

NOVEMBER 2022

WWW.CORPORATEINVESTMENTTIMES.COM

CORPORATE

INVESTMENT TIMES

ONE WORLD . ONE EDITION

KRYSTELLE GALANO



WWW.CORPORATEINVESTMENTTIMES.COM

CORPORATE INVESTMENT TIMES



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

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

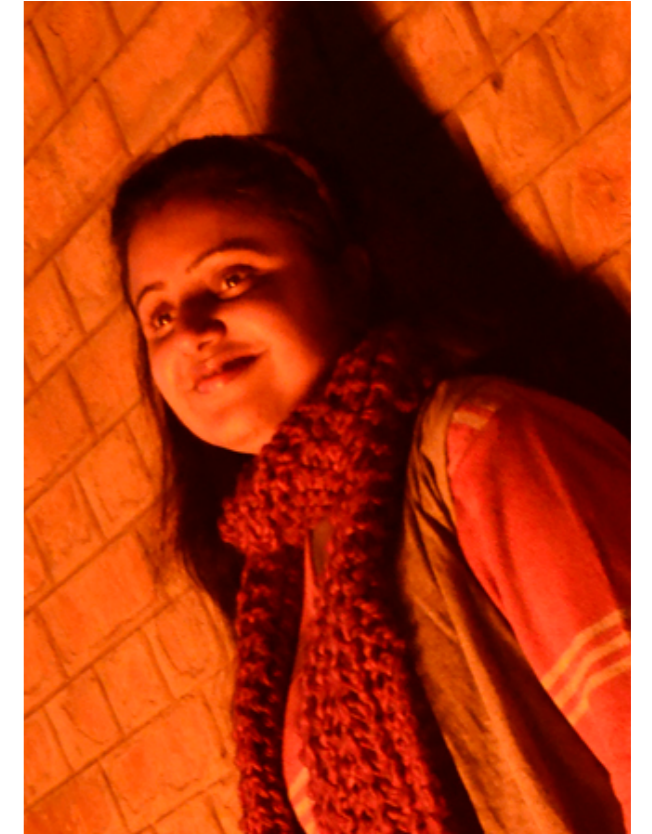
Publishing your journeys that inspire those to come, for generations that are going to come

Corporate Investment Times

DISCLAIMER: This publication has been prepared for general guidance on matters of interest only, and does not constitute professional advice. You should not act upon the information contained in this publication without obtaining specific professional advice. All content provided comes directly and unedited from individual authors and may be sponsored. All copyrights to information and images remain to be held by original authors. No representation or warranty (express or implied) is given as to the accuracy or completeness of the information contained in this publication, and, to the extent permitted by law, CIT NETWORKS, its members, employees and agents do not accept or assume any liability, responsibility or duty of care for any consequences of you or anyone else acting, or refraining to act, in reliance on the information contained in this publication or for any decision based on it.

© 2022-2023 CIT NETWORKS. ALL RIGHTS RESERVED.
Title is protected through a Copyright registered with India Patent and India Copyright Act

2022
Rima M.
NOVEMBER



NOVEMBER

KRYSTELLE GALANO

THE GLOBAL MARKETEEER

CMO OF BYEPIX
CO-FOUNDER, NEWSCALL
MANILA, NATIONAL CAPITAL REGION, PHILIPPINES

COVER STORY FROM SCRATCH TO POWER

In the words of Albert Einstein:

"Never try to become a person of success. Instead, try to become a person of value and success will follow."

Krystelle Galano is the epitome, holding the words of Einstein true in the marketing and PR ecosystems.

Krystelle Galano is no new name to the PR and marketing management space and is no small name either. She has been exploring this niche with almost a decade of experience, and value accumulation. And today, she has carved an enviable niche for herself.



#INTERNATIONALBUSINESS,#STRATEGYDEVELOPMENT, #REVENUEATTAINMENT, #MARKETRELATIONS, #PR

Krystelle is a hardworking genius and visionary. From her track records over the past years, it becomes as clear as day that she's positioned for longevity and extended stay in the industry.

She focuses on content and community management, digital PR, digital advertising, influencer marketing, and corporate communications. Her experience further spans every blockchain and media event planning. Since 2013, she has been sharing her knowledge as a speaker at various events anywhere from Singapore, Thailand, Hong Kong, Russia, Dubai and other countries. Most recently, she shared her ever-kindled passion as Public Relations Manager at Uberstate, an innovative DeFi project, boosting the company's brand exposure on various events, especially in Dubai.

The Brands

In her experience exploring these outfits for more than a decade, with records of success to back it all up, Krystelle Galano has handled marketing strategies for multiple top brands. While doing this, she also created an enviable and alluring brand image for these brands with nonpareil social media management.

Among these brands, Krystelle has worked with media powerhouses and finance moguls who can confirm her services as professional and high quality. An instance is NewsBTC, which is a crypto news service, with a focus on bitcoin, technical analysis, and altcoin forecasts. That's not all. Krystelle also handled the melting efforts of YahooFinance, which is revered for its veritable finance news, international market data, and resources for portfolio management.

Krystelle also has ample experience working with Forbes, Reuters, Fox, international business times, Bloomberg, digital journals, Businessweek, CNBC, and WND, among others. Her scope of experience further spans CNN, TheMerkle, and CoinDols where she has hammered out articles with over-the-roof engagements and conversions.

Press Releases

Krystelle nurtures a soft spot and an ever-kindled passion for press releases. She has unique, innovative, actionable, effective, and practical ways to blast your content out to top press release syndication services to relevant media houses and platforms. With this, she has what

it takes to bring your story to the viewing pleasure of the right target persona. Are you writing these releases for a product launch? Or perhaps an event or recent news about your brand? Krystelle's got it all covered.

Social Media

When Krystelle is not blasting your brand's good news via press releases, she is drafting effective and practical social media strategies to launch your brand and reach out to prospects. With over half of the world's population using social media, it's no doubt that this channel offers a powerful opportunity to generate qualified leads, and engage your target persona. However, it all lies in the right content.

With Krystelle at the helm of your social media content and strategies, she can

help you develop a uniform theme across as many social media platforms as your business manages. She records success in all these spheres without removing the factor of customer engagement and interactions.

Using surefire strategies, she is well in sync with every stage of the sales funnel and understands how to use the right content to drive awareness, lead nurturing, and

ultimately conversion. It doesn't end with conversion. Krystelle can further nurture your brand's converted enthusiasts into advocates and loyal enthusiasts who will go as far as recommending your brand to other leads and changing the hearts of the naysayers.

Influencer Marketing

Krystelle's records, from over the years, show that she has truly hacked marketing.



#INTERNATIONALBUSINESS, #STRATEGYDEVELOPMENT, #REVENUEATTAINMENT, #MARKETRELATIONS, #PR

She has accumulated more than enough value to a point that she understands what truly drives conversions and attracts leads and prospects. And expectedly, this has been the reason for the success she has enjoyed so far in her influence marketing and other directions till data.

Influencer marketing has recently been gaining more traction, and deservedly so. According to recent studies, 61% of customers are more inclined to trust recommendations from influencers. However, influencer marketing is only a powerful tool in the right hands. Otherwise, you will only be leading your financial, physical, and mental resources down the drain. For anyone looking to explore this space, Krystelle remains one of the safest and most reliable paths. She can help you target audiences relevant to your brand, and get your brand awareness beyond the moon. She does all these while engaging the audiences with highly tailored content,

Krystelle has a boundless range of proven influences at hand. In the blink of an eye, she can offer you which one best aligns with your brands, your target demographic, and your intent. She drills down your specifications to the tiniest bits and offers the right macro or macro influencers that can bring your marketing ROI to your envisaged height.

Attracting Investors

Krystelle has an enviable professional experience serving as the magnet, attracting highly valued investors to both emerging and relatively established brands. Krystelle boasts a strong network and connection that cuts across various niches and ecosystems. Hence, she has what it takes to bring the good tidings of your brand to interested investors. She does not only bring these investors but set your business on a path for an extended relationship with them. Depending on the type of brand you run, she also has a number of strategic approaches to sourcing highly specific investors and attracting those that best fit your business for fundraising.

From the last decade to date, Krystelle still isn't taking the backseat. She has kept on with the momentum and currently, she is a vital piece in the puzzle for two top brands. Currently, Krystelle Galano works as the chief marketing officer for a cryptocurrency project, Kinja. She also co-founded a promising press release agency, Newscall, changing the game of press releases today.

CMO at Byepix

Byepix is the most exclusive web3-based all-in-one super-metaverse platform. It's also

a technological laboratory working on its own layer 2 metaverse blockchain to solve scaling, communication, boundary, and incompatibility problems between all metaverse projects.

This layer 2 metaverse blockchain solution is to be merged with its Byepix super metaverse protocol, which will be integrated into the Byepix super metaverse application with the goal of connecting all metaverse environments and their users. Byepix's solutions will make metaverse environments



safer, cheaper, faster, and more connected/interconnected, and its web3 protocols will be implemented into VR, AR, and Web XR systems..

In addition to developing the solutions above, Byepix is currently developing other projects to integrate into its game platform and creation platform, including Byepix P2E protocol, a technological solution that allows all existing or new games to be converted to Play-To-Earn within hours, and metaversification application, which will allow users simply to build entire metaverses, games, and all their assets with a couple of clicks.

With a purpose of developing applications and protocols that will bring web3 innovations together for the benefit and comfort of humanity, Byepix provides a new reality, a new vision, a



world of meaning, and cooperation; provides infrastructure and interaction possibilities for cultural, intellectual, and economic production; solutions to modern technology to make it safer, more supportive, and more connected for humanity by creating, developing, and using different advanced technologies simultaneously and in an integrated manner.

Co-founder at NewsCall

From unappealing news formats to bland headlines and non-credible releases, a number of issues have always been militating against the crypto press release sphere. Most releases today don't pass syndication services due to lack of depth, newsworthy angles,



newscall

overtly lengthy content, wrong timing, and boring releases. Newscall considers these bottlenecks and offers practical solutions tailored to blockchain projects.

Newscall is one agency offering a breach of fresh air and positivity, changing the game of PR for crypto projects. In essence, the agency is a digital press wire and doubles as a business growth agency with a focus on bringing the good news of several blockchain projects to the right eyes and ears.

For anyone looking to create short and compelling events stories, targeting various media users. Newscall was built on the ample experience of the founders and has what it takes to pique the interests of all and sundry.

Newscall conducts digital marketing campaigns across several channels in a bid to help business target, acquire, and nurture their ideal audience persona and clients.

Advisor

Over the past years, Krystelle has advised on most of the above mentioned projects, planned events, and churned out compelling content and articles for every stage of the sales funnel.

Furthermore, she has also brought the creative

ideas of several exchanges leading the DeFi revolution to creative fruition. To mention a few, these include Probit, Bitforex, Binance, Bittrex, Kucoin, Gate.io, XT.com and several others.

Currently, she is a key advisor to Byepix, a Web3-based All-In-One and the most unified super metaverse platform, which recently listed its token on Lbank exchange. The project utilises a next-gen multi-layered interconnecting blockchain protocol that enables all current and future metaverses to flawlessly scale, connect, and communicate with each other.

From dreams to reality

Krystelle has had a dream to become a powerful leader. Stated from scratch and became a powerful woman. From her records so far, it is evident that she has hacked marketing – she knows what truly drives conversions, and attracts audiences.

Not only that. Many projects and colleagues back-up Krystelle on her journey. She continues to work as a CMO and Co-founder, and is aiming to become a top niche CEO, empowering others. She is definitely a rising star among Asian women.



AYMAN AL WADI

GROUP EXECUTIVE CHAIRMAN OF AW HOLDING INT'L
UNITED ARAB EMIRATES

THE GLOBAL LEADER

AW HOLDING INT'L: THE ULTIMATE SOLUTIONS PROVIDER

AW Holding INT'L is a leader in the financial services industry with 25+ years of experience offering a wide range of agile solutions framed in a holistic model to serve many of the challenges hindering the growth of businesses locally and globally and transforming the industry.

We don't claim to be solvers of the major issues facing the economy, but we definitely pride ourselves on having the right keys for corporations to navigate their way around them. We are working on the goal to support the global economy and the corporations to safeguard their business which is in risk. AW UAE was



THE GLOBAL LEADER

established as the regional headquarters, and by understanding credit risk very well, we invested further in opening up new marketplaces in AW Oman, AW KSA, and AW Egypt with a vision to be a bridge between the region and the world. Greater future plans to expand are still underway.

different industries and several countries, we managed to be one of the biggest players in the industry and get the trust of global associations and even become a preferred partner in the Mena region for EOS. Having the local know-how and creating the first supply chain in the region,



Redefining Corporate Excellence



Through our AW Cross Border Center, we have a global reach that extends to 150+ countries all over the world offering our set of services with high proficiency. Ever since we started operations, our vision was to be a one-stop solutions provider to our success partners. Empowered by accumulated experience in

we are working passionately to create the first-of-its-kind model that supports businesses worldwide.

Our Journey To Global Realization

In recent years, we have worked on enhancing and upgrading our promise to the corporate



leading name in supporting corporates to achieve success through our main streams AW Debt Management, AW Legal Debt Settlement, AW Cross Border Services, AW Credit Risk Advisory, AW Business Advisory & Risk Management, and AW Professional Translation Services. The marketplaces where we operate are AW UAE, AW Oman, AW KSA, AW Egypt, and our international arm AW Cross Border Center.

AW Debt Management

In our core value, we don't believe in the social perception of harassing the debtor, instead, we keep looking for practical solutions to recover debt to the creditor in an acceptable situation for both. With a significant international presence and affiliation with the leading associations in the industry such as EOS, FENCA, IACC, LIC, GCS, etc., and extensive B2B debt recovery expertise, our debt management services use

Ayman Al Wadi
GROUP EXECUTIVE CHAIRMAN
AW HOLDING INT'L

world by introducing our services through a holistic gear of solutions that have the core objective of elevating businesses and setting their processes on the right track to achieve more and generate a higher return on investment. We work with passion and we believe that this is the success factor of our journey. It makes us proud to say that for the first 10 years of our operations we have transcended in delivering quality and abiding by our old promise "Beyond Expectations" and today, we have elevated to "Redefining Corporate Excellence" which has become our new slogan. We are becoming the

an ethical collection model to recover clients' outstanding debts and even offer advice on how to manage debt in the future acting as the partner which helps both parties reach the best outcomes in any dispute. We deem ourselves an ethical entity in the region with our attempts to settle credit issues and debts, in a professional and corporate manner.

AW Legal Debt Settlement

With specialization in international law, understanding the complexities of Legal

Debt Settlement, and a successful partnership with the best law firms in the GCC, we were able to create a major and vital product in the business world; Legal Debt Settlement. Our competent, business-oriented lawyers are dedicated to recovering clients' debt through legal actions if and when necessary. AW LDS integrates debt management, credit opinion, and risk advisory to help corporates

Ayman Al Wadi is a reliable business associate, an ethical colleague, and a leader filled with positivity and optimism with 25+ years of expertise in the credit world, which paved the way for him to establish AW Holding INT'L.

Currently, he is the Group Executive Chairman of the AW HOLDING INT'L, an innovative organization with a portfolio of industry-leading entities that span Debt Management, Business Advisory, Risk Management, Legal Services, and Translation services.

His expertise in Debt Collection, Compliance, and Legal was further tested and developed when he worked in Gulf Finance Corporation.

THE GLOBAL LEADER

AYMAN AL WADI



thrive in the market.

AW Cross Border Services

Operating globally through partnerships and associations with industry leaders around the world, our top-tier specialists utilize the best-in-class practices, cutting-edge processes and innovative solutions in a timely, cost-effective and ethical manner. This is in the international offering of our solutions: Debt Management, Legal Debt Settlement, Credit Risk Advisory, Business Advisory & Risk Management, and Professional Translation Services.

AW Credit Risk Advisory

If what a company needs is to avoid risks, survive a major loss, or simply long for advanced credit management, our calibers excel in that area. Through our services, specialists provide advice on how to mitigate risks by addressing business needs and considering modern credit issues. Whether startups, existing companies, or corporates, our unprecedented consultancy model offers businesses full-on support to reach their maximum potential and facilitate their

growth.

AW Business Advisory & Risk Management

Investors usually look for the best advice before taking decisions to avoid risks. Our business advisors and consultants use innovation and quality to identify, assess, and control the threats organizations may face. Using their high analytical skills to analyze problems and potential business risks, they can provide seamless advice and guidance for investments.

AW Professional Translation Services

AW Translation services are peerless. When we talk about translation, we don't mean merely transforming words from one language into another. Our certified translators are all about capturing the cultural essence of the text while adopting the latest technologies in accordance with international standards to convey the message to the target audience



in a creative way making sure they can relate and understand its true meaning.

Overcoming Economic Deceleration

The world is evolving, developing, and changing so fast that people are starting to lose trace of what is essential and what is not. When it comes to the business world things are not much different. As technology advances and innovations emerge, accessibility and facilitation are becoming more dependable and countless opportunities are presented.

However, complications are only logical to arise. The need to break down such complications and figure out how to solve them or even avoid them in the future to generate better results and ROI is inevitable if success is ever a business goal,

but this does not mean that everyone is aware of the necessary steps to be taken. It is absolutely essential for corporates to understand every aspect of the market, what needs to be done and the right objectives to set that help them reach their maximum potential.

A perfect representation of the obstacles encountered is what we are witnessing today in the economy of the world. According to the International Monetary Fund, the latest global growth forecasts show that the world is facing broad-based economic challenges in the year 2023. Global growth is expected to slow down from 3.2 % this year to 2.8 % next year in what feels like a recession. We believe that those projections are making countries do their best to overcome this wave of global deceleration.

Taking a closer look at MENA region countries that have planned-out very promising visions for the coming years such as UAE, which has one of the most open economies in the world, The World Bank expects its real GDP to moderate to 4.1 % in 2023 due to slower global demand and tight financial conditions.

However, the country's favorable business environment and world-class infrastructure is still giving it the edge in surpassing unfortunate global economic events. Reports state that the economies of the GCC are projected to expand by 6.9 percent in 2022, before moderating to 3.7 percent and 2.4 percent in 2023 and 2024.

Oman is a country of the GCC which was ranked as the 2nd most growing economy in the Gulf Cooperation Council due to its strategic location enabling wide trade and the country's vision for 2040 is geared towards greater economic diversification and wider global trade. The Kingdom of Saudi Arabia's promising economic development and vision is yet another commercial marvel. It is set to be one of the fastest-growing economies in the world.

Being among the few countries that quickly recovered from the pandemic, Saudi Arabia's gross domestic product advanced 12.2 percent year-on-year in the second quarter of 2022. This was the strongest growth in the GDP since the third quarter of 2011, according to Trading Economics. The pandemic surely did not make it any easier and the whole world is still suffering and making substantial efforts to overcome its effects.

The wise thing to do is not let unfortunate global events and economic deployment slow us down. We can only get through hardships with effort, development, and rising above the challenges. Where there are problems there are always solutions available.

Companies just need to know where

to look for them. And a word to every business out there thirsting for prosperity: let your expert partners in success stand with you on the limitless road ahead so you can focus on your core business objectives and realize what once seemed unreachable.

AW Holding Website :

<https://www.alwadiholding.com/>

AW Holding Social Media Accounts:

<https://www.linkedin.com/company/alwadi-holding/>

<https://www.facebook.com/alwadiholding>

https://www.instagram.com/aw_holding/

<https://twitter.com/ALWADIHOLDING>



Ayman Al Wadi
 GROUP EXECUTIVE CHAIRMAN
 AW HOLDING INT'L

TONI STOYKOVA

CHIEF REVENUE OFFICER AT DCV
SOFIA CITY, BULGARIA

THE GLOBAL STRATEGIST

INVEST IN A CAREER
PATH WITH A RETURN ON
CHANGING PEOPLE'S LIVES

I will deviate a bit from the topic of financial investment. It is not my strongest expertise (I hardly even manage my personal finances). However, I would like to talk about investing in other people, in the quality of their life, their freedom of movement and basic human rights, their access to information, and the chance to pursue better career opportunities.

These are the areas I've invested in during my professional life, and I will take you through every single step of it.

Step 1: Legal Clinic for Refugees and Immigrants

As an International Relations student, I was introduced to an NGO, promoting the rights of migrants, refugees, and asylum seekers in Bulgaria through free-of-charge legal assistance and advocacy. The organization was actively engaged in protecting the basic human rights of undocumented migrants and



THE GLOBAL STRATEGIST

their legal representation in court proceedings. A really good cause, which in simple words, aimed to give freedom to detained asylum seekers who had fled their country of origin out of fear of persecution based on race, religion, nationality, political opinion, or membership in a particular social group.

The lawyer, heading the activity of the Clinic, a truly inspiring leader, used to dedicate so much of her time to drafting petitions to the relevant authorities to appeal detention orders. This was such an inspiring example to follow... it often took sleepless nights for her to get acquainted with the situation, and come up with the most appealing text, compliant with the law, to contribute to someone's right to freedom. Most of the people we were trying to help were not illegal

but undocumented immigrants, who out of true fear of danger for their life, fled their own territory so abruptly that they even had no access to their documents at the time the decision was taken.

So, life at the Legal Clinic made me encounter educated and opinionated people whose security was put in danger just because they spoke up the truth. It tends to happen everywhere, even in the smallest situations of life, ironically...

During my time of voluntary service at the Legal Clinic for Refugees and Immigrants, I was dealing with the legal cases of asylum seekers from Asia, Africa, the Middle East, etc. And when it worked out well in the end, it brought me such a sense of fulfillment, to see someone enjoying the right to free movement, the right to work and be integrated within the local society, settle in a job

that gives him stability and opportunities to grow, start a family and rebuild their life again. And you know that this was possible to a large extent due to your efforts. Could your efforts have been better invested?

Step 2: Cedar foundation

By coincidence, although I rarely believe in coincidences, The Legal Clinic led me to another NGO - Cedar Foundation. It is a Bulgarian organization, working for a positive change in social policies and attitudes towards disadvantaged children and adults.

They play an active role in formulating, implementing, and evaluating policies in the field of deinstitutionalization and provide 24-hour individual care and specialized support for disadvantaged children and adults with disabilities.

It was in early 2008, I was a graduate student, feeling at crossroads about what to do in life from now on. I was searching for a job but was in a state of mind, where I kind of was not sure what I was looking for. Never had I imagined at the time, that instead of a job I would find a vocation. A vocation that made me work almost 24/7, sinking deep into the tasks, projects, and mission and giving my full self to contributing to a better quality of life for disadvantaged groups in Bulgaria. I had no clue that what started as a try-out venture would end up taking 5 years of my career life that went by unnoticeably.

So let me tell you what got me so dedicated and passionate about the cause.

People with mental or physical disabilities in Bulgaria were particularly unfavorable during communist times. Such an individual would remain a "child" in that society forever but

furthermore, he would be accommodated in a large house/institution, hidden away from the society, so that they do not see them daily. That ultimately deprives the individual of so many basic human rights, like access to proper medical care, access to education, and integration in their social environment.

One institution of this kind was located in a remote village close to a small Bulgarian town by the name of Kyustendil. It housed up to 80 children and young people with both mental and physical disabilities who had never left the institution campus their entire life. Most of them had never been to the seaside, on a mountain hike, or a walk in the park - things that are so basic for most of us that we always take them for granted. But we should not... there are people who cannot enjoy them.

So, our international team at Cedar Foundation visited the place on a cold winter day in 2008 and upon seeing that people were trying to survive there as opposed to living a decent life, we were determined to close it down. The cold and wind made the place even more depressing. Close to 80 children and adults were literally sleeping, eating, and sitting in the same physical space and a scarce number of caregiver personnel were taking care of them just enough to keep them safe and alive. The staff in the institution were far less than enough to provide proper care for the children and adults, much less involve them in activities that would encourage their personal development and well-being. Some of the residents of this institution were quite aggressive, so it took an effort and a risk to calm them down to keep everyone safe.

I remember a boy my age at the time (21 years old) used to always compliment me on my smile and invite me to a walk around the yard of the home. There was practically no other place we could walk.

Our team took a combination of measures to



close down this place and move the residents into decent family-type homes where they can live in small groups of 5 to 8 people in a house in the heart of the local community in Kyustendil. We also hired and trained additional staff members to provide a better quality of care for the residents and help their physical and mental development. We activated the local community to mix with and accept the residents so they can enjoy proper integration into society and all the small things that make us happy – a walk in the park, dinner out, a visit to the theatre, etc.

Along with that, we also focused a lot on government affairs to advocate for these people and initiate legislative changes that would directly benefit them and all others like them spread across institutions in Bulgaria.

We had a lovely, family-type team at the time and as a matter of fact ever since then, everywhere I went, I've enjoyed such a team: small and united, team members holding on to each other and totally dedicated to what they are doing. There is some sort of magic about these people, who work with passion, fight for others relentlessly and never give up due to huge belief in what they are doing. I was blessed to share the fight with some amazing fellows and colleagues, ex-US Peace Corps volunteers, diplomats, businessmen, investors, and entrepreneurs, who have been successful themselves, and wanted to give back to society and invest in truly changing people's lives.

The return on this investment is remarkable, trust me. And it is so much more than just the feeling of having helped someone. All these children and young people now lead a way more decent life, some even have jobs in the local community, contribute to others' well-being, and make their own living and I hope they have even found the love of their life with a beautiful smile.

This is also how I met my husband... so I had multiple returns on that investment.

Step 3: Moving on to the corporate world and

investing in the value of Public Relations and Communications

I truly believe that our linguistic ability helps to define us in the scope of our abilities and potential. The choices we make with our language set the parameters for our lives. The skill of expression we possess can contribute to many facets of our ability to succeed personally and professionally. The real power in words is their meaning and interpretation. That is also the real power in life.

In this context, my next career move was into Public Relations. A famous quote from Microsoft founder Bill Gates sums it up perfectly well "If I was down to my last dollar, I would spend it on PR."

PR is about empowering businesses to take strategic decisions, however, it is also a lot about empowering people to take informed choices, and access crucial information and data that could literarily impact an individual's life. In other words, Public Relations help an organization, and its publics adapt mutually to each other.

Public relations are not only about media relations, but it is also about the large audience and the "person like me". It is about investing in the "person like me" and building trust with him with the value-add we provide.

Public Relations are commonly considered the same as advertising but trust me, you won't be able to buy the kind of advertising a good PR practitioner can make.

During my PR career, I was focused on communications with both corporate stakeholders but also individuals. Consumer communications were way dearer to me as then you create so many stories each day. You really use the power of your knowledge, communication tools, and data to help people take informed decisions for themselves, their families, their health, well-being, personal finances, and other aspects of life.

One of my major clients, a company in the Financial Services domain, had commissioned my team to communicate with their consumer stakeholders. For me, this was the area where I could make the biggest difference in a person's life, where I could explain in detail, consult, advise, and lead the person in the right direction. It was from these small, everyday personal stories that I derived the biggest satisfaction as the positive difference I could make counted the most.

Some key life lessons I took away with me from this job were that it is not so important What you say, as much as How you say it, and that many times you can devalue the truth if you do not communicate it properly and allow for people to perceive otherwise. I can confidently state that these two simple lessons have built me up to become the leader I am today. Because it takes more than a positive, inspiring example to become and remain a leader, you also need to win your audiences. And to do this you need the right power of words.

Step 4: Recruitment – empowering people for a better life

I am closing the first chapter of my Corporate Investment Times journey with the business that I believe is among the ones changing people's lives the most – Recruitment. We do so by helping people find the right career path that ultimately influences their long-term quality of life. From a corporate perspective, recruitment empowers companies to build their teams, and strategies, and expand globally as they need the right talent for this purpose.

I will be best able to describe it by simply telling you a story. And like in the movies, I must say that all places and names are made up.

I found John in my LinkedIn search as I was looking for a mid-senior level sales position in the wide US market. The customer needed a



very niche-specific profile "yesterday" (like all customers, by the way, I am sure recruiters understand me) and it had taken my team months to find the right match for the role. I decided to step in and support the team in finding the right match. And I did find him finally. I had to handle a couple of No answers from the guy, lead tough negotiations about the financial aspect over a LinkedIn chat, have small bits of harsh attitude, and a bit of arrogance but managed to get him to a video call.

He was still a bit reserved at the start but with a wave of warm attitude I set him at ease, and he even started telling his personal life story. An immigrant from Bosnia to the new world of unlimited opportunities, John had been working day and night for a few good years to support not only himself but also his family

#INTERNATIONALBUSINESS, #STRATEGYDEVELOPMENT, #REVENUEATTAINMENT, #MARKETRELATIONS, #PR

back home. And he was also going to college, studying hard to succeed, so at the fragile age of 24, you could hear a wise adult talking.

When I described the position to John, he got keen on exploring it further. He liked the customers, and the product they were developing, he saw the larger-scale value of their business and really wanted to become part of the team who would contribute to scaling the business globally. And he also needed a job

that he believed in, a stable and sustainable environment where he could make a career and thrive in.

The moment we introduced John to our customer, the "love" story began. And it has been a love story ever since. We still keep in touch with John, he is doing really well in this role, hitting the ground running, and was even recently promoted to Manager. Any time we touch base he never fails to thank me for the opportunity, how much it helped him progress in life,

how proud his parents and younger sister are of him, and how way more stable and calm life has become.

Could not agree more with a quote from Haresh Sippy, Chief Founder & Managing Director of Tema India Ltd - "To hire is to take people higher...". It really is and let there be more people who perceive this job as a vocation and put their full heart into it as only then it will work 100%.

Let there be more people investing in a career that changes lives!



THE GLOBAL STRATEGIST

TONI STOYKOVA

Toni Stoykova has 15 years of international experience in Business & Strategy Development, Revenue Attainment, Marketing, and Public Relations from several industries such as Information Technologies, Telecommunications, Banking & Finance, Automotive, Pharmaceutical, and others. Her Consulting Portfolio includes large international brands like LG Electronics, Shell, Visa Europe, Societe Generale Expressbank (present-day OTP Bank), UbiSoft, Novartis, and others.

During her PR career, she received Recognition for Outstanding performance in PR Consulting, granted by Edelman, London, the UK for her end-to-end management of an internal communications project within the Novartis Oncology department. Further to this, the team she led was given a Europe-wide award for the biggest media coverage achieved for the Shell Eco-marathon Europe campaign.

For the past years, Toni Stoykova has served as Chief Revenue Officer in an international recruitment firm, where she led the overall revenue generation strategy and building & scaling of the cross-border recruiting team in EMEA, LATAM, and APAC. She is currently heading the Revenue Operations and Strategic Alliances Divisions at DCV Global Recruitment, with a focus on a number of industries, among which are Technology, Finance, Engineering, Automotive, Defense, and Aerospace. In addition, she sits on the Advisory Board of RevBrains, a team of Strategy Advisors, focused on building the revenue engine of SaaS companies through process engineering, technology implementation, and team empowerment.

GEOFFREY KENT

FOUNDER AT THINK BIG WITH GEOFFREY KENT

PHILADELPHIA, PENNSYLVANIA, UNITED STATES

THE MENTOR



WHY CAN'T EVERYONE SEE WHAT I SEE?

I've Got a Great Business Idea I Want To Pursue, But Everyone Keeps Telling Me Entrepreneurship Is Too Risky. Why Can't Everyone See What I See?

When I counsel aspiring and active entrepreneurs, the first thing I want to know is if they are truly an entrepreneur. The reason I place such great importance on knowing this, is that no successful entrepreneurial venture has been created without the existence of a true entrepreneur as part of the venture. I've found a very simple question to ask to help me uncover whether the person I'm counseling is truly an entrepreneur.

That question is, "Are you willing to risk going homeless in the pursuit of your business idea?". If the answer is no, then you're not an entrepreneur! Now that doesn't mean you shouldn't pursue your business idea. What it means is that if you realize you're not an entrepreneur, then you need to team up with someone who is.

Now that you've got the entrepreneur question figured out, why is it that every time you tell someone about your business idea, they give you every reason not to pursue entrepreneurship? Let's be empathetic and look at you from their perspective. If you're truly an entrepreneur, this is what they see when they see you (as described by Ross Simmonds, in his article "40 Signs You Have What It Takes To Be An Entrepreneur"):

- You're a person that's comfortable being alone, and someone who can motivate themselves without any assistance.
- You're a big picture dreamer, who can see what the future holds before it takes shape.
- You embrace the small stuff, so you can achieve the big things.
- You wake up with an itch to create value, build

things and achieve goals.

- You realize the more you learn, the more you earn, so you read a lot.
- You place value on learning about the world around you, and are more likely to consume content that helps you grow over content that makes you laugh.
- You know you're going to have to make tough choices and go through tough situations, but you're comfortable being uncomfortable, because you realize that the more uncomfortable situations you face, the more likely you'll find situations that result in success.
- You have someone who you look up to and aspire to emulate, and you've studied the steps they've taken to get where they are.
- You value hard work, and aren't afraid to get your hands dirty and put in late nights.
- You're focused on constantly looking for ways to be more effective and efficient, since you know this is more likely to lead you to find competitive advantage.



- You're very confident in your ability to deliver value to customers.
- You're also insecure, but this is what fuels your passion for constant development and what forces you to work hard.
- You despise mediocrity, and hate the status quo.
- You recognize and don't mind that failure is part of your journey, and are willing to struggle a little to achieve a lot.
- You're constantly thinking and always want to keep moving, so you've been asked if you have attention deficit hyperactivity disorder (ADHD).
- You're passionate about problems, because when you see something you hate you obsess over the solution.
- You understand and accept the fact that in becoming successful you'll piss at least one person off with the decisions you'll make, so you have no need to be liked.
- You're able to work from anywhere, anytime.
- You don't work well with authority, and realize that kickstarting your side hustle can be the first and biggest step towards writing a new chapter in your life.
- You're committed to personal and professional growth, so you're always reading the business section of publications.
- You love taking control over planning, and

- giving direction to all those around you.
- You're a hustler, and are persistent when you see something you want, and are determined to make your dreams become realities.
- You're not like everyone else, in that you have some quirks and unusual perspectives, making most people consider you weird.
- You enjoy debating, and prefer thoughtful and deep conversations over meaningless chats.
- You look for outlets wherever you go, because in your mind where there's a plug, there's a way.
- You avoid destinations without wifi.
- You're deeply connected to the human race, and love people watching and talking with people in situations that allow you to gain perspective about their lives.
- You connect and hang out with people who are smarter than you, who can challenge your thinking and help you grow professionally and personally.
- While this person may not realize it, you have someone you view as a mentor or advisor, who you can lean on when looking for insight.
- You value your time and embrace the idea of being efficient, so you're an avid believer in optimizing your life with technology.



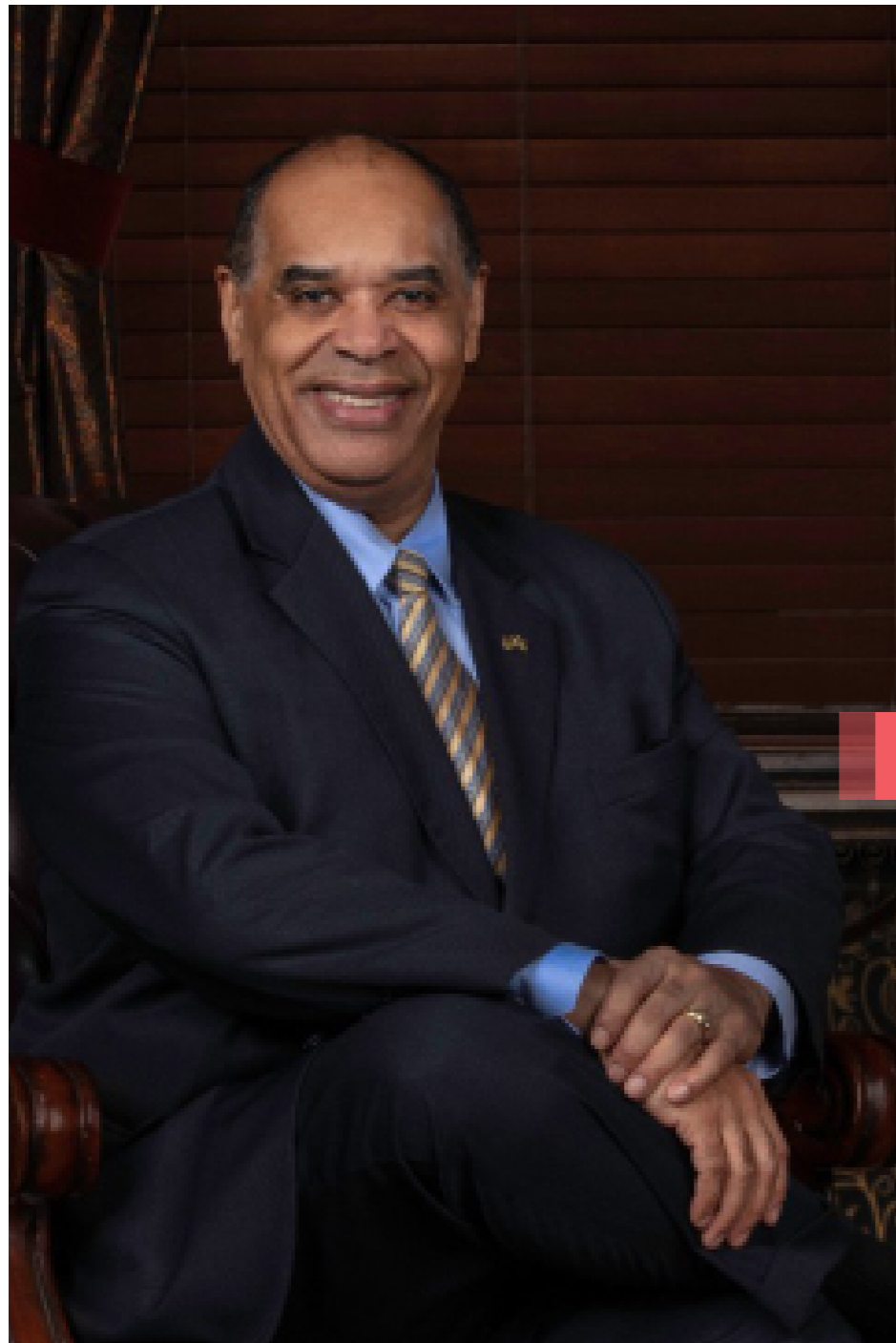
#ENTREPRENEUR #BUSINESS #MOTIVATION #SUCCESS #ENTREPRENEURSHIP

- You're glued to and live by your calendar, and use it as a guideline for what you need to do from day to day.
- You were a hustler as a child, and have stories about selling things like candy, lemonade or baseball cards.
- You don't need direction from someone else, and don't need a boss to move your business forward.
- You understand that your time is the most

- valuable asset you own, so you protect it as much as you can.
- You're driven to prove someone who doubted you, rejected you, or ridiculed you wrong, and this drives you and acts as the fuel for your fire.
- You understand the need to balance your extremely hard work, by also playing extremely hard as well.
- You see opportunities for new business

everywhere you go, and find problems quickly and look for solutions.

- You research for fun, and display an obsession for the truth by fact checking everything after having arguments with people.
- You embrace and enjoy change when it's going to result in something better, while most people despise the idea of doing something new.



THE MENTOR

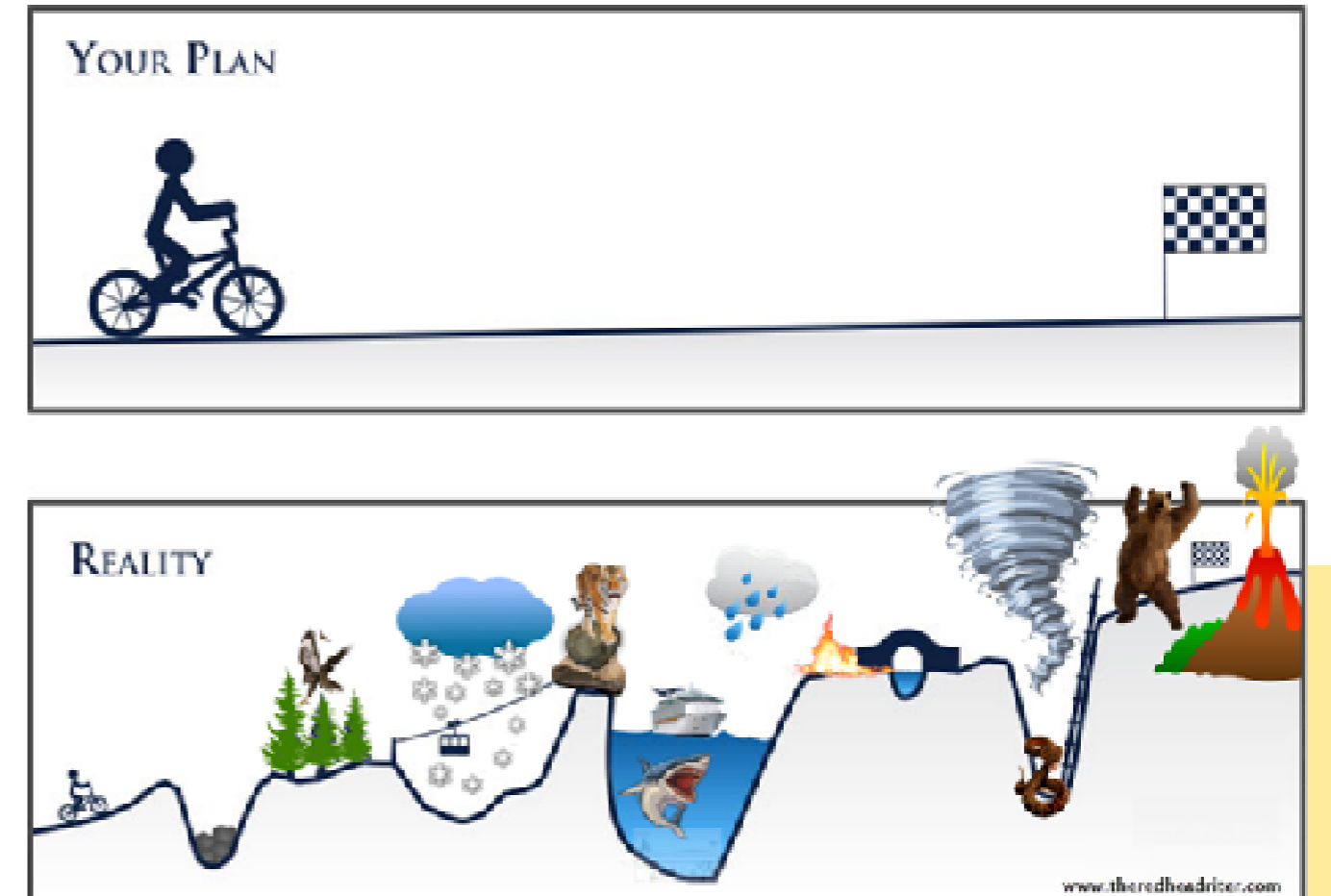
GEOFFREY KENT

If *I obtained a BBA in Marketing from the University of Oklahoma; and an MBA in Entrepreneurial Management, Multinational Management, and Arts Management from the Wharton School of Business. I've held key management positions at Xerox, AT&T, and became CEO of a Chicago-based portfolio company owned by former NBA star Julius "Dr. J" Erving.*

At Deloitte Consulting Group, I specialized in strategic planning, business process reengineering, and reorganization services. In 2007, I founded CognisIT (a Cloud Computing IT company). In 2020, I completed the sale of CognisIT and launched ThinkBigwithGeoffreyKent.com.

all of the traits I've just listed describe you, the average person has as much in common with you as they have with an alien! When you share with them your great idea, they don't believe

they could bring it to reality (and as a result, they don't believe you'll be able to do it either). The uncertainty they feel about their ability to bring your vision to reality, makes their minds jump



to the worst-case scenario. Because they care about you, this is not the fate they want you to experience (so they articulate every reason they can think of to convince you not to pursue the risks associated with entrepreneurship).

So why can't everyone see what you see? Because they're not entrepreneurs! Let me explain this in a different way, by asking you to mentally transport yourself 46 years into the past to 1975. Your father is a prominent lawyer, and your mother is on the board of directors of the United Way of America. Your grandmother was a national bank president. Your parents wanted you to pursue a career in law, so you majored in pre-law when you got accepted into Harvard University in 1973. You're now about to tell your parents you plan to drop out of Harvard after your sophomore year, to start a computer software company with a high school buddy (who also plans to quit his job at Honeywell). If I were a betting man, I can't imagine many scenarios where this conversation would go well (much less be supportive). Fortunately for Bill Gates, he pursued his great business idea and created Microsoft.

If you found this article helpful, please share it with other entrepreneurs in your network. If you have questions about anything in this article, or would like my insight on a question about any aspect of the entrepreneurial process, please connect with me on Facebook (<https://www.facebook.com/thinkbigwithgeoffreykent/>), LinkedIn (<https://www.linkedin.com/in/thinkbigwithgeoffreykent/>), Quora (<https://thinkbigwithgeoffreykent.quora.com/>), Instagram (<https://www.instagram.com/thinkbigwithgeoffreykent/>), or Twitter (https://twitter.com/think_big_wgk).

Over the past 5 decades, I've been fortunate enough to have consulted to hundreds of entrepreneurs. I've been asked thousands of questions and given a wealth of advice. The entrepreneurs I've mentored have overwhelmingly encouraged me to share my

wisdom, so I've created Think Big with Geoffrey Kent as a one-stop-shop resource destination for business owners who want to challenge conventional thinking about what it takes to build a successful business.

On the Think Big website, you'll find a checklist, articles, and a 7-week online accelerator, all designed to help entrepreneurs who've either unsuccessfully attempted to execute a growth plan, or who don't know how to develop a customized growth plan for their ventures.

With the tools available on the Think Big website, you'll unlock the blueprint to build a business around your passion, dominate your target markets, turn customers into evangelists who will buy everything you sell, create strategic alliance partners that will feed you continuous streams of pre-qualified leads, create KPI's and measure activities that guarantee you'll outperform your goals, and build the pinnacle "A" team that will successfully execute your business vision.

Not only have I successfully implemented all of these tools, but I've taught dozens of fellow entrepreneurs how to prosper from them over the last 5 decades.

Ready? To gain access to my 7-week online course, collaborate with like-minded entrepreneurs through the exclusive "Think Big" Facebook group, regularly communicate with me, and gain access to my extensive professional network, visit (https://www.thinkbigwithgeoffreykent.com/what_to_expect/), enter your name and email information on the popup screen, and let's start building your personal plan for success!

AS IN LIFE, SO IN THE BUSINESS WORLD
STAND OUT, BE DIFFERENT
AND SHOW THAT DIFFERENCE BOLDLY

INSPIRE GENERATIONS
CORPORATE INVESTMENT TIMES



9 TRENDS WILL DOMINATE BLOCKCHAIN TECHNOLOGY IN 2023

It's clear that blockchain will revolutionize operations and processes in many industries and governments agencies if adopted, but its adoption requires time and efforts, in addition blockchain technology will stimulate people to acquire new skills, and traditional business will have to completely reconsider their processes to harvest the maximum benefits from using this promising technology.

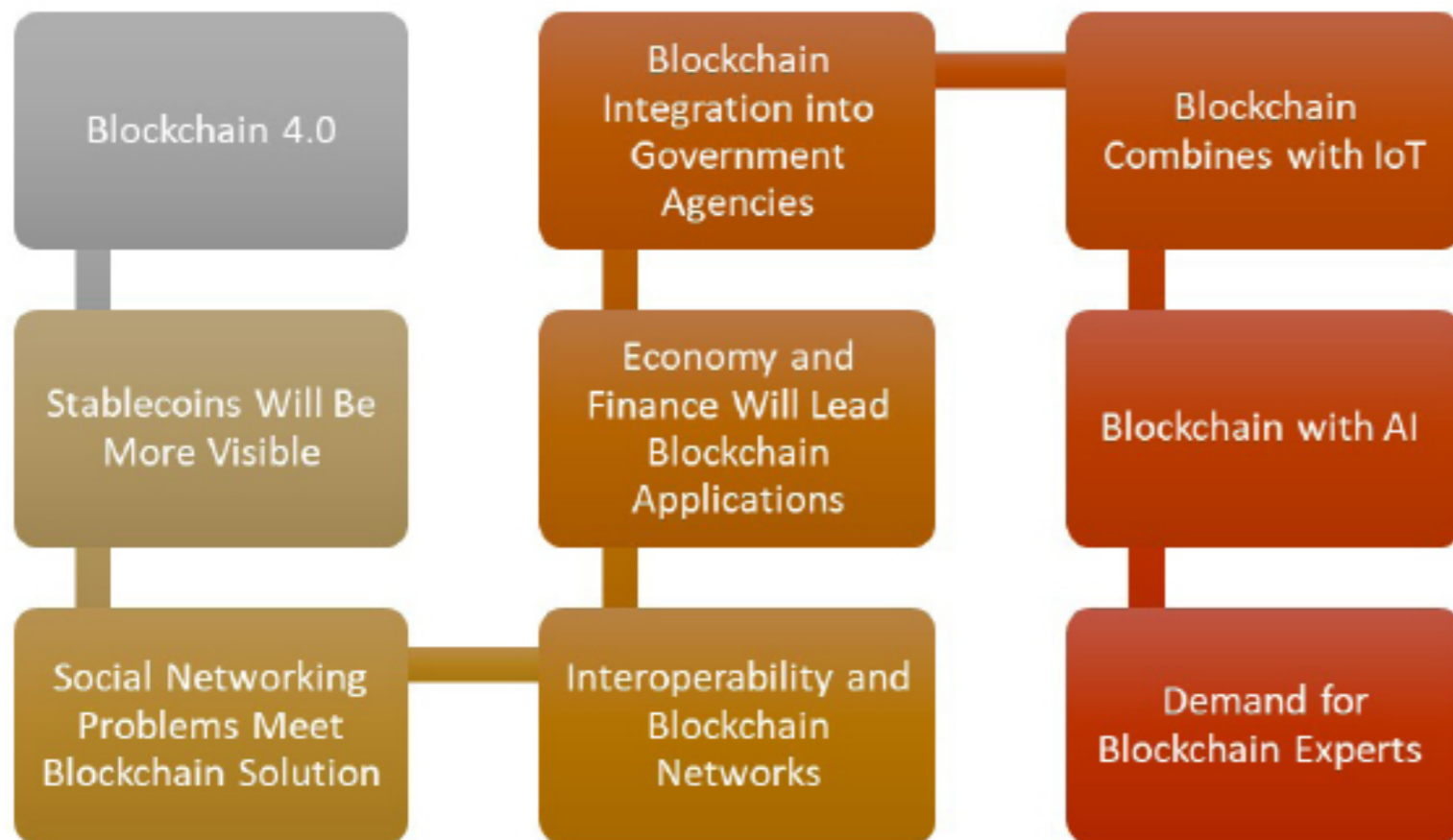


AHMED BANAFI

NO.1 TECH VOICE TO FOLLOW & INFLUENCER ON LINKEDIN, AWARD WINNING
AUTHOR, EXPERT: IOT-BLOCKCHAIN - CYBERSECURITY, SPEAKER
SAN FRANCISCO BAY AREA

THE EXPERT

THE EXPERT



The following 9 trends will dominate blockchain technology in 2023:

1. Blockchain 4.0

Blockchain 4.0 is focused on innovation. Speed, user experience and usability by larger and common mass will be the key focus areas for Blockchain 4.0. We can divide Blockchain 4.0 applications into two verticals:

- Web 3.0
- Metaverse

Web 3.0

The 2008 global financial crisis exposed the cracks in centralized control, paving the way for decentralization. The world needs Web 3.0- a user-sovereign platform. Because Web 3.0 aims to create an autonomous, open, and intelligent internet, it will rely on decentralized protocols, which blockchain can provide.

There are already some third-generation

blockchains that are designed to support web 3.0, but with the rise of Blockchain 4.0, we can expect the emergence of more web 3.0 focused blockchains that will feature cohesive interoperability, automation through smart contracts, seamless integration, and censorship-resistant storage of P2P data files.

Metaverse

The dream projects of tech giants like Facebook, Microsoft, Nvidia, and many more, Metaverses, are the next big thing for us to experience in the coming few years. We are connected to virtual worlds across different touchpoints like social engagement, gaming, working, networking and many more. Metaverse will make these experiences more vivid and natural.

Advanced AI, IoT, AR & VR, Cloud computing and Blockchain technologies will come into play to create the virtual-reality spaces of

metaverse , where users will interact with a computer-generated environment and other users through realistic experiences.

Centralized Metaverse entails more intense user engagements, deeper use of internet services and more uncovering of users' personal data. All these almost likely means higher cybercrime exposure. Giving power to centralized bodies to regulate, control and distribute users' data is not a sustainable set-up for the future of Metaverse. Therefore, much emphasis has been placed on developing decentralized Metaverse platforms that will provide user autonomy. Decentraland, Axie Infinity, and Starl, these are all decentralized Metaverses powered by Blockchain:

Also, Blockchain 4.0's advanced solutions can help Metaverse users regulate their security and trust needs. Take the Metaverse gaming platform, for example, where users may purchase, possess, and trade in-game items with potentially enormous value. Proof of ownership through something as immutable and scarce as

NFTs will be required to prevent forgery of these assets.

At the end blockchain 4.0 will enable businesses to move some or all of their current operations onto secure, self-recording applications based on decentralized, trustless, and encrypted ledgers. Businesses and institutions can easily enjoy the basic benefits of the blockchain.

2. Stablecoins Will Be More Visible

Using Bitcoin as an example of cryptocurrencies its highly volatile in nature. To avoid that volatility, stablecoins came to the picture strongly with stable value associate with each coin. As of now, stablecoins are in their initial phase and it is predicted that 2023 will be the year when blockchain stablecoins will achieve their all-time high. [1]

3. Social Networking Problems Meet Blockchain Solution

There are around 4.74 billion social media users around the globe in 2022.



The introduction of blockchain in social media will be able to solve the problems related to notorious scandals, privacy violations, data control, and content relevance. Therefore, the blockchain blend in the social media domain is another emerging technology trend in 2023.

With the implementation of blockchain, it can be ensured that all the social media published data remain untraceable and cannot be duplicated, even after its deletion. Moreover, users will get to store data more securely and maintain their ownership. Blockchain also ensures that the power of content relevance lies in the hands of

specific blockchain network. Interoperability is a challenge but the benefits are vast [5].

5. Economy and Finance Will Lead Blockchain Applications

Unlike other traditional businesses, the banking and finance industries don't need to introduce radical transformation to their processes for adopting blockchain technology. After it was successfully applied for the cryptocurrency, financial institutions begin seriously considering blockchain adoption for traditional banking operations.



Applications of AI and Blockchain

those who created it, instead of the platform owners. This makes the user feel more secure as they can control what they want to see. One daunting task is to convince social media platforms to implement it, this can be on a voluntary base or as a result of privacy laws similar to GDPR. [1]

4. Interoperability and Blockchain Networks

Blockchain interoperability is the ability to share data and other information across multiple blockchain systems as well as networks. This function makes it simple for the public to see and access the data across different blockchain networks. For example, you can send your data from one Ethereum blockchain to another

Blockchain technology will allow banks to reduce excessive bureaucracy, conduct faster transactions at lower costs, and improve its secrecy. One of the blockchain predictions made by Gartner is that the banking industry will derive billions of dollars of business value from the use of blockchain-based cryptocurrencies by 2023.

Moreover, blockchain can be used for launching new cryptocurrencies that will be regulated or influenced by monetary policy. In this way, banks want to reduce the competitive advantage of standalone cryptocurrencies and achieve greater control over their monetary policy. [2]

6. Blockchain Integration into Government

Agencies

The idea of the distributed ledger is also very attractive to government authorities that have to administrate very large quantities of data. Currently, each agency has its separate database, so they have to constantly require information about residents from each other. However, the implementation of blockchain technologies for effective data management will improve the functioning of such agencies.

According to Gartner, by 2023, more than a billion people will have some data about them stored on a blockchain, but they may not be aware of it. Also, national cryptocurrencies will appear, it's inevitable that governments will have to recognize the benefits of blockchain-derived currencies. Digital money is the future and nothing will stop. [3]

7. Blockchain Combines with IoT

The IoT tech market will see a renewed focus on security as complex safety challenges crop up. These complexities stem from the diverse and distributed nature of the technology. The number of Internet-connected devices has breached the 26 billion mark. Device and IoT network hacking will become commonplace in 2023. It is up to network operators to stop intruders from doing their business.

The current centralized architecture of IoT is one of the main reasons for the vulnerability of IoT networks. With billions of devices connected and more to be added, IoT is a big target for cyber-attacks, which makes security extremely important.

Blockchain offers new hope for IoT security for several reasons. First, blockchain is public, everyone participating in the network of nodes of the blockchain network can see the blocks and the transactions stored and approves them, although users can still have private keys to control transactions. Second, blockchain is decentralized, so there is no single authority that



can approve the transactions eliminating Single Point of Failure (SPOF) weakness. Third and most importantly, it's secure—the database can only be extended and previous records cannot be changed [7].

8. Blockchain with AI

With the integration of AI (Artificial Intelligence) with blockchain technology will make for a better development. This integration will show a level of improvement in blockchain technology with adequate number of applications.

The International Data Corporation (IDC)



Even though the number of experts in blockchain fields is increasing, on the other hand the implementation of this technology has a rapid growth which will create a situation for the demand of Blockchain experts by 2023. [3]

It's worth saying that there are genuine efforts by universities and colleges to catch up with this need including San Jose State University with several courses covering blockchain technology, but the rate of graduating students with enough skills to deal with blockchain technology

is not enough to fill the gap. Also, Companies are taking steps to build on their existing talents by adding training programs for developing and managing blockchain networks.

References

- [1] <https://www.mobileappdaily.com/top-emerging-blockchain-trends>
- [2] <https://www.aithority.com/guest-authors/blockchain-technology-in-the-future-7-predictions-for-2020/>
- [3] <https://www.bitdeal.net/blockchain-technology-in-2020>
- [4] <https://medium.com/altcoin-magazine/to-libra-or-not-to-libra-e2d5ddb5455b>
- [5] <https://blockgeeks.com/guides/cosmos-blockchain-2/>
- [6] <https://medium.com/altcoin-magazine/blockchain-and-ai-a-perfect-match-e9e9b7317455>
- [7] <https://medium.com/@banafa/ten-trends-of-iot-in-2020-b2>
- [8] <https://www.linkedin.com/pulse/blockchain-40-ahmed-banafa/>

suggests that global spending on AI will reach \$57.6 billion by 2023 and 51% of businesses will be making the transition to AI with blockchain integration.

Additionally, blockchain can also make AI more coherent and understandable, and we can trace and determine why decisions are made in machine learning. Blockchain and its ledger can record all data and variables that go through a decision made under machine learning.

Moreover, AI can boost blockchain efficiency far better than humans, or even standard computing can. A look at the way in which blockchains are currently run-on standard computers proves this with a lot of processing power needed to perform even basic tasks

Examples of applications of AI in Blockchain: Smart Computing Power, Creating Diverse Data Sets, Data Protection, Data Monetization, Trusting AI Decision Making. [6]

9. Demand for Blockchain Experts

Blockchain is a new technology and there are only few percent of individuals who are skilled in this technology. As blockchain technology becoming a fast-increasing and wide-spreading technology, that creates a situation for many to develop skills and experience about blockchain technology.

START STRONG FINISH STRONGER



INSPIRE GENERATIONS

CORPORATE INVESTMENT TIMES

BILL GUERIN

THE UNICORN

CHIEF EXECUTIVE OFFICER, ROOMROCKET

SAN FRANCISCO, CALIFORNIA, UNITED STATES

IS THERE STILL OPPORTUNITY FOR ANOTHER
UNICORN IN HOTEL DISTRIBUTION?
BEHIND THE CURTAIN IN
WHOLESALE HOTEL DISTRIBUTION

As globetrotters that often use a few keystrokes to search and book vacations somewhere in the world, we are totally oblivious to the parties, costs and complexity that may have gone into the process of our successful booking experience. However, the industry is now scrambling to assure your continued satisfaction.

Changes in consumer behavior driven by the pandemic are now driving the industry to reduce costs, implement new payment alternatives, and to provide a contactless and more personal hotel experience. To compound the pressure and urgency on hotels, labor shortages are now forcing a reckoning after years of under investment in technology.



THE UNICORN

The highly fragmented and diverse global hotel and resort industry comprises well over 714,000 traditional properties, with annual revenue that historically exceeded \$864 billion. With an annual industry growth rate pre-pandemic of 4.3% for the past decade; it is a massive global industry that will resume growing \$37 billion in size each year.

The U.S. market far exceeds any other, historically measured in revenue at over \$144 billion. Independent properties comprise about 30% of the U.S. market, at \$41 billion of that, and chains comprise the 70% balance. The EU represents more hotel and resort properties than the U.S. with over 1.5 billion rooms booked annually, but less annual revenue at US\$60 billion.

Hotels sell approximately 30% - 40% of their rooms via the wholesale marketplace. They use this strategy in order to gain critical minimum occupancy. From that point, they then yield manage their rates and availability via revenue strategies and technology, adjusting the hotel rates as the date gets closer and projected occupancy changes.

The Wholesale Distribution Challenge

Global wholesale hotel distribution is inefficient and expensive; hotel suppliers may give up 40% of their revenue, often with multiple traditional middlemen (resellers) within the food chain between the hotel and eventual consumer.

In addition, there is no standard financial settlement between the B2B channel players; it is typically accomplished with expensive traditional bank wires, letters of credit, single use and virtual payment cards, credit cards, deposits and negotiated contracts. This system brings with it exposure to fraud, currency, time zones and language differences.

Wholesalers: A Necessary Evil?

An optimal hotel distribution strategy has historically included a healthy mix of direct and third-party bookings. Wholesalers could provide a powerful level of reach that the hotel usually couldn't achieve alone, including being able to more easily attract international travelers. With wholesalers selling to online travel agents and retail agents, tour operators, and destination management companies, no stone was left unturned in the mission to get a property in front



of as many eyes as possible.

Wholesalers are however not a panacea and often come with some serious baggage far in excess of just the margin they take:

- By demanding low wholesale prices wholesalers drive down profitability
- In some markets wholesalers take advantage of their power, not playing fair
- There is a lack of transparent operating procedures
- Wholesalers don't always fill allocations according to their commitments
- There is loss of control over where rooms are sold or at what rate
- Multiple contracts between hotel and wholesaler, and wholesaler and other resellers often results in errors and problems

for the guest

- Rates expected to be packaged sometimes end up unbundled and sold at heavily discounted rates, undercutting the hotel

How Do Hotels Get Paid?

Critical to the day-to-day operations of travel and tourism businesses worldwide is the ability to effectively execute, at scale, booking and settlement transactions between suppliers, wholesalers and resellers.

There are two successful settlement services that support global distribution channels for scheduled airlines from: the International Air Transport Association ("IATA") and the Airline Reporting Corporation ("ARC"). Together, IATA and ARC have provided these services for over 40 years to airline members and accredited

#ROOMROCKET, #HOTELINDUSTRY, #UNICORN, #HOTELSTARTUPS

travel agents. Last year, IATA's BSP service processed over US\$275 billion in ticket sales settlement for their 400 airline members.

To date, no such settlement services have been available for the other travel sectors such as hotels, car rental, rail, cruises, ferries, events, attractions and tour operators. These vendors are all forced to settle through means of bank wires, payment cards and checks. Language barriers, currency differences and the need to establish

trading terms and contractual agreements with each counterparty further restricts their commercial scope. In many markets, such as the EU and the United States, these factors have historically given rise to middlemen and wholesalers.

Travel trade resellers that book hotels through wholesalers, like tour operators, retail travel agents, and OTAs (Online Travel Agents), are paid directly from the traveler as per the rate that

they have displayed. The travel trade resellers may have a negotiated contract and letter of credit with the wholesale supplier, and cash balance on-hand to draw against where payment is made by bank wire or check. They may also use a credit card, debit card or a Single Use Credit Card (SUCC) or Virtual Credit Card (VCC) for each reservation transaction. Likewise, a Wholesaler has similar payment terms with the hotel or hotel chain,

and pays them for the originally quoted wholesale rate, excluding the wholesaler's mark-up. Naturally, larger wholesalers have better terms than smaller wholesale players, and some may even pay the hotel after the guest has checked out. The larger the wholesaler, the more likely that they use letters of credit, a carry-over from before a SUCC and VCC was available. If a SUCC or VCCC is used, it is required at the time that the reservation is booked and costs the hotel a 3% processing fee.

Ripe For Disruption: The Need for A Global Settlement Standard and Open Marketplace – Bypass of Low Value Middlemen

So, we have quite a massive distribution channel with unintegrated distribution and financial settlement processes fraught with errors, inefficiencies, human intervention, costs of bricks and mortar reselling, currency risk, and high financial payment and processing charges. This equates to money out of pocket for the ultimate resellers and definitely the hotel room suppliers. Just think, if there are multiple resellers handling a room night sale, there are duplicate or triplicate payment processing costs. The ultimate consumer is the real loser as the

channel costs dictate that the final nightly room cost needs to allow for some profit.

This is a channel ripe for disruption by a pure technology solution facilitating by-pass of low value middlemen, operating on a low transaction fee basis to hotel room suppliers that eliminates the margin requirements of those bricks and mortar businesses. RoomRocket (roomrocket.com) is such a technology-based service, providing a single access point to the whole market for a reseller or supplier, enabling by-pass of intermediaries as desired. RoomRocket connects B2B resellers, both Internet and traditional travel retailers, tour operators and destination management companies with hotel room suppliers; thereby enabling global sales of hotel rooms on a wholesale basis, utilizing its own proprietary multi-currency financial settlement service and a single simple contract. Here are a few distinct features of RoomRocket:

- Enables resellers and hotels to trade easily and at much lower cost of a transaction fee, eliminating the need for hotels to give-up 40% of their margin
- Elimination of any traditional bank and



THE UNICORN

BILL GUERIN

A serial technology entrepreneur, Bill has participated in launching several companies and provided mentoring and financing solutions for European and U.S. based early stage technology and travel-related companies in ventures ranging from data security and large-scale computer systems integration to travel marketing, consortia and travel trade distribution

Prior to RoomRocket, Bill formed London-based FS2 Limited a joint venture partner with the International Air Transport Association to offer their global airline settlement solution to the non-air sectors where Bill caught the "bug" for pursuing the massive global opportunity. Among his prior successes was a computer systems integration company, San Francisco-based Marathon Systems, Inc., that he founded and grew to INC 500 status, before a successful sale to Lotus Development Corporation.

#ROOMROCKET, #HOTELINDUSTRY, #UNICORN, #HOTELSTARTUPS

payment card fees of 3% or more

- Parties do business with one RoomRocket contract, and without credit and currency risk
- Hotel room suppliers control terms and their cash flow
- There is transparency between suppliers and the resellers
- Mature businesses can increase top line revenue without additional cost
- There is greater margin opportunity for resellers and lower administrative costs
- Also presents a potential new financial settlement solution for a standard across established channels
- Assists hotels in deleveraging from Expedia, Priceline, Booking.com, Hotelbeds, etc. and putting distribution control back into their hands

Scaling revenue will be achieved by focusing on the “back-end” opportunity with large hotel buyers and buyer networks, where they make substantial commitments to client capture, brand building, consumer service and competitive differentiation. The focus on electronic clearing and settlement of bookings provides opportunity for all parties to have improved control of their business, reduced costs, extended reach and the ability to focus on core competencies.

How Will the Market Respond?

The hotel industry runs on a very archaic technology stack with many hotels just now switching over their core property management systems to the cloud. Post pandemic, the labor issue is a big driver for investments in technology across the businesses; a more profound and concerning issue than a pending economic slowdown. That being said, looking at the leanness of the future economy, it has most hoteliers and owners of hotels taking a step back and revisiting ways to improve their bottom-line margins because they’ve been eroded from the

inflation that they’ve been hit with.

The quest for talent is not only for people that clean the rooms and hotel, but also running finance operations, distribution, contracts administration and sales; and it’s getting more and more difficult. By putting better technology and information in their hands, it’s really about efficiency, leverage and improved operations.

Adoption of technology solutions that deliver efficiency for hotel management and administration, while demonstrably improving margins and global reach will be messages that resonate with hotel general management and sales executives alike. Although it’s too soon to say what impact inflation will have on the industry, the pandemic forced an urgency and new level of appreciation for technology.



GRACE, BEAUTY, SPIRIT & FIRE



INSPIRE GENERATIONS

CORPORATE INVESTMENT TIMES

THE STORY THAT INSPIRES

CEO, INNOVATOR, ENTREPRENEUR, SCIENTIST

DIXON, ILLINOIS, UNITED STATES

DR. JENNIFER HINTZSCHE

MY LABOR OF LOVE AND SCIENCE TO OVERCOME INFERTILITY



I was so excited to finally be sitting in the waiting room of a reproductive endocrinologist for my first appointment. Even though they hadn't run a single test yet, I had paid dearly to be in this room. It cost me a year of my life. It put my new marriage through hell. It caused endless sleepless nights filled with anxiety. It cost thousands of tears shed in disappointment, frustration, and shame. Not to mention a small fortune on pregnancy tests, ovulation tests, app subscriptions, supplements, and vitamins. To sit in this waiting room, I had to fail at trying to get pregnant for 12 months to earn my infertility referral from my OB/GYN. At 32, I didn't feel like I had any time to waste. Each cycle I didn't get pregnant could be my last egg.

As they called my name to start my appointment, I practically sprinted toward the nurse. I had finally made it. I was going to get my baby. This place was going to make me a mother.

Over the next few hours, I half-nakedly paraded from room to room, undergoing test after test like a proud sideshow act. I didn't care who needed to look, poke, prod, or test any part of my seemingly deformed body. I couldn't wait to find out what the problem was. I needed to know what was wrong with me. After my husband and I had been tested for every possible disorder, the parade ended. We now impatiently sat at the infertility specialist's desk, waiting for him to tell us what was wrong with us.

#INFERTILITY, #INFERTILITYJOURNEY, #INFERTILITYAWARENESS

CORPORATE INVESTMENT TIMES • NOVEMBER 2022

I knew the words he was about to speak would change the trajectory of my life. I assumed that first, he would explain and fix what was wrong with me. Then he would help give me my baby. Soon I'd get to be the working mom that continued my cancer research career. My assumptions, thankfully, were very wrong.

That's because the words he was about to speak would set off a chain reaction that would change almost everything I knew of my life at the time. Those words, as of today, have helped create 22 beautiful children. Those words did help make me a mother, although not how I thought they would. Those words changed my career and my view on women's healthcare. Those words ignited a passion inside me I didn't know I had. I sat there that day as a very broken and sad woman, desperate for anyone to help make our dream come true.

He closed a folder of our test results and set his pen on top of it as he looked up and said, "Your tests all look great".

I thought I had prepared for every scenario, but I didn't see this coming. I was confused. Our tests can't look great, or I would be pregnant. I came here to get this figured out. Could I possibly be so deformed that no medical test exists to prove it? "I'm diagnosing you with unexplained infertility," he continued.

I laughed and awkwardly waited in silence for the punch line that never came. Maybe I misunderstood. "Did you say unexplained infertility?" I asked.

"Yes, it's a pretty common diagnosis when there is no known reason that you are infertile."

Unexplained? No. That wasn't going to work for me. Go explain it. Run more tests. A diagnosis with the word unexplained wasn't a diagnosis. It was a guess. It was an excuse. Take more blood, urine, tears, whatever you need from me. We can't fix 'unexplained.' I needed him to explain it and fix it.



DEVELOPING
**THE FIRST FDA CLEARED
OVER THE COUNTER**
Assisted Reproduction Kit

**\$21.7 BILLION
MARKET BY 2025**

**75% GROSS UNIT
MARGIN AT SCALE**

**UTILITY PATENT
NOTICE OF ALLOWANCE**

**FDA CLEARANCE
TESTING UNDERWAY**

**WOMAN INVENTED
OWNED & LED**

"It's unlikely you'll conceive without help. So, I'm recommending we do three months of IUI, followed by three months of IVF."

We had waited for so long to be in this appointment. To find a root cause for our infertility. To get a diagnosis and formulate a treatment plan. We now had those things, but they were not as satisfying as I had imagined. My diagnosis has the word unexplained in it. That means you don't know the cause. However, you just gave me a treatment plan. How do you treat something if you don't know what is wrong?

At the time, I was doing my postdoc for an oncologist. Every day when a new patient came into the clinic, we would do some testing to get a diagnosis. We would first establish if it was cancer and then define the type of cancer. After the diagnosis, we would do more testing

to formulate the treatment plan. We meticulously searched for weaknesses in every patient's tumor that we could target with different drugs. We could have ten patients with the same type of melanoma, and they are treated in ten different ways based on their exact tumor DNA. If even one out of 3 billion bases of DNA were mutated, it would impact the entire treatment plan and prognosis for our patient. Where was that part of this reproductive endocrinologist appointment? Why aren't we searching for

the cause before you tell me the treatment? I couldn't imagine telling a cancer patient you have unknown cancer and then recommending three months of chemotherapy.

The doctor continued, "Unfortunately, your insurance, like most, will only pay for testing up until a diagnosis of infertility. However, your insurance won't pay for any of the infertility treatments. We have a packet for you to review at the front desk for financing options."

I laughed again. It all made sense now.

At first, I thought all the testing done that day was meticulous and calculated, just like in oncology. Now it felt like those tests were just checking for our basic anatomy of a uterus, egg,

DECREASE DISTANCE FROM SPERM TO EGG

40% of infertile couples struggle with male-factor infertility, abnormal sperm morphology, count, and motility.

YOU DON'T HAVE TO WAIT A YEAR

Provides a sterile, safe, private, and affordable option for people to try before expensive fertility treatments.

BACTERIA HAVE BEEN LINKED TO INFERTILITY

Our kit is sterile, this is because 3 normal vaginal bacteria have been linked to infertility when they are disproportionately present.

INNOVATOR STORIES THAT INSPIRE

PherDal
Leadership Team

Dr. Jennifer Hintzsche, Ph.D
Chief Executive Officer & Founder

Former Director of Product for 15M+ SaaS
Former CEO of Data Analytics company
First Ph.D. in Bioinformatics from NIU
25+ Publications in Scientific Journals
500+ Citations of Research Expertise
6 Years of Business Intelligence Leadership
Post-Doctoral Fellowship
University of Colorado Anschutz Medical Center
in Translational Bioinformatics & Precision
Oncology | Department of Medical Oncology

Kristin Perez
Chief Marketing Officer
15 years of Marketing Experience

Makeva Phelps
Chief Operations Officer
20 years Patient Advocacy Experience

Matt Croll
Chief Financial Officer
15 Successful M&As

Ryan Westphal
Chief Engineer & Co-Inventor
Secretary of the Board

Dr. Rhonda Alexander
Chief Regulatory Officer
20 years of FDA Regulatory Experience

David Hintzsche
Chairman of the Board
26 year CEO 150M+ Company

Tessa Mills
Certified Fertility Doula
Second PherDal Mother

Dr. Stephen Lindheim, M.D., M.M.M.
OBGYN FACOG REI
Infertility Specialist & Medical Advisor

Dr. Karla Loken DO
OBGYN FACOG
Medical & MedTech Advisor

Kelly Hintzsche, Esq.
Legal Advisor

Carrie Stroup Esq.
Registered USPTO Patent Agent

and sperm. By doing all the testing in one day, they could efficiently bill my insurance before my unexplained infertility diagnosis. Now that I have been branded infertile in my medical record, my only option to move forward with treatment was to pay thousands in cash.

I walked into that appointment with hope, which was rare during our year-long battle with infertility. I left that appointment with a nonsensical diagnosis and a neatly put-together loan application.

I was angry. I wasn't opposed to IUI or IVF. I would do anything it took to become a mother. We can take out a loan, take medications, have surgeries, whatever it takes. What I couldn't get past was that one word - unexplained. Why start invasive treatments with no known cause? So, I took it

upon myself to dig into the scientific research about why IUI was recommended. What I wasn't expecting to find out is that there was a less invasive option called intracervical insemination or ICI. Not only did I not know it existed, but it has also been shown to be just as effective as IUI. Why had no one ever offered me this option? If it's just as effective as IUI, and we can do it at home, then why not try it first?

I found out that ICI was the oldest known form of assisted reproduction, and the LGBTQ+ community was very knowledgeable about how to do it correctly. However, when I searched what people were using to perform ICI, nothing existed that was clinically acceptable. There were some people using syringes not made for ICI. The few options made for ICI were not sterile.

that was sterile and made for intracervical insemination.

So, I invented it.

My husband is a mechanical engineer and helped me design what I thought we needed. A safe, sterile way to get sperm closer to the egg and, thus, increase our chances. In the second month of use, our daughter was conceived. After 16 months of infertility, I was finally pregnant.

I never talked about my infertility while I was going through it. The more I spoke about it afterward, the more I learned how many others were also struggling. I didn't know there were over 12 million other women in the US like myself that were struggling. I didn't know that 1 in 5

Both options can do more harm than good for your chances of conception. Studies show that if the naturally occurring bacteria in your vagina are unbalanced, it can cause infertility. The fertility specialists only perform IUI in a sterile environment. So why aren't people protecting themselves and doing ICI sterilely? It was because there was nothing on the market

women will be diagnosed with infertility. I didn't know that infertility rates are increasing by 5-10% per year. I started sharing my conception story with people who responded that they wished they could have a kit like that. So, I made 200 proof-of-concept kits. They sold out in 90 days resulting in 22 known pregnancies. I started my company PherDal which is now developing the first FDA-cleared assisted reproduction kit offered over the counter without a prescription.

This year I was able to meet and hold another PherDal baby. The mom and I hugged and cried as my PherDal baby held her PherDal baby. The mother and I shared similar journeys leading to the same diagnosis.

We now shared stories of our pregnancies as our families shared dinner together in my home. I realized all of this happened thanks to those words spoken by my fertility specialist that day when I felt helpless and broken.

Those words helped me become a women's health advocate. They have helped me help others like I wanted to be helped. Best of all, those words helped me become a mother.





SHABIR HUSSAIN

CEO AND FOUNDER, SHAM LUXURY PROPERTIES

LONDON, ENGLAND, UNITED KINGDOM

THE GLOBAL STRATEGIST

Shabir has years of experience in Banking, Corporate Purchasing and Real-Estate, having held positions at BNP Paribas, Fam Properties and Birmingham City Council.

When he saw there was a Demand, he didn't wait for the opportunity he created it and became that bridging gap between the UK and UAE to serve investors.

THE MARKET TODAY



THE GLOBAL STRATEGIST

#DUBAI, #DUBAIPROPERTIES, #LUXURYPROPERTIES

SHAM | EDITION VISION & VALUES

Our team has a great interest in focusing on key developing regions, that have a low supply and a high demand for property.

Secondly, our focus is on London, Birmingham and Manchester as these are the top three cities with outstanding universities for the international clients to generate a lucrative return. We also provide Bespoke Residential Apartments in Dubai, built to impress with the unique designs and architecture overlooking the breath-taking views. These signature developments add value to our investor's portfolios.

Moreover, we are that bridging gap between the buyer's and the sellers worldwide, we make the possible happen, and facilitate the most important transaction with integrity.

Our team are highly driven and do things that other people are afraid to do, to win in the market.

We have partnered up with several recognized developers in the United Kingdom and United Arab Emirates, serving clients to buy and sell the most luxurious properties with peace of mind.

FREQUENTLY ASKED QUESTIONS BY INVESTORS

Subsequently, with all the issues the world has been facing since the Global Pandemic, Investors are keen to ask questions about the condition of the market before making any decisions. The most common question I get asked is "when to invest", well, my answer is, "there is not a Golden time to invest.

The best time to buy is in a low market, which enables you to minimize your risks, while maximising your upside potentials and most importantly to factor your exit strategy in place, this allows you to maximise your returns.

This can only be done right, if the investment advisor has made an educated decision in sourcing, reviewing and structuring the deal, in a way that will benefit your investment.

HOW RESILIENT WAS THE UK REAL ESTATE MARKET BEFORE COVID 19

As you all know the UK market is one of the strongest markets in the world, attracting thousands to invest in prime areas. In 2019 the national housing price growth come to a standstill due the lack of supply, this was a positive for landlords as the rental growth saw a slight increase during 2019 due to declining availability of homes to let. So, this just shows there was a Supply vs Demand issue that we were facing.

The private rents in London on average rose by 0.9% in nominal terms in the year to June 2019 (ONS). This is up from -0.2% in June 2018 and marks seven consecutive months of positive nominal rental growth.

DID THE PANDEMIC IMPACT THE REAL ESTATE MARKET

The whole world was on a standstill and the property prices fell sharply after the onset of COVID-19 when the lockdown measures restricted the completion of property transactions. However, they quickly recovered, reaching a new record peak by November 2020.

These increases were mainly driven by the policies introduced early on to support businesses, household incomes and the housing market. These boosts to demand interacted with the decades- long under supply of housing - exacerbated by even worse than usual construction levels in Q2 2020.

Movement restrictions introduced in the second quarter of the year followed by the gradual easing of restrictions and the subsequent introduction of a property transaction tax holiday in July 2020 (which was due to run until March 2021) have

made 2020 an unusual year in the housing market.

HMRC estimates pointed towards a 14.9% year-on-year increase in UK residential property transactions over 2021-22 (1,374,050), with annual volumes reaching their highest level since 2007-08 (1,473,950) and year-on-year growth in the post-financial crisis era surpassed only by that in 2013-14 (22.8%).

Despite transaction volumes contracting for three consecutive quarters through Q4 2021, from the record high of Q2 2021 and as a combination of temporary stimulus support being wound down and exponential growth in house prices pressured affordability for many, quarterly transaction volumes remained both above or in line with the long-term average, and above levels recorded during the lockdown nadir through near-term post-lockdown recovery period.

WHAT'S HAPPENING IN THE MARKET NOW

As a result of the fall and the subsequent recovery of London rents during the pandemic, annual increases in average asking rents were at a high of 15.8% in the second quarter of 2022, with Rightmove recording the highest annual growth ever in any region.

Demand for private rental homes remains above supply in London and there are signs that both supply and demand are continuing to increase slowly, despite reports of many landlords considering leaving the market.

According to the House Price Index from the ONS, London house prices rose by 7.9% over the year to April, up from 4.9% annual growth in March. The average house price was highest in Kensington & Chelsea at £1.5 million, and lowest in Barking & Dagenham at £336,000.



#DUBAI, #DUBAIPROPERTIES, #LUXURYPROPERTIES

WHAT DOES EUROOTERRA CAPITAL HAVE TO SAY ABOUT THE FUTURE OF THE UK PROPERTY MARKET

Despite a period of change and uncertainty, I firmly believe that there has never been a better time to invest in residential real estate.

Having spent extended periods of time within our homes, we have all come to realise that the place we call home is central to our lives. Therefore, investing in residential property is a smart decision - people will always need a home.

So, if you're asking yourself, 'is London the best place to invest?', then I can say with confidence, "yes". London is a world-class, resilient city to invest in. It is a safe haven, due to its multicultural population and its timeless appeal. World class education and health services, and swaths of green space are enduring features of this great capital.

We continue to see strong numbers of investors who recognise London's intrinsic value. This is also why our clients become long-term repeat investors - what we call our "inner circle". They recognise that we have access to some of the most prestigious properties in this highly sought-after area, where there is limited supply and our ability to gain privileged access is key.

Therefore, investing in the W2 area - an area close to the iconic Royal Parks - is central to the Euroterra Capital strategy. This is a Prime Central destination which combines the best of London. It is characterised by its private and discreet London Garden squares, historical Victorian buildings with generous rooftop terraces and balconies, yet is also footsteps from nine tube stations, a shopping hub and a thriving culture and restaurant scene.

MY EXPERIENCE WITH EUROOTERRA CAPITAL

Over the past 2 years during the pandemic, I have had the opportunity to meet the Man himself (Mr Pantazis). Who created an incredible company Euroterra capital, a luxury residential developer

and investor, with a £100m portfolio in prime central London.

During the Pandemic, the naysayers were all whispering "no one is buying and there would be a crash in the market", well this was all just negative energy, because clearly "In the middle of difficulty lies opportunity." - Albert Einstein, and this is exactly what Euroterra capital were doing when others were afraid.

I then had the privilege to showcase their residential and commercial properties to several clients during the Lockdown, over Zoom "Yes over Zoom" Honestly this was an opening to a new era of Real Estate. I can say with honesty that the attention to detail that has been given to each property is immaculate. Our journey together in providing a bespoke investment service for our clients continues.

WHY IS DUBAI ALWAYS A LUCRATIVE PLACE TO INVEST

Well for starters the UAE offers several tax incentives for property investors, making investment in Dubai even more lucrative. These include no income tax, no capital gains tax, and no wealth tax, this is just the tip of the iceberg.

The UAE have confirmed a 10-year Golden Residency Visa via the property investment route, which has come into effect from the 3rd of October 2022. This means that real estate investors can obtain this residency visa when buying a property with a value over 2 million AED, which is around

£500,000 GBP, whether purchased outright, through a loan from an approved local bank or an approved developer.

Dubai is one of the fastest growing cities in the world with a population growth of 1000% in 4 years. Dubai has around 3 million residents, which will double in the next decade, and the majority are expats from 190 different countries, and the most vaccinated nation in the world, with a high job creation rate and a sustained economic

growth.

During 2021, Dubai's residential market recorded over 52,000 apartment and villa transactions, totalling AED 114.2bn, more than the total for 2019 and 2020 combined. To say 2021 was another record year for Dubai would be an understatement, particularly given the pace of property price increases.

CONCLUSION

With all the above being said, the Real Estate market is a solid investment that can be felt and touched, whether there is a global crisis, or a market crash "which is very unlikely", your assets will always be there to serve you.

Whether you choose to invest in Dubai or the UK, consider a company who will educate you about the supply and demand, and provide you a firm insight into the specific area that the development is being sold in.

A very wise and educated individual once quoted to me, "if the opportunity is known to everyone, it is no longer an opportunity" - Firas Al Msaddi

Seize the moment and don't listen to the naysayers, If the opportunity presents itself, and you're interested, you will do what's convenient. If your committed, you'll do whatever it takes, find the right company who will add value to your investment portfolio.



Sham Luxury Properties Limited

71-75 Shelton Street, Covent Garden London, WC2H 9JQ

Office: 0203 633 4873

Mobile: 447359268301

Website: www.shamluxuryproperties.com

Email: info@shamluxuryproperties.com

In this very disrupted, unpredictable, and volatile market, name one investment that is guaranteed to yield extraordinary ROIs, has the potential to scale economies and innovate the future? It's not the bond market, it's not cryptocurrency, it's not real estate...it's our Youth. Period.

When we look at an investment, be it an investment in the traditional stock market, or investment into business, we analyze the soundness of the asset based on its potential for growth and compounding returns. We try to time the market, or we try to find companies which have the potential to be the next unicorn companies. We calculate dividends, analyze charts, evaluate the leadership. Sometimes we hold our money back, hoping to get in when the market is oversold. There are those who profess "to know"... there are those who have appetites for risk, those who prefer growth, and those are content with a slower trickle of annual percentage yield interest. And yet, more often than not, we are falling short on the investment that promises to deliver all these mandates, and so much more. We are falling short on the critical investment in our youth.

THE ROI OF YOUTH

THE GLOBAL STRATEGIST

LARISA B. MILLER

CEO, PHOENIX GLOBAL
PRESIDENT & CEO, KEYSTONE FARM FUTURE



THE GLOBAL STRATEGIST

When I look at the potential of our emerging professionals, I see young people saddled with the responsibility to outperform their peers – in academics, in sports, in community engagement. They excel at STEM. They’ve been reared in a world of hyperconnectivity, data fluency, and tech-everything – FinTech, Ed Tech, Agritech, real time machine learning, and on and on. They look to those of us who are seasoned in navigating “the future” to give them the life-shaping answers and solutions which will go into their arsenals of knowledge. What no one anticipated, in the comfort and complacency of life, was that the world would begin to demand singular attention from all of us – regardless of career paths, titles, educational level, socioeconomics.

In the recent years, our world delivered a myriad of unanticipated challenges, for which none of us had the answers. From a global pandemic, to geopolitical, economic, and environmental challenges – all of which had warning signs which we largely ignored as we traversed the course of our daily lives. We have a world of social, environmental, and economic stressors which descended on us, compounding over time, leveling the playing field of both knowledge and solutions.

Not only did these catalysts show that we, as a collective global society, need greater plans for risk management, resiliency, and recovery, but they showed us the fractures in the education and practical skills-based knowledge, missing in the development of our young people. We’ve done a horrible job preparing the future for our youth, so we owe it to them to prepare them for the future. As complex as education has become, our young people and emerging professionals are missing the most elemental common denominators of fiscal literacy, emotional intelligence and human engagement and the ability to gain clarity through ‘presence’.

We raise our kids, educate them, and send them out into the world to earn – and spend money, with no real guidance or knowledge as to how

to manage, invest and understand their finances. Perhaps it’s not entirely our fault, as we were largely sicked on the world with an inadequate understanding of money ourselves. Two-thirds of Americans cannot pass a basic financial literacy test. Forty percent of Americans cannot afford a \$400 emergency expense. Twenty-eight percent of adults reported they only have a financial cushion of one week’s worth of expenses, if they lost their primary source of income; 25% could only support themselves for one month, and 15% for three to six months (annuity.org).

Approximately 78% of NFL players have gone bankrupt or are under severe financial stress just two years after leaving the league (cnbc.com). It is apparent that we need to know better, do better, save better and invest better, so why then do we not make financial literacy a core competency required for graduation from high school? Teaching youth – and holding community boot camps in finance for adults of all ages, would yield quantifiable returns to the stability of our lives, our families, our communities – and ultimately, our national economies.

Prioritizing personal finance in our common education curriculums, teaching youth about saving, compound interest, investing in stocks, businesses and real estate, equity, dividends and more, would lead to a more resilient, risk averse and robust generation of earners and consumers. The greatest gift we can give our youth is to prepare them so that they can afford their future.



Further, while we learn to responsibly manage our finances, equally, it is important that we equip our young people, self-absorbed in devices, to be able to understand, relate to, respect, and communicate with one another, utilizing interpersonal skills, rather than cyber-acronyms and emojis. Interpersonal skills are vital to the future of work.

The ability to adapt to one another, collaborate as a team, and come together to be a collective part of greater solutions is essential to business resiliency and growth. We have done a great job building hard skills, such as software knowledge, coding, accounting, machine operation, etc., but it is our attitudinal, behavioral, and intangible soft skills which will pave the way for our personal and business success.

If you poll one hundred people and ask them to name the important attributes of leadership, you will get answers such as communication, storytelling, decision-making, courage – some may even say that leaders need to be able to check their emotions at the proverbial door. While I agree with most of these, the common denominator that is often overlooked, is empathy. To be able to disengage yourself from “yourself” and see challenges, problems, and solutions

through the perspective of others is critical to teambuilding and leadership. Empathetic individuals can relate to the circumstances of others and empathetic leaders can learn to see through the lens of the perspective of their employees, respecting and embracing the feelings, emotions and needs of their teams. The more engaged we become with



technology and devices, the less we can relate to one another. Not only does this diminish our ability to innovate, grow and pivot our businesses, but it has contributed measurably to the exponential decline in our mental health.

A global study conducted by Qualtrics found that 42% of people have experienced a decline in mental health in the last five years; 57% have increased anxiety, 67% have a marked increase in stress, and 54% of us are emotionally exhausted. Our extreme hyperconnectivity is forcing many of us to feel as though we are missing out – left out of the



conversation. We are overwhelmed with social comparison, driven by our saturation with social media visibility. Unsurprisingly, 95% of U.S. teens are online with a whopping 37% of them reporting that they have been a victim of cyberbullying.

We see social media as a vehicle that allows us to come together while staying apart, but we are missing the crucial interpersonal interaction that allows us to feel accepted and physically and emotionally happy.

In business, leaders who demonstrate strong interpersonal skills and higher degrees of empathy, motivate their staff to perform at higher levels, and workers who feel valued and connected to their leaders are more likely to share ideas, problems, and concerns, which can have a quantifiable impact on the growth and performance of the company.

Having patience, listening to the perspective of

others, sharing responsibility, and empathizing with one another brings the critical element of humanity to the technical and methodical future of business, allowing us to achieve new levels of relativity and excellence.

But we can only do this if we put down our devices and learn to relate to one another – something that is missing in this world of hybrid learning, remote workforces, and digital engagement.

Re-examining our curriculums, making the critical early-state investment into our youth so that they can afford – and relate to their futures, is crucial to healing the fissures caused by our divided societies, our environmental degradation and our seriously challenged global economies. It can no longer be us against each other, it must be us together for a solution.

We all recognize that we are never going back to normal, because normal was our problem, and in

order to leave our youth with a strong, resilient, and thriving world, we must prepare them to be the architects of that future.

The returns we will receive when we invest in the next generation(s) will compound, year-on-year, paying unimagined dividends, if we give them the tools, knowledge, and perspective necessary to take the reins of tomorrow.

This will require a shift in our priorities and policies, and for sure, it will require a bit of courage to step away from what we knew to be

true about the past in order to create what will be true about the future, however, our youth will only know the future that we give them, and we owe it to them to equip them with both the hard and soft skills they need to thrive.

We need a regrowth of our human development capabilities, and all growth requires investment – investment of money, knowledge, time, etc. Investment into our future is no different, and the most important investment we can make – yielding the greatest returns, is the investment in our youth.

The one thing I know for sure is that there is always a bull market in the perspective, value, and potential of our youth.

If you want strong returns and a diverse portfolio, the stock-of-choice must be our youth.



TURNING YOU INTO AN NFT HERO

ANNNDY LIAN

THE GLOBAL MENTOR

INTERGOVERNMENTAL BLOCKCHAIN EXPERT . BEST SELLING BOOK AUTHOR . INVESTOR . BOARD MEMBER . KEYNOTE SPEAKER

SINGAPORE

Anndy Lian is a serial entrepreneur based in Singapore. He is always trying to work hard in the crypto and blockchain industry. When I first met him, he was actively investing in Layer 1 blockchains. Then he was advising a sovereign wealth fund and was the chairperson at an Esports association. He is always busy.

His journey started in 2017 during the ICO times. He started one of the earliest supply chain blockchain companies back then and moved on to advising governments as he felt that there were too many dodgy businesses going on in the crypto scene.

He is a fund manager and partner at a local capital market services licensed firm. He is a philanthropist, giving back to society by donating and spending time serving his Singapore community. His servant leadership and attitude is well-liked by his peers.



His latest book, "NFT: From Zero to Hero", is aligned with what he does. He likes the technology behind NFT and never likes how projects are managing NFTs as if it is like a valueless Ponzi scheme. That is also why Anndy chooses to launch the book after the hype and not during the hype.

He believes that this is the right time to launch a book to tell everyone about the good and bad of NFT and how the market is changing and building stronger than ever at the same time.



During this interview, he emphasized a few points. Firstly, he wants all to know that mastering the logic behind NFT is not difficult. You need only the correct mindset and set up clear purposes when creating the NFTs. There is also a lot of information online for you to read about, and there is no reason why you cannot understand it.

Secondly, he said that there are many good tools online to help you decide what you can consider buying. He has spent time using some of the tools and listed a handful in his book that he thinks are useful. "Instead of guessing what NFT to buy, use the statistics to aid your decision," Anndy said.

Anndy also went on to share that data could be contradicting. For example, 10,000 NFTs were sold, but when you look at the on-chain wallet addresses, only 10 of them exist. These are the small details you need to catch when making a decision.

Thirdly, he wants people who read his book and look at the trends ahead. The general public

knowledge is very superficial. Many people think that NFT is a quick money scheme and we are purely selling "air". "The fact that NFT is not just about a jpeg profile picture is not known to many. This is disturbing."

According to Anndy, we can look at creating medical platforms using NFTs and empowering patients with the ability to control their medical records. We can look at digitizing land title deeds using NFT too. "The NFT usage scenarios are limitless."

I also took the chance to ask Anndy what we should invest in next. He said to follow the simple rules- Consider investing in projects with good utility, strong community, and always building. "If they do not have the above, there is no need to consider who is on their cap table and how strong their team is. Assuming they have a working tech solution."

Lian added that some people said that investing in Layer 1 blockchain is a sure win is totally wrong.

He said starting layer 1 is not difficult; sustaining it with good usage is the challenging part. You need a lot more money to make it work compared to layer 2.

He said that, similarly, some people hate meme coins and said they have no value. "I don't see eye to eye on this. The value of a meme coin is in its community and the core team. If the community is strong, anything can happen." He added that bad management is one of the core reasons why meme coins fail. "The tell-tale signs are obvious." Just like the same old Anndy we see on Twitter. He ended by saying, "not financial advice".

Anndy Lian's new book has sold more than 8,000 copies during its launch at Bybit NFT marketplace. He has subsequently listed them on leading platforms like Amazon and Google books. At the point of this interview, he told me that he had appointed a Singapore distributor who would put his books in major bookstores in the South East Asia region.

I also read that he was awarded an Honorary Doctoral Degree by the Academic Council of Ulaanbaatar Erdem University in recognition of his contribution to the development of productivity science in Mongolia. He is also completing his PhD soon.

Congratulations Anndy.

The Future of NFTs

A number of countries are now actively working on regulatory frameworks for NFT assets, strengthening anti-fraud and anti-manipulation audits of projects, determining the business core of each platform, and solving financial security issues such as illegal fundraising and false fraud.

Nowadays, NFT financial tools are becoming more and more abundant, and the scale of financial derivatives is steadily increasing. At the same time, major public chains are actively upgrading, expanding, and building their own ecological frameworks to provide underlying support for the production, confirmation, pricing,

circulation, and traceability of NFT assets. The NFT industry is gradually exploring a development path suitable for blockchain assets.

Due to the short development history of NFTs, we are still in the industry's infancy, but we can still see its rapid development and gradual maturity. It is believed that under the transformation of the market, the improvement of supervision, and the gradual improvement of the ecosystem, the future of NFTs will never be just about hype but will become an indispensable part of future technological life.

The NFT space is fast-changing. While writing this, new NFT projects are popping up every day. From the Busan Metropolitan Government in Korea announcing an NFT conference to the International Cricket Council launching cricket NFTs to CoinRunners crowdfunding a movie by selling NFTs.

The few consistent NFT trends over the past year have been their steady growth, the rising interest in them, and their ever-expanding applications.

The future these NFT trends depict is an interesting one. While many people are concerned about the implications of the metaverse and the rise of AI, it's a future full of possibilities.

It's a future that bridges the gap between consumers and creators gives value and security to digital assets, and one which, for better or for worse, will shake up the world.

The future is bright, but the road is tortuous. The NFT market will eventually mature and deliver on its promise.

Your new asset is in the digital world.



“Do not be embarrassed by your failures, learn from them and start again.” —Richard Branson.

No matter how many times you fail, never give up! Perseverance, persistence, and Resilient is the important elements to startup success.

Investors will add the score to your scorecard based on your compelling pitch. Hence, make sure you cover essential things within your Pitch duration. You must be very clear on your Visionary Team, Viable Business Model, Scalable Business, Market Size, Target Market, Go-to-Market Strategy, Trajectory & Traction, Tech Stack Evaluation, Funding Potential/Financials, and Pitch & Presentation Skills.

ASHOK SHANMUGAM

CO-FOUNDER AND CEO AT CONNECT2INVESTORS
CONNECT4MYCOACH
SILICON VALLEY AND INDIA

THE INVESTOR CONNECT



DEMYSTIFYING INVESTORS SCORECARD

Investor Scorecard

Visionary Team

Domain Expertise

- Does one of the Co-Founder has Domain experience?

Complementary Skills

- Does the Co-Founders and Core team have complementary skills for appropriate team composition?

Ability to persevere

- Do they have Perseverance and Persistence to run the startup?

Attitude and Coachable

- Are they ready to learn and listen?

Passion

- How passionate should a Founder be about their Startup?

Commitment

- Do they have full time commitment?

Execution

- Do they execute faster with limited resources and budget?

Interpersonal Skills

- Do they have Leadership and Cross-Functional team leadership skills?

Personal Branding

- Does the Founders have Personal Branding?

Entrepreneurial experience

- Does the Founders have previous startup or Entrepreneurial experience?

Viable Business Model

Business model

- Does the Business model focus on most viable opportunity?
- Does it focus on the right Customer Segment?
- Which Business Model type? B2C, B2B, B2G,

B2B2C, C2C, C2B

Compelling Value Proposition

- Do they have Pain Killer product than Vitamin product? Focus on Pain Killer benefits.
- Do they clearly articulate their Unique Value Prop to address their pain points?
- Do they have MVP? Prioritize the features and take most compelling 3-5 features that will provide 80% benefits (Must have vs. Nice to have).
- Do they clearly define unique selling proposition vs. competition?
- Do they have Better-Faster-Cheaper product? Better quality of the product, Efficiency and Cost Advantage.

Revenue model

- Do they have current or potential revenue?
- Which Revenue Model type? Advertising Model, Freemium Model, Subscription Model, Licensing Model, Markup Model, Transactional Model, etc.

Scalable

- Is it possible to scale the Business Model? It should be scalable with incremental investments.
- Is it possible to expand their reach in multiple geographies or multiple verticals?

Intellectual property

- Do you have secret sauce? IP or trademark or copyright or Innovation
- Do they protect their IP? Patent filing or trademark registration

Market Size

Opportunity

- Do they have bigger TAM (Total Accessible Market)? Bigger Market Size.
- Do they have large market to sustain future growth?



- Is that a disruptive market?

Target Market`

"In my view, product/market fit is the most important thing to get right as a startup entrepreneur. Without solving some pain point that the customer gets so excited about they tell their friends, it's really hard in the modern age to get any liftoff." - Scott Cook, Co-Founder of Intuit

Achieve Product Market Fit (PMF)

- Do they achieve Product Market Fit? (Is there market demand for what you are selling? (or) Does their value prop (Product) satisfy the undeserved needs of target customer (Market))?
- Do they need pivot? (No more 'Fail Fast' - 'Move Fast' without breaking things and 'Pivot Fast'

with Speed of Execution)

Competitor barrier to entry

- Do they protect their secret sauce?
- Do they have IP (Intellectual property)?

Identified market niche

- Do they focus on a target for differentiating themselves from the competition?

- Do they get initial traction for their market niche(s)?

Innovative and differentiated product or service

- Can be innovative and differentiated?



Positioning

- How they are different from incumbents? (How their solution is better than alternatives?)

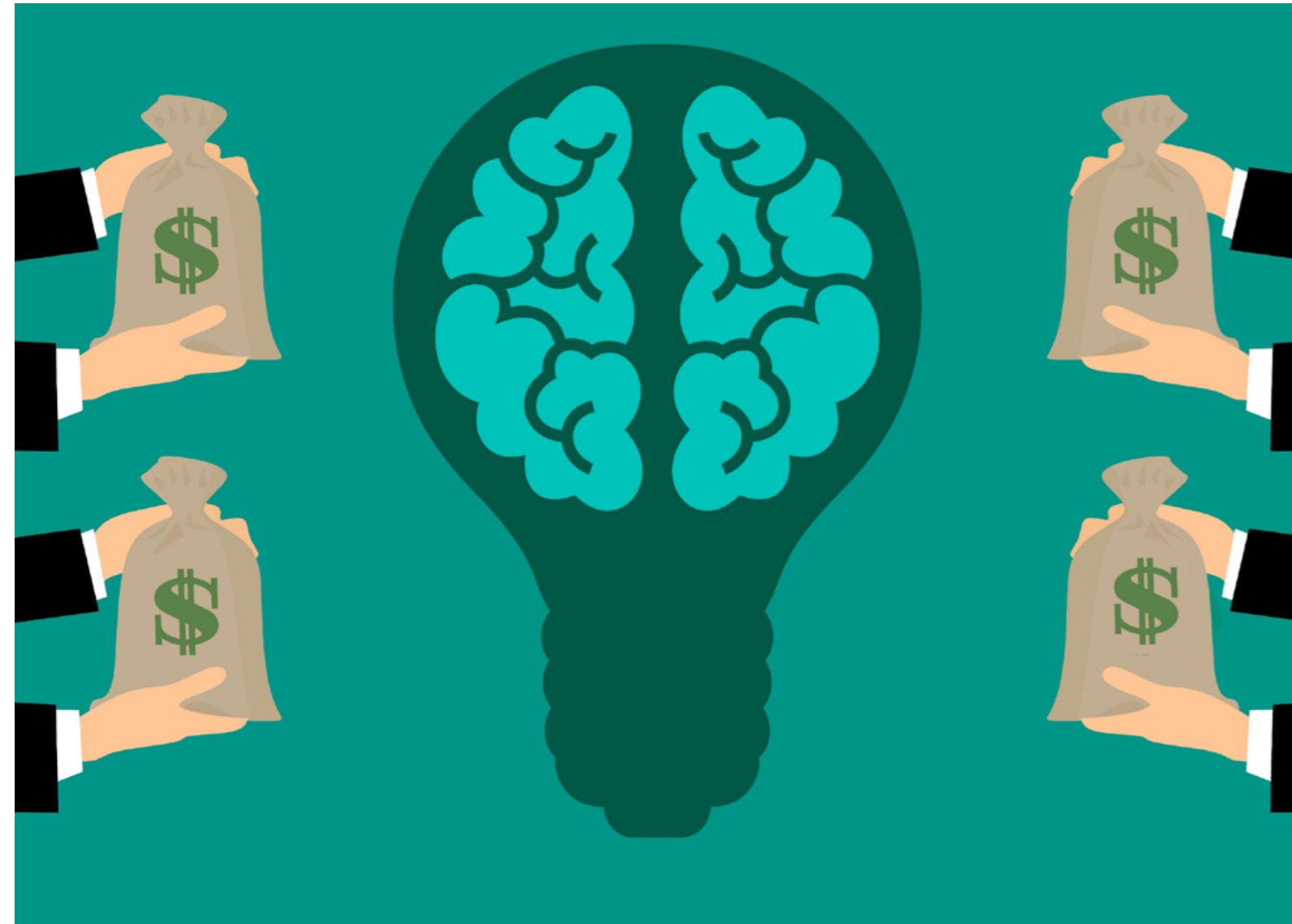
Go-to-Market (GTM) Strategy

Customer Acquisition

- How they acquire the customers?

Integrated Marketing Communication (IMC)

- What are the tools used in Integrated Marketing Communication? (IMC tools - Advertising, Personal selling, Direct Marketing, Mobile Marketing, Social Media Marketing, Public Relations, Sales Promotion, and Sponsorships.)



- Channels
- What type of distribution model?

Marketing & Promotions

- How much they spend on Marketing?
- Do their benefits justify the price points?

Competition

- Do they have competitive advantage?
- Do they have direct and indirect competitors?
- Do they have competitive analysis or competitive landscape?

Partnerships

- Who are all your Strategic Partners?
- Sales Strategy
- How are they reaching the customers?

Pricing

- What pricing strategy they follow?

Trajectory & Traction

Revenue

- Do they have revenue?

Partnerships

- Do they have key partnerships?

Customers

- Do they have right and latest technology to solve the problem?

Signed Deals

- Do they have signed deals?

Metrics

- Do they have core metrics, north star metrics, and growth metrics?
- Do they have acquisition and engagement metrics?
- Do they have CSAT (Customer Satisfaction) and NPS (Net Promoter Score) score?

Tech Stack Evaluation

Tech Stack

- Do they have right and latest technology to solve the problem?
- Do they have technology disruption?
- Does their solution use the latest technology?

Intellectual Property

- Do they have IP or any innovation?

Funding Potential

Financials/Financial Projections

- Do they have positive Cash flow statement, Balance Sheet, P&L account, Business Profitability, Revenue Projections and Financial Models?

Unit Economics

- Do they have good CAC (Customer Acquisition Cost) to LTV (Lifetime Value) ratio? LTV to CAC Ratio should be 3:1.
- How much is the ARPU (Average Revenue per User)?
- How much is the churn rate? ((Lost Customers % Total Customers at the Start of Time Period) x 100)

Funds requested is appropriate

- Do they have right ASK based on the current stage?
- Do you think the use of funds is appropriate for a business opportunity?
- Do they have milestones?

Runway

- Do they have good cash burn rate?
- How long a startup has before it runs out of cash?

Pitch & Presentation Skills

“When you first meet an investor, you’ve got to be able to say in one compelling sentence what your product does.” – Ron Conway

Effectiveness of slide presentation

- Make sure your slides are not clumsy. Keep only key information in the slide and supporting information in your talking points.
- Your presentation needs to be focused on key aspects of the business model.
- Make sure you customize your slides based on the Pitch duration and audience.
- Make sure you have 10 or 12 slides.
- Keep your supporting slides under the



Appendix section.

- Pictures Speak Louder than Words. Hence, add appropriate graphics, graphs, charts, and data points.

Effectiveness of verbal presentation: Practice Makes a Man Perfect. Hence, practice your pitch with your Friends or Advisors or your partner or in front of the mirror.

- Does it have compelling storytelling & connect with audience?
- Does compelling story relate to their own pain point?
- Do they modulate their voice in their pitch?

Is this business feasible?

- Does market is large enough?
- Doe their concept work in other verticals?
- Why now?
- Does market is ready to accept their product? (timing)

Is this business Sustainable?

- What will stop a competitor copying them and charging less? (What is their moat?)
- Do they have sustainable USP that prevents others entering the space?

Conclusion

"If you're passionate about something and you work hard, then I think you will be successful." – Pierre Omidyar, eBay Founder and Chairman

Pitch questions may vary depend on the stage of the company. Investors Pitch is first step of Founders' funding process before Due Diligence, Term Sheet, and Legal formalities. Hence, try to understand your business model thoroughly.

Apply Now - <https://connect2investors.club> if you need Funding, Mentoring & Networking support.



DON H.H. MILAN KRAJNC

THE BACKUP

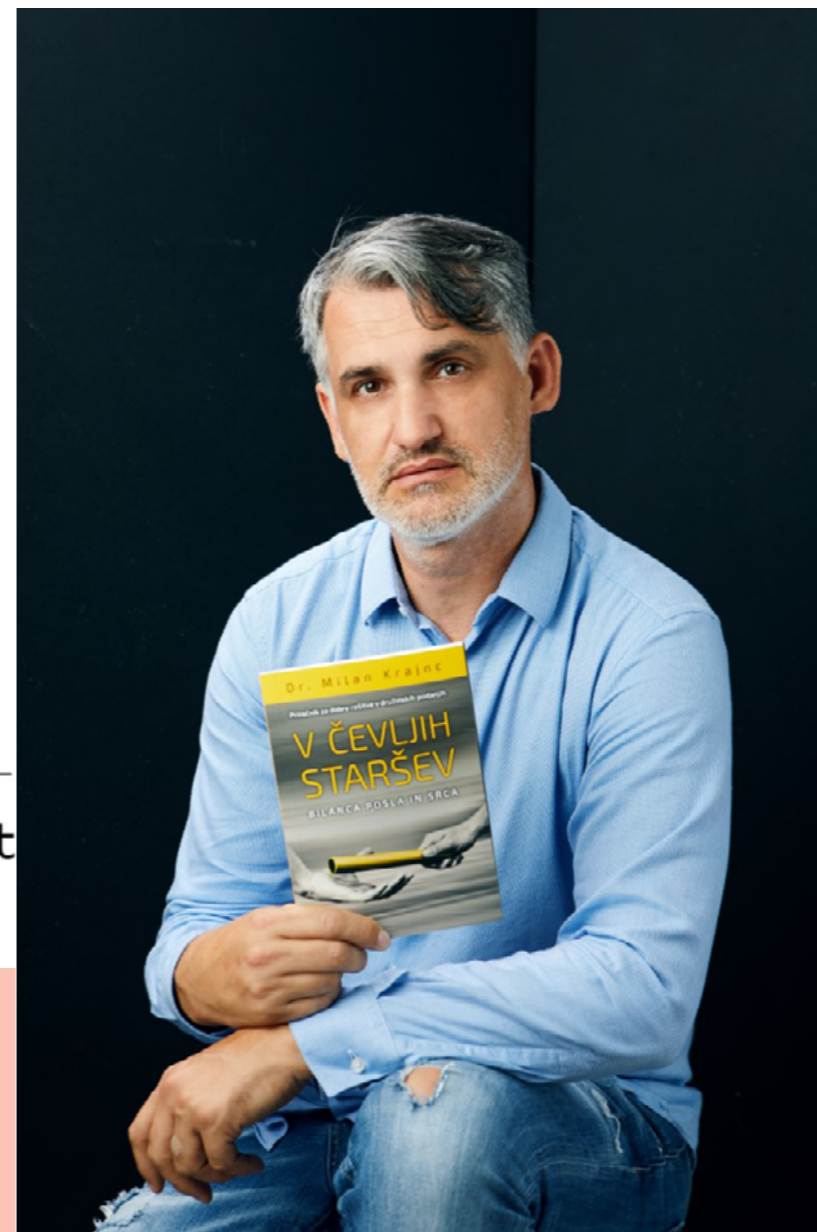
Library of  Milan Krajnc

Academician prof. dr. MILAN KRAJNC, psychotherapist

TWILIGHT ZONE

ACADEMICIAN PROF. SIR DDR.SC. DDR.HC. CAPTAIN, B.SC.,
PSYCHOTHERAPIST, MBA, DBA, IPA, KMFAP, FRAS, FRSA, FRAI,
MRSAI, IAMA NOBEL PRIZE NOMINEE/AUTHOR OF THE DYNAMIC
LEADERSHIP MODEL

MONACO



Summer is approaching and we are getting colder and colder, we say that the crisis is slowly fading away and we are returning more and more to our old habits... and that will not solve the crisis at all. We are stuck in a kind of dead end where strange things are born... we are basically in the world of shadows.

Everyone has a dark side and a light side...

(Between saying and doing, there is an ocean in between)

... Yes, yes, I know what you are going to say, you again, but you said that you will not be around for a while :) but I cannot get out of my skin when I need a conversation, and only you accept me as I am...

... And I am not and will not change...

... I am in the phase of writing another book, in which the conversation with yourself and how you can become independent is described in more detail. A Past Handbook, Between Say and Do talks about the connection between changes in the business world due to personal changes. In the new handbook, however, I focus only on the individual... and basically this content was created before the past, but it has only now matured and I with it.

... Well, that was just a prediction for a hot fall. :)

Summer is approaching and we are getting colder and colder, we say that the crisis is slowly fading away and we are returning more and more to our old habits... and that will not solve the crisis at all. We are stuck in a kind of dead end where strange things are born... we are basically in the world of shadows.

Everybody has a dark side and a light side in themselves... if we live healthy there will always be a light side in the foreground, but if our way of life is looking for shortcuts, then our life will be lived by our shadow... and in such a dark world there is nothing to predict because we cannot see far in the dark and are constantly under stress...

And that area is called twilight... it's the time between speaking and realization... and longer when the beings in the twilight have more power and influence on our lives.

Yes, dear readers, this is where I end my twilight period...



THE BACKUP

ADRIAN NICULESCU

DIGITAL ASSETS INVESTMENT BANKER, KEYNOTE SPEAKER, MARKETER, INVESTOR, ONLINE AND REAL ESTATE ENTREPRENEUR, MUSIC PRODUCER

THE GLOBAL ADVISOR

WHY INVESTING IN WEB 3 IS MORE THAN INVESTING IN CRYPTO

Lately, besides working on the projects I am involved with, advising startups on sales, marketing, and business development, I was focusing a lot in educating the market about web 3.0, because I believe that education is the most important tool which we can use to advance both in life, and business.

While I am writing this article, I am preparing to speak and attend Malta Week, I will speak at two events AIBC Summit, and Med-Tech Summit, one of the panels is about short-term profits vs long-term success.

There are countless examples in the Web 3.0 market where the hunger for short-term results actually killed the projects, writing-off millions in venture capital, and user funds. Of course, in a very competitive market, some players will thrive, and others will disappear, it is normal, but in the same time we tend to see over and over similar stories repeating, and so their bad outcome.



ADRIAN NICULESCU

HOW TO INVEST IN WEB 3.0?

ONE WORLD, ONE EDITION
CORPORATE INVESTMENT TIMES



THE GLOBAL ADVISOR

Recently I was starting a 12 months mastemind group which became very successful, and became sold-out very fast, and thinking, plus actually executing on writing the book "How to invest in Web 3.0" aka how Web 3.0 will change both your business, and life. Web 3.0 is also an industry where you can become a millionaire faster than in other industries, but it is not so important how much money, you make, but also how you make it. The word millionaire has a certain connotation, and has its attraction factor, but in the same time I am not the guy who follows or generates hype, I like to look at the fundamentals, and keep my attention to the basics that matters.

First, I would say that you should not be afraid of Web 3. Why? The answer is simple: do you understand exactly how the electricity works? I believe you most likely don't but you don't have any problem using it. But with Wifi? Do you understand how is it working? But are you happy when you have signal, and can browse on your devices? I bet that you do. So I am asking, can you use blockchain, and its benefits while you don't understand it entirely? Are you ready to jump on Web 3, little by little, at least with small steps

without understanding it? I bet that you do. You see that I am using either Web 3, or Web 3.0, their meaning is the same.

And if you have doubts about Web 3, if it is coming, I will tell you that it is coming the same way the day follows the night every single time. You need to act consciously, and decide if you want to involve or not. Web 3 is by definition a web of money which manifested itself first through the birth of blockchain technology, and cryptocurrencies. I have a venture capital formation so for me the way to involve with a company as investor was most likely to purchase equity which can become liquid or not after a certain number of years. Crypto came with an innovation allowing any startup to print digital money, aka coins, and tokens, and use them to attract users, and investments without ownership into their projects. Some of the VCs didn't get it first, others with a high appetite for risk saw this like a once in a generation opportunity, and embraced it.

Of course, initially this space looked like a jungle, still looks at the time this article is created, which also attracted the bad players who invented

the term rugpull, stealing funds, killing dreams, and bringing a bad name to the industry. It is normal to be like a jungle when a new species is born. But this entire industry was created by bright minds who saw a better way of things. A new way of doing things, which was never done before.

In theory this space should have been decentralized from

the start, just that unfortunately we are in the very early stage of decentralization. The whole idea of Web 3 was to escape from the domination of the tech giants known for keeping, and using or data, and the visual assets we post on their platforms. Just that I don't see how these Web 2 giants will give up the domination of the internet world in the favour of decentralization which will hurt their income like crazy. So because they dominate & have the funds to do it, they invest in Web 3 projects, and infrastructure like crazy, they also have first mover advantage in the Web 3 world.

With the whole advancement of the Web 3 as a whole I see a big shift from talking mostly about crypto, it remains just a niche in the overall picture. And we have the metaverse which is a new medium of expression like the internet in the 90's. And because people are using it will grow in ways which were not imagined before. The internet is different today, than it was at the inception, because was used by people, and became part of their DNA.

Think about how do you feel when you are not on the phone or tablet for few days or even hours. Do you feel that something is missing? If not a finger, maybe at least a nail. It became part of our lives, and the metaverse, which is also a creation of web 3, tends to become the same. If it will replace the web we know or will go in parallel, we will see. There are new worlds to be created in Web 3, new economies. New business models, new jobs, new ways of earning money, and investing. Now you can get a loan if you put as collateral a piece of virtual land in a known metaverse, or a pretty



famous jpeg with a value inflated by marketing, hype, and the community.

The classical username & password from the Web 2 world is replaced by the wallet in Web 3, and lately by NFTs. Owning a certain NFT gives you access to certain memberships, rewards, and knowledge. The future of NFTs will be driven by the utility of them, and also by the real collectible character, as we people like to collect stuff in the real world, so they transitioned towards collecting digital stuff in the Web 3 world.

People today will choose to purchase an expensive NFT instead of putting a down payment for a house, it is a shift in thinking, and priorities, and of course for vanity so they can just show the NFT on social media.

My book & training package How to invest in Web 3.0? - <https://coincruncher.com/how-to-invest-in-web-3-0>

Join my free Inside My Head about The New Entrepreneurship newsletter - <https://adrianniculescu.substack.com>



**INSPIRE
SOMEONE**



INSPIRE GENERATIONS

CORPORATE INVESTMENT TIMES