's degree in lobbying and I only have to defend my doctoral thesis of multicultural relations in diplomacy between Arab and English officials. I was aware that I would need many connections, reliable people and above all information. You know, I want to travel a lot, earn a lot and enjoy everything I do. At the same time I was aware that men like to look at my body, so I embarked on this journey... "

... "But," I added... "Yes, you are right... I am dependent on relationships with all the issues I encounter on occasion, I am in a relationship, my self-esteem is very low, no matter what I have told you ... I do not really like myself and I am destroying myself... I destroy my soul, I sell myself for the material world, for status, for... for a better tomorrow that may never be... You know, I am really a big "bitch", I would do anything to achieve my goal... One more year and everything will be different... But I am scared that I am not gonna be able to get rid of this relationship and move on... "

... My cigar burned out slowly... And she says: "But you cannot quit your job, I am your client now, instead of you being mine..." "Yeah, I cannot get out of my skin, I always spin so that in the end all my clients are next. Maybe I have a similar problem..." "And when I started talking, she fell asleep. I grabbed her and put her to bed..." "But I smoked another cigar and thought: "I am really a big misfortune." In the end, everyone always gets what they want from me, only I stay dry. And in the end I fell asleep on the terrace..."

In the morning the smell of coffee woke me up, again this triumphant feeling, and when I opened my eyes, I saw her... Very different, more and more

earthy. "Sorry for yesterday, I ran out. You know, all my clients treat me nicely and reward me a lot, but basically they are rude and you are gentle and it is a pity for you in this world... And I am going to apologize today for everything I missed yesterday... We still have a day and a half... Where we stayed last night... For the first time I had a really deep conversation with someone, I slept like I was killed, because 100 tons of load fell off me, I felt completely free around you."

I murmured to myself: "Yes, because everyone, only I, will become an even greater prisoner".



"Oh, where did we go yesterday... You started talking about you, and I fell asleep... Sorry again..." I looked at her and said, "Do you happen to need to use the bathroom?"... "Why...?" "Because if I start talking about myself now, I want to be heard non-stop..." "She laughed and said, 'I'll be right back... I am listening to you...'" You know, I feel as if I am no longer in this world, as if someone had thrown me into this world where everyone plays something, works against their will, wants to be liked by others, but forgets himself... And I am cleaning it all up, I am cleaning up the "garbage"

behind them... I am tired of all this, I also want to live a normal life, maybe even ever have a family, but in the end I always stay alone. And so I travel around the world, and since I do not know if I am looking for problems to solve or if I am looking for someone who understands me... I am really alone. I feel like an alien on this planet. A prisoner of myself, of my world. I take refuge in a world of my own where I feel safe. There is much beauty there, but also much pain, and that pain gives me security, so that I see their pain with people so much earlier, because I carry it myself, and then I dedicate other hours and hours to 'pain and my own not a second... When it hurts so much, I retreat to her a little to calm her down and then run away again. For me, too, everything you see on the outside is my defense mechanism... But I cannot eliminate the pain myself, because I am in it, and I have not found or felt anyone who could heal me, or at least show me the way..." "..."like you are telling my story," she said with tears in her eyes...

"... Vem...  
... And that pain is women... On the one hand I want to put them on the throne, and I do, and then I get so tired that I just run away... Although I have given countless tips to others and have also written some books ... First I approach them and lay the whole universe at their feet, and then I run away so that no one will ever find me again... I do not know why I am afraid of them, but with them I do not know. If it's not what I thought it would be, I just walk away so as not to hurt them. I feel so sorry for them, I am afraid I could hurt them. "I am full of pain... and she starts to laugh..." Well, since women are not made of porcelain, we are flesh and blood like you, some organs are a little different, but the needs and desires are similar... We may have more vivid hormones and certain cycles, so sometimes you feel like we are like the wind... But we think very similarly. You know, you are really from another planet, there are no fairy tales here on this planet, there is such a very hard life here, and if you want to accept it then you will continue to live here in the world and you will also find your queen, maybe not only like at court, but you will be able to build them together, you will not have to build them instead. If you want to have a kingdom together, then you have to build it

together. But as long as you keep in mind that you have to do everything yourself, you will always be tired before anything starts.

Stop thinking of women as queens, as angels, because then you awaken it in them, but in reality you cannot give it to them... Give them what you can, women need a little, but what you give them will truly belong to you and that is enough. And believe me, you have much more to give to women than other men, so just be what you are next to them and nothing more. If your clients take you because you are what you are and you do not play there, then be what you are in the private sphere...

... Are you hungry? "She told me after four hours of speech... "We ordered lunch in the room and continued on the terrace, from which I had not left for some time...

... During dessert she said to me: "You are just like me... I could be your therapist and you could be mine. You could be your best friend. I would understand each other completely."

And I thought, and I looked at her reluctantly...  
...but, uh...

"I am going to take a shower," I said. "Because yesterday..." "Do I join you?" she said seductively. "... "No, thanks, I have seen you do it behind your back and I do not need any help..."

... Oh, my God, where am I now jam fallen I speak for a few thousand euros with a prostitute about the biggest secrets of my soul, about the pain that I did not trust anyone ... And at that moment I am running out of hot water... And the cold shower sobers me up... Well, you wanted to do it yourself... That is when I realized that for the first time in my life I opened my pain to someone and that the pain is not really as big as I thought. But that I had to fall so low that I ended up calling someone who sells a soul for the material world... There is really no help for me. I have people around me who love me infinitely, best friends who are always here and I feel pity for myself as the greatest... in this world. I really do not deserve anything but the end result.

Slowly I come to my senses and I see that she is no longer on the balcony, but was in bed and she called me... I sat on the edge of the bed and

covered her. "I think I have to go on to a meeting and I do not know when I'll be back..." She looked at me in surprise and said, "Well, we have until tomorrow night..." "Maybe you have until tomorrow night, but I do not." A little "rude," but I really am in a hurry... And do not worry, you will get paid for everything..." She got dressed, I brought her the money and she turned around..." Why did you really call me? "  
"...because I needed to be heard. I thank you.

She laughed, and she too said, "Thank you, best friend," and gave me all the money back. "And from now on, you are no longer alone. You will have you and me when you need me. Just call. "I just broke down and went under the ice shower and sat there... I am not really alone. I just have not given anyone a chance to really know me. I did not even know myself because I never really took any time for myself...

So, dear "therapists", we can only be therapists up to a certain degree, the only parameter is if we have too much time for ourselves, we can also be a little bit of a therapist for others, if not, a cold shower is cheaper for them and for us.



“In a chronically leaking boat, energy devoted to changing vessels is more productive than energy devoted to patching leaks.”  
—Warren Buffett

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