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ONE WORLD . ONE EDITION

THOMAS PUSKAS



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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

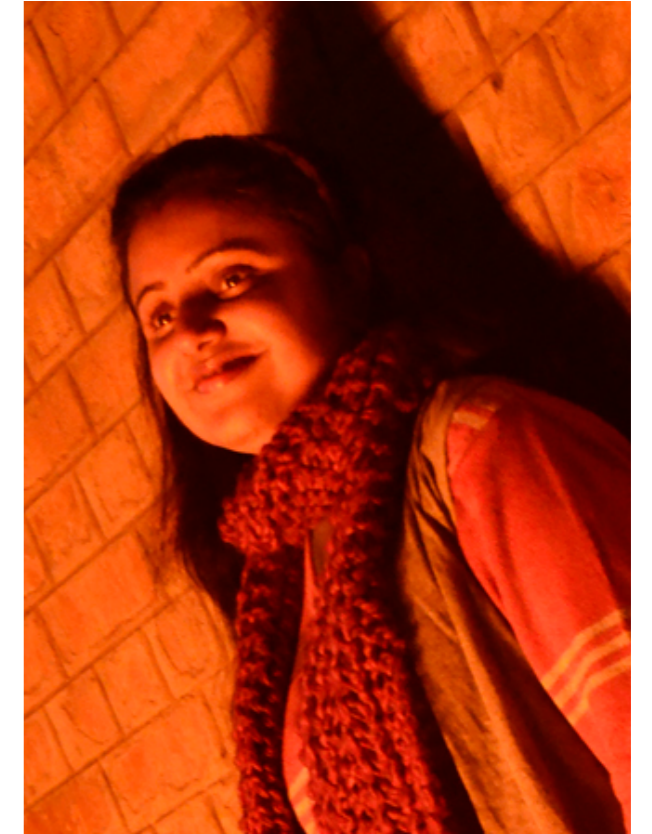
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2022

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OCTOBER



THOMAS PUSKAS

CEO ECOWATT



THE ESSENTIALS

The year is 1848, Sacramento Valley is sprinkled with white powder from the heavens in a cold January. The USA is in the midst of a tense negotiation with possessors of the land, Mexico, who days later would cede their territory to the Yanks.

A scrawny carpenter from the East Coast of the US, arguably one of the very first East-West migrants of the region, James Marshall, was surveying the river for a new saw mill he was commissioned to construct. The flow was more a river than its normal slow trickle as a creek, but shallow enough to see through to the river's rocky base.

But today's flow was different.

IS GREEN THE NEW GOLD?



#ECOWATT #IMPACTINVESTING #GREENENERGY #RENEWABLEENERGY #CLIMATEACTION

At the time San Francisco had a population of 1000, almost all of them knew who James Marshall was, and he them. Within 2 years, the city's population would be recorded at 100,000, 99,000 of whom Marshall had no clue of.

The gold rush is arguably one of the most transformative moments in America's history. Modifying demographics, transfiguring families, and revolutionising an entire nation.

Are we in the midst of something similar?

It is quite possible.

In 1957 Roger Revelle published a paper in the scientific journal "Tellus" that the ocean will eventually stop being able to absorb humanity's carbon dioxide emissions. Three years later, Charles Keeling wrote in the same journal that CO2 levels in Earth's atmosphere were rising annually. And so began the beginning of the climate crisis.

By the late seventies, NASA had been commissioned by the US government to engineer alternative sources of energy, and their Glenn

Research Centre in Cleveland Ohio led the way with the country's first experimental 100-kilowatt wind turbine, which eventually led to the enormous 3.2 megawatt turbine in the nearby town of Sandusky.

NASA's "Glenn Research Centre" has gone on to become one of the most crucial pieces of the alternative energy puzzle. Today, we can look back at their developments, and marvel at how the technology is now sitting in our homes and powering our offices.

Since those days of electrifyingly energetic tinkering, Green Energy has become one of the most sought after industries in the world. Every retail user wants to be off the grid, while every institution wants a green investment portfolio.

And with recent energy sanctions amidst the largest war since that of Vietnam, the alternative energy sector is experiencing growth beyond its means! There is more demand than there is supply!

Solar producers and wind turbine factories are scrambling to try and meet demand, and the



moment they do so, the demand doubles again. Corporate and public consumers are turning to alternative energy at rates never experienced before. The perfect storm of climate carnage and war-induced supply-side constrictions have driven humanity's newfound hunger for clean energy.

It's about time, too. With the world teetering on disaster ahead of the key 1.5 degree C rise in average temperature by 2029, we as a species have never needed a saving technology as much as we have now. Every purchase of a solar panel and every installation of a wind turbine is one step closer to salvation.

This is a Gold Rush we needed, and one that should be fanned into a proverbial raging fire. While clean energy investment only grew by 2% in the five years after the Paris Agreement was signed, since 2020 the pace of growth has accelerated to a staggering 12%.

Today, more than 80% of all power sector investment is made up of renewables, grids, and battery storage. The spending points to an extraordinary statistic: By the year 2050 the planet should reach net zero emissions. Battery energy storage alone has doubled in the last year to reach \$20 billion in investment for 2022.

We at Ecowatt are proud to be at the forefront of this trend. Not only do we see the growth potential, but we're passionate about saving our planet. It is a joyous privilege to be investing in projects that are literally making our world a better place, while at the same time providing generous long-term returns on these investments.

And with the carbon credit economy, we are able not only to generate revenue from selling renewable energy, but also create carbon credits via reforestation and sell them on the

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energy market.

The gold rush of the 21st century is well and truly upon us. But unlike what history tells of the 19th century, where rivers were polluted, mountainsides destroyed, indigenous peoples expelled, and land unceremoniously excavated, this century sees the reverse: A rebuilding of all we have ravaged, and an abundant future where no one is lacking.

This is what Ecowatt is all about. This is a gold rush we are proud to be part of!

<http://ecowatt.io/>

THOMAS PUSKAS

Thomas Puskas is a Serial Entrepreneur with 25 years of experience delivering infrastructure projects valued at 1.2Bn.

He uses this experience to manage the business administration of Ecowatt and oversee asset procurement and development.





THE RISING STAR

STEVE GRUBBS

WITH JENNY WITT

CEO AT VICTORYXR, FOUNDER CHALKBITES AND VICTORY COMPANIES YPO, WE BUILD THE EDUCATION METAVERSE

THE FUTURE OF LEARNING THE FORTNITE GENERATION



The Fortnite Generation has arrived at college. Are we ready for them?

Colleges and universities that understand this generation are more likely to attract more students and also have higher retention rates.

A meta-analysis by the US Department of Education, showed that students who had a blended learning program - in-person and digital - performed better. And that's the beauty of learning on a metaversity campus: it is both digital and in-person. Read on, we will come back to that point.

Fortnite, a multiplayer online survival video game, has taken the world by storm since its creation in 2017. Within the larger umbrella of Fortnite, users can choose from participating in a myriad of

smaller events, including Battle Royale, Zero Build, and a range of community-made games. In these games, players can voice chat with one another, enabling them to make friends and build a sense of virtual community.

In 2021, Fortnite reported having over 400 million active users, a testament to the game's ubiquitous popularity, particularly among members of Generation Z. It's likely that you have heard of Fortnite, and I am sure some of you have even played the game yourselves. Fortnite's success bodes well for the future of synchronous, multiplayer forms of gaming within 3D, computerized worlds and indicates a growing trend of digital socializing.

#EDTECH, #ELEARNING, #OCULUSQUEST2, #HOMESCHOOLING, AND #ONLINECLASSES

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THE RISING STAR

In comparison, the popularity of remote and online learning has also dramatically grown within recent years. Ever since the COVID-19 pandemic shut down the world, education has had to re-evaluate its methods to adapt to the changing conditions of society. Remote learning made massive strides in societal acceptance as well as technological improvement during that time. Prior to the massive, life-changing influence of the coronavirus pandemic, systems of fully remote and online learning had been becoming more widespread. According to a 2018 study, traditional, in-person learning enrollment rates have been decreasing by one to two percent yearly while online learning enrollment rates have been increasing by five percent per year, even before COVID-19. These statistics indicate that remote learning will continue to grow, even after the pandemic has ended.

When analyzed in combination, the ascension of these two trends provides evidence in support of the future of growth of immersive learning experiences in the educational realm. They beg the question: why not combine the appeal of synchronous gaming and socialization with the appeal of remote learning and education? Where these two megatrends intersect, immersive 3D learning steps in to fill the void. The future of education for the Internet Generation lies with virtual reality, the natural outcome of this fusion.

The popularity of synchronous multiplayer video games has increased within the past

decade, creating major successes for online video game companies like Epic Games, the creator of Fortnite. Other popular games of this sort include Roblox, Among Us, and Minecraft, all of which enable multiplayer collaboration. In many cases like these, video gaming is no longer a solitary activity. Members of Generation Z are the primary audience of these games, showcasing that young people are engaged with this trend and demonstrating the potential for growth in the future.

Additionally, these multiplayer online synchronous video games have become spaces to hang out virtually, beyond the act of playing a game. Tech companies have discovered that an excellent way to keep players coming back to these virtual spaces is consistently offering new experiences and ways in which to connect with others. Fostering a sense of digital co-experience and immersive community, despite their nature of being remote virtual platforms, has enabled the expansion of these video games into the metaverse. Hosting live events, like concerts, has become one way in which companies like to achieve user retention as its target demographic, teens, grows up. Fortnite and Roblox have both hosted a variety of live in-game concerts and special events for their users in the past. For instance, in 2019, Fortnite hosted a Marshmello concert that attracted 10.7 million attendees. Roblox tripled those numbers when Lil Nas X performed a concert in-game in November 2020, garnering 33 million attendees from over 160 countries. These large numbers indicate the popularity of synchronous, 3D video games as well as the platforms' ability to transcend the boundaries of typical gaming. These online games have



STEVE GRUBBS

Steve Grubbs is the CEO and co-founder of VictoryXR, a company focused on building the education metaverse, particularly metaversities. Steve is the former Chair of the Education Committee in the Iowa House of Representatives.

Jenny Witt is a senior at Boston College studying History and Political Science. Originally from Willowbrook, IL, she has interned at VictoryXR since August 2021.

successfully innovated new ways in which to keep their players engaged, making it likely that this megatrend will continue into the future.

Similarly, virtual reality has increased in popularity among the average person in recent years. Virtual reality technology can be used for any variety of applications, all of which enable socialization within the context of a three-dimensional, virtual synchronous world. In 2016, companies placed immersive VR headsets on the market for the ordinary consumer for the first time, revolutionizing the field by making immersive

virtual reality technology affordable and accessible to people in their homes, schools, and workplaces. Prior to 2016, VR headsets were not commercially available to American consumers. Since then, VR's popularity has grown markedly, with around 171 million people estimated to use virtual reality in some form worldwide. Bringing multiplayer synchronous games like Fortnite and Roblox into the metaverse is a logical progression for



THE RISING STAR



[https://youtu.be/wdn_z3D_q14]

The dramatic growth of gaming and socializing in synchronous, virtual worlds has occurred in conversation with the dramatic growth of remote and online learning. Prior to COVID-19, remote learning had already been on an upward trend. In fall 2019, 17 percent of postsecondary students took their classes fully online, while 19 percent took their classes partially online, indicating the growing popularity of remote learning. However, the 2020 coronavirus pandemic pushed the world into adapting virtual learning at a rate faster than ever before. In fall 2020,

73 percent of postsecondary students took their classes either fully or partially online. The circumstantial need to adapt remote learning in such large numbers paved the way for its broader acceptance among educators and students as a legitimate learning tool. Promising statistics show that students can retain between 25 to 60 percent more information when learning online than they can when learning in the classroom. Remote learning provides convenience, ease, and makes education geographically accessible to all. For these reasons, virtual learning will continue into the future.

The next logical step in the progression of remote learning is to take education into the virtual reality metaverse, as a fusion between the trends towards 3D gaming and online learning. This transition has already begun at select, forward-thinking institutions of higher education, like Morehouse University. Offering

these companies to keep customers engaged and provide novel experiences. In the coming years, consumers' interest in virtual reality and other 3D experiences will only grow.

Now stop and think about how education can be transformed combining synchronous (group) learning with the power of online virtual reality. Take the cadaver lab for example: in the VictoryXR cadaver lab, students gather around a human body with a professor where they can examine the organ systems. The professor may plunge her hand into the chest cavity and pull out a human heart. From there, she can pass it to the student to her right. In the cadaver lab, the student may be inches away, but in the real world, miles away. The student takes the human heart - feeling it haptically as it is handed over - and then begins expanding it until it is five meters tall. At this point, the student and professor step inside the heart and learn about the ventricles and cavities.

educational options within virtual reality allows colleges to appeal to the younger, Internet generation, who not only expects this option but thrives online. Providing education in virtual reality will thus entice these students to engage with learning in a way unique to their generation and enable them to learn better than ever.

Virtual reality contributes new forms of learning, especially active learning, to the field of education in ways that in-person learning does not. Scientist Scott Freeman defines active learning as teaching that "engages students in the process of learning through activities and/or discussion in class, as opposed to passively listening to an expert." Active learning promotes higher content retention levels, engages students more fully, and provides more context to the information being taught than passive learning does. According to a 2014 article from Science.org, students are 1.5 times more likely to fail in a class using passive learning as opposed to one using active learning. VR headsets promote immersive, active learning

by inserting students into new environments and enabling them to visualize difficult concepts or empathize with foreign situations in ways unique to this technology. The new opportunities that learning in virtual reality brings to the field of education are limitless.

Virtual reality's benefits can be directly measured via forms of empirical evidence, like brain scans. Researchers from Saga University in Japan conducted a study in which they used EEGs to measure brain activity in students while learning with VR headsets and compared them with the brain activity of students while learning traditionally. When engaged with learning in a traditional classroom environment, students' brain activity showed a mere 3.0 increase from their resting state. However, when instead engaged with learning in an immersive VR environment, students' brain activity increased by a remarkable 15.5 points. Researchers theorized that this significant increase in brain activity among students in virtual reality learning could be attributed to



the emotional sensory connection created between students and the learning material, as well as the lack of external distractions while immersed in the virtual environment. Learning in virtual reality therefore alleviates common issues of boredom and distraction among students, allowing them to fully concentrate on their studies.

THE RISING STAR

Learning in virtual reality combines the experience of playing an online, synchronous 3D video game with your friends along with the experience of receiving a world-class education from your home, both of which are popular trends and high priorities for Gen Z. The intersection of these two trends indicates that immersive 3D learning, particularly in virtual reality, will continue for years to come.

Research demonstrates that students of all ages that learn with virtual reality are significantly more engaged with the learning material and perform better on learning outcome exams than traditional students, with these gains extending across all subjects. VictoryXR, among other companies, creates educational content in virtual reality that enables students to harness the benefits of active learning experiences. Immersive virtual reality experiences range from fully-developed 'metaversities' to 360-degree field trips. They facilitate engaging, interactive learning that students of all ages can access and enjoy. These remarkable gains in

academic achievement should not be overlooked. The future of education lies in the metaverse!

Finally a short discussion about the hardware needed to access a school in the metaverse: while an actual VR headset is preferable, these 3D online worlds can also be accessed by students through a PC, tablet or even a smartphone.

The comparison between a VR headset and the rest is akin to standing on the south rim of the Grand Canyon and seeing it on a video, but nevertheless, access to the right hardware is not a big friction point to adoption. Even more, quality VR headsets start at \$400 USD, which is half the price of an iPhone.

While the adoption curve is still a bit fuzzy, there is little doubt that immersive learning will take hold in almost every school in the world over the next five to seven years and it's clear that the Fortnite Generation will lead the way.

VICTORYXR™

AS IN LIFE, SO IN THE BUSINESS WORLD
STAND OUT, BE DIFFERENT

AND SHOW THAT DIFFERENCE BOLDLY



INSPIRE GENERATIONS

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AHMED BANAFSA

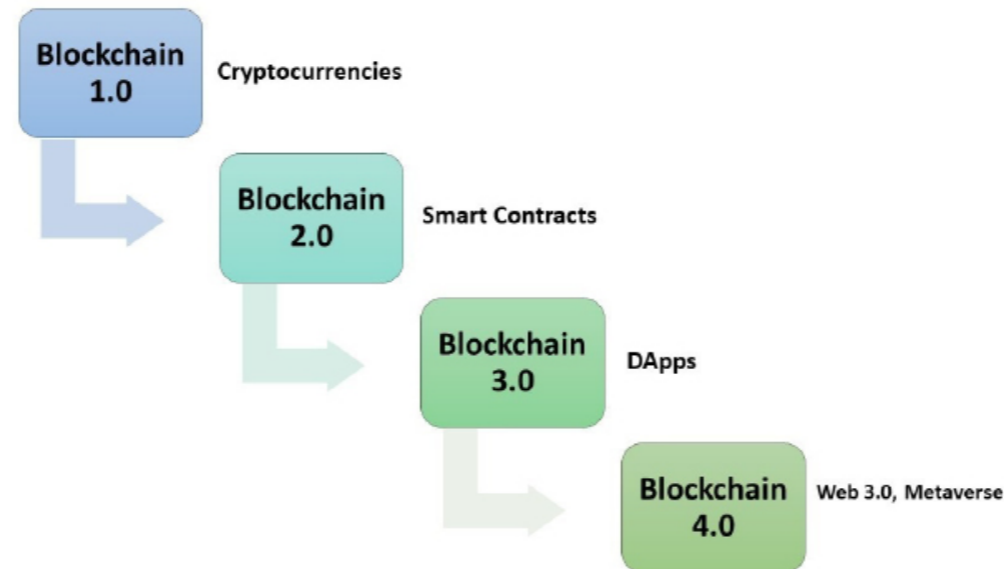
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EXPERT: IOT-BLOCKCHAIN - CYBERSECURITY, SPEAKER

THE EXPERT'S TAKE



THE EXPERT'S TAKE

BLOCKCHAIN 4.0



The simple and best definition of Blockchain technology is to think about it as electricity, you only see its applications but you understand how important it is and know there are many applications and products that can run on it. But like any other technology it went through stages and evolved as it progressed and matured. We started with Blockchain 1.0 and now we are at Blockchain 4.0.

In the following article we will explain each version of Blockchain:

Blockchain 1.0 – Cryptocurrencies

The Blockchain's first-ever application was bitcoins. Blockchain has already established itself as the enabler of an 'Decentralized Internet of Money' by powering cryptocurrencies. By providing transparency, accountability, immutability and security, Blockchain very soon triggered the influx of more cryptocurrencies, and today we have more than 10,000 different cryptocurrencies in circulation.

Cryptocurrency Types

1. Central Bank Digital Coin
2. Stablecoins
3. Cryptocurrency (Bitcoin, Ethereum, Solana ...)
4. Meme Coins (Elon Musk!)

*Maximum number Bitcoin is 21 million coins, we have ~19 millions in the market now

Blockchain 2.0 – Smart Contracts

With Blockchain 2.0 came the era of smart contracts that helped Blockchain to outgrow its original functionality of powering cryptocurrencies.

What is a smart contract?

- Smart contracts are essentially automated agreements between the contract creator and the recipient.
- Written in code, this agreement is baked into the blockchain, making it immutable as well as irreversible.
- They're usually used to automate the execution of an agreement so that all parties can be sure of the conclusion right away, without the need for any intermediaries.
- They can also automate a workflow, starting when certain circumstances are satisfied.

THE EXPERT'S TAKE



One key benefit of a smart contract is the automation of tasks that traditionally require a third-party intermediary. For example, instead of needing a bank to approve a fund transfer from client to freelancer, the process can happen automatically, thanks to a smart contract. All that's required is for two parties to agree on one concept.

Smart contracts have gained widespread appeal because they are tamperproof and lower the cost of verification, exception, arbitration, and fraud protection, in addition to permitting automated permission-less execution. Also, smart contracts allow transparent data recording, which is easily verifiable and provides the involved parties equal sovereignty over their deals.

The very popular Ethereum is a 2nd generation blockchain. For fueling the functionality of smart contracts, Ethereum is the go-to Blockchain for enterprises across industries, especially supply chain, logistics, cross border payments.

Although a second-gen Blockchain, Ethereum has been continuously at the forefront, scaling up its offerings to expand the blockchain functionalities across industries. Ethereum is leading the way in everything from smart contracts to dApps, asset tokenization to DAOs, DeFi to NFTs.

Blockchain 3.0 – DApps

Blockchain 3.0 has been all about Decentralized applications (Dapps).

Decentralized applications (Dapps) are applications that run on a P2P network of computers rather than a single computer. Dapps, have existed since the advent of P2P networks. They are a type of software program designed to exist on the Internet in a way that is not controlled by any single entity.

With a frontend user interface, calling to its backend smart contracts hosted on decentralized storages, DApps support various powerful blockchain use-cases like DeFi platforms, Crypto loan platforms, NFT marketplaces, P2P lending and others.

Powered by new consensus mechanisms like Proof of Stake, Proof of History and others, 3rd gen blockchain protocols focused on areas like Speed, Security, Scalability, Interoperability and Environment friendliness.

For offering benefits like transparency, scalability, flexibility and reliability, the Global DApp market is expected to reach \$368.25 billion by 2027. DApps have found applications across verticals like Gaming, Finance, social media, and Crypto transaction.

Blockchain 4.0

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

- Web 3.0
- Metaverse

Web 3.0

The Internet is constantly transforming, and we are on our way to the third generation of internet services, which will be fueled by technological advances such as IoT, Blockchain, and Artificial Intelligence. Web 3.0, is focused at having decentralization at its core, therefore Blockchain plays a critical role in its development.

Web 2.0 has been revolutionary in terms of opening up new options for social engagement. But to take advantage of these opportunities, we as consumers have poured all of our data into centralized systems, giving up our privacy and exposing ourselves to cyber threats. Web 2.0 platforms are managed by centralized authorities that dictate transaction rules while also owning user data.

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

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

Metaverse

The dream projects of tech giants like Facebook, Microsoft, Nvidia, and many more, Metaverses, are the next big thing for us to experience in the

coming few years. We are connected to virtual worlds across different touchpoints like social engagement, gaming, working, networking and many more. Metaverse will make these experiences more vivid and natural.

Advanced AI, IoT, AR & VR, Cloud computing and Blockchain technologies will come into play to create the virtual-reality spaces of Metaverse, where users will interact with a computer-



generated environment and other users through realistic experiences.

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

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

Blockchain 4.0 solutions can aid in the following

THE EXPERT'S TAKE

Metaverse development requirements:

- Decentralization
- Decentralized data management
- Security
- Digital Proof of ownership
- Digital collectability of assets (such as NFTs)
- Governance
- Transfer of value through crypto
- Interoperability

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

THE NEXT - IN FOCUS



First Digital Trade
Corporate Neobank



Hi, I'm Mario and i decided to exit from the logic of the numbers, pitches, business plans, market data... and say why I'm doing with my co-founders First Digital Trade.

I'm born in 1975, and in 1988 at 13 I've got my first personal computer, a Commodore 16, my father bought me for Christmas, i didn't want more than that, thank you dad!

Today after 34 years I'm still faithful to the informatics world.

WHY FIRST DIGITAL
TRADE - CORPORATE
NEO BANK?

MARIO BARBAN

BLOCKCHAIN , STARTUP , PAYMENTS , DIGITAL BANKING , TRADE
FINANCE , PSD2 , PLATFORMS AND IT INTEGRATION

THE NEXT - IN FOCUS

In IT I have covered all roles, from sales, to software development, to project management, both for small companies than for fortune 50, except a couple of years of import export, that was important for what I'm doing today.

I found many companies, sometimes good, sometime bad, sometime profitable, sometime not, but i have always learn something, i hate to do same wrong 2 times.

3 years ago, thinking about my professional life, i have to say that i was not completely satisfied, so i start think about what i felt thinking my professional life, about my aspiration, my age, what i love, what i want, what i'm ready to do for get it, practically i sit in front of the mirror talk to myself without lies, very useful to do before found a startup.

I have work 7 years in a bank's IT office, Generali Assicurazioni Spa, I'd love to manage that giant's computers, mainframes, network, also I always been an early adopter of new products, and in 2018 i start test and download all the financial apps.

I found many companies and I know the difficult to open accounts in the incumbent banks, so, open and account in 5 minutes was a revolution for me. I have started study the new technologies, I've let the work 1 year staying focused on the understanding of new legal environment and financial technology, an amazing trip and update!

After a long period of market's observing and update, I had identify that the digitalize of payments didn't covered the market needs, but only the B2C sector, the companies still need to go in presence to the bank for many operations, especially the ones that operate in the international markets.

The international trade has many friction points because is the summa of payments, finance, an

logistic in different jurisdictions, this require a team of seniors with strong skills in their own environments, so in 2021 I started hire the team, I open my agenda and I have choose the best guys i knew and I shared with them my vision.

Thanks to the rise of eCommerce and the increased international mobility of goods and services over recent decades, as well as the emergence of marketplaces, there are now more opportunities for SMEs to sell and acquire products and services globally. The backbone for SMEs and all enterprises is effective payment systems - speed, reliability and flexibility are fundamental to keeping business moving. This can be complex when operating in multiple currencies, and with the value of cross border transactions estimated to surge from almost \$150 trillion in 2017 to over \$250 trillion by 2027, innovation in the payment landscape is one of the biggest trends in financial services.

Obviously, products need to be moved, and are often produced in places very far from where they will be sold.

The current import-export process is another bottleneck, a set of slow, paper, fragmented and poorly organized procedures, which is why large ocean carriers are creating blockchain-based software solutions to share information in real time.

Some readers will wonder where the link between



MARIO BARBAN

Mario Barban born in Padua Provence, in the north east of Italy. Start coding at 13 years old and got the diploma in Informatics in 1995.

He found his first IT Company In 1998, the first Internet Service Provider in 1999, he move to USA for follow a stage in supply chain management at University of Miami in 2000.

After back in Italy he start work as EMEA IT Manager for NYK Logistic a fortune 50 enterprise and after 5 years he move in to the banking sector in the second biggest Insurance firm of Europe, Generali, with the role of IT Manager of Automation processes .

After this experience he worked as freelancer on many projects until 2016 where start implementing IoT solutions for containers and in 2019 start the new startup First Digital Trade Ltd

sales contract between the parties following the dictates of the ICC (the international chamber of commerce) to offer an internationally valid and cutting-edge tool.

The second problem that First digital trade faces is always related to the commercial transaction, here the problem is traditionally solved through the letter of credit, which replaces the trust between the parties involving the banks. This system can be improved with the technology we are creating, in fact, thanks to the monitoring blockchains, our importers and exporters will have end-to-end visibility for both transport and payments, with first digital trade as an intermediary, which will allow the release of funds instantly once the notification from the carrier

that reflects the contracted one has been received.

Sorry if I was a bit technical in explaining one of the great advantages of First Digital Trade, in a nutshell, world trade, which is now on paper, will be digitized, today First Digital Trade represents the first commercial banking initiative in the world.

The last point to be addressed is payments, cross-border payments are a nightmare for SMEs, a sector still dominated by banks and the old SWIFT.

To harmonize and speed up the process we had to enter into agreements with new fintechs who think like us, the goal is to offer



instant payment worldwide in most currencies, we will not make it right away, but by digitizing the process it will be possible to speed it up a lot and make it cost much less.

4. Instant SEPA payments
5. Fast cross-border payments
6. Multi-currency management
7. Traceability of international shipments
8. Import and export with certain payment
9. Digitized and ICC compliant import export

All these operations to date are possible only from the bank branch and the office. In the vision of the future of work and payments there was a challenge that we took up.

With First Digital Trade, I and my co-founders, we would like to offer a solution where the company is at the center, where to find convenience, speed, comfort, things that today the banking world does not

THE NEXT - IN FOCUS

The part that has found the best solution is invoice trading, on this we have chosen a very innovative solution based on NFT.

Banks and factoring are quite quick to provide credit on unexpired invoices. The problem is the opening of the banking relationship and the authorization, which can take up to 3 weeks to be managed, the solution of First Digital Trade Ltd, allows companies of all sizes to finance their invoices for 90 days, in 15 minutes from access to the platform, determining the best performing product in the European market.

The final product of First Digital Trade is configured as a suite of products able to allow small and medium-sized companies and importers and exporters a set of tools that will allow:

1. Immediate settlement of invoices
2. Export advances
3. Bank accounts

offer, but that we know can be possible using technology and current international regulation on payments.

A solution like ours is the result of a lot of research, trying to put together fragmented practices, payments, traceability, advances, in full compliance with the rules is our challenge.

Soon we will be online, we will start from Italy, a territory that we know well, rich in exporters and small businesses, and then expand to Germany, France, Spain, and then to the east, Saudi, UAE and finally the Far East.

For Fintech enthusiasts, I am always available, add me on Linked In, it will be a pleasure to meet you.

THE NEXT - IN FOCUS

A WORD IS A WORD...

AND A PICTURE WORTH A THOUSAND

BUT YOUR BRAND IS WORTH A MILLION



INSPIRE GENERATIONS

CORPORATE INVESTMENT TIMES

THE FAST REBOUND OF MIDDLE EAST BUSINESS

STEFANOS NICOLAOU

CHIEF EXECUTIVE OFFICER AT CONSULTICS / PRESIDENT OF THE CYPRUS -QATAR BUSINESS ASSOCIATION AT CHAMBER OF COMMERCE/ ACTIVE BOARD MEMBER OF THE CYPRUS SAUDI ARABIA BUSINESS ASSOCIATION

THE SUPPORT

Just like its founder, Stefanos Nicolaou, the team behind the thought leadership tank Consultics connects relevant elements together to form sound business models.

But over the last two years business diversification and continuing business on a global stage became a challenge; a challenge that only made Consultics stronger and ready for all the opportunities it now has at hand.



THE BUSINESS SUPPORT

Before the pandemic hit us all, Consultics was thriving. It had projects in Europe, the Middle East, and Asia and it was rapidly leading its own way towards a unique business path that had been in the making for the past seven years. The company that puts its clients' vision first and has no comfort zone when it comes to hitting the business mark every time, saw everything come to a standstill. This is when a challenge became an opportunity, and the company focused all its energy on marketing and communication practices.

Businesses have their ups and downs and even though Consultics has had its fair share of them, its founder has all the energy and passion to steer it through any storm. Mr. Nicolaou knows there are always solutions, you just have to be willing to find them. "If a business is not doing well, it does not

mean it has failed, it is a matter of how much you can take. So, if you can manage those expectations then you can always find solutions for the problems."

This is how Consultics functions; it knows there will always be hurdles to overcome but as long as you show up, believe in the business you put out there, are willing to alter it with the changing world, and believe you could in fact change the world, then your strategy is set, and your thought process will bring your company back on top.

Consultics used this strategy throughout the recent hard times and knew it was just a matter of time until business opportunities in the Middle East for the rest of the world would once again be ripe for the picking. "After the easing of COVID-19 measures we saw the full



Creativity

Strength

Uniqueness

Quality

Growth

Sustainability

force of the outcome of the investments we had put in place over the pandemic period," Mr. Nicolaou stated. "Our positioning was strategically correct for us to profit from a time when communication was heavily needed.

Now we have managed to carry ourselves easily and smoothly back onto our original path and the engagement potential we see today is even better than expected," he added.

During the heights of the COVID-19 pandemic, Consultics found established and key strategic professionals in the communications world to help support Cyprus raise the bar on its global positioning and reputation as a thriving, cosmopolitan, transparent business hub and investment destination through a carefully considered, proactive strategic communications and publicity led approach.

Having worked in a number of areas in the Middle East for a number of years

Building your business



and having seen, first hand, the wealth of opportunities the region possesses, Mr. Nicolaou set up his own business in his home country, Cyprus, in 2013. He was sure he could marry his love for Cyprus and the Middle East to create a unique brand with sincere values and messages to cater to business development.

Being devoted to pinpointing the starting point at which businesses can begin to cross over and then, slowly but surely, unravel the string that will lead these ventures to flourish was the backbone that he leaned on. The name of the game for Mr. Nicolaou was diversification and as he is very familiar with the culture of both regions, how the people act and react, and how business is run, his business plan just came natural to him.

Mr. Nicolaou chooses his words very wisely so when he takes on a client and says he is an expert in finding the right opportunities for that client he means it.

The process the company goes through in order to take on clients is very defined in that it identifies any or all opportunities the market may have at any given moment and then it matches these opportunities to the client. There is always a strategy, but this strategy is

adaptable and changes as the world changes. "It is never a destination, rather it is a journey," Mr. Nicolaou expressed.

This journey has led Mr. Nicolaou to currently be the president of the Cyprus - Qatar Business Association and a board member of the Cyprus - Saudi Arabia Business Association. In his role as president, and with the support of the Embassy of Qatar and the Ministry of Energy, Commerce and Industry of the Republic of Cyprus, he has introduced initiatives that have strengthened ties between Cyprus and Qatar and given them a push towards reaching their full potential.

He has brought professionals together so they can find mutual benefits from each other's knowledge so sustainable development can be the way forward.

Talking about his love for Qatar and the work he is putting in to make others see the business potential of the country, Mr. Nicolaou said "I fell in love with Qatar the first time I visited it and I fall in

love with it, even more, every time I go back. I have always known the fruitfulness of the area as a cross-over between businesses and as a place where—with the right guidance of professionals like Consultics—a new business can be planted and can thrive.

But now, as I am at the helm of the Cyprus-Qatar Business Association, my drive has become even more entwined with my determination to make sure the wealth of investment opportunities in both Cyprus and Qatar are taken advantage of with mutual business respect."

Obstacles continue to exist, however the ambitious vision of the company and having to continuously connect the dots allows Consultics to work even better in this kind of environment as it is built on the shoulders of a restless soul.

So, what is next for Consultics? The company is engaging with companies in the UK at the moment, it is expanding its business reach into Latin America, it is behind introducing new technology from the global arena to the Middle East, and it is also engaged in leveraging companies to support the FIFA World Cup Qatar 2022.

How these ventures will turn out is uncertain but as Consultics is consistent in its thought leadership approach for completing its client's objectives, and its CEO always has his eye on

the ball, the company is bound to continue to put its fingers in pies made with the ingredients that create the taste of success.



LARISA B. MILLER

CEO, PHOENIX GLOBAL, PRESIDENT & CEO, KEYSTONE FARM FUTURE



DECODING THE FUTURE

Anyone who has heard me speak has heard me say, "we are never going back to normal because normal was the problem". Words that became evident during the COVID-19 pandemic; words that will continue to be relevant into the future.

Our COVID reset was the blacklight that illuminated invisible lapses, fractures, and vulnerabilities. How much we actually learned from this remains to be seen.

THE END OF PLENTY
BUILDING RESILIENCY FOR THE FUTURE

DECODING THE FUTURE

production, or to deliver our products to consumers. And, we must have financial plans and policies that can shore up the walls, so to speak, when we set-disruptions uncertain

national or global economy. The way we did business four years ago is not the way we will do business forever more. If you, as a business leader, find yourself slipping back into the operational model you had pre-COVID, shame on you.

There are both macro and micro strategies that can and should be introduced into your models of operation. Two such shifts must include how you utilize and embrace your employees and your commitment to policies of sustainability and localization. Making your employees a valued part of the reshaping of your business model, is critical to operational efficiency.

Employees are one of your most important assets, and they are the ones who are on the frontlines of your operations. Your employees are the ones who have the ideas on how to optimize productions, because they are the ones working on the production lines, managing the processes and conceiving the innovations that can enhance your operations.

Your employees are the forward-facing interface between your services and your customers. And your employees – those who feel valued in the

workplace environment and proud of the brand reputation, are your best marketing tool. Include them.

“The earth has given mankind enough for their needs, but not enough for their greed”, an adage penned by Mahatma Ghandi. We have a mandate to prioritize responsible consumption and manage our footprint, being contributors to our



environmental health and stability.

Businesses do not have to attempt to solve all the world’s sustainability challenges, but through a few deliberate measures, a business can build a greater sense of responsibility – which carries an extraordinary value to their customers and stakeholders.

Localize and vertically integrate your supply chain, as much as possible, sourcing products or utilizing services within your own community. Not only does this make your business more

valuable to the community, but it reduces your footprint, relative to the transport of goods.

A business is only as strong as the supply chain that it controls. Depending on imports to meet your production needs puts you in a vulnerable position and doesn’t add value to your local economy.

As a nation, we have largely lost our ability to manufacture at the level we did many decades ago, so, from a price standpoint, we have limited opportunities to locally source all the products necessary for our operations.

However, when you make it a point to look at opportunities for partnership and collaboration in your region, you’ll find many products and services that can be sourced locally, removing the supply chain risks that you face when you solely

import.

You may think that you can’t afford to buy locally produced products when you can source them for a much lower price point overseas, but when products can’t be shipped, imported, or delivered and your business slips into an unexpected stall, the surety of supply, even at a slightly higher price point, looks pretty darn good.

Further, it is proven that consumers are willing to pay more for locally or nationally produced products, allowing you to create a marketing story that will help to offset this price differential.

There is infinite room for disruption in any industry or sector, but it takes courage to be willing to reimagine your legacy business model. Do not get comfortable with “plenty”, because “plenty” is never enough.

It can be scary to change what’s worked for decades, doing it differently to be relevant for the future, but this is the only way to build a business model based on strength, resiliency, and endurance – creating a sustainable pathway towards growth and profitability.

Fear is a reaction, and while we may fear change, we must also recognize that courage is a decision, and as a business leader, the decision is yours. Choose to act with courage...choose to make change...choose to do it differently that the others. Remember...you never want to be trapped in the middle of the pack.



RESILIENT POWER

HARVARD BUSINESS REVIEW ADVISORY COUNCIL, SUCCESS MENTOR,
12+ INTERNATIONAL AWARD-WINNING CHANGE AGENT, WBAF SENATOR USA.

SHARESZ T. WILKINSON

THE ADVISOR

Resilient Power is a term from the energy sector describing energy resilience.

'The term "energy resilience" means the ability to avoid, prepare for, minimize, adapt to, and recover from anticipated and unanticipated energy disruptions in order to ensure energy availability and reliability sufficient to provide for mission assurance and readiness, including mission essential operations related to readiness, and to execute or rapidly re-establish mission essential requirements.'

Resilient Power is an energy system that cannot be interrupted, not by catastrophes nor human error. It maintains its performance throughout.



#CLARITY, #LEADERSHIP, #EXECUTIVEPRESENCE, #COMMUNICATIONSKILLS

During the pandemic's trying times, Fortune 500 companies as well as ambitious individuals in business and politics faced two main challenges:

1. how to strategically engineer communication with stakeholders for higher buy-in to reach the desired targets and outcomes (20%)
2. how to self-regulate (80%)

Not only C-Level executives and their teams were struggling greatly to adapt to the rapid changes and the increasing pressure and uncertainties during the pandemic in the workplace.

Having identified a clear need for combined interdisciplinary approaches in complex situations and circumstances, Sharesz T. Wilkinson derived her science-based approach to effectively increase resilience from her decades of extensive experience and studies around the globe.

She has lived in 12 countries around the world, many of them developing countries, traveled to 50+ countries so far, is a multiple postgraduate degree holder and survivor, and has a zest for life and giving back, making a difference top-down.

This background allows for tailored collaborations, addressing the urgent need for agility and creative interdisciplinary, applicable and practical solutions to increase resilience on leadership levels and to engineer effective steps to achieve successful outcomes.

The year 2020 changed the course of mankind, history, and politics forever, and as the world is just about to move on from the pandemic experiences over the last 2 ½ years, we are struggling with ever faster changing economies, crisis, natural disasters, uncertainties, highly unstable political landscapes, and the rapidly growing generational gap in our value- and belief systems.

Sharesz T. Wilkinson has worn many hats as an international multi award-winning change maker, speaker, author, entrepreneur, investor, and philanthropist.

Her mission for the last two decades has been to create change top-down one person at a time and letting it ripple through companies, organizations, and entire nations.

Sharesz T. Wilkinson is a Forbes & Harvard Business Review Advisory Council member, a highly focused strategic advisor, and an expert in top-level executive communication and how to increase resilience.

Her dedication over the years has earned her numerous awards, such as the 'Visionary Leader Award 2021', Global Woman Economic Forum 2018 Award 'Exceptional Women of Excellence', 'Humanitarian Fellow' Award from Rotary, and she was further a nominee for the 2019 Tällberg/ Eliasson Global Leadership Prize as well as the 'Outstanding Leadership Award' in 2022.

Having successfully specialized during the pandemic on working internationally across the board to increase resilience, she helps leaders and their teams to save and make millions under the most difficult circumstances. As a sparring partner, she brings them to their next level, and more importantly, she sees them through to completion.

Covid 19 has changed our life completely. Countries and their populations have to deal with massive changes in adaptation and execution in how we live our life.

Increased automation with technology in various sectors led to mitigation of infection risks while retaining productivity. We witnessed a rapid development and the adaptation of online platforms for shopping, the shift to wireless cash, entire processes, activities, and requirements being moved onto apps, and the rapid expansion



of online course content and communication platforms.

Humans are rooted in personal connection yet our interactions had to be transferred, our entire lifestyle moved online to platforms of choice. Virtual education due to closed schools became a must, skill-based virtual training to succeed or help prospective employees find appropriate alternative positions became a requirement for the workplace. One-on-one online interactions in the adult development space proved to be highly agile, efficient, effective, save time, resources, and energy.

Yet it became quickly evident that real-life social interaction is key for the healthy development of children and the mental well-being of adults. Mental health issues became suddenly a common and familiar topic as the numbers increased by over three-fold during the start of the pandemic, according to the CDC's National Center for Health and Statistics survey in the

USA. Anxiety and depression from isolation and the transition back to normal life and well-adjusted people proved to be highly challenging. Virtuality-based therapy and telemedicine brought relief when mobility and travel became an issue. In a global study, over 40% of people who are working from home said their mental health has declined since the COVID-19 outbreak, which may reduce productivity and result in employee turnover.

For the first time the majority of people worldwide became aware of and fully acknowledges the impact of mental health on our wellbeing. Awareness set in for the need to work on our coping skills and self-awareness, if we wanted to keep up with our fast changing life conditions. Personal shortcomings and weaknesses became glaringly clear under the lockdown situation, when compensation behaviour and mental health issues became prominent to endure stress-factors over extended periods of time.

Restrictions were stringent, and large numbers of jobs became redundant. Due to the strict precautions, not only the travel and tourism industries took a massive hit during the pandemic. The pandemic and looming death further led to unheard and unseen levels of public and personal hygiene worldwide. As a large number of the population had to stay home internationally, the air and environment cleared up, which made our unsustainability to the planet evident. We experienced a massive value and belief shift. Generation Z clashes with the outdated realities of the work world, moving on into Web 3 and the Metaverse.

The transition is forcing companies to re-evaluate their long-term staffing needs and reduce infrastructure costs. The benefits of work-from-home where possible for the employees are attractive, including increased schedule flexibility and more spent time with their families. The previously laughed upon work-from-home option suddenly concerned a large majority of the working population. The required adaptation and learning curve to online life was steep and highly challenging for most. The growing ubiquity of internet access and mobile data made the educational disparities present.

We cannot change the course of history, nor the behaviour of others, but we can learn effective approaches for more sustainability not just for our mental health and increased productivity in the workforce under challenging circumstances.

Engineering the outcomes that we are looking for requires increased levels of awareness and accountability on what we need to look at, how we can efficiently address the most urgent topics, and how we can make a real difference, not just to ourselves, but our families, our workspace, and the environment.

Applying proven highly effective systems and processes to problem solving skills that do deliver results saves us enormous amounts of time, resources, and energy. In an ever faster moving

world, we simply cannot afford to sit back, and insist on how it has been done.

Adaption is a survival requirement and not a choice but a requirement.

Effective and efficient change management has to start first from within. It needs to be clearly communicated to all stakeholders, and then executed with undeterred focus and perseverance, overcoming inner resistance, fears, and anxiety as natural responses to change.

There is a system and a highly effective process to this transition which can be learned and adapted within six months to one year, the knowing 'how to' in a world, where knowledge is available 24/7 at the fingertips. Once we are aware about the how to, we then have a conscious choice in our actions and the tools and accountability to see it through to completion. Seemingly a small drop, but if it falls into the middle of the pond, it ripples through to its borders.

That is the beauty of change.

START STRONG FINISH STRONGER

INSPIRE GENERATIONS

CORPORATE INVESTMENT TIMES

THE BLOCKCHAIN EXPERT



Empowering Humanity's
Economic Emancipation

DOING BLOCKCHAIN SMARTER

GREG CHEW

FOUNDER & CEO AT QPQ, CREATOR OF THE 'INTERNET OF ECONOMICS'

QPQ is a deep technology company working to create a new, shared digital infrastructure for commerce, finance and sensitive or private data. We call this infrastructure the 'internet of economics'. Its purpose is to deliver a future economy in which everyone can participate fairly and equitably regardless of where or to whom they were born. Our aspiration for this future is the economic emancipation of humanity.

The foundation for this is distributed ledger technology ('DLT'). So, what is DLT? It comprises three words, all operative, and the first two words - distributed ledger - give context to the third. DLT is a set of technologies related to the operation of a distributed ledger that allows consensus between a group of independent, decentralised parties that an event has occurred without recourse to third-party intermediation. This consensus allows us to remove trust from the individual parties and trust the consensus itself.

#DEFI, #BLOCKCHAIN, #DIGITALASSETS, #INTEROPERABILITY, #DISTRIBUTEDLEDGERTECHNOLOGY

This simple statement represents radical change – it is now the ledger itself, not its controller, that we place our trust in when making a transaction. The need for intermediaries to facilitate trade and exchange is removed. We can then transition from an economy that rewards controlling the infrastructure to one that rewards adding value to that common infrastructure.

The challenge of DLT has been to enable that consensus to be established at sufficient speed and scale to displace intermediary-facilitated trade, exchanges and interactions. This clash between scalability, security and speed requirements is known as the 'Blockchain Trilemma'.

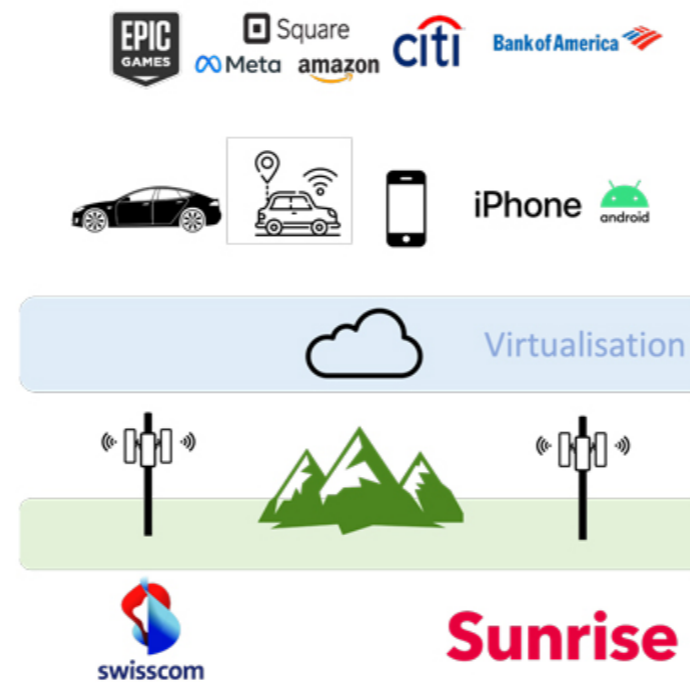
Attempts to deliver the scalability and throughput necessary for DLT to displace

third-party intermediation operations have succeeded only in fracturing the DLT world, making operations in a Web3 environment slow, costly, and siloed.

To build the 'internet of economics', we must start by consolidating the existing DLT protocols. To do that, we must establish an interoperable base that allows users to enjoy a seamless, convenient, high-speed infrastructure.

Accordingly, our first product, 1DLT, is infrastructure that vastly improves scalability, security and

Virtualisation allows mobile phones to access the closest available mast from different providers and support a rich ecosystem.



RIPA Layers

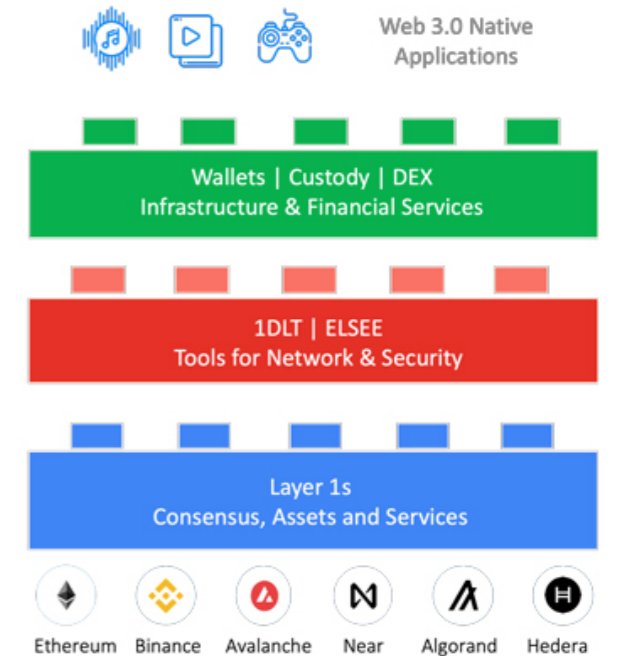
Application

Platform

Infrastructure

Resource

QPQ's tools allow the best features of Layer 1s to power a Web 3.0 Ecosystem that is fast, cheap, scalable & secure.



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speed whilst enabling true interoperability, decentralisation and substantial savings. It's

decentralised, easy to use, massively scalable, secure and overcomes all of the blockchain trilemma issues, with every transaction getting public consensus - the best of every protocol, the downsides of none.

However, there remain significant issues around

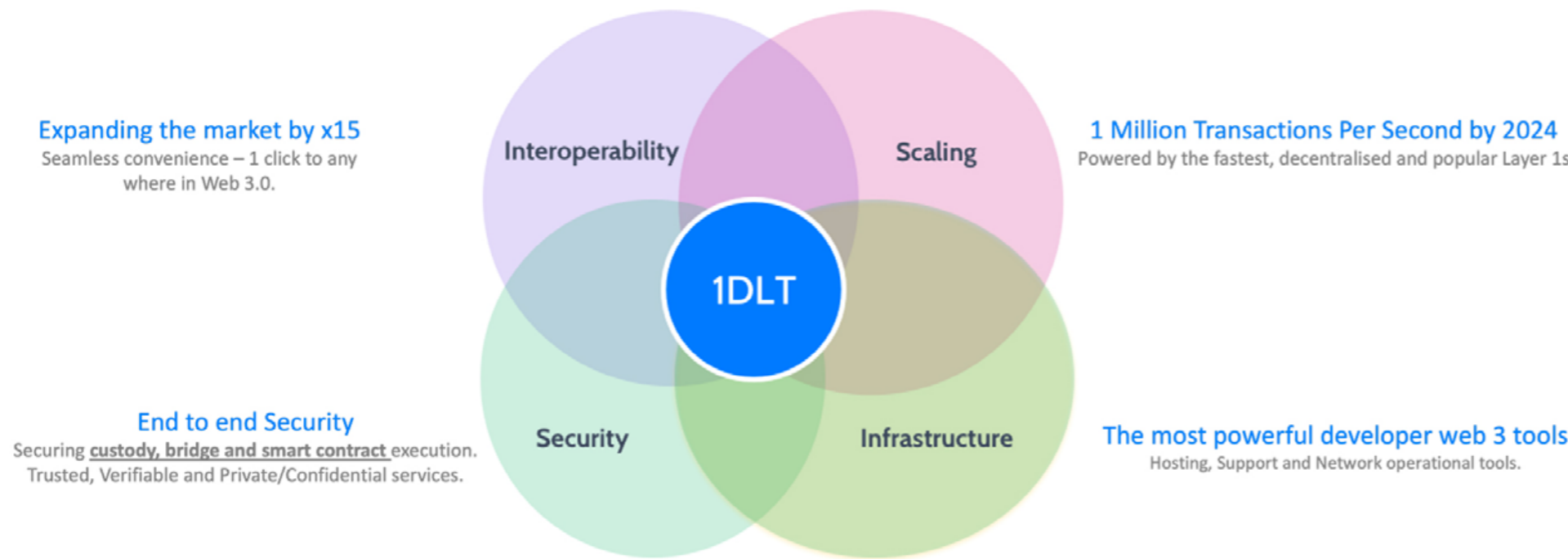
communication of the technology that the industry needs to address. Something that many people, even outside the 'blockchain' universe will have heard of are the terms 'layer 0', 'layer 1' and 'layer 2'. What are these layers, and why does it matter? How do we unpack the terms and come to understand the core realities? Solving the 'blockchain trilemma' is of little consequence if we cannot communicate what it means and why it matters. Clear, simple language is the key weapon in the fight to reach, educate, and win the public's trust, thereby opening up the potential of this extraordinary technology to transform our economies for the betterment and inclusion of all.

Unpacking the Layers of Blockchain

Today, we commonly refer to three 'layers' of DLT, but as will become apparent, this is confusing in its ordering and places one 'layer' into the picture that shouldn't

THE BLOCKCHAIN EXPERT

A set of powerful tools that fit into and accelerate the Web 3.0 ecosystem



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be there, as it removes the decentralised aspect of DLT and adds unregulated, (usually) uninsured risk.

We propose a logical framework that addresses the issue in the conclusion. Let us

computing itself: batching of transactions. By art of marketing and at the cost of earnest communication, this has become known as a 'Layer Two.'

Layer 2

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first elucidate the current state of things. We present layers in the chronological order they were introduced.

Layer 1

Layer 1 is composed of the most widely known example of DLT, that is, blockchains.

Their core functionality is to provide a distributed consensus procedure to ensure that transactions have occurred in a valid order so that, as mentioned in the introduction, people can trust the message rather than the messenger. However, Layer 1s do not communicate well with one another, so each relies upon their ability to capture and tie to themselves various projects as captive clients.

They are silos, and the more such protocols emerge, the more complicated the creation of a single infrastructure becomes. The most successful Layer 1 blockchain - Ethereum - suffers from high operational costs and does not scale for general use. Even post the 'Merge', Ethereum will operate at 20 transactions per second, taking 20 minutes to settle transactions and a \$20 'gas' fee to transact, which doesn't solve its scalability issue.

The need to overcome Ethereum's shortfalls has led to the prominent re-emergence of technology as old as

Layer 2's collate transactions and then use a Layer 1 - such as Ethereum - to provide a consensus confirmation, notarising a large number of transactions as one. This is batching. Batching does create a ledger, but

it isn't decentralised. Layer 2 services are centralised and demand considerable trust on the user's part.

Those risks are present whilst waiting for the batched notarisation of the transaction. Once notarised, the asset remains at risk within the (unregulated, usually uninsured) Layer 2 asset pool. As assets are not individually notarised, they cannot be segregated from the pool of assets in the 'layer 2' provider's asset pools until it is extracted to a Layer 1 protocol.

Further, that risk between transaction and settlement is not momentary - most Layer 2's take many hours to notarise the transaction and settlement; some takes days, some as much as a week.

Simply put, if you are using batching to scale blockchain, then you invalidate the use of distributed ledger technology entirely. The whole point is that you can trust the message, not the intermediary messenger at scale, with near-instant settlement.

Layer 0

Layer 0 is - or should be - the infrastructure layer of DLT. It is the base upon which all things can be built without having to concern ourselves with writing code to comply with every network. It should enable the DLT functions to fall away from sight just as the infrastructure of Web2 does.

To achieve this, we need to establish interoperability. However, there is



	QPQ	Ethereum	Other EVM	Weak Fraud Layer 2s	ZK Roll Ups	Polkadot	Cosmos
Speed (max)	25k TPS	20 TPS	10k TPS	2k TPS	10k TPS	1k TPS	10k TPS
Finality (slowest)	<5 secs	20 mins	<5 secs	7 Days	~30 mins	<60 secs	<10 secs
Cost	<5 cents	>\$1.50	>2 cents	>\$0.05	Free	Free	Free
Bridgeless Interoperability	Yes	No	No	No	No	No	No
Market Size	40 million	~28 m	<8m	<1.3m	<500k	<1m	1.3m

QPQ enables the whole Web 3.0 as one allowing seamless movement between Dapps.
Other chains create silos, have limited scalability and inconsistent finality.



GREG CHEW

A financial and legal professional, Greg is a veteran entrepreneur with 20 years' experience building businesses in technology, commodities and financial markets in Europe, Africa and North America.

Greg is the visionary creator of QPQ that carried QPQ from its genesis in 2002 to its revival in 2017.

Greg's vision is for the economic emancipation of humanity through a common economic and commercial infrastructure – the 'Internet of Economics' – owned by many rather than the current few, to which we all have the opportunity to participate and add value to, regardless of where and to whom we are born.

confusion here because the term itself has been dislocated from its usual meaning to encompass interconnectivity. So, to explain Layer 0, we need to define what is interoperability. When blockchain emerged, there were very few protocols, and one stood out above all others – Ethereum. Over the years, new chains emerged, launching new scaling or smart contract execution environments. For projects to use these new technologies, they need to migrate or deploy their codebase to yet another new chain – a costly, slow, inefficient process that requires continual redevelopment.

To overcome this issue, several enterprises have sought to establish 'bridges' between the protocols that allow a token in one chain to be deposited in a pool at one side of the bridge and exchanged for one on the other. These pools become 'honeypots' for hackers and leads to a constant source of negative news flow for the industry.

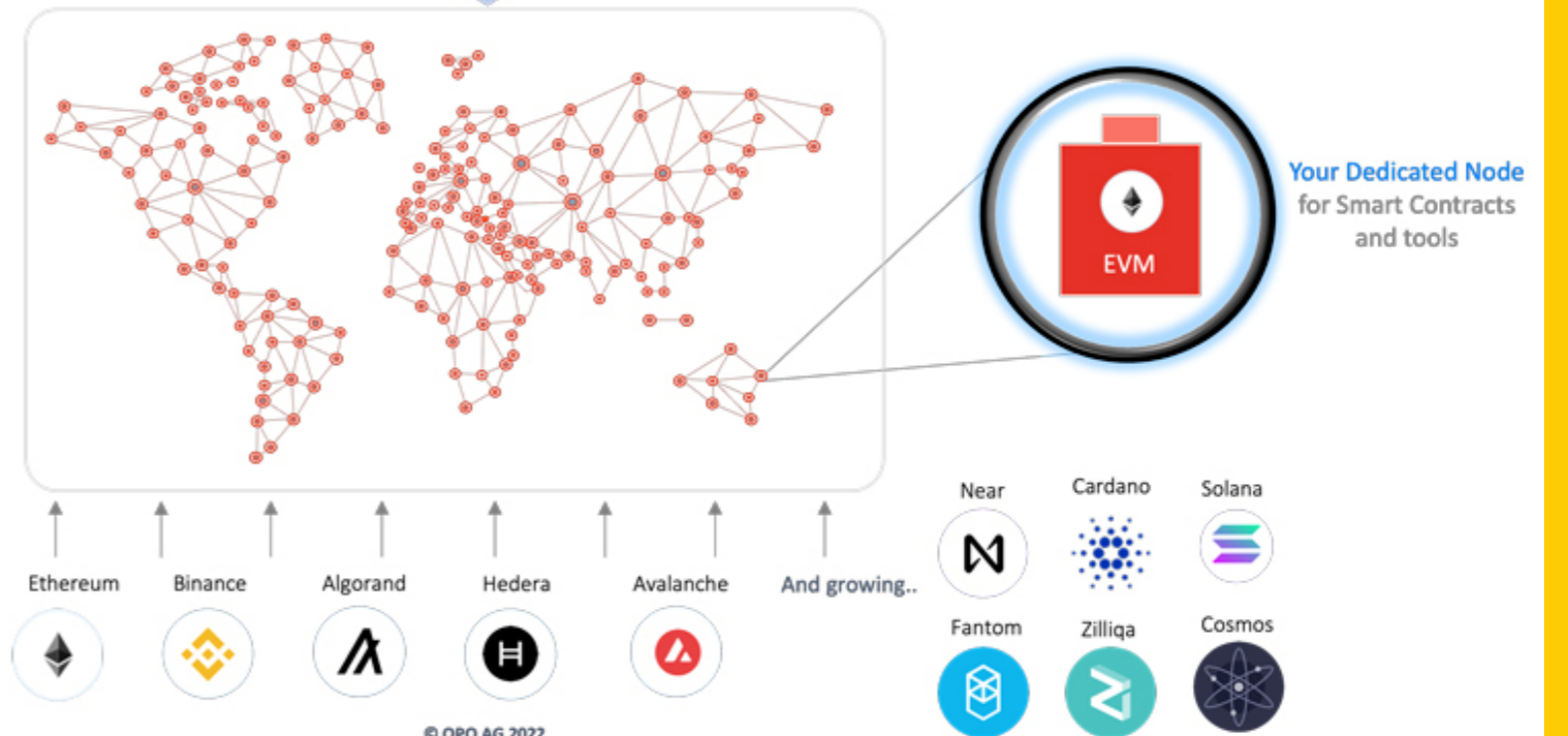
Even for experienced users, bridges are problematic, stressful and risky – only 5% of blockchain-savvy users use bridge services. These bridges address interconnectivity, not interoperability. They market themselves as being a 'layer zero' because their ambition is to become the centralised infrastructure for Web3 – the opposite of what DLT is all about.

THE BLOCKCHAIN EXPERT

Platform & Application Layers:



Infrastructure Layer: High speed multi networks for all assets Public | Private | Permissioned Access to 300M+ users Access 12,000+ assets



Resources Layer: Layer 1s provide consensus and other services





Digitalise - Decentralise - Equalise

Part of the reason for this is that actual interoperability has been, until QPQ's release of 1DLT, the unicorn of DLT: often talked about but never seen. Interoperability is, in simple terms, the ability to use any protocol and engage with any other seamlessly. Easy to say, but it has taken us five long years of research, engineering and development to deliver it.

Interoperability allows users to enjoy the best features and services from the networked Layer 1 protocols, with none of the downsides.

The impact of adding more protocols when you have interoperability is not to add complication. Rather, it adds scale - the capacity of each networked protocol adds to the whole.

Such interoperability transforms the DLT universe from fractured, siloed ecosystems with a wide variety of programming languages and standards into a common resource layer. Such a protocol dispenses with the need for a 'layer 2' solution to scale blockchain.

Every transaction is provided with decentralised, public consensus. A DLT Layer 0 should act like a consolidation layer of L1 operations and services, giving users the best

features of the networked resource protocols and none of the downsides. Think of the mobile phone networks. Today, each network competes to tie you into their network and you are restrained to using only their services, delivered by their masts.

You are stuck if there is no mast near you for that network or the mast is congested. This state is rather like the layer 1 ecosystems today.

Imagine a virtual network connected to all network masts, giving you access to the fastest and best service whenever you need a signal to execute an operation, such as making a call or browsing the web. This virtual master network would be the equivalent of a layer 0 in DLT - a master infrastructure layer to route and optimise network resources for every user relative to their need.

Finally, for something to be infrastructure, there should be no restriction on who can access a layer 0. Fees should only be applied to the cost of deploying and using the infrastructure rather than driving up the price of governance or a staking token.

Conclusions



Returning to the mobile phone network metaphor: If we think of mobile phone networks. A Layer 0 in this context would be like a virtual master network connecting you to the nearest and most suitable mobile phone network to deliver the required service.

Let us now go a step further and consider a new framework and way to view the market. One that would look like this:

- Resource Layer (network of L1s)
- Infrastructure Layer (interoperable L0)
- Platform Layer (a mix of industry-specific services and Layer 0 supports that assist the deployment of applications)
- Application Layer (services and products at the user level)

To contextualise this in the metaphor of mobile phone networks and services:

- The resource layer would represent all the mobile telephone networks
- The infrastructure layer would be a virtual network of network services

- The platform layer would be the operating systems on the phones themselves - Android, iOS, etc.
- The application layer would be the applications you access on your phone.

Perhaps with this better-defined terminology and new framework, we can harness the extraordinary power of this technology and create the openness and understanding that the true pioneers, architects, and innovators who have built and continue to expand this industry wish to see flourish.

The success of Web3/DLT/Blockchain is not about the infrastructure anymore: we will only ever make it faster, more secure and more capable. Now it is about the solutions you, and others like you, build on that infrastructure that matters. The door to the future is wide open. It's time to build that future.



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The creation of Blockchain methodology founded on a Platform for Crypto Currency has led to the recognition, particularly by entities such as Ethereum that there is another dimension to the use of this much needed technology tool, the Enterprise Suite

Present day IT Infrastructure has been created with a series of links, bridges, 'Fixes' and ever increasing complexity to attempt to meet real (and often unreal) data processing models. The advent of Enterprise Blockchain has created an awareness that there is a better way than bigger, the better way is Enterprise Blockchain.

This is an early days technology and comes with the early adopters trauma combined with a number of adverse outcomes.

Some of these could and should be avoided by doing a little more than simply transferring headcount from legacy IT to "The Blockchain Team"

ADVISOR, AUSTIN, TEXAS, UNITED STATES

JOHN GREAVES

ADVISOR SPEAK



ENTERPRISE BLOCKCHAIN PROCESS OR PROCEDURE?

ADVISOR SPEAK

#DEFI, #BLOCKCHAIN, #DIGITALASSETS, #INTEROPERABILITY, #DISTRIBUTEDLEDGERTECHNOLOGY

In many cases this transfer simply brings a number of persons together who consider that Digitizing a spread sheet is in fact a blockchain, or elaboration and adding dimensions of pseudo integrity that provide the ubiquitous and failed Cyber Security module is the primary target.

We have recognized now that in fact Enterprise Blockchain is a solution waiting to happen that requires expertise, there is not enough at this time, investment and objectives that are intended to radically change the IT horizon of a Blockchain enabled enterprise.

The Enterprise Blockchain is an undertaking that firstly requires that objectives are clearly understood. In the 5 plus years that I have been engaged in supporting valid adoption there have been a number of occasions that when analyzing a prospective implementation I have advised the party that in fact the transformation will fail as it is based on transition not transformation, a fundamental principle of Enterprise Blockchain.

Beyond the Objectives the parties should understand the difference between Platform,

that which they consider the Enterprise Blockchain will run on, and Process, that which the Enterprise Blockchain will transform.

Platforms themselves range from the (over) elegant to the singularly (under) enabled and can be only considered when a sizing and complexity model in which the transfer of legacy IT to a perceived Enterprise Blockchain engine can be realized by assessing the utility of a current state module when transformed by an overarching Enterprise Architecture based on Blockchain.

Inherent operation principles are assessed, departmental structures, redundancy, in every aspect not just of data but of process.

Many enterprises I have worked with have only realized the complexity (absurdity) of their legacy models when faced with a revealing process model that is then shown as an integral part of Enterprise Blockchain enablement.

There can never be a case for "Bringing in Consultants" at the process level especially those who have a vested interest in maintaining the status quo as the fee basis of

their relationship is the number of personnel retained by the enterprise to maintain the status quo.

Process is that which the Enterprise Blockchain runs for, these can sometimes, though not always, and sometimes as a comfort model in order to assure parties that the old order is being maintained be named as they always were even though the change is such that the process is eradicated due to improvements in Data Integrity achieved by a Successful Adoption.

This briefing is not to claim that the

when they are singular in process, just one function as a test has been enabled, or when in a number of cases the adoption has been at platform level and is now being driven on an accelerated basis to transform the business.

I have had the good fortune to be involved in many of these and the Enterprise Blockchain Institute has gathered libraries of value models to enable adoption or in some cases to prevent delusion.

Enterprise Blockchain can and has benefitted companies that in most cases discovered a far more positive outcome



ADVISOR SPEAK



Greaves is a globally recognized leader in technology who has pioneered development in DLT and Blockchain.

His work in the Standards, Regulatory and Compliance areas for over 40 years enables him to support the rapid adoption of Blockchain DLT, revolutionizing IT as he states "in the post Turing era."

Enterprise Blockchain model will not succeed, or is an unsurmountable challenge, this briefing is to support those wishing to at least 'get a handle' on Enterprise Blockchain and to assist by creating value models, achievable objectives along with realizable improvements that are benchmarked in timelines that do not extend into infinity.

There are already numerous examples of Enterprise Blockchain that are up and running and whose benefits are being perceived even

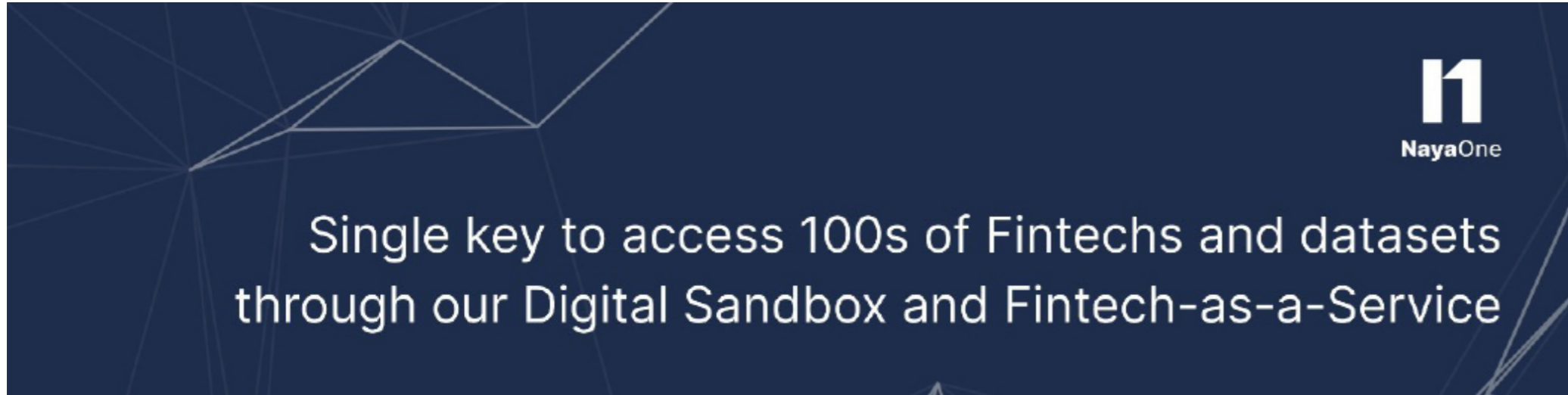
than was predicted.

We are an independent non aligned Institute with practitioners, experienced in the field personnel from a wide range of value realities.

Based in Florida we offer world wide participation with multi lingual skills.

Our business model is through Project Sponsorship.

Can we support your Better Business?



THE SUCCESS STORY

AMRIT SATPATHY

ECOSYSTEM MANAGER, DIGITAL SANDBOX, HACKATHON-AS-A-SERVICE, FAAS



CORPORATE INNOVATION IN 2022

FINANCIAL INDUSTRY APPROACH



The financial services industry is at an inflection point, undergoing radical changes driven by Covid-induced digital adoptions among consumers and enterprises, new competition from FinTechs and non-banks, regulatory initiatives reducing entry barriers, and the emergence of disruptive business models powered by modern technologies.

In a bid to increase competition and lower barriers to entry, regulators are enabling inclusive policies for participation from non-banking

their business models across the dimensions of digitalization and platformification.

Digital-first business models are unlocking super-efficient and hyper-personalised ways to acquire and engage with specific customer cohorts. Platform-first business models have the potential to amplify monetization strategies through radical collaboration with

players that include digital banking licenses, open banking, and the launch of regulatory sandboxes.

THE SUCCESS STORY

Corporate innovation programs in 2022



FinTech startups are no-more nibbling at the edges but are turning into financial superstores by re-bundling financial and even non-financial products to become a one-stop shop for customers' needs.

Corporate Innovation Moves to the Top-shelf

These industry dynamics present new innovation imperatives for financial institutions to evolve

fintechs and orchestrate a thriving ecosystem.

We are already witnessing megabanks such as Citi, Goldman Sachs, JPMorgan Chase, Barclays, Lloyds, Sberbank, DBS, ING, etc. that have started to respond with significant investments in various forms of innovation and innovation enablers, most notably in digital technologies, cloud infrastructure, agile ways of working

and launching new ecosystem strategies in collaboration with fintechs.

The Future of Innovation: Open, Collaborative, and Pluralistic

Historically, corporate innovation in the financial sector has predominantly been an in-house activity with internal R&D teams working as independent centres of excellence to bring new product innovation to market.

The time horizon for innovation used to be longer and the entire value chain from ideation to

The chart above articulates this new innovation paradigm. Let's take a look at the dimensions of innovation approaches:

- On the vertical axis, firms need to evaluate the objectives of the innovation i.e. whether it is intended to solve a specific, well-defined problem that customers or employees are facing currently, or it is intended towards exploring new products, services, processes, and business models.
- On the horizontal axis, firms need to evaluate the mechanism through which they want to execute the innovation



commercialization was managed with internal resources or in partnership with long-term strategic partners. The radical shifts

that the industry has been going through have demanded financial institutions re-evaluate their approach towards innovation.

Looking at the gamut of innovation projects that have become prevalent in the financial services industry in recent years, we envisage a new innovation paradigm for financial institutions to launch and maintain their innovation portfolios.

projects either through internal resources or in active collaboration with external partners.

These two dimensions give financial institutions four different mechanisms to initiate and operationalize their innovation projects.

- Ownership-focused innovation involves the traditional innovation approach that gives complete control over the innovation process and allows firms to own the business outcomes and intellectual property that comes from the



innovation projects.

- Capability-focused innovation involves up-skilling and cross-skilling the personnel by exposing them to cross-functional or cross-organizational team set-ups and also inculcating entrepreneurial spirit among the employees.
- Solution-focused innovation involves engaging with industry innovators, academic researchers, and third-party marketplaces to explore solutions to specific problems around improving current products, services, or processes.
- Evolution-focused innovation involves unleashing a slew of collaborative mechanisms with fintechs, developers, enterprises to explore modern technology capabilities to launch new products, services, or business models.

NayaOne Powers a Spectrum of Innovation Approaches

Amidst the current dynamics of the industry, financial institutions would be well-positioned to leverage multiple innovation approaches simultaneously in order to deliver upon the short-term and long-term objectives of the organisation.

NayaOne, with its innovation enabling offerings,

allows financial institutions to run different innovation projects either internally or in partnership with outside innovators.

For internal innovation projects, it provides tools for cross-functional data sharing, innovation dashboards for status tracking, and simulation tools to accelerate collaboration across business units, IT, and compliance teams.

For ecosystem-based innovation initiatives, it streamlines the entire process of identification, experimentation, and evaluation of startups and individuals who can offer innovative solutions to banks.

NayaOne enables a smooth transition from the proof of concept (PoC) or pilot stage to the production environment, so that the time-to-market from ideation to commercialization can be optimised, and the benefits of innovation can reach users quickly.



INSPIRE SOMEONE



INSPIRE GENERATIONS

CORPORATE INVESTMENT TIMES

ACADEMICIAN PROF. DDR. MILAN KRAJNC

THE BACKUP

ACADEMICIAN PROF. SIR DDR.SC. DDR.HC. DIPL.BS, PSYCHOTHERAPIST, MBA, DBA
NOBEL PRIZE NOMINEE/AUTHOR OF THE DYNAMIC LEADERSHIP MODEL

FOR THE SUPERB, EVERYTHING
THEY FEEL IS RIGHT



Entrepreneurs are basically hunters who have replaced the hunting grounds of old times with hunting grounds in the business markets.

The hunter who was better prepared always caught the best prey, and so he is among the entrepreneurs today.

Today, the entrepreneur is even more equated with the old hunters, because before the time, hunters did not become prey through their shackles like entrepreneurs; but they had to improve their qualities every day; physical fitness, technique, concentration... and that is still the case with entrepreneurs today. An entrepreneur must be in the best psycho-physical condition, master different ways of communication and have different skills... because only with his top qualities can he get the best prey.

Library of  Milan Krajnc

Academician prof. dr. MILAN KRAJNC, psychotherapist

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return on investment will be on the market. This means not only that they will make better deals, but also that they will be able to identify the right business opportunities in the market and choose the best investments.

That such modern entrepreneurs essentially become investors. After all, they invest in themselves, in their company, in the company's employees, they invest in the development of



shackles like entrepreneurs; but they had to improve their qualities every day; physical fitness, technique, concentration... and that is still the case with entrepreneurs today. An entrepreneur must be in the best psycho-physical condition, master different ways of communication and have different skills... because only with his top qualities can he get the best prey.

Top entrepreneurs have quickly realized that the more they invest in themselves, the better the

the market... It is almost impossible to speak of entrepreneurs anymore, but of investors.

And what separates an entrepreneur and an investor?

Basically, both do the same thing, the investor works exclusively for himself and does not burden himself with the environment, although he does top performance for the environment that is only particularly important to him. An entrepreneur, on the other hand, works to a high degree in such a

way that his environment notices him. One could say that the investor listens to himself and follows his inner voice, or, as it is expressed in modern terms, "follows his heart". The entrepreneur, however, turns in the way the majority turns.

In my work two years ago I met a person who is a top investor.

Normally, people turn to me when they want to solve a problem. But she showed up with the desire to become even better. At first I thought about how he could come to me to deal with crisis management, to be even better, how I could help him at all. In fact, she saw more in me than I saw myself. With the step of working together she gave me a new dimension, a new width. So in the end I no longer knew who needed whom more.

She knew that I had to fight with the biggest crises, which meant the use of first-class

give the world much more than just new jobs, business opportunities, new environmentally friendly products... now she can set an example to the world. A different way of life.

She realized that she did not need to talk much, that she was simply living what she felt and that there was a much stronger message to the people around her than writing or telling them anything. Her exemplary messages brought about a lasting positive change in people, and her written and spoken words became "healing".

This is how I found out for myself that my crisis management tools can be great, so that the better ones can become top performers.

However, this does not mean that you have to work even harder and try even harder, but only that you have to organize the day and take more time for yourself.

After all, the biggest mistake entrepreneurs make is to put business goals first. First, a personal goal must be set, and then business goals must support a personal goal. However, we can only do this if we first get to know ourselves well and then link every step we want to take personally or in business to a specific goal. This means that there are no more wrong steps, we do not waste time and no additional energy, least of all money, because every money invested is also a return on investment.

Investors do not think about whether something is right or wrong, whether they will earn something or not... for them everything they feel is right.

THE BACKUP

psychological "tools", and she saw in it her chance to rise to an even higher level of performance.

I realized that if he wants to take an even bigger step forward or to achieve even higher achievements, he has to start working in his depth. That means getting to know himself even better. It means that our outer world is a reflection of our inner world. That is why I taught her what all the outer signs mean, what messages she receives and what this now means in her inner world.

In this way, she became aware of her psychological patterns, which in some ways hindered her personal growth and development. With awareness, however, she made faster progress in her personal growth. Suddenly she became a much more stable person with less meditation, the "big" problems so far suddenly became "small" challenges. A whole new world opened up to her and she realized that she could



THE GOOD INVESTOR

The most important thing I want about my articles is to be relevant to the industry, with valuable, actionable information, and to reflect hands-on practical experience, and this one is not an exception. One day before writing this I was in Mayfair, London, presenting a keynote with the same name as the article to a very savvy audience mostly formed by VCs, angel investors, family offices, and experienced startup founders.

During the after party I have received a mixed feedback, some of the audience loved the content, the rest considered it a little bit aggressive, because I was concentrating too much on the pitfalls and negatives. I didn't pitch myself during the presentation, didn't pitch any project I am involved with, I shared what I consider to be the most important points to look at when thinking about investing in Web3.0, based on my hands-on experience in this industry.

And yes, some of the information could be considered controversial but it is extracted from the market routines.

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

ADRIAN NICULESCU

HOW TO INVEST IN WEB3.0 TO DO GOOD
AND MAKE A DIFFERENCE

I have started the presentation with adding a little context, and history around Web 3.0. Initially we had Web 1.0, when the search engines categorized websites, and pages through keywords, and which is today

THE GOOD INVESTOR

backlinks, still relevant until a certain point, then we had, and still have Web 2.0, the social media era, and Web 3.0 considered from the start to be the web of money is here, coming, and growing, the same

way the day follows the night. It is happening anyway, and it is a personal decision to involve or not. Along with Web 3.0 we started to have new notions like Blockchain, DeFi, Crypto, Decentralization, NFT, Metaverse, Staking, DEX, CEX, Post-Blockchain (R.A.I.D.A.), and many others. The wallet becomes the center of the Web 3.0 world. But still, after 12 years of BTC you can't go with the crypto wallet to buy groceries. It only works if you have an account at one of the exchanges that have attached a bank card. So at least for now while most, but not all the crypto enthusiasts say that banks are bad, and they cater to a disappearing world, I believe that there is still great potential at the intersection between these two worlds. The new buzzword

is the metaverse, and while everyone is talking about it, in reality, very few can say what metaverse is. I was able to coin a definition, I don't know if it is right or wrong, but it is mine: the metaverse is a new medium of expression like it was the internet in the 90's. Due to the fact that the people are starting to use it, it will become part of our DNA, will evolve with us in ways we don't even imagine right now. Is the internet from the 90's different than it is today? Of course, in many ways. The humans were the drivers of this amazing evolution, and I believe that it will happen the same with the metaverse. I see metaverse like a new species, it is not an improved internet or something else slightly similar. Right while I write these words, thousands of metaverses are created all over the world, the majority

will die taking along with them large chunks of venture capital money, broken dreams, and pumped valuations. But the ones which will pass the test of time will have the chance to thrive,

still eating money like crazy from investors, are burning money like hell, offering them just the vanity status of being a backer of a unicorn, a stake which has all the chances to become a big



and change the world. I believe that the future of metaverse is the business metaverse, and it will be very important that the metaverses which will remain alive, and kicking, to have interoperability between them.

It is also my own opinion that the decentralization (except the DAO type of governance) is utopic because every platform has a business support team, a technical team plus venture capital funding in search for ROI.

The platforms in the web 3.0 will have to become financially sustainable, otherwise they may become like some of the unicorns which are

write-off during the next years.

If you look at the recent past, even the Spac market was abused, the IPO valuations are pumped in many cases, and tokens launched on exchanges are plunging right from the start. Maybe the desired transparency of the Web3.0 world will also solve some of these issues. The metaverse is by far the best personal development tool, because when you create your avatar, can have for example six packs right away, can be 20 years younger, and can look like the most glamorous hollywood star, leaving just few traces from

the real you.
The metaverse will create jobs, and business models which will challenge the status quo, and

aka coins & tokens which could become valuable digital cash, and use other creative ways to get funds like selling NFTs. We are looking at the



will seem science fiction after few years looking back at how things have started. We are living in a world of attention, and because more, and more users are spending time in various metaverses, the brands want a piece of the action, so they all want a piece of Web 3.0. Actually, the transition from Web 2.0 to Web 3.0 brings the seed of what can be called The New Entrepreneurship which is

birth of a new Wall Street where the access to the market is democratized, where the investors of all sizes can back the startups by purchasing coins, and tokens which are more risky than equity but can become liquid, and profitable pretty fast.

This was a sensible subject in my presentation: the ethics behind many of the projects in the current market, which is still a wild wild west, we

are seeing too many rugpulls, hacks, inside jobs, pump & dump, market manipulation, wash trading, and even lack of responsibility from investors looking for high returns without

managing the risk, this being one of the factors which triggered the current bear market.

I believe that the future on NFTs has two very important elements – the utility, and the uniqueness as collectibles. Instead of username & password, in the web 3.0 world we can login

THE GOOD INVESTOR

a paradigma changer even for the venture capital world.

Actually, in the web 3.0 world, the startups can gather new users by “minting” aka “printing” bits

with a wallet, or an NFT, which is huge, so owning a NFT can be the key to accessing a myriad of opportunities. In the same time, people are used to collect things they love, so they have started recently to collect digital things which can be showed on the phone or added as profiles in social media.

My question which is unanswered is if the large tech corporation today owning our data, our content we post online are ready to give up on their monopoly & oligopoly. I believe that they don't so we will see many web3.0 projects funded, or asquired by the tech giants, which combined

distributed ledger technologies, and web 3.0 before becoming the new nokia's which are thrown away from the market by apples.

I have closed my presentation highlighting the simple 3 steps formula for assessing a web 3.0 project, which you can find explained in one of the past issues of Corporate Investment Times – team, tech, or business model innovation, and the potential of mass adoption.

I trust that the information from this article will help the industry, as I will continue to write, speak, learn, coach, consult, fail, fall, rise again, rinse, repeat and will help as much possible to a



with the fact that the decentralization is an utopia, will raise many question marks for the future.

The investors, Vcs, funds, and family offices have a moral obligation to back the good projects in the market, help them with mentoring & advice if not on the tech side but on the marketing, business, and technology side. Also corporations have a window of opportunity to embrace the

better future for us, and the next generations.

All success!

<https://adrianniculescu.substack.com>

**BRAND POSITIONING
IS NOT IMPORTANT**

IT'S CRITICAL

INSPIRE GENERATIONS

CORPORATE INVESTMENT TIMES