

OCTOBER 2021

# CORPORATE

INVESTMENT TIMES  
ONE WORLD . ONE EDITION



Founder & SEO

Sana Khan







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

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

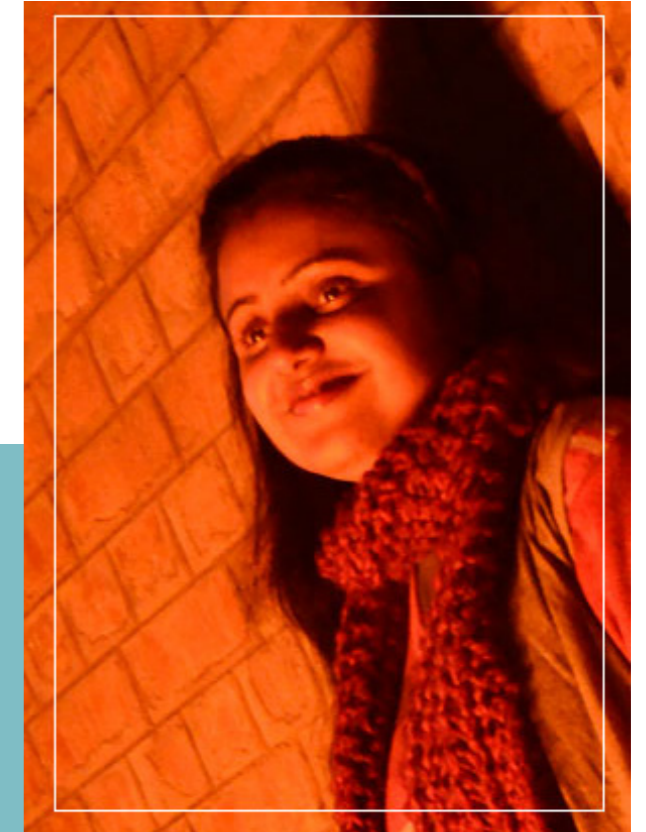
*Publishing your journeys that inspire those to come, for generations that are going to come*

*Corporate Investment Times*

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*Rima M.*

# 2021 OCTOBER



# A Fireside Chat with Robin Joseph



## Sana Khan

Founder & SEO  
Orion Principals Limited  
United Arab Emirates



an Abu Dhabi based, ADGM regulated Brokerage Company servicing high net worth investors, active traders and funds. With Orion, you can build and manage your investments with confidence.



**Robin Joseph: Hi Sana! Welcome to this Fireside Chat. It would be great if we could start with your introduction.**

Sana Khan: Hello. Good morning. Its lovely to have this opportunity to connect with others in the industry.

I am an expat who was born and raised here in Dubai. I am from Pakistan, but Dubai has always been home. I graduated from London Technology College with a Degree in Business. Right from the beginning, I knew that I wanted to make the most of my career and I was doing volunteer work and part time work even before I graduated High School. I was introduced to the capital

**Robin Joseph: How was the experience of setting up in DMCC and getting regulated under the Securities and Commodities Authority ("SCA")?**

Sana Khan: Setting up Hydra was a life-changing experience. It not only helped me grow in my career but my mindset as well. There were challenges relating to the nature of the company.

Proprietary trading implies trading on your own funds. I took calculated risks with savings from my previous roles and pooled in capital with the support from family and friends. I had assumed that taking the risk of putting all my eggs in a basket would be the challenge, however the bigger challenge



markets sector while I was working for a Financial Services entity in DIFC, after my graduation. I found trading thrilling and it complimented my general drive towards work. I was a trader and operations manager for several years managing group entities, after which, I decided that I was ready to enter the entrepreneurial phase of my career with my proprietary trading venture Hydra Brokerage ("Hydra") in the Dubai Multi Commodities Centre ("DMCC") jurisdiction in 2017 and later, Orion Principals Limited ("OPL") in Abu Dhabi Global Markets ("ADGM") in 2020.

was reconciling with the reality of setting up an organisation and all the responsibility that came with it.

The process of getting licensed in DMCC is straightforward, however there are several requirements such as office space, bank accounts, visas, employment etc. As it was my first time setting up a company, it was a steep learning curve managing all the aspects of incorporation and licensing without any third-party service or staff.

**Robin Joseph: could you describe the products and access you have through DGCX?**

Sana Khan: Hydra became a trading member of Dubai Gold and Commodities Exchange ("DGCX") in November 2018. DGCX is a one-of-a-kind exchange dealing primarily in commodities & FX trade. We believed that this gave us a unique opportunity to trade on a range of futures contracts.

In 2019, we decided to take a step forward with DGCX and got licensed by Securities and Commodities Authority to trade on behalf of clients on the DGCX platform. Working in DFSA licensed entities previously, I knew the rigour that being regulated brings and the multiple requirements one needs to maintain.

Therefore, being regulated by SCA and being a broker member was not something new, but it gave me the opportunity to focus on other aspects of running a financial services entity, such as Compliance and IT.

**Robin Joseph: Lot of financial services entities have been setting up branches or new entities in ADGM? Please brief us on the experience of setting up and working with FSRA thus far.**

Sana Khan: OPL was setup last year in ADGM. ADGM has a financial regulator monitoring the financial

entities in its jurisdiction, Financial Services Regulatory authority.

So, while we are incorporated in ADGM, we are regulated under the Financial Services Regulatory Authority ("FSRA"). We started the process of application in the second half of 2019 and got licensed in 2020 in the middle of the pandemic. Clients were more inclined towards having access to wider range on financial products.

This could be done with the FSRA license. From the lessons learnt from Hydra, I decided to enlist the help of a consultant to setup Orion. Having the consultant on board reduced the initial challenges of setting up considerably as we could align with the vision of the licensing authority better.

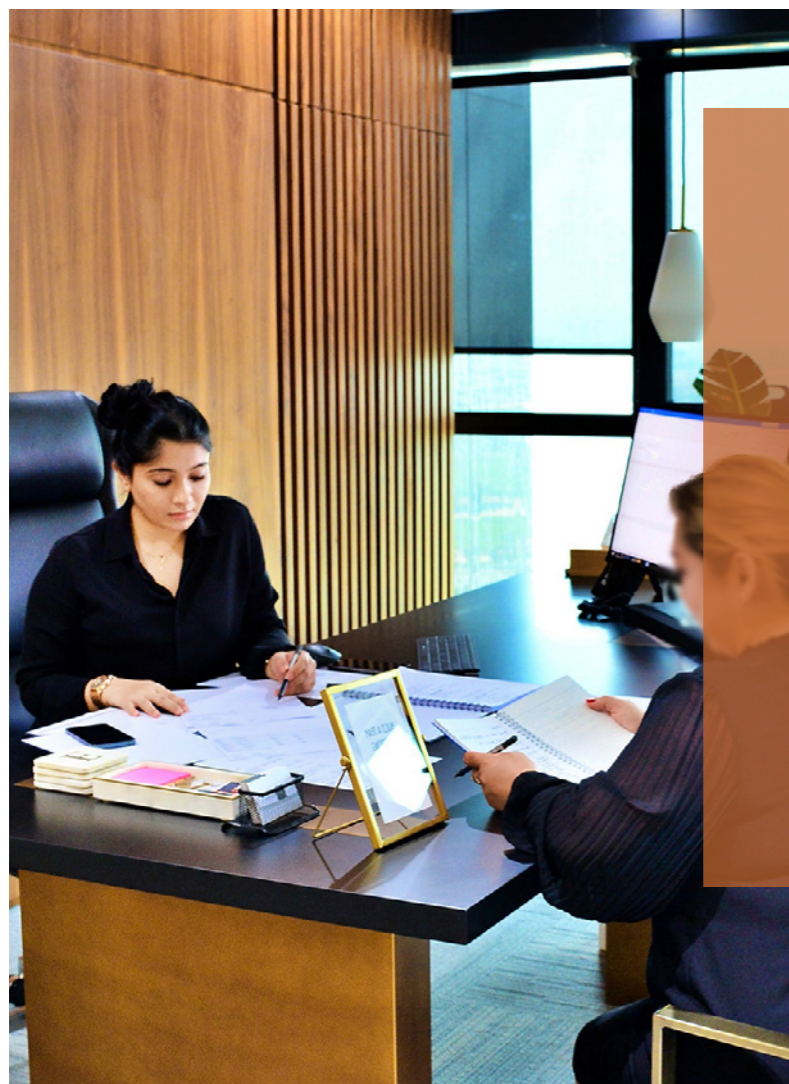
**Robin Joseph: What would you say were the key difference in the approach of the two regulators, if any?**

Sana Khan: Under our SCA license we were limited to commodities. But with the FSRA license we could provide access to clients to regulated exchanges around the world.

I did feel certain comfort in liaising with a regulator which had a similar approach to DFSA. While there







*Sana Khan is the Senior Executive Officer as well as the Executive Director of a Category 3A entity in the Abu Dhabi Global Markets which is authorised to Deal in Investments on behalf of Clients.*

*She also leads a Proprietary Trading entity based in Dubai, licensed to trade on the Dubai Gold and Commodities exchange on behalf of clients. She has nearly a decade on experience in the financial services sector.*

have been significant logistical issues with the pandemic and movement restrictions in Abu Dhabi, it seems that the regulator as well as the ADGM administration in general was quite accessible.

I believe the fact that the regulator and regulated entities are in same building complex on al Maryah island and Abu Dhabi has a major role in that. With SCA, our interactions have usually been routed through DGCX which is a boon in a way that you have an organisation which helps with queries about your specific type of entity and there is always guidance from it.

**Robin Joseph: Getting licensed during a pandemic must have been a challenge. How did you manage to work along with the restrictions and limitations?**

Sana Khan: It was difficult in terms of logistics. Since me and the team is based out of Dubai travelling to Abu Dhabi was not easy. At a point, physically being in Abu Dhabi everyday was no longer an option. So, from clarifying queries regarding licensing to picking office spaces, it was all done remotely. It was difficult no doubt and things would take longer than if they were to be done in person. But we found a way to

manage it all.

However, I would say that there is great privilege in living in a country which has pulled no stops in handling this pandemic. The little inconvenience that we are facing here are so insignificant in the face of what the world is dealing with right now.

**Robin Joseph: ADGM has been working on building legislation and regulating virtual asset activity. In fact, it is the first jurisdiction in the world to come up with framework. In your experience, is there a shift from traditional investing to virtual asset activity? What in your opinion could be driving this?**

Sana Khan: One of the reasons we wanted to setup in ADGM was that it is a jurisdiction which is a pioneer in so many ways. The way it has made virtual assets more accessible and how it is committed to investor protection and awareness whether its conventional or unconventional investments, is commendable.

There is a growing trend towards cryptocurrency investments among clients with BTCC being launched in Canada and US looking at regulating Virtual assets as well, there is market demand for it. While Orion currently does not offer crypto trading, but it is something we might consider offering to clients in the future.

**Robin Joseph: 2020 has been a year of challenges**

**for everyone. While we discussed some of the operational challenges before, but could you tell us about some of the personal challenges to being an entrepreneur?**

Sana Khan: Being an entrepreneur might seem extremely glamorous with being your own boss, managing your time how you would prefer it to be and taking decisions on your own. But there is another side to this freedom.

There are several responsibilities. You have clients, regulators, and employees that you must be accountable to. There is the task of running two entities as well as being mindful of the significant impact the success/failure of the company has on not just me but all the stakeholders.

**Robin Joseph: Your desk plaque reads build your team in such a way that you cannot identify who is the boss. This itself shows how committed you are to building a strong team. Please tell us how your approach has been and how do you feel your team contributes to your entities.**

Sana Khan: My team is a significant part of the two companies I have setup. It would not have been possible to come this far without them. Often employers take their teams for granted thinking that the labour market supply is more than demand.

To them, each employee is easily replaceable. However, to get a team member who fits into a team perfectly and the team works in perfect cohesion being professional yet being a support system of each other, is extremely difficult to manage.

**Robin Joseph: While running two companies is a considerable venture, but women are often expected to do invisible labour such as taking care of family obligations regardless of how many companies they might be leading. How has your experience been in this regard?**

Sana Khan: The mere fact that I have access to a market such as UAE is because my family took the task





of moving to UAE and build a foundation here for me to go ahead and make a career. So, any support that I do provide to my family is not something that seems like labour to me. But yes, there are certain expectations of care that we ladies must take over more than our partners. I am lucky to have a partner who supports me the best he can.

**Robin Joseph: Would you consider that establishing yourself in the financial industry as a woman of colour had additional challenges?**

Sana Khan: These are one of those unsaid things where you cannot prove that there is active discrimination. But there is more effort required to explain things when you are young south Asian woman compared to my other male counterparts. But I think as more women entrepreneurs take over the reins in the financial world, the playing field would be levelled.

**Robin Joseph: What is in the horizon for OPL and Hydra? Do you have any plans of expansion?**

Sana Khan: I have big dreams for OPL and Hydra. I would like to acquire more licenses to give a wider range of products to my clients. I want to run a full-service brokerage house equivalent to the cadre of those in Europe and US. I hope to expand soon to other GCC nations and even to jurisdictions such as UK and Singapore eventually.

**Robin Joseph: As GCC nations are looking to diversify their economies and UAE set to launch 50 projects to boost the economy, what is your outlook for investment in this region? How does it align with your vision for your entities?**

Sana Khan: UAE is one of most dynamic nations in the world. The leadership has always understood that no economy can be stagnant and unchanged if the aim is to flourish. UAE has constantly keep updating itself to align with the needs of the times.

The same can be seen in the announcement for the 50 projects. The positive outlook for the region has resulted in increasing deal flow in the region. UAE is now being seen as an investment hub being perfectly placed in terms of time zone and with access to all the latest amenities.

With its recent commitments to OECD and its dedication in fighting financial crime, it is going to be an interesting chapter. It comes at a time when my companies are growing as well. So, it fits in perfectly with our vision of constantly growing with the changes and setting our sights on the next challenge.

***Robin Joseph is the Head of Trading at OPL. He has been a Partner in an early-stage investment fund and has worked as a Trader for Hydra prior to joining OPL. He also has a wealth of experience in the potable water and the oil and gas industries in UAE.***





Finding the saboteurs and saviours of tomorrow's growth

# Weak Signals from the Future

Your business model is under continual attack from the future.

What made you red-hot relevant yesterday has already cooled imperceptibly overnight. Someone somewhere figured out a better way to do some part of what you do, or how you do it.

'If you don't burn down your own business every year, a competitor will supply the match,' says Andy Billings, vice president of profitable creativity at Electronic Arts, the world's largest video games company.

Failing to spot this gradual fade to grey turns out to be the single-largest cause of stalled growth, according to Matthew Olson and Derek van Bever, authors of the book Stall Points. Every company has deeply held assumptions about the ingredients and recipes of its success. Over time, market dynamics subtly shift and the failure to recalibrate leads to eventual demise.

The better we can sense and respond to the future, the greater our chances of showing up there.



ELVIN  
Turner  
#LEADERSHIP

Best-selling corporate innovation author and advisor  
Business Book Awards Finalist 2021 | Speaker | Facilitator  
Executive Coach | Associate MBA Professor | Believer



Unfortunately, many companies are in a continual state of shock. For them, the future always seems to appear suddenly, like a Star Wars space cruiser arriving from hyperspace.

I guess this shouldn't be a surprise. We saw earlier that companies don't naturally allocate sufficient resources to the future. Neither do they pay close enough attention to the oncoming forces that will ultimately disrupt the way they successfully create progress today.

your company spend thinking about creating a differentiated and profitable future? That's ultimately the job of strategy. Yet if we're honest, what gets called strategy in many organisations is really just a tactical action plan for the next 12 months.

Jeff Bezos, CEO of Amazon, claims to allocate around three days per week to flexible, unstructured time, typically spent thinking about future strategy.

If his board of directors are working on anything that relates to today, he tells them they are not doing their job. After all, today is relatively well understood, so if those smart, well-paid direct reports aren't managing the show, something is out of whack, surely?

A good gauge of how much emphasis the future gets from its leaders is the monthly board meeting. Most tend to be dominated by updates on status quo issues and sharing information that could have been consumed in advance. It's more of a status report than a strategic gathering.

That emphasis gets reflected in daily life too, with leaders far more involved in the operational aspects of their teams than their job titles justify.

I was recently in a workshop where a rising star bemoaned the lack of time he had to devote to innovation. The global CEO flashed back at him, 'How do you think I feel? I'm the CEO and even I don't have any time for that stuff.'

I bit my fist. Ironically, in that context we didn't have time to open that particular can of worms. But if anyone has a choice about how they spend their time, it's the CEO. This one's sense of priorities was clearly having an impact further down the organisation.

But even if you find yourself in an organisation where your nose is pressed firmly to today's grindstone, there are ways of creating space for the future.

We'll come to that later.

**Ask the Question, Pick a Number**

Quite often, leaders aren't focusing enough on the future because no one specifically owns it. The same could be said about entrepreneurship in general inside most companies.

But all leaders need a stake in the future if we're going to rebalance the scales away from an unhealthy compulsion for today.

Asking these three questions in a board meeting is often all it takes to start:

1. 'How much time do we spend thinking about and discussing future strategy (beyond 12 months from now)?'
2. 'As the team that's responsible for future strategy, how much should we spend on it?'
3. 'What would need to be true for that to happen sustainably?'

If the word 'future' is too fuzzy for your team, use the word 'strategy' or 'innovation' instead. Whatever

So, ask the questions. Get the future on the agenda for the next meeting. At the end of the discussion, those leaders who your future needs will all agree that the conversation was a very good use of their time. They always do. Those who don't? Maybe your future needs to show up without them.

Create a Future Map

But then comes the tough bit.

What would we actually do with that time?

I mean, how do you think about the future for 4-5 hours every week? How far out do you go? What are we

Amazon charts 2021

#1 Movers and Shakers

#1 Business Process

Reengineering

#1 Project Management

#1 Change Management

#1 Business Creativity Skills

#1 Business Decision-Making

Skills

#1 Organisational Theory &

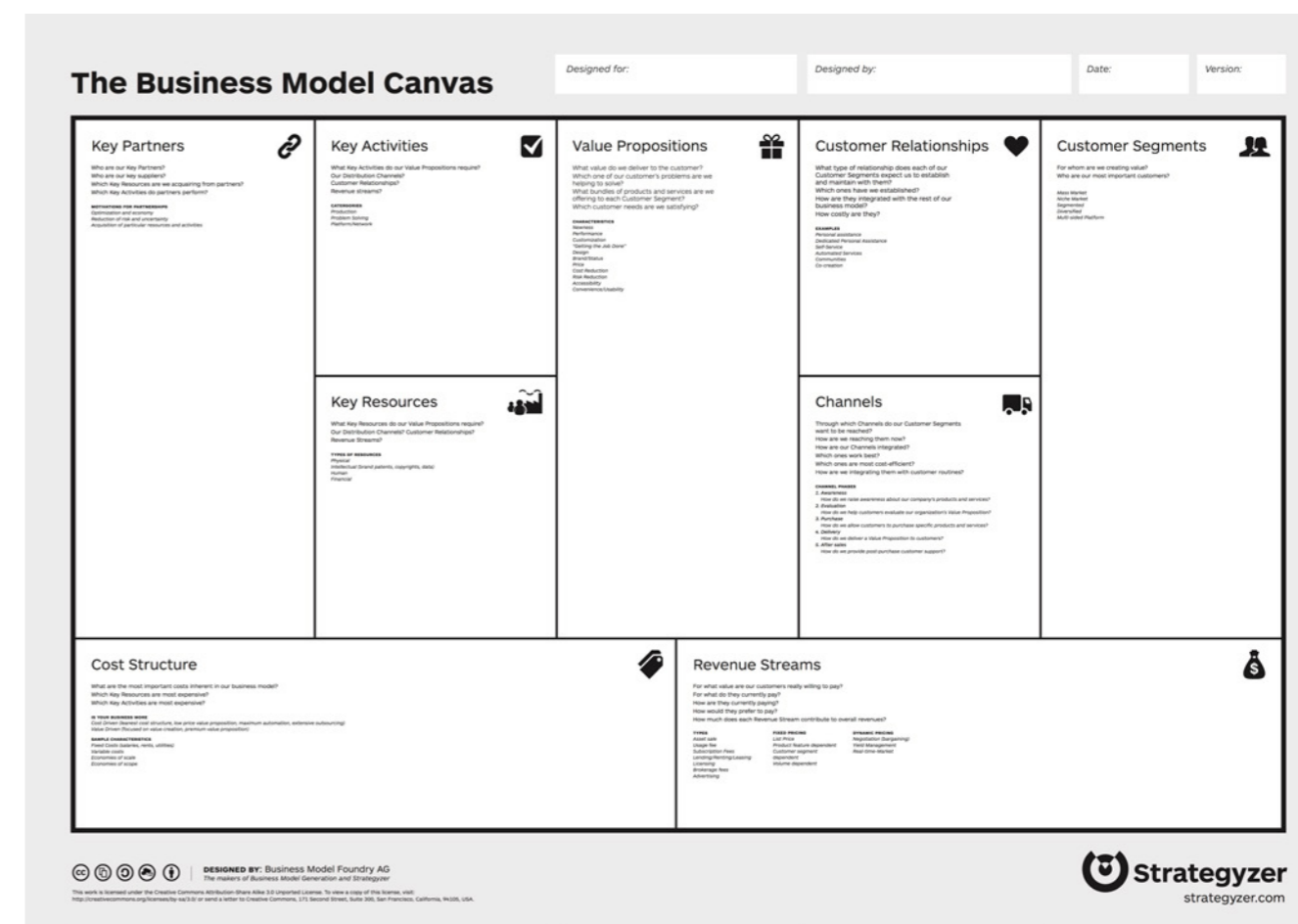
Behaviour Management

#2 Business Leadership Skills

#2 Business Economics

#3 Business Reference &

Education



works, just get the conversation moving. Then agree a realistic number that you can start from.

Doing a Jeff Bezos might be a stretch for most executives to begin with. But agreeing to a 10% time allocation is a good starting point to build from. Spending 4-5 hours a week drawing down and processing the future would be a game changer in many organisations.

That requires letting go of some work, usually things your team has been longing for you to delegate to them for ages anyway.

looking for? What do we do with it?

I recommend keeping it simple to begin with. You can build sophistication later, but for now you need to build confidence and interest amongst the team that this is a good use of time and effort.

Start with two tried-and-tested strategy tools:

First, the Business Model Canvas. Developed by Alex Osterwalder, CEO of innovation firm, Strategyzer, it has quickly become the go-to tool for rapidly assessing and innovating business models. You can either download it for free from [www.strategyzer.com](http://www.strategyzer.com) or

But getting the basics in place doesn't have to be an onerous and expensive task. Like anything, there are levels of sophistication, but here are two fundamental starting points to consider:

- Executives spending more time in the future
- Creating a map of the future

Executive Time: Bend It like Bezos

How much time do the senior executives in





Again, I suggest keeping it simple and using something like the strategy tool PESTEL, which stands for Political, Economic, Social, Technological, Environmental and Legal. Add other categories if you need to.

With your business model in mind, identify PESTEL factors that are emerging on the horizon. It can be helpful to plot them in three time zones, according to your estimated moment of significant impact: within 1 year, 1-3 years, 3-5 years. There are no hard and fast rules so pick the time frames that work for you.

**Will, Won't, May, Must**

Now, with each PESTEL factor in mind, ask the following questions:

- What will change for us and our key stakeholders, and why?
- What won't change for us and our key stakeholders, and why?
- What may change for us and our key stakeholders, and why?
- What must change for us and our key stakeholders, and why?

This is a good way to start building a picture of your collective assumptions about the future.

In 2019, Decca, the record label with a strong reputation for innovation took this in an imaginative direction. When the leadership team began developing a new innovation

strategy for its 90th anniversary, each member was given a 'journal from the future'.

Over 2-3 weeks, the leaders individually spent a few minutes a day researching future trends, noting down insights, ideas, daydreams, questions, and anxieties that were provoked by their findings.

The team then convened to discuss what they had discovered and created an innovation 'manifesto' and roadmap to direct the development of their innovation strategy.

**Broaden the Conversation, Focus the Ownership**

Mostly likely you'll only get so far based on your current levels of knowledge. So, open up the conversation and bring in some expertise to help. If you try and limit this to a boardroom-only discussion, the depth and variety of the insights will inevitably be constrained, which has a knock-on effect on your decision-making.

If one area has a particularly significant impact on your business, drill deeper and further into that area.

New technology tends to be the driving factor in most industry transitions, so all other things being equal, consider giving that more focus as a default setting.

Also, consider creating a team per PESTEL element, perhaps comprised of employees and outsiders. Do whatever is needed to bring this piece of strategy work to life.

**Visualize the Future**

Another useful tip is to visualise what you find. This helps to keep the conversation current, accessible to everyone, and more engaging than a 100-slide PowerPoint deck (keep that for the depth meetings).

For example, producing a quarterly 'insights radar' that shows the current flow from the future is a great way to give people an instant snapshot of what's coming from the future and when we can expect to start feeling the impact.

**Get Out of the Building**

With this future framework in place, go and start talking to customers about what you're seeing and how it might affect the way they make progress in the future. Go to conferences, have lunch with geeks, visit the fringes of your solar system and the ones that look as if they could collide with yours. Hear me well: THIS IS A GOOD USE OF YOUR TIME! Much more valuable to the company than stealing growth and experience opportunities from your succession plan.

**Future Now**

How deliberately are you doing this? If you are doing it, are you satisfied with the quality of the incoming data? If not, what could you do about that?

If you don't have anything in place, find one of your high potential people who is looking for a challenge and give them 90 days to create a prototype 'insights lab'. No budget and nothing fancy to start with, just something that creates a radar and a regular flow of insight that the board (and others) can explore. See what you learn in those 90 days and gradually

increase the sophistication as needed.

Go and visit companies in other sectors and see how they do this. Look especially for those who are far down the track in data analytics and save yourself falling into the same holes that they did.

**Daylight Robbery**

The future comes faster and more unpredictably every year.

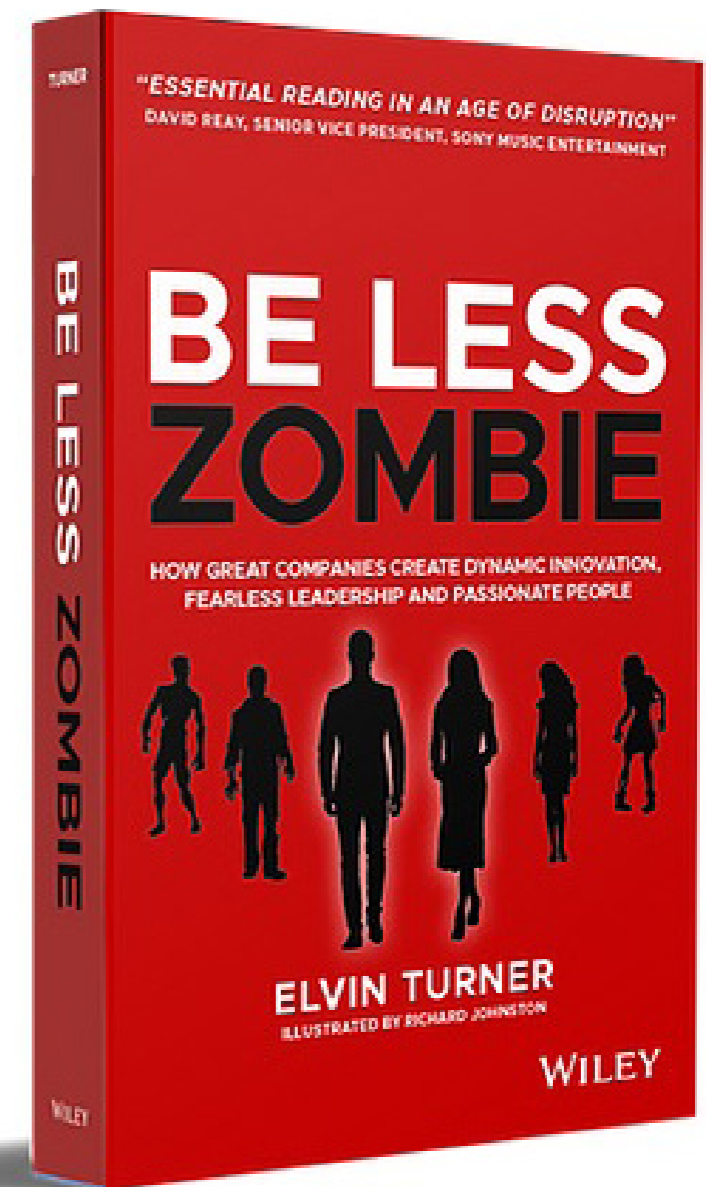
*One of the biggest thefts that I see in business is when leaders are stuck in the operational weeds of today instead of the tracking the information feeds from the future. When that happens, the organisation is robbed of the strategic thinking that the executives are uniquely employed to provide.*

jump to pro-status and spontaneously sketch it on a piece of flipchart paper. Always raises an eyebrow or two.

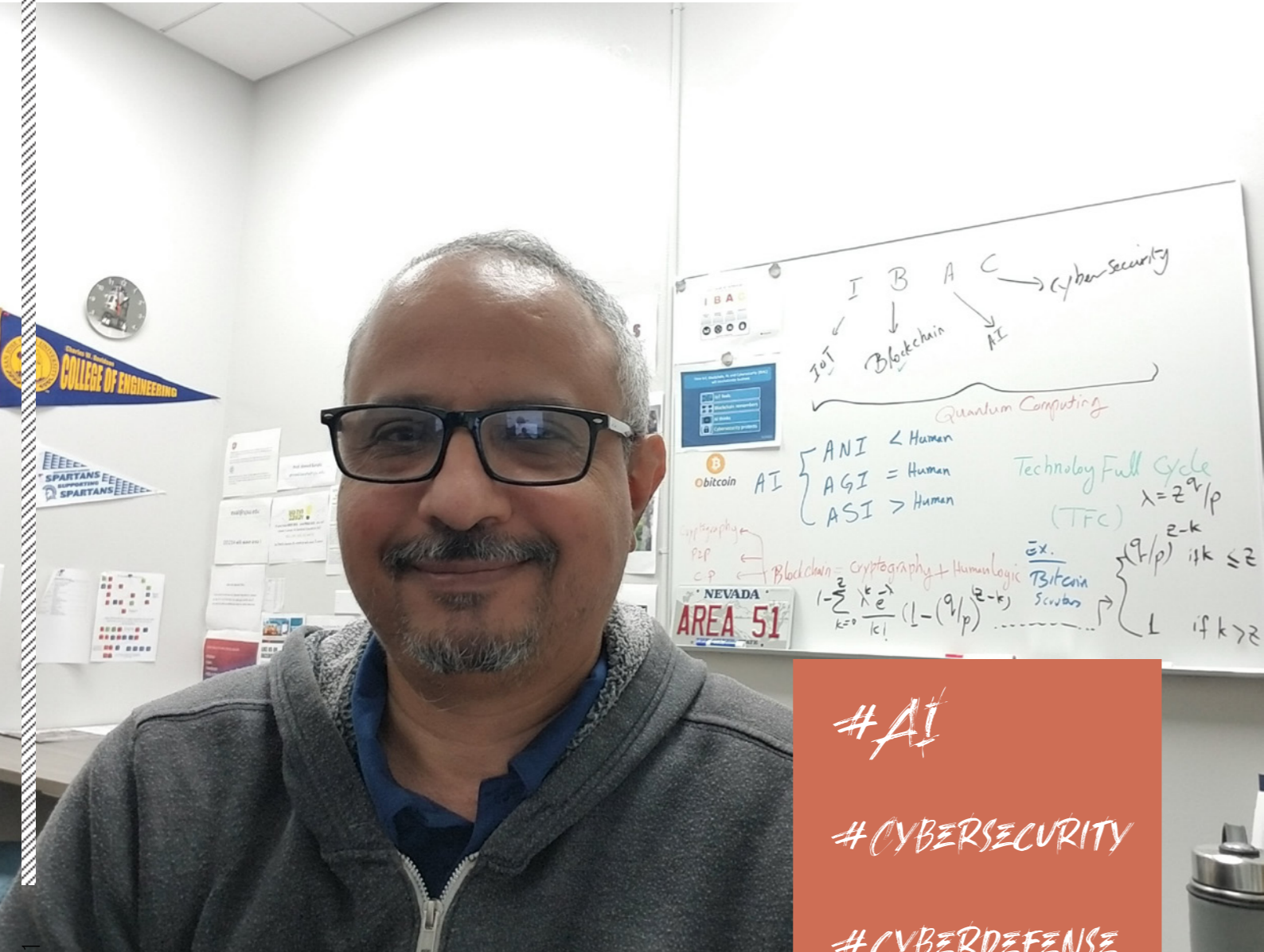
Next, select a part of your business and using no more than 2-3 Post-it® notes per box, complete the canvas for it. This is a 30,000 feet view of the business model so keep it to headlines at this stage. I like to start with the Value Proposition box (this is where you describe the progress you create for customers) and then jump to the Customer Segment box. After that, it's up to you.

I recommend watching the 6 x 3-minute video series that Strategyzer has developed for a more comprehensive overview of how to use the Business Model Canvas. Search for the Strategyzer channel on [www.youtube.com](http://www.youtube.com)

You've just identified the essential factors that make your current business model work. Now it's time to shift the focus to the factors coming from the future that could impact your success, positively or adversely.







# AI: First Line of Defense for Cybersecurity



## Prof. Ahmed Banafa

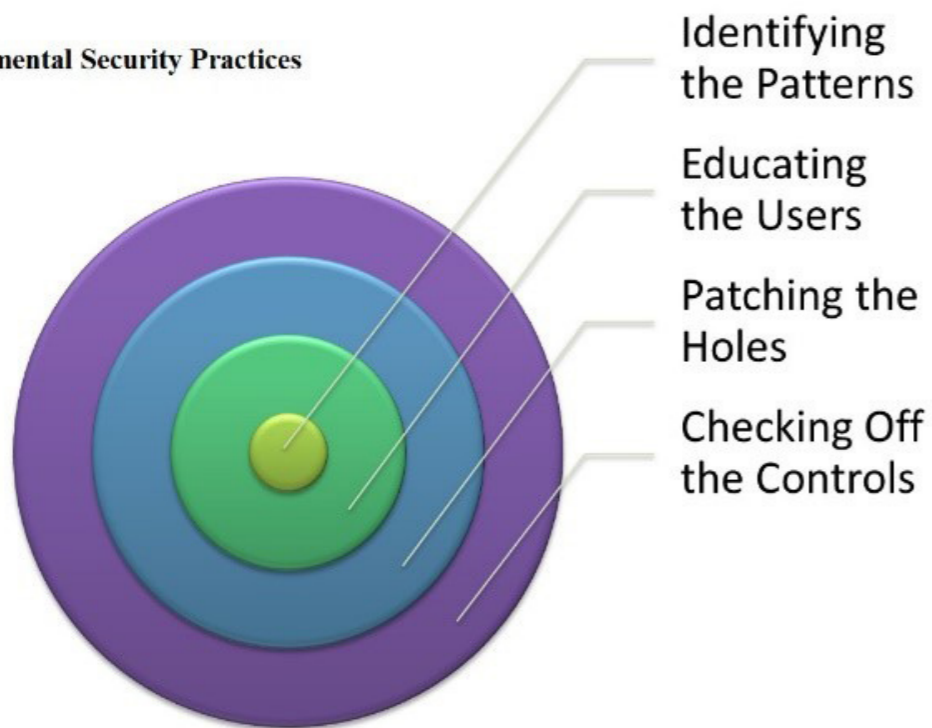
The No.1 Tech Voice to Follow & Influencer on LinkedIn & An Award Winning Author,  
Expert: IoT-Blockchain-Cybersecurity

The year 2020 wasn't a great year for cyber-security; we saw a large number of notorious cyber-attacks, and 2021 started with high-profile ransomware attacks, the frightening truth about increasingly cyber-attacks is that most businesses and the cybersecurity industry itself are not prepared. Despite the constant flow of security updates and patches, the number of attacks continues to rise.

Beyond the lack of preparedness on the business level, the cybersecurity workforce itself is also having an incredibly hard time keeping up with demand. By end of 2021, there are estimated to be an astounding 3.5 million unfilled cybersecurity positions worldwide, the current staff is overworked with an average of



**Four Fundamental Security Practices**



**Identifying the Patterns**

**Educating the Users**

**Patching the Holes**

**Checking Off the Controls**

52 hours a week, not an ideal situation to keep up with non-stop threats.

Given the state of cybersecurity today, the implementation of AI systems into the mix can serve as a real turning point. New AI algorithms use Machine Learning (ML) to adapt over time, and make it easier to respond to cybersecurity risks. However, new generations of malware and cyber-attacks can be difficult to detect with conventional cybersecurity protocols. They evolve over time, so more dynamic approaches are necessary.

Another great benefit of AI systems in cybersecurity is that they will free up an enormous amount of time for tech employees. Another way AI systems can help is by categorizing attacks based on threat level. While there's still a fair amount of work to be done here, but when machine learning principles are incorporated into your systems, they can actually adapt over time, giving you a dynamic edge over cyber criminals.

Unfortunately, there will always be limits of AI, and human-machine teams will be the key to solving increasingly complex cybersecurity challenges. But as our models become effective at detecting threats, bad actors will look for ways to confuse the models. It's a field called adversarial machine learning, or adversarial AI. Bad actors will study how the underlying models work and work to either confuse the models – what experts call poisoning the models, or machine learning poisoning (MLP) – or focus on a wide range of

evasion techniques, essentially looking for ways they can circumvent the models.

**Four Fundamental Security Practices**

With all the hype surrounding AI we tend to overlook a very important fact. The best defense against a potential AI cyber-attack is rooted in maintaining a fundamental security posture that incorporates continuous monitoring, user education, diligent patch management and basic configuration controls to address vulnerabilities. All explained below:

**Identifying the Patterns**

AI is all about patterns. Hackers, for example, look for patterns in server and firewall configurations, use of outdated operating systems, user actions and response tactics and more. These patterns give them information about network vulnerabilities they can exploit.

Network administrators also look for patterns. In addition to scanning for patterns in the way hackers attempt intrusions, they are trying to identify potential anomalies like spikes in network traffic, irregular types of network traffic, unauthorized user logins and other red flags.

By collecting data and monitoring the state of their network under normal operating conditions, administrators can set up their systems to automatically detect when something unusual takes

place – a suspicious network login, for example, or access through a known bad IP. This fundamental security approach has worked extraordinarily well in preventing more traditional types of attacks, such as malware or phishing. It can also be used very effectively in deterring AI-enabled threats.

**Educating the Users**

An organization could have the best monitoring systems in the world, but the work they do can all be undermined by a single employee clicking on the wrong email. Social engineering continues to be a large security challenge for businesses because workers easily can be tricked into clicking on suspicious attachments, emails and links. Employees are considered by many as the weakest links in the security chain, as evidenced by a recent survey that found that careless and untrained insiders represented the top source of security threats.

Educating users on what not to do is just as important as putting security safeguards in place. Experts agree that routine user testing reinforces training. Agencies must also develop plans that require all employees to

Hackers know when a patch is released, and in addition to trying to find a way around that patch, they will not hesitate to test if an agency has implemented the fix. Not applying patches opens the door to potential attacks – and if the hacker is using AI, those attacks can come much faster and be even more insidious.

**Checking Off the Controls**

The Center for Internet Security (CIS) has issued a set of controls designed to provide agencies with a checklist for better security implementations. While there are 20 actions in total, implementing at least the top five – device inventories, software tracking, security configurations, vulnerability assessments and control of administrative privileges – can eliminate roughly 85 percent of an organization's vulnerabilities. All of these practices – monitoring, user education, patch management and adherence to CIS controls – can help agencies fortify themselves against even the most sophisticated AI attacks.

**Challenges Facing AI in Cybersecurity**

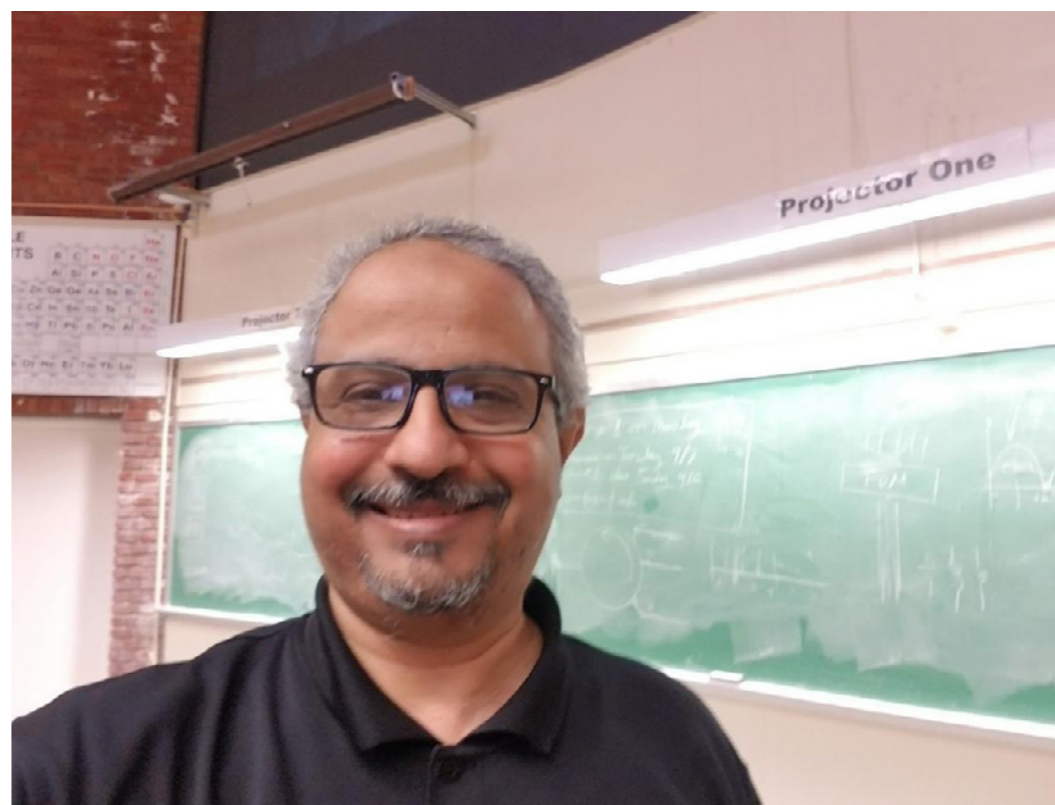
**AI-Powered Attacks**

AI/Machine Learning (ML) software has the ability to “learn” from the consequences of past events in order to help predict and identify cybersecurity threats. According to a report by Webroot, AI is used by approximately 87% of US cybersecurity professionals. However, AI may prove to be a double-edged sword as 91% of security professionals are concerned that hackers will use AI to launch even more sophisticated cyber-attacks.

For example, AI can be used to automate the collection of certain information – perhaps relating to a specific organization – which may be sourced from support forums, code repositories, social media platforms and more. Additionally, AI may be able to assist hackers when it comes to cracking passwords by narrowing down the number of probable passwords based on geography, demographics and other such factors.

**More Sandbox-Evading Malware**

In recent years, sandboxing technology has become an increasingly popular method for detecting and preventing malware infections. However, cyber-criminals are finding more ways to evade this technology. For example, new strains of malware are able to recognize when they are inside a sandbox, and wait until they are outside the sandbox before



understand their individual roles in the battle for better security. And don't forget a response and recovery plan, so everyone knows what to do and expect when a breach occurs. Test these plans for effectiveness. Don't wait for an exploit to find a hole in the process.

**Patching the Holes**



executing the malicious code.

**Ransomware and IoT**

We should be very careful not to underestimate the potential damage IoT ransomware could cause. For example, hackers may choose to target critical systems such as power grids. Should the victim fail to pay the ransom within a short period of time, the attackers may choose to shut down the grid. Alternatively, they may choose to target factory lines, smart cars and home appliances such as smart fridges, smart ovens and more.

This fear was realized with a massive distributed denial of service attack that crippled the servers of services like Twitter, Netflix, NYTimes, and PayPal across the U.S. on October 21st, 2016. It's the result of an immense assault that involved millions of Internet addresses and malicious software, according to Dyn, the prime victim of that attack. "One source of the traffic for the attacks was devices infected by the Mirai botnet". The attack comes amid heightened cybersecurity fears and a rising number of Internet security breaches. Preliminary indications suggest that countless Internet of Things (IoT) devices that power everyday technology like closed-circuit cameras and smart-home devices were hijacked by the malware, and used against the servers.

**A Rise of State-Sponsored Attacks**

The rise of nation state cyber-attacks is perhaps one of the most concerning areas of cyber-security. Such attacks are usually politically motivated, and go beyond financial gain. Instead, they are typically designed to acquire intelligence that can be used to obstruct the objectives of a given political entity. They may also be used to target electronic voting systems in

order to manipulate public opinion in some way.

As you would expect, state-sponsored attacks are targeted, sophisticated, well-funded and have the potential to be incredibly disruptive. Of course, given the level of expertise and finance that is behind these attacks, they may prove very difficult to protect against. Governments must ensure that their internal networks are isolated from the internet, and ensure that extensive security checks are carried out on all staff members. Likewise, staff will need to be sufficiently trained to spot potential attacks.

**Shortage of Skilled Staff**

By practically every measure, cybersecurity threats are growing more numerous and sophisticated each passing day, a state of affairs that doesn't bode well for an IT industry struggling with a security skills shortage. With less security talent to go around, there's a growing concern that businesses will lack the expertise to thwart network attacks and prevent data breaches in the years ahead.

**IT Infrastructure**

A modern enterprise has just too many IT systems, spread across geographies. Manual tracking of the health of these systems, even when they operate in a highly integrated manner, poses massive challenges. For most businesses, the only practical method of embracing advanced (and expensive) cybersecurity technologies is to prioritize their IT systems and cover those that they deem critical for business continuity. Currently, cybersecurity is reactive. That is to say that in most cases, it helps alert IT staff about data breaches, identity theft, suspicious applications, and suspicious activities. So, cybersecurity is currently more of an enabler of disaster management and

mitigation. This leaves a crucial question unanswered – what about not letting cybercrime happen at all?

**The Future of Cybersecurity and AI**

In the security world AI has a very clear-cut potential for good. The industry is notoriously unbalanced, with the bad actors getting to pick from thousands of vulnerabilities to launch their attacks, along with deploying an ever-increasing arsenal of tools to evade detection once they have breached a system. While they only have to be successful once, the security experts tasked with defending a system have to stop every attack, every time.

could be quickly found and defeated.

Of course, such a perfect security AI is some way off. Not only would this AI need to be a bona fide simulated mind that can pass the Turing Test, it would also need to be a fully trained cyber security professional, capable of replicating the decisions made by the most experienced security engineer, but on a vast scale.

**Before we reach the brilliant AI seen in Sci-Fi, we need to go through some fairly testing stages – although these still have huge value in themselves.**

**Some truly astounding breakthroughs are happening**



**Challenges Facing Using AI in Cybersecurity**

With the advanced resources, intelligence and motivation to complete an attack found in high level attacks, and the sheer number of attacks happening every day, victory eventually becomes impossible for the defenders.

The analytical speed and power of our dream security AI would be able to tip these scales at last, leveling the playing field for the security practitioners who currently have to constantly defend at scale against attackers who can pick a weak spot at their leisure. Instead, even the well-planned and concealed attacks

*all the time.*

**When it matures as a technology it will be one of the most astounding developments in history, changing the human condition in ways similar to and bigger than, electricity, flight, and the Internet, because we are entering the AI-era.**





# Brendan McKittrick

*Chairman at Aeroband / Chairman of HBAN Dubai  
Member of Irish Business Network committee*

David Galea Sammut and Brendan McKittrick are experts in the aviation industry. Their portfolio of experience has seen them work with over 300 airlines to help them improve their revenues, reduce their costs, and transform their customer experience - 3 tenets they inculcated into the Aeroband brand that they co-founded in 2019 and winner of the 'FINTECH Startup of the Year' at Malta AIBC Summit 2019.

They have been long enough in the aviation industry to see the slow demise in airlines' profits due to rising costs and heightened competition.

As margins tighten, airlines on the periphery of the comfort spectrum face imminent demise. Twenty-three airlines stopped flying in 2019 alone, including Iceland's WOW and the UK's Flybmi.

Although the industry has collectively enjoyed ten years in the black and annual revenues are creeping upwards towards \$900 billion, the average profit margin has slid to 3.1% in

#AIRLINES  
#AVIATION  
#BLOCKCHAIN  
#CRYPTOCURRENCY



**AEROBAND**

*Game-changers in the Crosshairs  
of Aviation and Blockchain*





guaranteed and cannot be changed because it's immutable and time stamped. Add IoT to this value chain and a whole new generation of sellable and sophisticated products emerge."

Brendan adds, "Through collaboration and aggregation the industry can offer a more desirable premium product to the passenger or cargo customer, and the blockchain through a distributed ledger and smart contracts removes the need for an expensive intermediary to achieve this. It's a complete game changer and restores the airlines ownership of the customer."

Aeroband have decided that the most strategic approach to revamping the industry is to launch a token for the industry. This token will have a number of functions. Initially it will raise ring-fenced funding to support the creation of new versions of decade-old core revenue systems.

***In time the token will see utility through the use of a digital wallet in scenarios like loyalty programmes and then eventually as a settlement token for Peer-to-Peer (P2P) between airlines and airports.***

***As part of their exciting roadmap Aeroband have already released the world's first Smart Contract for airports and are planning to enter into collaborations with a select group of large airports. For Aeroband the only way can only be up.***

2019 with a modest increase forecasted for 2020. And all this was before COVID19 struck the industry hard.

"The investment in aviation is enormous, with a single airbus A350 costing in excess of \$300 million and yet the average profit per passenger is oft quoted as 'not enough to buy a Big Mac in Zurich'" says David.

Brendan agrees. "I was the CTIO of one of the world's most successful and largest airline ticket processors. We had over 20 products servicing 350 airlines.

We had the largest customer base worldwide for airline revenue accounting and supported a global ticket settlement process handling over \$250 billion in ticket

value annually" recalls Brendan, "The processes are archaic and prone to disputes and expensive handling costs.

I wanted to do something a bit more focused on value, more agile and at the cutting-edge of technology. Starting Aeroband with David was absolutely perfect, and I think we've hit on something very special."

Brendan and David believe blockchain technology enables smarter behaviours by brokering the trust which competitors alone lack. In this industry it's hard to get airlines to collaborate up to the point where they share information.

Large intermediaries have positioned themselves in the middle to be the brokers of that information, and whilst they have done a good job, they end up taking the lion's share of the profit, which means the airline doesn't get much at the end, just over \$6 profit per passenger in 2019 to be more specific, according to IATA.

"In Aeroband we know there's a big gap in aviation, and we both had the same idea how to fill it," explains David. "Airlines could settle ticket debts directly between each other and reduce disagreements, cutting out the middleman greatly reduces costs.

Cargo operators could track parcels through a trusted network, where the consumer can see the information is verified and



**AEROBAND**



# #TAXATION

One of the reasons why investors will decide to invest is a tax policy that includes, among other things, the stability of tax legislation, tax and administrative burdens, tax incentive, etc. Tax incentives are a particularly important factor in the corporate tax system, because it is often done on investments of a group of related companies.

Detailed knowledge of tax regulations in the sense of not only obligations but also tax opportunities in the form of tax incentives, can be a key issue. This text provides a brief overview of corporate income tax (CIT) incentives (main provisions), although Croatian positive regulations include other benefits.

How profit is taxed in the Republic of Croatia?

The tax base is the profit that is assessed pursuant to accounting regulations as the difference between revenue and expenditures before the profit tax calculation, increased and reduced pursuant to the provisions of the Corporate Income Tax Act (CIT Act).

The CIT is paid based on the determined tax base at the rate of:

1. 10% if, during the taxation period, revenue has been generated up to HRK 7,500,000.00 (approx: EUR 1 million), or

2. 18% if, during the taxation period, revenue has been generated equal or higher than HRK 7,500,000.01

Taxpayers (mainly NGOs) may determine a lump sum tax for the profit tax base if, during the previous taxation period, they did not, on the basis of performing an economic activity, generate revenue



## Ksenija Cipek Dame of Honour

Ksenija Cipek, Dame of Honour works for the Ministry of Finance, Tax Administration, Croatia. She is a highly respected and recognised international tax expert who was heavily involved in tax lawmaking in Croatia and was responsible for several tax reforms. As a Project Leader she established Compliance Risk Analysis System and provided idea solution for automatic VAT refund.

She is currently involved, as a Head of Tax Risk Analysis, in a future development of CRM System, especially in an analysis of solutions for applying new technologies. She is a lecturer at University of Law in Zagreb, member of the Government Blockchain Association (US), Board Advisor of the European Network for Economic Cooperation and Development (EUCED), author, speaker and book writer.

*Croatian Tax System About  
Corporate Income Tax Incentives*





“Every taxpayer is obliged to apply the tax legislation of a particular country, but is also has the right to meet his tax obligations according to the principle “no more, no less” that is precisely in accordance with the tax legislation!”

greater than HRK 7.500.000,00. Lump sum tax may not be applied by persons if they only perform an activity on the basis of which they are profit taxpayers or generate more than 50% of total revenue on the basis of said activity.

according to the cash method of accounting.

**Reduction of the Tax Base, Tax Loss and Cash Method**

The tax base can be reduced, among others:

- by dividend and profit share revenues, determined by the method prescribed by CIT Act
- by the amount of subsidies in the form of tax exemption or advantage, pursuant to special regulations
- by the amount of aids received for the purpose of mitigating negative consequences in the event of exceptional circumstances occurring within the meaning of the general tax regulation.

The tax loss is transferred and compensated by reducing the tax base during the next five years.

The taxpayer that in the previous taxation period has not generated revenue greater than HRK 7.500.000,00 may determine the tax base

**Profit tax incentives**

Source: <https://investcroatia.gov.hr/en/investment-guide/incentives/incentive-measures-for-investment-projects>

Investment amount (€ mil.)	Number of newly employed	Period of preservation of new jobs (years)	Profit tax rate reduction	Period (years)
0,15 -1 (>0,05 for micro and for centres developing information and communication systems and software)	5 (3 for micro, 10 for centres developing information and communication systems and software)	3 (SME's), 5 (large)	50%	10 (5 for micro)
1-3	10	3 (SME's), 5 (large)	75%	10
>3	15	3 (SME's), 5 (large)	100%	10

**Reduction of the Tax Rate**

In order to encourage the development of certain areas of the Republic of Croatia and strengthen employment measures, tax legislation, and in the area of CIT, provides tax incentive (applying de minimis rule) if the activity is renewed in these areas and if other legal conditions are met:

- Taxpayers performing activities in the area of the City of Vukovar and employing more than five employees under a permanent employment contract, in which more than 50% of employees have a permanent residence and reside in the assisted areas of the local self-government units categorised as group 1 according to development status or in the City of Vukovar, do not pay profit tax.
- Taxpayers performing activities in the areas of

the local self-government units categorised as group 1, and employing more than five employees under a permanent employment contract, in which more than 50% of employees have a permanent residence and reside in the assisted areas of the local self-government units categorised as group 1 according to development status or in the City of Vukovar, pay 50% of the prescribed tax rate.

**Tax Reliefs for Research and Development**

The scope of tax incentives in the form of permitted state aid, is harmonized with European legislation. Aid for research and development projects is regulated by the Act on State Aid for Research and Development Projects. Costs for research and development are deductible from tax base (tax incentive). A research and development project includes one or more categories of research: basic research, industrial



research and experimental development or feasibility study.

The maximum aid intensities to which a beneficiary may be entitled, on any basis under this Act, including other legal bases, may be up to:

1. 100% of the amount of eligible project costs for basic research
2. 50% of the amount of eligible project costs for industrial research \*
3. 25% of the amount of eligible costs of the project for experimental development \*
4. 50% of eligible costs for feasibility studies.\*\*

\* Aid intensities for industrial research and experimental development may in some cases be increased to a maximum aid intensity of 80% of the eligible costs for industrial research and experimental development.

\*\* Aid intensities for feasibility studies may be increased by 10 percentage points for medium-sized enterprises and 20 percentage points for small enterprises.

The beneficiary receives support through an additional reduction of the tax base for eligible costs of research and development projects or feasibility studies, in accordance with the regulations on profit tax or income tax, in the following total percentages:

1. 200% of eligible project costs for basic research
2. 150% of eligible project costs for industrial research
3. 125% of eligible project costs for experimental development
4. 150% of eligible costs for feasibility study.

Also, if the taxpayer meets the legal requirements, the permitted state aid for education and training is considered a tax relief.

#### Tax Reliefs for Investment

Incentive measures for investment projects in the Republic of Croatia are regulated by the Investment Promotion Act and relate to investment projects in:

- production and manufacturing activities,
- development and innovation activities,
- business support activities and
- activities of high value-added services.

Methods and Tools for Increasing Tax Compliance

Increasing of tax compliance is one of the strategic goal of tax authority. Some of the legal methods and tools, are as following:

- Horizontal monitoring – agreement, under the conditions prescribed by law, between tax authority and taxpayers,
- APAs (Advance Pricing Agreements)
- Binding rulings
- Automatic VAT refund based on Compliance Risk Management System – no risky and compliant taxpayers acquire tax refund directly on his account, without any annual work
- eTax and mTax services
- Pre-filing personal income tax annual declaration
- Other measures

#### About the Republic of Croatia

**The Republic of Croatia is a country at the crossroads of Central and Southeast Europe on the Adriatic Sea. Population is around 4 million. A sovereign state, Croatia is a member of the European Union, the United Nations, the Council of Europe, NATO, the World Trade Organization, and a founding member of the Union for the Mediterranean.**

**Croatia is classified by the World Bank as a high-income economy and ranks very high on the Human Development Index. Service, industrial sectors and agriculture dominate the economy respectively. Tourism is a significant source of revenue, Croatia ranked among the 20 most popular tourist destinations. The European Union is Croatia's most important trading partner.**

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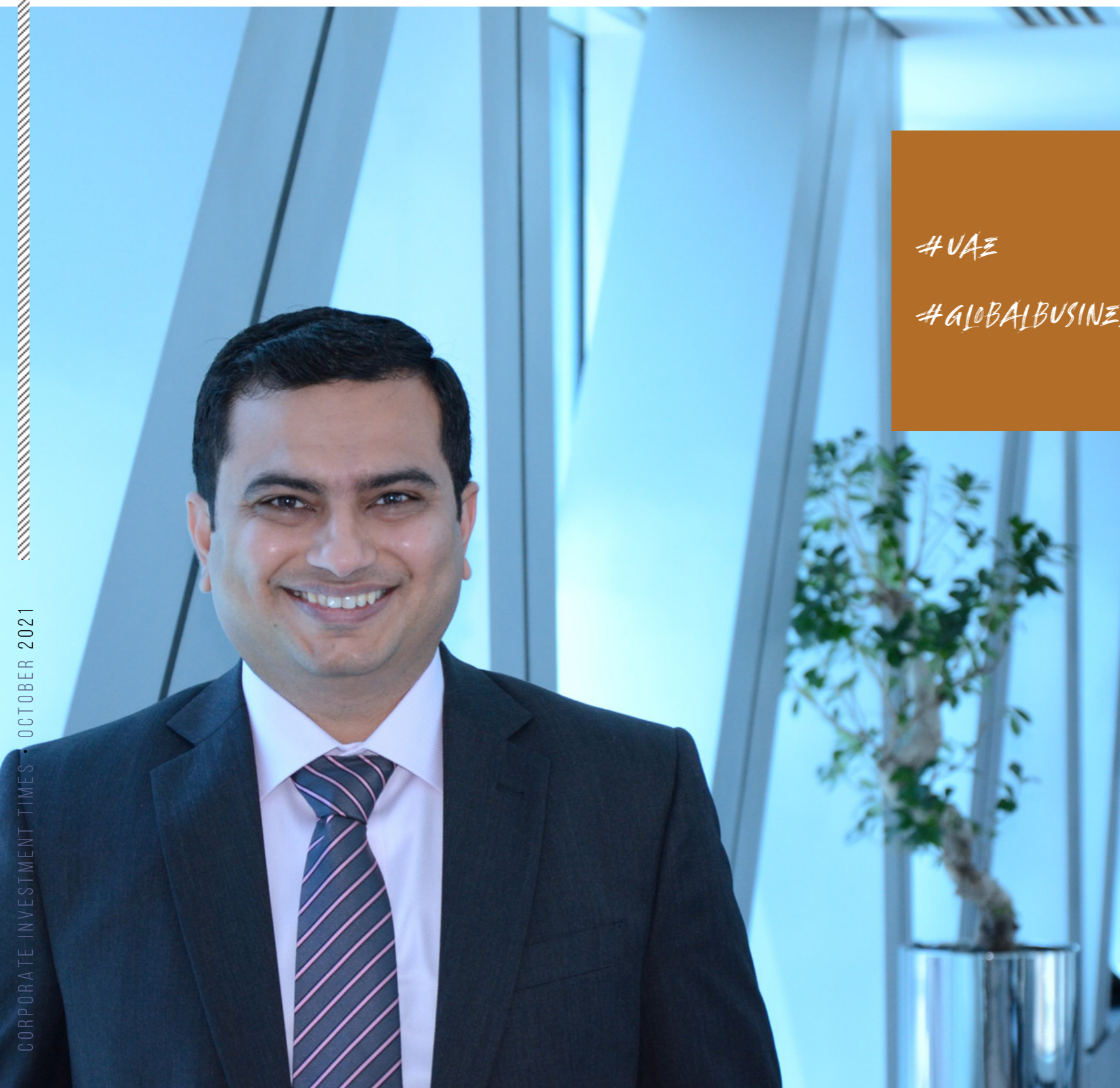




# Priyesh Kapadia

## The UAE

### An attractive destination for international businesses and its relevance for India



#UAE

#GLOBALBUSINESS

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*Prior to joining Mazars India, he worked as a Partner in a multicultural environment with BDO in the UAE which is one of the leading audit and advisory firm in the UAE and part of BDO Global Network. He acted as International Tax Coordinator and International Liaison Partner for the firm for co-ordination within BDO International Network. He is a travel enthusiastic and has travelled to multiple countries in Middle East and Africa, Europe and America for business and leisure.*

*Mazars is a leading international audit, tax and advisory firm, aspiring to build the economic foundations of a fair and prosperous world. Operating as a united partnership, Mazars works as one integrated team, leveraging expertise, scale and cultural understanding to deliver exceptional and tailored services in audit and accounting, as well as tax, financial advisory, consulting and legal services (wherever permitted). Founded in Europe, Mazars is present in over 90 countries and territories, with 42,000+professionals -26,000+ in our integrated partnership, 16,000 via the Mazars North America Alliance -dedicated to helping clients make the most of business opportunities and operate with confidence.*

The United Arab Emirates (UAE)'s economy has grown considerably since the country was created by seven Gulf Emirates in 1971. It is a fact that some of the emirates of the UAE are blessed with massive reserves of oil and gas, but these alone have not been the means to ensure stability, security, peace, progress and prosperity achieved by the UAE over an incredibly short span of time.

The country's massive oil wealth has been used to finance development projects and the Government is continuing its ongoing economic diversification drive to guard the economy against unpredictable oil exports earnings, attain substantial growth and development.



The UAE and in particular Dubai, with its strategic location and world class logistics facilities and communication network, has ultimately emerged as the region's most important trading, redistribution, manufacturing and technological hub and a world famous tourism, exhibitions and convention center.

The UAE Government's increasing emphasis on diversification and provision of the basic components such as capital and energy has seen the manufacturing sector making significant progress. The developments in the financial services sector have also fostered a properly regulated business environment in which

Commonwealth of Independent States (CIS).

The UAE presents international businesses with a wide range of opportunities for different activities and operations. The incentives include:

- Free enterprise system;
- No personal or withholding taxes on income or capital, corporate tax limited to foreign banks and foreign oil companies;
- Very moderate Value Added Tax and customs duties;



economic development with diversification has continued unabated and the UAE has become a leading financial center in the Middle East.

Tourism is undoubtedly the most promising avenue for diversification since it is totally independent of fortunes of the oil market and the opening up of this sector in a traditional location shows the seriousness of the government in diversifying the economy for the overall benefit of the country.

The UAE's strategic geographical location gives businesses access to a wide market, covering the member states of the AGCC and other countries in the Arab world, the Asian sub-continent and parts of Africa, the Eastern Mediterranean and the

- No foreign exchange controls and a stable, freely convertible currency;
- Sophisticated Services sector - major international hotels, banks, accountancy and legal firms, advertising agencies, consultants etc;
- High quality office and residential accommodation;
- State of the art infrastructure and facilities;
- Superb Air links connectivity worldwide via major global airlines;
- Time zone bridge between the Far East and Europe, with efficient local and global telecommunications;

- Leading center for tourism and leisure activities in the Middle East;
- Cosmopolitan lifestyle, tolerant, virtually crime-free environment;
- Political stability with strong pro-business and developments leadership

Capitalizing on its prime location and state-of-the-art infrastructure, the UAE has become the leading exhibition center in the Middle East. Dubai and Abu Dhabi make an ideal location for all types of trade fairs and meetings and attracts visitors and exhibitors year-round from all over the world.

The country combines the state-of-the-art facilities and services of one of the world's major international business centers with all the attractions of a top tourist destination and the Government has spared no cost in ensuring that the best infrastructure and facilities are available. Organizers and delegates alike can count on effective and successful business events staged in a luxurious environment offering an outstanding range of recreational possibilities.

Recent initiative of Dubai to host the World Expo 2020 at a grand scale with the theme "Connecting Minds, Creating the Future" through sustainability, mobility and opportunity will have a tremendously positive impact on the future of the UAE and further consolidate Dubai's reputation among the leading business and tourism centers of the

world.

Liberal commercial regulations and the Government's support to business have encouraged an increasing number of international firms to choose the UAE or its Free Trade Zones as the base for their regional headquarters and for industrial and trading operations.

To promote, businesses and specialized talents, the UAE government recently implemented a new system for granting long-term residence visas (Golden Visas). The new system enables foreigners to live, work and study in the UAE without the need of a national sponsor.

These visas will be issued for 5 or 10 years and will be renewed automatically. These visas are issued to investors, entrepreneurs, specialized talents and researchers in various fields of science and knowledge and bright students with promising scientific capabilities.

The ushering in of Free Zones has transformed the economic scenario of the UAE in a short span bringing about tremendous change in the trade and industrial scene of this young nation.

Success of any viable Free Zone largely depends on quality of service and facilities it offers and the UAE is a brilliant example of this hypothesis. With the number of Free Zones increasing, their impact on the UAE economy has deepened. Proximity amongst the Free Zones has not been a deterrent





to their development.

The Free Zones are normally used for doing business in the Free Zone or Overseas. The Free Zone regulations normally provide benefits like:

- 100% foreign ownership;
- No personal income taxes and no corporate taxes for 25-50 years, a concession that is renewable;
- 100% repatriation of capital and profits;
- No currency restrictions;
- Full exemption of import duties on goods used in re-export trade and for industrial purposes;
- 'One-stop-shop' administration services for license approvals and visa matters;
- Modern efficient communications;
- 24-hour security services

The UAE's economy enjoys a competitive combination of cost, market and environmental advantages that create an ideal and attractive investment climate for local and expatriate businesses alike. In fact, these advantages not only rank the UAE and in particular Dubai as the Arabian Gulf's leading multi-purpose business center and regional hub, but they place it at the forefront of the globe's dynamic and emerging market economies.

The UAE ranks first among the countries most attractive to foreign direct investment in the Middle East and Africa region.

Relevance of the UAE for India

India and UAE have shared long standing relationships and trade links built on a very strong foundation of social, economic and cultural ties over the centuries. The ties began around the time of the Indus Valley Civilization when the two regions had a flourishing maritime trade.

The currency of the two countries remained the same until 1973, when

the Dirham replaced the Gulf Rupee in the UAE. The trade which was initially dominated by traditional products such as dates, pearl and fishes, spices and clothes underwent a sharp change after the discovery of oil in UAE.

With the emergence of UAE as a unified entity in 1971, exports from India started growing gradually over the years. The real momentum started after Dubai positioned itself as a regional trading hub by early 1990s and about the same time, the economic liberalization process started in India.

The UAE-India economic ties have strengthened considerably in recent years due to several political initiatives taken by both governments and their sustained efforts to work together for the mutual benefits. Bilateral investments between the two countries have surged over the recent past with respective governments promoting such investments and regular high-level visits and extensive senior official contacts.

Growing India-UAE economic and commercial relations contribute to the stability and strength of a rapidly diversifying and deepening bilateral relationship between the two countries. The UAE is India's third largest trading partner after China and US. Moreover, the UAE is the second largest export destination of India (after US). For UAE, India is the second largest trading partner (non-oil trade). The UAE is one of the top FDI Investor in India.

Indians also make up the largest expat group in the UAE making up roughly 27.5% of UAE's total residents.

Remittances from non-resident Indians abroad play a very important part in the Indian economy and annual remittances made by the large Indian community in the UAE contribute second highest level of remittances for India.

India also depends on the UAE for its vast reserves of oil and has signed MOUs with the UAE to secure oil storage for its emergency strategic reserve system.

Recently, India and the UAE governments have taken initiatives for leveraging on India's agriculture and food processing sector with a wide variety of food products and the UAE's logistics and supply chain network to treble the volume of trade in their food and agritech sectors in the next five years.

Partnership in the food sector has immense untapped potential and can further strengthen food security in UAE and increase exports from India.

Recently, it was also announced that India and the UAE have drawn up an aggressive and ambitious time frame aiming to conclude a comprehensive trade negotiation and hope to sign a formal Comprehensive

Economic Partnership Agreement (CEPA) in the early part of 2022 to achieve over \$115 billion bilateral trade in five years.

India-UAE relations have occupied a key place for India's extended neighborhood policy in the region. Shared economic visions, visionary political leaderships and geopolitical outlooks have encouraged the two sides to seek to expand cooperation across multiple domains.

The UAE has a special place due to its business-friendly atmosphere, willingness to invest in the Indian economy and its important role in maintaining peace and stability in the region. The growing synergy between India and the UAE is a testimony to the economic and strategic importance of this region for India.

India, which continues to be among the fastest-growing large economies in the world, offers tremendous opportunities for investors from the UAE and the Gulf region. Similarly, the UAE too is seen as a major investment hub for Indian businesses, many of whom have been investing and expanding into the UAE over the years.

**According to the Indian Ambassador to the UAE Mr. Pavan Kapoor, "the synergies, shared vision and complementary strengths of India and the UAE present a rare opportunity to contribute to the progress of not only the two countries, but also for the broader region and the world. The best bilateral relations are those that rest on the three pillars of trust, shared interests and long-term commitments. The India-UAE relationship has every ingredient to become an ideal bilateral relationship and has proved its worth on every occasion".**







# *Core Leadership Traits of World's Top Leaders and Billionaires* *How to Become an Extraordinary Leader* **Nadene Joy**

Nadene Joy is a top advisor, executive leadership strategist and global mindset coach who helps high level leaders achieve their goals. She is the CEO of Nadene Joy Consulting Inc., a Certified CMHA Psychological Health and Safety Advisor, NLP Practitioner, top Executive Coach, Speaker, and international bestselling author. Nadene is also a director and advisor on various boards and is the recipient of the prestigious 2021 International Women of Substance Award from The St. Mother Theresa University and 2021 TISGS Award of Business Excellence In Social Impact.

Nadene Joy is a member of The International Society for Female Professionals, Chair/ Founder of The Global Lead 2 Impact Summit and has been featured in media outlets including USA TODAY, CBC, and NBC.

No matter what age you are, what your country of origin is, what your career title may be, or what industry you are in— we all are leaders. We all are born with the innate potential from within to choose to positively impact others in the world around us every moment of every day. Now that we have determined we are all leaders, the question becomes how do we become not just a “good or even a great leader”, but possess the characteristics and values of the top one per cent of the worlds most elite and extraordinary leaders in society?

Are our worlds top leaders naturally born that way or is “leadership” a skill that can be learned,





improved upon and mastered as we grow older through our experiential wisdom? We will touch upon these questions and more including the most common attributes a top leader including billionaires in our world possess. The results below may pleasantly surprise you and perhaps even not be what was most expected.

**What is "Leadership?"**

Before we can begin to dive into the most sought after qualities and unique qualities of top leaders globally, we must first take a step back to define what leadership itself actually is. According to Forbes Magazine, leadership is "a process of social influence, which maximizes the efforts of others, towards the achievement of a goal." Leadership can also be described as the art of guiding, directing, influencing and/or motivating a group of people to act toward achieving a common goal or being in a position of governance or control over people or an organization. Real true leadership digs deeper into the distinctions of what it means to be in charge or in "power."

It is becoming more important now than ever to consciously decide to use the "power" in which we are entrusted for the good of humanity and let go of the old outdated paradigms and societal conditioning of "power over" another using brute force, manipulation and control and choose to naturally evolve rapidly towards compassionate "situational leadership." This is where the leader adapts using the appropriate style given the "situation at hand" in order to best motivate team members and most effectively meet the needs of the organization.

This style is fluid and is always changing as the environment dictates to encourage transformation and awareness of truth, purpose and clarity of who we truly are as leaders first from the "inside out." What we experience in our outer world always follows our inner world as thoughts including our belief systems and previous patterns operate mostly on a subconscious level. When we become aware of the unique qualities that the top one percent of leaders exhibit, we can then begin to look deeper to recognize these exact qualities lay "dormant" inside each one of us waiting to be "unleashed."

Our life experiences and lessons, relational skills, education, and heroes who have shaped us from childhood all make us who we are today. We are an all inclusive matrix who is encouraged to confidently step out of our comfort zones in a way that not only pushes us to become a better leader, but also is someone one who is of great service to others.

**You Do Not Need "Titles" to Be a Great Leader**

One astonishing unconscious stereotype that exists in society today is the belief which says in order to be a respected top leader, it is necessary to have the "titles" to prove it. This couldn't be further from the truth as is evident by the many of the world's top influencers and billionaires who are college and even high school dropouts including Warren Buffet, Mark Zuckerberg, Bill Gates, Oprah Winfrey, Mary Kay Ash, Debbi Fields, Giorgio Armani, Jenny Craig, Rachel Ray and many more.

It is worth taking the time to note that just because you have a C-level title, doesn't automatically make you a "leader." In all of the work that I do, I continue to stress the fact that you don't need a "title" to lead as I lived that unfortunate corporate reality for almost a decade. Did you know that you can be a leader in your place of worship, your neighbourhood, your classroom, in a weekly meeting, in your family, all without having an official "title?" Even a five year old child can be a leader who excels at dance, singing or even public speaking can inspire many by their contagious smile or simply the pure joy they exude.

**Do You Believe Leaders Are Born or Made?**

For thousands of years, people have been trying to pinpoint and figure out whether great leaders are "born" with innate leadership skills or if it is possible to develop and "make" people into extraordinary leaders. According to a scientific research study conducted by The University of Illinois, leadership is 30% genetic

and 70% learned behaviour.

Therefore, these findings would scientifically propose that leaders are more made vs born. However, ultimately I believe that "both" are in fact true: a person can be "born" with natural leadership abilities and one can also clearly "learn" how to become a great leader. However, regardless of whether someone is a "born leader," everyone has room to learn new skills and grow in their leadership competency through hands on experience, educational learning and mentorship under or in close proximity to other great leaders and masters.

Now that it has been determined that leaders can in fact be trained into becoming great leaders, we no longer need to wait around for someone with natural leadership skills to arrive—in fact, it is highly encouraged to begin training great leaders today to prepare for the success of your organization tomorrow.

Improving leadership capacity also comes with additional benefits including: Increased leader confidence, increased satisfaction, overall improved mental and physical wellness, reduced employee turnover and increased productivity leading to overall corporate revenue growth. On the other hand, there are some God-given capabilities (spiritual and natural gifts) that leaders receive at birth that can bring immense strength to a leadership role. Top leaders can also be "made" with hard work, increased knowledge, skills, and with consistent faith, belief, clarity, persistence, commitment and trust. The best

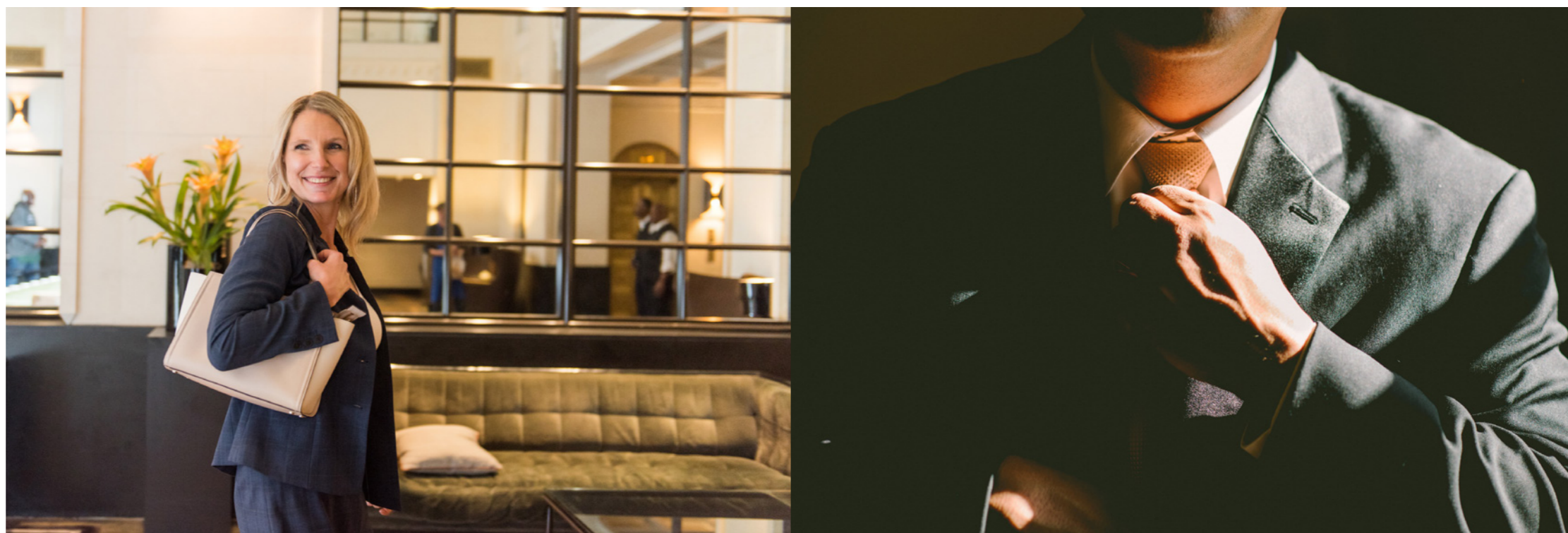
determinant of success is when all of the above is fully implemented as part of the integral corporate growth strategy model moving forward.

**Qualities of Top Leaders and Billionaires Globally**

There have been countless studies conducted over the years on what constitutes the most profoundly common qualities of the worlds top leaders. Although the list below is far from comprehensive, it will at best aim to provide a solid foundation for all leaders no matter what level leadership you current are at.

It is when we consciously choose to want to become the best leader we can be, we will do whatever it takes to get there. We will begin to take massively bold action to move forward one step at a time into becoming a global leader of extraordinary impact, magnitude, all encompassing wealth (financial, emotional and physical), purpose, fulfillment and positive influence.

Some of the most prevalent characteristics of top leaders and billionaires according to a variety of research studies, articles and publications across the globe include: having an undeniable sense of focus, determination, commitment, scalability, energy, curiosity, faithfulness, bravery to rise above fear, a servant heart to give back, consistent accountability, clarity, laser focused vision, decisiveness, excellent communication, business and relational skills, beginning everything "with the end in mind," perseverance, humility, grace, good character, being a trailblazer who is an "out of the box" thinker, the





ability to consistently remain calm amongst the storm, radically investing in themselves, being a proactive “team player” with a good sense of humour, healthy positive lifestyle, rarely ever eating alone, owning up to their mistakes, knowing how and when to use leverage, understanding the difference between possessions and growth, good debt vs bad debt, being wealthy vs being rich, remaining humble, having a generational mindset, grit and solid risk-taking ability are all skills that go well beyond the regular comprehension and scope of the average leader or CEO.

According to a study conducted by Business Insider (2020), it has also been determined that top leaders and billionaires read, exercise, and work more, but spend less time on social media and fewer hours sleeping than the average person.

In this day and age, the way we most effectively lead others and do business is constantly in flux and changing. Great leaders don't force collaboration, instead, they actively invite it. As Apple's Steve Jobs famously stated, “leadership is about inspiring people to accomplish what they thought they couldn't do, whereas management is about persuading people to do what they never wanted to do.”

The most successful business leaders in the world also diligently keep their word. When They say they will do something, they make sure to always follow through on their promises. This is one of the most simple personality characteristics of top leaders out there yet is one of the most overlooked quality in business and life in general including with all relationships. Top leaders always hold themselves at impeccable standards. Period.

#### **You Become The Company You Keep**

This is one of the best known secrets of success of our top leaders and wealthiest in society today. Having a network and community of other successful positive professionals who are smarter and more successful than you are is one of the best decisions and investments you will ever make. When you have a supportive circle that pushes you to fulfill your goals, studies show time and time again that you are more likely to succeed than if you were to try to take it on you with little or no support.

Tip: Surround yourself with great people who are already extremely successful and in a place financially, spiritually, physically, intellectually, and emotionally where you most aspire to be and take time to make sure they are “actually” who they say they are and are not just putting on a “successful facade” to the public eye. You would be surprised at how many leaders are just talking the talk and not “walking the walk.”. Top

leaders always take massive courageous action that is continually outside their comfort zones.

Look for your “tribe of people” who legitimately care about you, your success and well-being and encourage and challenge you to consistently push yourself exponentially upwards to unknown horizons and new territories at all times. People who want the best for you also will show up to be their best. One of the best words of wisdom I was ever given years ago by a personal mentor of mine, John Maxwell, was to always make sure to continually work to become the type of person and leader you most aspire to be physically around yourself.

When you are surrounded by great people you can always take that energy forward wherever you are at as motivation into your day and make great things happen.

#### **Mindset: Mastery of the Mind**

##### **Having a Colossal Larger-Than-Life Mindset**

All of the wealthiest billionaires and top influencers on the planet have an unparalleled positive optimistic attitude and colossal thought process, they see failure as a teaching opportunity and a constant catalyst for change and see, think, talk and take action in BIG strides.

Top leaders also have a “deep thinking mindset” that gets to the causal root and turns any failures into positive learning lessons. For example, if you are wanting to lose weight, don't just look at your diet and exercise patterns, dive deeper to further examine every area of your life—your thoughts, how you spend your time down to the last minute in a 24 hour period, the friends you are associating with and so forth.

Never underestimate the power of your mind and intentions. Your thoughts create your life. Top leaders believe they have what it takes to create their own destiny or future they most desire. They take time out of their day to visualize and feel into their future successes and wildest dreams imaginable before it ever happens in the physical world.

Did you know that many top leaders and billionaires have a “frugal mindset?” When investing in a new project venture or startup, it is evident that billionaires have no financial issues. However, they will come up with ways to spend less on the project as using fewer resources at the start breeds innovation and creativity which ultimately is what makes the new startup exponentially successful.

##### **Spend Less and Invest More Mindset**

Another aspect of billionaires unique mindset is to

spend less and invest more. This is best illustrated by quoting the illustrious Warren Buffett, the American investor and business tycoon with a total net worth of over 109.4 billion dollars in 2021, who says: “Do not spend what is left after spending, but spend what is left after saving. Always “be wise with money.” Focus your ultimate goal on not just looking like you are rich but to actually “being” rich and better yet to becoming a leader and shining example of true exemplary wealth in all areas of your life.

##### **Decade Mindset vs A Quarter Mindset**

The ability and skill of being able to discern the bigger picture and think in terms of decades vs quarters in business is another characteristic most top leaders have mastered. When we elevate our perspective to a higher level of awareness and consciousness, we are able to observe the projected vision more clearly which assists us to massively scale our business with an expansive entrepreneurial mindset.

##### **Build a Great Team and Have An Unstoppable Work Ethic**

When building a team, top leaders and billionaires search out experts to work for them especially in the areas of their greatest personal weaknesses. One of the best ways to get to know a potential team member is by asking the proper questions in the interview process.

A powerful question billionaire and icon Elon Musk regularly uses in his interview process of hiring team members is: “Tell me the story of your life including decisions you made, how you made them and what the most difficult problems you've faced and how you solved them? Top leaders also always look inside and outside their teams for experts to expand their corporate organizations.

The most wealthy and successful leaders have one trait in common and it is having an unstoppable work ethic. Persistence, consistency, commitment and faith combined with a sound work ethic over time leads to a great leader and facilitator of change who is unstoppable in whatever they do. It is not uncommon for top leaders and billionaires to regularly put in 80-100 hour work weeks! ...There's a reason they are so incredibly successful.

##### **High Frustration Tolerance, Detail-Oriented and Likeable**

It has been proven time and time again that high-level leaders have an insurmountable high tolerance for frustration and are significantly more detail-



oriented than the general population. Despite what you might have heard, they are also empathic and extremely likeable; able to make friends with anyone, are creative, have the ability to motivate others, are coachable, and always bring the best of what they are





people.”

A “win-win for all,” another quality of our worlds most successful people!

Ask yourself who your early role models were? Who were (and still are) your great heroes and teachers? Be the “hero” to others and know as the legendary Les Brown states that “you all have greatness inside of you.” What you admire most in others, you already have inside of you. Believe in yourself and tell yourself this several times a day: “I LIKE MYSELF, I LIKE MYSELF, I LIKE MYSELF” —do this alone and watch your life transform before your eyes.

**Keep Life Fun and Have a Good Sense of Humour**

No matter what you do, take time each day to enjoy life, give thanks and have fun, laugh, tell a joke and don’t forget to smile. Life is too short to live with harboured anger, resentment, anxiety, stress, bitterness and overwhelm in our hearts.

Learn to forgive all who have hurt you (including yourself) and move on. You’ll be surprised how freeing this exercise alone can be. The Mayo Clinic has scientifically proven that laughing for as little as 10 minutes a day especially during challenging circumstances will dramatically improve your life, mental and physical health, your business will become more successful and all your relationships will also significantly improve. Even Warren Buffett, one of the wealthiest leaders was known to skip to work even at 83 years old!

**Walk Amongst Them and Not Be Affected By Them**

Top leaders have learned to be assertive, speak truth from their heart and not allow outside forces to impact their vision and focus forward in anyway. They have mastered the ability to hold firm in their stance and in their belief, unique vision and strategic plan forward despite those who do not agree with or voice their opinions against what they believe. To become a top leader you must diligently practice walking amongst them and not being affected by them.

**Lead By Example**

When you lead by example you are a great leader as just like children, adults do not do as you say, rather they do as you do. Never forget others are always watching you—what you say, how you interact and communicate with others and how you show up in life and in business in the world.

A top leader must learn also to be non-judgemental and blameless—not overbearing, not quick-tempered, not violent but rather gentle and humble, and not pursuing dishonest gain. Rather, they must be hospitable, one who loves what is good, who is self-controlled, upright, has unprecedented faith and is fervently disciplined.

**Add Value to Other People**

Great leaders of our time always recognize the unique value in other people and continually invest in others. A good leader encourages, supports and uses their influence for the good of all of humanity.

A great leader also typically has a servants heart and expects nothing in return. They are accountable, open, transparent and approachable towards others. They lead others to discover their God-given purpose through the authentic sharing of their own story and testimony. They live a fulfilling life doing what they love and focusing on what is most important to them according to their high values and morals. They positively and magnetically impact the atmosphere wherever they go as they are real, authentic and speak truth and life into all they meet.

The willingness to be a transparent authentic human being is the most courageous act you can do with your life.

Have you ever noticed how some of the richest and most accomplished people in the world came from

nothing? Or why there are successful people who failed miserably many times first? This gives hope to all as it clearly demonstrates that everyone has a chance at becoming great. Everything is possible when you believe. All you need is passion, courage, faith, and a solution-based vision. Dare to be different and stand out of the crowd.

“When we lose the right to be different, we lose the privilege to be free.” ~ Charles Evans Hughes

Great leaders are the way they are because they continuously show up in a way most people wouldn’t ever even dare to with impeccable transparency, honesty, work ethic, vision, determination, bravery, commitment and the sheer ability to “get things done,” turn their dreams into reality and live out their destiny here on Earth. We all have the potential to become not just good or great leaders, but extraordinary ones. The question is: “Are you ready to show up with all you’ve got and be willing to fall and “fail” possibly several times and get back up and try again?” Every one of you has greatness inside of you that may be laying dormant waiting to be “unleashed!” Only YOU can choose in this exact moment to harness the power of now to become the magnificent change you want to see in the world. It all begins with the choices you decide to make right here, right now and to relentlessly committing to doing “whatever it takes” to make it happen!

**Most people know what to do but don’t do what they know. Life is about living fully with no regrets and taking action forward to live a life of fulfilling meaning, God-given purpose, of service and leaving a positive lasting legacy to inspire many future generations which follow.**

**“When we walk to the edge of all the light and potential we have “from within” and take the step into the darkness of the unknown, we must believe that one of two things will happen. There will be something solid for us to stand on, or we will be taught to FLY.”**



to the table.

They are innately also concerned about absolutely everything, no matter how minute a problem is or appears. Furthermore, this is important as it may be that a small, unnoticed problem that could potentially jeopardize the entire project at hand.

**A Servant Leader Who Helps Others**

One of the absolute best ways to learn how to make money is when you can identify a real-life problem and then provide solutions for people on a larger scale. Be helpful and know the ways you can help people which also in turn helps you make more money. This is a rather simple concept most people fail to grasp in business. That is why helping people brings you wealth, and that is why Peter Diamandis says,

“The best way to become a billionaire is to help a billion



# The Future of Work After the Coronavirus Outbreak What to Expect?

The coronavirus outbreak has forced companies around the world to rethink the way they do business. Since social distancing has become mandatory, many companies have turned to digital tools for communicating and carrying out their business to keep some semblance of normality. But, many are asking, will this be the new normal for the long term?

One thing is certain; businesses, regardless of their industry, will need to adopt a digital transformation strategy in order to keep operating efficiently in the future. Keeping that in mind, here's what you can expect when it comes to the future of work, post coronavirus outbreak.

## Work From Home: Our New Reality

While many companies in the past have been resistant towards allowing their employees to work from home, the recent outbreak has forced businesses to adapt to the government initiated lockdown and social distancing measures. While according to a survey, only a third of employees in the US worked at home before the coronavirus outbreak, that number has risen significantly, with companies such as Twitter, JPMorgan, and Google all encouraging their staff to work from home.

# Hanane Benkhallouk

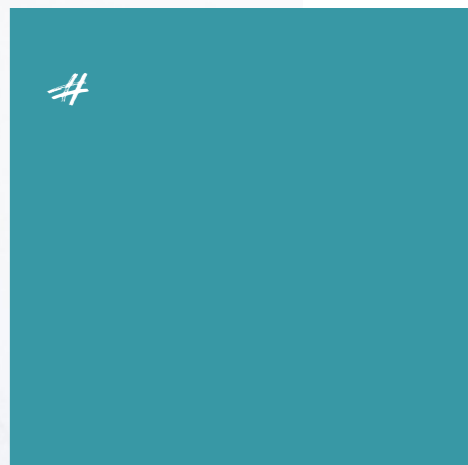
*"The foundation aims to develop the knowledge and human capabilities of the Arab World". This vision statement was the inspiration behind my career shift towards making a difference by nurturing leadership talent, transformational change, entrepreneurship and innovation.*

*I aspire to drive positive impact by contributing to the MENA region's move to an innovation and knowledge-based economy. My work has earned me recognition over the years, including the Prestigious Alleem Woman In Leadership Excellence Award in 2018 the Game changer excellence award by the Middle Institute of Excellence in March 2019 and was lately a finalist at the Arab women in leadership summit in 2020*

*With a US MBA and 18+ years multi-industry management experience, I have established myself as a highly successful professional with proven abilities to envision, create, and drive strategies and business plans which consistently deliver record-setting gains in sales, profit and market share. I am an entrepreneur with a strategic outlook and have been recognized for being an exceptional communicator with a consultative leadership style, strong negotiation skills, and creative problem-solving abilities.*

*I have a career history working within Fortune 500 companies, governments, and non-profit organizations across a multitude of industries from financial services and investments to retail and franchise development with international exposure within Europe, U.S. and the MENA region. I work with organizations and individuals as a solution partner to aid in developing business strategies that drive performance and sustainable business growth, while creating an inclusive and engaging work culture.*

*I have always believed that "we don't build businesses, we build people and then people build businesses." This drives my leadership style, and was cultivated further when I had the privilege to work as part of the main team at the Mohammed Bin Rashid Al Maktoum Foundation for knowledge, where I was in charge of innovation and entrepreneurship programs across the Arab World.*





This is going to be a big challenge for many companies when it comes to the future of work post pandemic. Mainly because while the ability to work from home is seen as a benefit by many employees, there are many businesses that simply lack the infrastructure to offer this capability to their employees.

The coronavirus outbreak has forced businesses to rethink their strategy when it comes to "business as usual," which has led to many companies putting their digital transformation on the fast track to meet the needs of their clients and employees.

While it is expected that some companies could fall back on their previous in-office working routine in the months ahead. However, others have realized the benefits of their employees being able to work from home and will be likely to work on ways to streamline the process to make it more efficient.

In the months ahead, we can expect many companies to adopt new technologies to accommodate their staff in their work from home requirements to make working remotely easier for their employees just in case there's another outbreak.

**The Rise of Virtual Events**

Due to the recent coronavirus outbreak, many in-person meetings and conferences have been canceled. This has given rise to virtual events. We are seeing many conferences going digital in recent months, such as the Google Cloud Next 20 event, which turned into a global digital event that was free for all to attend virtually.

While some companies have been quick to adapt to the new changes post pandemic, we have also seen others that have struggled to cope with this new reality. For instance, Collision, which is a popular tech conference that's held in the US, was postponed until 2021.

Conferences have been a lucrative industry for many years. They are an efficient way of exchanging ideas and building business connections. The



**THE 3 Ps  
THAT DRIVE  
SUCCESS**

**PASSION,  
PROACTIVITY AND  
PERSISTENCE,**

Hanane Benkhallouk



From platforms such as Zoom that are making virtual conferencing easier, to Facebook and WhatsApp and many others throwing their hat in the ring by tweaking their own services for work from home professionals.

In the past week alone, we have seen WhatsApp, making a major announcement of its new features that it plans to introduce that targets the remote working professionals. Facebook has also rolled out its new feature that allows users to host meetings with up to 50 people at a time.

The popularity of Zoom, another video conferencing tool has grown significantly during the outbreak and allows users to host a meeting of 100 people at once, but has a time cap of 40 minutes. Microsoft is offering a free six-month trial of its Microsoft Teams for businesses, hospitals, and schools so that they can operate while adhering to social distancing regulations. Cisco has improved its WebEx tools to support businesses during the outbreak.

**Seeing this growing trend of adoption of various digital tools, we should expect more remote working tools to be introduced in the coming months, which will be directed towards helping professionals and businesses streamline their processes.**

coronavirus outbreak has forced organizers to turn to digital solutions by offering virtual conferences instead. While it is a far cry from the traditional in-person conference experience, these virtual events nonetheless assure a way for businesses and professionals to reach out to build a rapport with other like-minded individuals.

With the success of these new virtual conferences, it is without a doubt that we are going to see more of these virtual events in the months to come, especially if we are still dealing with the coronavirus pandemic.

**A Growing Suite of Digital Collaboration Tools**

The rising tide raises all boats. The coronavirus outbreak has had an impact on all walks of life, including the way businesses are run.

But, it has given rise to a growing number of digital tools that businesses can use to streamline everyday business processes.



# The Principles of Modern Leadership: A Viewpoint

## Dr. Raul Villamarin

Dr. Raul Villamarin Rodriguez is the Pro-Vice-Chancellor, Woxsen University, and Dean of the School of Business at Woxsen University. He holds a Ph.D. in Artificial Intelligence and Robotics Process Automation applications in Human Resources.

Dr. Rodriguez's specific areas of expertise and interest are Machine Learning, Deep Learning, Natural Language Processing, Computer Vision, Robotic Process Automation, Multi-agent Systems, Knowledge Engineering, and Quantum Artificial Intelligence. He has the experience and feels comfortable using Prolog, Java, C++, Python, R/RStudio, Julia, Swift, Scala, MySQL, Spark, among others.

He is a registered expert in Artificial intelligence, Intelligent Systems, and Multi-agent Systems at the European Commission, a nominee for the Forbes 30 Under 30 Europe 2020 list, and an awardee in the Europe India 40 under 40 Leaders. Alongside this, he is a member of the GRLI Deans and Directors cohort. He is a regular keynote speaker and panel moderator at various national and international conferences or summits such as ML Conference (Singapore).

Additionally, he is a member of the Harvard Business Review Advisory Council, the Oxford Artificial Intelligence Society, embedded in the University of Oxford, and the Institute for Robotics Process Automation & Artificial Intelligence. He is engaged in responsible research across his career and especially through RRBM, GRLI and PRME.

To help you be, know, and do, follow these eleven principles of leadership (U.S. Army, 1983). The later chapters in this Leadership guide expand on these principles and provide tools for implementing them:

1. Know yourself and seek self-improvement - In order to know yourself, you have to understand your be, know, and do, attributes. Seeking self-improvement means continually strengthening your attributes. This can be accomplished through self-study, formal classes, reflection, and interacting with others.
2. Be technically proficient - As a leader, you must know your job and have a solid familiarity with your



## #LEADERSHIP

employees' tasks.

3. Seek responsibility and take responsibility for your actions - Search for ways to guide your organization to new heights. And when things go wrong, they always do sooner or later - do not blame others. Analyze the situation, take corrective action, and move on to the next challenge.
4. Make sound and timely decisions - Use good problem solving, decision making, and planning tools.
5. Set the example - Be a good role model for your employees. They must not only hear what they are expected to do, but also see. We must become the change we want to see - Mahatma Gandhi
6. Know your people and look out for their well-being - Know human nature and the importance of sincerely caring for your workers.
7. Keep your workers informed - Know how to communicate with not only them, but also seniors and other key people.
8. Develop a sense of responsibility in your workers - Help to develop good character traits that will help them carry out their professional responsibilities.
9. Ensure that tasks are understood, supervised, and accomplished - Communication is the key to this responsibility.
10. Train as a team - Although many so called leaders call their organization, department, section, etc. a team; they are not really teams...they are just a group of people doing their jobs.
11. Use the full capabilities of your organization - By developing a team spirit, you will be able to employ



your organization, department, section, etc. to its fullest capabilities.

**Attributes of Leadership**

If you are a leader who can be trusted, then those around you will grow to respect you. To be such a leader, there is a Leadership Framework to guide you:

**BE KNOW DO**

**BE** a professional. Examples: Be loyal to the organization, perform selfless service, and take personal responsibility.

**BE** a professional who possess good character traits. Examples: Honesty, competence, candor, commitment, integrity, courage, straightforwardness, imagination.

**KNOW** the four factors of leadership – follower, leader, communication, situation.

**KNOW** yourself. Examples: strengths and weakness of your character, knowledge, and skills.

**KNOW** human nature. Examples: Human needs, emotions, and how people respond to stress.

**KNOW** your job. Examples: be proficient and be able to train others in their tasks.

**KNOW** your organization. Examples: where to go for help, its climate and culture, who the unofficial leaders are.

**DO** provide direction. Examples: goal setting, problem solving, decision making, planning.

**DO** implement. Examples: communicating, coordinating, supervising, evaluating.

**DO** motivate. Examples: develop morale and esprit de corps in the organization, train, coach, counsel.

**Environment**

Every organization has a particular work environment, which dictates to a considerable degree how its leaders respond to problems and opportunities. This is brought about by its heritage of past leaders and its present leaders.

**Goals, Values, and Concepts**

Leaders exert influence on the environment via three types of actions:

1. The goals and performance standards they establish.

2. The values they establish for the organization.
3. The business and people concepts they establish.

Successful organizations have leaders who set high standards and goals across the entire spectrum, such as strategies, market leadership, plans, meetings and presentations, productivity, quality, and reliability.

Values reflect the concern the organization has for its employees, customers, investors, vendors, and surrounding community. These values define the manner in how business will be conducted.

Concepts define what products or services the organization will offer and the methods and processes for conducting business.



These goals, values, and concepts make up the organization's personality or how the organization is observed by both outsiders and insiders. This personality defines the roles, relationships, rewards, and rites that take place.

**Roles and Relationships**

Roles are the positions that are defined by a set of expectations about behavior of any job incumbent. Each role has a set of tasks and responsibilities that may or may not be spelled out. Roles have a powerful effect on behavior for several reasons, to include money being paid for the performance of the role, there is prestige attached to a role, and a sense of accomplishment or challenge.

Relationships are determined by a role's tasks. While some tasks are performed alone, most are carried out

in relationship with others. The tasks will determine who the role-holder is required to interact with, how often, and towards what end. Also, normally the greater the interaction, the greater the liking. This in turn leads to more frequent interaction. In human behavior, it's hard to like someone whom we have no contact with, and we tend to seek out those we like.

People tend to do what they are rewarded for, and friendship is a powerful reward. Many tasks and behaviors that are associated with a role are brought about by these relationships. That is, new task and behaviors are expected of the present role-holder because a strong relationship was developed in the past, either by that role-holder or a prior role-holder.

**Culture and Climate**

There are two distinct forces that dictate how to act within an organization: culture and climate.

Each organization has its own distinctive culture. It is a combination of the founders, past leadership, current leadership, crises, events, history, and size (Newsroom, Davis, 1993). These results in rites: the routines, rituals, and the "way we do things." These rites impact individual behavior on what it takes to be in good standing (the norm) and direct the appropriate behavior for each circumstance.

The climate is the feel of the organization, the individual and shared perceptions and attitudes of the organization's members (Ivancevich, Konopaske, Matteson, 2007). While the culture is the deeply rooted nature of the organization that is a result of long-held formal and informal systems, rules, traditions,

and customs; climate is a short-term phenomenon created by the current leadership. Climate represents the beliefs about the "feel of the organization" by its members. This individual perception of the "feel of the organization" comes from what the people believe about the activities that occur in the organization. These activities influence both individual and team motivation and satisfaction, such as:

- How well does the leader clarify the priorities and goals of the organization? What is expected of us?
- What is the system of recognition, rewards, and punishments in the organization?
- How competent are the leaders?
- Are leaders free to make decisions?
- What will happen if I make a mistake?

Organizational climate is directly related to the leadership and management style of the leader, based on the values, attributes, skills, and actions, as well as the priorities of the leader. Compare this to "ethical climate" – the feel of the organization about the activities that have ethical content or those aspects of the work environment that constitute ethical behavior. The ethical climate is the feel about whether we do things right; or the feel of whether we behave the way we ought to behave. The behavior (character) of the leader is the most important factor that impacts the climate.

**On the other hand, culture is a long-term, complex phenomenon. Culture represents the shared expectations**

**and self-image of the organization. The mature values that create tradition or the "way we do things here." Things are done differently in every organization. The collective vision and common folklore that define the institution are a reflection of culture. Individual leaders cannot easily create or change culture because culture is a part of the organization. Culture influences the characteristics of the climate by its effect on the actions and thought processes of the leader. But, everything you do as a leader will affect the climate of the organization.**



# Larisa B. Miller

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## Africa The Investment Frontier Of The Future

Africa is the landmass that will save the world as we have urban sprawled ourselves out of global food security, as Africa has an abundance of arable farmland and willing and capable human assets. Africa has the natural resources necessary for the continued innovation and transformation of industry. Africa is a veritable blank canvas on which we can paint the image of the future, infusing sustainable development, foreign direct investment, and responsible collaboration.

But we have a responsibility to develop Africa in a way that has reciprocal value to the continent – enhancing rather than depleting, accelerating rather than stalling, and providing mechanisms for financial growth and prosperity for African nations.

The challenge for Africa lies in how to reverse the course of the current pattern of debt for development. Some foreign nations, most specifically China, recognizing the vulnerability and economic need of the African nations, saw this as a prime opportunity to inflate infrastructure project valuations, offering large development loans at difficult to repay terms. This has caused a downward spiral for the economic viability and growth for many nations.

Natural resources are shipped out of country in a raw

state, rather than being smelted in-country. Labor – from mining to construction, is done, to a large degree, by imported labor, which leaves the local human capital of the African nation largely untapped. This does nothing to empower Africa, rather, it suppresses the acceleration of one of the most critical continents to the viability of our global survival. With record defaults on debt to China, decreasing national credit ratings and a distinct lack of access to credit facilities, Africa must now focus on the west and how to make investment and development attractive to foreign direct investment (FDI) from the West.

The African Development Bank Group in their African Economic Outlook 2021, focusing on debt resolution, governance, and growth, looked at Africa’s growth performance and outlook, post-COVID; the dynamics of African debt and the short-

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medium- and long-term consequences; and the nexus between governance and growth and how the fiscal responsibility of a nation impacts the intersection between governance and FDI.

Studies that look at the fragility of the African states, as well as those accessing the ease of doing business in Africa are important barometers when choosing the best destinations for foreign business expansion.

With a burgeoning continental population, expected to grow from 1.38 billion in 2021 (www.worldometers.info) to 2.5 billion in 2050, Africa is rife for development across all industries and sectors. A balance of both need and potential, many African nations are attracting businesses for operations and manufacturing.

For companies looking for the new frontier of growth, Africa checks many key boxes, with several nations now offering favorable tax schemes and incentives, easier, equitable public/private partnerships, and access to a willing and abundant labor force. And yet, Africa still largely remains undervalued, underestimated, and misunderstood as a market for expansion. Where the rest of the world had the opportunity to advance through the eras-of-development, decade-by-decade, in a steadier, more natural progression, Africa is undergoing an industrial revolution, moving from post-Colonialism to this

complex era of modernism and innovation, being forced to pole vault over the many steps in between.

Africa depends on the mentorship, policy direction, development and investment from foreign nations, but are too often swayed by the loose due diligence and ready access to funds by some nations. In response to the African debt crisis, however, the time is right for Western businesses to consider Africa as the next pioneer of growth and expansion.

There are several African nations, both North African and Sub-Saharan, that are emerging as cream rising to the top. Mauritius is consistently ranked one of the best nations for ease of doing business, ranked 13th in the World by the World Bank, is politically and socially stable, with favorable tax structures in place for investors.

Kenya has emerged as one of the major ICT hubs, home to big tech, specifically in fintech and innovations in the future of transportation. South Africa, home to the second largest economy in Africa, is one of the most productive nations on the continent, with global multinationals choosing South Africa for their African headquarters, due to favorable financial and legal structures.

In Northern Africa, Morocco has seen rapid movement up the ease of doing business tables, positioning itself

well as a financial hub, being the keystone between Europe and Africa. The nation is anticipating rapid growth, particularly in the manufacturing and tourism sectors.

As the world begins to recognize that the viability of our global societies depends on multi-national relations and collaboration for production, supply chain, logistics, trade, import and export, and shared innovation, we must embrace the mutual value that both parties receive from the foreign direct investment and business market expansion.

The more complex nations and multinationals have a responsibility to accelerate the host nation as much as possible through the use of the local workforce – which includes education and apprenticeship; strengthening the local infrastructure, to include access to water, resources and utilities; reducing aid dependency by assisting African nations to integrate manufacturing, production and the creation of an export market; and a strengthening of the agricultural industry on the continent, allowing Africa to emerge as the global center of food security, agriculture and veterinary excellence.

The clock is ticking towards a time when our planet will slip into a period of hospice, when we will be unable to recover our environmental sustainability. This time that cannot be clearly defined – although we, too often, assign 2030 as the target.

**The reality is that we have less than 8 years to be able to impact the health and viability of our planet, environmentally, socially, and economically, so we must take immediate and collective action to minimize our environmental footprint and our social disorder, allowing us to come together to be the architects of solution for the sustainability of our planet. With Africa destined to play a nuclear role in the sustainable continuity of the world, the developed nations must prioritize financial resources, corporate/ industrial expansion, and employment opportunities for Africa.**

**The United Nations has given us a phenomenal framework to follow in the Sustainable Development Goals. To achieve the Goals by 2030, we must recognize that it can no longer be us against each other...it MUST be us together for the solution. It has once been said that individually, we are but a drop. Together, we are an ocean.**

# PG PHOENIX GLOBAL







#SUCCESS  
#FUNDAMENTALS  
#TALENTS

# Success Rituals Fundamentals

We all know that our thoughts and actions over a period of time will determine how we progress in life. Positive rituals yield positive results, and negative rituals will produce undesirable results. We have many rags to riches story, and you might be a rags story awaiting the right rituals to change your situation to riches. You will never know until you examine your life and make the necessary modifications. It is time to change your perception of rituals.

### Learn To Discover Your Talents

You will find individuals with similar Success Rituals, but they all produce different results. This is because everyone has different opportunities and how we react to situations is different. Notably, persons will have similar talent, but each talent comes with a unique ability. If you do not discover the uniqueness that comes with your talent, you might never truly stand out from the others that are in the exact field as you are. If you cannot produce extraordinary results, then your advancement will be either mediocre or below average. Mediocre and below average results will never give you the title of a successful person.

You will only discover the uniqueness that comes with your talent after you have started using your talent. Let us take a look at some Success Rituals Fundamentals that you must ensure you develop. Build your rock-solid Success Rituals starting with those listed on the ladder below:

## Mireille Toulekima

*MIREILLE TOULEKIMA is an Award-Winning Global Entrepreneur, Thought Leader, Influencer, international speaker, and published author who gained her experience working across 4 continents. She is Managing Director of MT Energy resources and Global Chair Engineering of the eminent and prestigious G100 Club.*

*Mireille won several international awards. Her 1st book "Local Content Key Enabler for Oil and Gas Projects in Emerging markets" is a reference for governments, international energy companies and universities all around the world. She founded STEM QUEENS, an organisation that has for objective to empower at least one million women and girls in STEM by 2025.*





The first step in the Success Rituals Fundamentals is to believe in YOU. If you do not believe in yourself, you will never really discover your true potentials. Apart from finding what hidden treasures of skills you have buried within, is knowing, how and when you are at your best.

Some people will tell you that they think better having a hot cup of coffee. Some after they take a shower or go for a jog, then ideas will start to overflow in their head. Think back to the time you were able to unravel your best idea. What were you doing at the time that happened and where were you when that happened?

If possible, go back to the exact location and repeat the same action of what you were doing, and try to discover more great ideas. You will need to purchase a notebook. It is imperative that you always have something close by to write down your thoughts. I am suggesting that you get a notebook because ideas will pop in your head at various hours of the day or night.

For example, you might find yourself suddenly awakened by an idea that popped into your head, and you want to write it down immediately. Moreover, trust me, this does happen in the middle of the night when you start developing yourself. Electronic devices take some time to get booted up, and you might lose your thought.

However, if you have a notebook, you just quickly fetch your notebook and make jottings, then in the morning, you could type and save your concepts in whatever storage software you use. No matter how brilliant you are, you will not be adept to retain all the concepts in your head. The thought that you will forget, if you do not jot it down, might be the very idea which is your

ticket to get on the success train.

Developing the healthy habit of jotting down your ideas also gives you the opportunity to analyse better your plans, and to be able to group or tweak them. That is progress, and you will feel good at what you have accomplished and be more motivated to put them into action.

You are elated now because you have chosen what you believe is the best idea and you are ready to put it into action. It will be at this moment that fear will opt to cripple your mind.

Creating doubts about your idea and your ability to implement them successfully. If you do not believe in yourself, and if you have not entirely convinced yourself that this is your time. That you were born to make an indelible mark on the lines of history and you are feeling your greatness churning in the depths of your guts.

That you cannot control it anymore and you need to find your best life. Then, I am afraid that you will only get stuck at jotting down great ideas and not knowing where those ideas would propel you on your predestined path of prosperity.

#### Win Over Your Fear

Fear is the mastermind behind the death of many goals. We all know someone who is an "If I had." The "if I had" of life have many ideas and are always the first ones to tell you how to get things done even though they have never tried anything worth mentioning in their lives. Yes, they have all annoyed you and me at some point in time in life.

You might have even been an "if I had," but the fact that you are reading this book means there is hope for you. It is not too late for you to make the decision to change your situation in life.

The only way to dispel your fear is to take the necessary steps to set realistic goals and timelines for your concepts. The moment you decide to continue with your ideas you will feel the power

fear had over your mind slowly losing its grip. Fear will entirely lose its grip on your mind when your concept becomes an action. So go ahead, even if you have to move with wobbling legs and shaking fingers, take your leap of faith.

#### The Fundamentals Ladder Of Success Rituals

Goal setting and time management are equally important on the Success Rituals fundamentals ladder. If you do not set targets with timelines, then you will have nothing to work towards and no achievements to look forward to celebrating.

Setting goals is a medium that you can utilize to determine how close you are to achieving your plans. You have the ability to assess and make adjustment where necessary. It also assists in developing your skills set and discovering other talents that you were not aware that you possess.

Hard work and determination is what will transform your goals into reality. If you only work hard some of the times, then, you should anticipate the partial result. A mind that is determined is the fuel for hard work, and hard work keeps you determine. That is why the both of them have to be used together consistently. It is impossible to achieve by having only one of the two.

Think of determination and hard work that they are Siamese twins. They should always be joined, and it must be difficult to identify one from the other. Muhammad Ali has a quote that has an element of humor to it but it also clearly depicts what you have to do if you want to achieve your goals.

"The best way to make your dreams come true is to wake up." – Muhammad Ali

You have to wake up, be determined, and work hard.

Making improvements to your skills set and plans, are another set of Siamese twins. If you improve on your skill sets, then you will discover other things that you can accomplish.

You can gain success in other areas other than what you had made plans for initially. If you improve your strategies, then the possibility is that you will discover new abilities that you had no idea you had. The discovery of new abilities can be by attempting to work on the improved areas of your plan yourself, or you can employ someone completes the task in your revised proposal.

If you hire an individual to perform the work, this is also a learning experience for you. You must always be aware of what is happening in whatever business transaction that you had initiated.

For me, the final Success Rituals Fundamentals is never fear failure. It is inevitable that you will fail at some stage of your plan. Failure varies for different individuals. You might experience a massive failure, and have to start your journey entirely from the first step.

**Your failure might be minor and with a few adjustment things can be back on the progress level. If you fear failure, you will not be able to recover from misfortunes. When you face failure, accept it, analyse what is the possible cause or causes, and start strategizing immediately to correct, as well as, prevent it from reoccurring, your fears will begin to diminish.**

**Success Rituals are crucial because we all need them to become successfully. If we try to skip a step, then, we can be sure of a definite fall. The fall will be in the form of failing to achieve our goals. Take things step by step while you discover yourself and find your sole purposes for being awarded the gift of life. Learn to enjoy your roller coaster ride that life is guaranteed to take you on. No matter how badly you fail, you can always raise again if you work hard and if you are determined enough.**



# The Asset Strategy

How to start & grow your crypto portfolio with minimum risk while maximizing the returns?

#STRATEGY  
#CRYPTO  
#ROI



## Adrian Niculescu™

Digital Transformation Expert | Keynote Speaker | Fintech Investor | Online and Real Estate Entrepreneur | Music Producer

It was early September, and I was speaking at an event in Dubai about the adoption of blockchain by corporations, we were taking questions from the audience, and at a certain moment, a gentleman asked about how to actually start his own crypto portfolio because there is a lot of controversial info all over the internet. That one was an aha moment for me, because I was instantly taken back to my early days in crypto, and the struggles I had to overcome during my first steps.

Please have in mind that the purpose of the article is not to be investment advice, it is for entertainment purposes, I am an entrepreneur who wanted to know more about how money work in the digital era, and did something in this direction, so I am just sharing my experience, and few key elements I've learned over the last 6 years in this journey. It is a simple strategy, yet requiring you to put some time in it, there is no such thing as success in any area without doing a certain level of work first.

Anything we are doing has a certain level of risk, even when we go for a walk, so this approach is intended to lower the risk, as much humanly possible, while growing the chance to have better results over time.

When I am analyzing a crypto project, I am always looking at the team, if there is any technological innovation, and the potential for mass adoption. At events, and conferences, now that the world is open, you have the chance to see in person the people behind many projects, talk to them, ask them questions. I personally believe that if a project has problems, but the team behind it is good, it will find a way to make things work. Regarding tech innovation, we have the coins, running on their own technology,

blockchain or post-blockchain, and tokens which are built on other people's technologies or blockchains.

Always is important to make this distinction, and when analyzing tokens, to look at other innovation aspects than the tech they are building on. Next, look at the the potential for mass adoption in a niche, or market, as after so many years with crypto we don't have yet a widely globally adopted digital currency to be used everywhere to buy bread with.

So many people around me say - I will start putting some funds into crypto when I will make X or Y amount which is usually a large number, but somehow they delay starting, or as I may say that they don't start at all.

Or they start with a large amount, use leverage without proper preparations, are wipe-out by the market, and start saying bad words about the crypto market, and their players. Or they use consultants that are focused on selling their products, and just earn the commissions.

Today you can start purchasing crypto with 1\$ (one dollar), start a portfolio this way, so the entry barrier is very, very low. I am using the examples with dollars, but of course, you can use your own currency. Before doing anything, please check the legislation available in your country, including the taxation in crypto, and stay on the safe, and ethical side of things.

This strategy is very good for people who are busy, and don't want to spend their life looking





at the charts every minute to see what's new. At the end of the day, if you are able to manage \$1k, you will know how to manage later \$10k, and into millions by practice, learning from your mistakes, and improving what you are doing.

You will fail a lot in the process, but you need to fail forward so you will become better, and fail less, while growing your crypto portfolio. What we will do, we will choose an amount to start with, or a monthly amount we can commit to transforming some fiat money into crypto. And we will use as start the three buckets strategy of building wealth created by Jim Rohn, one of the wealthiest entrepreneur from the 20th century – you have to add funds to three buckets: safety bucket, growth bucket, and dreams bucket.

The biggest risk here is not the volatility, but when you keep the funds on an exchange or wallet, the risk is that the exchange to go bankrupt, the wallet or the exchange to be hacked, or the asset you put money into to dissappear. We are used to say that, on an exchange not your keys, not your coins, but if an exchange it is hacked, and the funds are stolen there

is a much bigger chance to see the funds back than in the situation if your wallet physical or virtual is compromised.

The best is to split the funds into few exchanges, and wallets. I use 40/ 40/ 20, you can use percentages according to your level of risk. The first 40% is the safety bucket, where I usually add coins, and tokens from Top 10, which are considered the most stable.

The next 40% I add proven projects, with a lot of potential to grow, but which have passed the test of time, have low/ medium market cap, solid online communities, and adoption in the real world. Then, I use the rest of 20% to put funds in new projects, doing margin trading, futures, and else.

By holding a coin or a token, even if the value goes up or down, I will still have the same quantity from that asset, and for the most expensive ones, I can purchase fractions. You can purchase constantly into a digital asset, let's say you put \$100 every month, so you will purchase at different prices, the strategy is called DCA – dollar cost average, so you will have a median purchase price for that asset.

By diversifying using these buckets, you will create what I am calling a portfolio for any weather, meaning that no matter how the market will go, you will remain in the market, and by learning the ropes this can become a very nice nest egg.

If I do margin trading with 5% of my portfolio & I am wiped-out, the impact will be on the 5% only, while most people start with risking their entire amount on one asset, strategy, or leveraged position. Many digital assets can be staked, or farmed, on dedicated DeFi platforms or in the exchanges, giving you passive income rewards.

The exchanges tend to have a lower % in returns but the funds tends to be safer there. Sometimes, if there are platforms offering the sun, and the stars, it can happen that it can dissappear, and you will not see anything, so choose wisely.

Don't use the advice from influencers, take notes on what they are saying, do some research, and take your own decisions. The influencers either buy early positions in coins, and tokens, so when the crowd is jumping, they sell with a big profit on the pump, and then the new buyers are left out with losses when dump, or are paid in the respective assets by the projects to promote them.

Also, when news about a certain digital asset is everywhere is social media, take notes, but don't jump right away! Stay calm, you will see a price correction after the media calms down, and then is a good moment to purchase.

**You will need to understand how all time highs work, the market cycles, when to buy, when to sell, don't expect to catch all opportunities, but you will catch a good chunk of them.**

**It is a learning curve, but please do your own due dilligence, start properly, stay chill, invest time, and it will pay off over time. The crypto market, as the stock market is driven by greed when the prices go up, and fer, when the prices go down. If you ever need any help, please reach out on LinkedIn, and will be happy to assist! All success!**





*The therapist shows the way,  
but does not solve...*

## Prof. Dr. Milan Krajnc

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

A couple who had just moved in together showed up at the office. However, they were in conflict over the beliefs of the other.

I listened to his story first because he was impatient. He told me how she disregarded his current situation, that he had a lot to do and still felt bad about the bad economic situation, and most importantly, that she made him pay more attention to other women than to her.

I have not commented here, I just thanked him for the explanation and then listened to her again.

Her story. "I cannot believe what I am hearing! I stand by his side the whole time and encourage him, I even adjust my schedules to him! And he accuses me of incriminating him.

Yesterday he told me that he just liked it, that he had gone for a coffee with a co-worker for an hour and a half, that he broke the connection a bit. I do not understand. If the business is a problem for him and





there are problems and they are always looking for solutions, how can he still relax with the same people? I should be the one who relaxes with him. You should feel that I am fresh in his life, not that he finds me a burden...

What will it be like when we live together? And what kind of love is that really? In the worst moments we are together, having fun and laughing... ..but I am a burden to him."

He turned to her and said, "Is it love? What do we feel at all, because there was no euphoria at all."

That is when she held her breath. She pounced on him like a beast, ranting and screaming next to him, "You cheat, manipulator!"

I could barely get her apart.

It took her 10 minutes to calm down. He looked so scared behind his long hair. He looked at her. She was covering her face with her palms and crying.

"You know, I never saw you cry. I had the feeling that you were without emotions, that you were just having fun with me, that you were playing a bit and even taking advantage of me."



And she kept crying. He embraced her as if he wanted to embrace the most beautiful flower, gently so as not to damage her, but at the same time strongly to protect her.

They were embraced for at least half an hour. In the meantime, I left the office to be alone.

When I smoked a cigar outside, I became aware of my value and at the same time of the mistakes I had actually made on my own.

Life consultants and coaches are not lifeguards, we do not save lives. To everyone who comes to us, we just show the mirror, broaden their horizon, everything else they have to do themselves, because that is their life.

He will live his own life and be alone on his deathbed.

Even if some customers think we are gods and think we are alone without problems, we are in reality only human beings.

Only that we have our place, AREA where we show those who are in the darkness the direction out of the darkness. If we want to stay calm in our work, we just have to be a signpost.

Just as the cigar (already the third one) slowly burned out, the heroes of this story came through the main entrance. They held hands.

He said that he saw only bad and nothing good in their

deeds. He had this view because of bad experiences from the past, because he had bad intentions at that time. He has been working intensively on the changes for some time now and wants to be completely honest. Since a lot of it has accumulated in the past (bad habits - experiences), he has projected all this onto his partner.

He also realized that he had difficulties doing business because he had gone beyond his limits and said that now he had only started to do what he knew best and that he was enjoying it. Now he would be able to look at his partner and also at the whole world and his surroundings from a cheerful side, because the subject no longer attracted him.

And what is love? I saw how they both glowed and how easily they walked, and at the same time I was pleased to see that I did not go down to solve their problems for them. I only showed them the direction, they solved the other one by themselves.

I remained in mine FIELD and was only an observer of another area that is forbidden to me, while I remained content and calm. Later I found out that they paid ten times more than expected by their own efforts.

everything changes... All this is part of the natural order... and nature is still alive.

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

allow it, I had the feeling that my life was trapped.

My only friend is YOU, my diary, you know everything about me... But the problem is that only I speak and I have no feedback, I enjoy talking to you endlessly... Sometimes I just open a beer and toast with you and talk about old times... About what is on page 78... You remember, but you do not...

Yes, this has been going on for many years, but I am still caught up in the fact that everything is perfect, I cannot even rest or relax. I am here as if I am trapped in this bondage... I do not feel the warmth of the sun, I do not smell the awakening of nature...

I feel nothing, my whole life is trapped here in the diary. It is true, I am married, but we are both very strict with each other and we talk politely with each other. But I need something, I need an explosion...

***I need what I see in my work... In nature, there is not only sun and rain that wet the ground... Nature on our earth also contains swamps where people fight for power, socialize, play...***

***That is life for me and I do not have it... I only have a job to make everything perfect, including what my colleagues did not do... And in the end I run out of time for everything else.***





**'CREDIBILITY'  
IS 'THE NEW CURRENCY'**

**CREDIBILITY  
CREDIBILITY  
CREDIBILITY**

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



CORPORATE INVESTMENT TIMES

A graphic featuring a close-up of a tiger's face with its mouth open, showing its tongue and teeth. The image is overlaid with a semi-transparent grid and is set against a background of red and purple gradients.

**CIT**  
CORPORATE INVESTMENT TIMES

# THE IMPACT — Matters