

OCTOBER 2025

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## INVESTMENT TIMES

ONE WORLD . ONE EDITION



### SARAH Steck

Global Marketing Director | Driving B2B & B2G Growth in Subsea  
Technology and Engineering  
Dubai, United Arab Emirates

# 81<sup>st</sup>

Global Edition



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# CORPORATE INVESTMENT TIMES





Every fresh endeavor is an opportunity to sculpt our potential and become architects of our future. There are journeys that break the mold of the ordinary, rising to mythic proportions. These pivotal expeditions don't just captivate—they catalyze change and nurture the seeds of inspiration that flourish through time.

“Let us be the spark that lights up someone else’s path. Let someone say, ‘It was your courage that inspired me to persist.’”

In this issue, we delve into narratives of groundbreaking journeys that have not only defined their era but promise to influence the tide of future generations. By spotlighting these trailblazing tales, we endeavor to fan the embers of aspiration in our readers and etch a lasting legacy.

Join us in celebrating stories that do more than inspire—they transform.

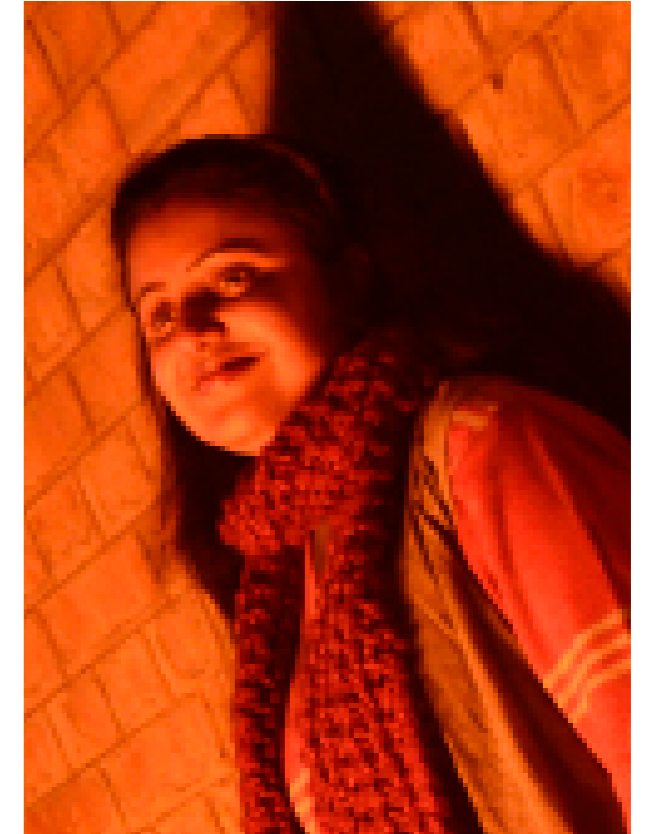
Corporate Investment Times: Inspiring Generations

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Rima M.



# 2025 October

## 81st Global Edition







# SARAH Steck

Global Marketing Director | Driving B2B & B2G Growth in Subsea  
Technology and Engineering  
Dubai, United Arab Emirates

Your company has just delivered something extraordinary. Imagine a system that can withstand 600 bar of pressure and operate 6,000 meters below sea level, or a self-propelled hyperbaric lifeboat designed to sustain 12 people for 72 hours. These are feats of engineering that represent years of investment and genuine competitive advantage.

Now imagine a client facing a similar challenge. Will they find you?

## When Innovation Becomes Invisible

Why even the best engineering can disappear in the AI era and what leaders must do about it

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This is the paradox confronting companies in every industry today. Innovation has never been more advanced, yet the pathways by which clients discover solutions are being quietly rebuilt. The traditional model of building something excellent, optimizing a website, and waiting for search engines to deliver prospective clients is collapsing. Not slowly. Rapidly.

The shift is not limited to subsea technology. Whether you are producing advanced medical devices, green hydrogen systems, or industrial robotics, the same challenge applies. Your technical edge is only valuable if the right people can discover it at the right moment.

**The Discovery Gap**

In a B2B environment, discovery used to be

predictable. Five years ago, a procurement manager looking for a hyperbaric rescue facility or submersible life support system would type those keywords into Google. If your site was well-optimized, they would find you.

Today, that same client is asking ChatGPT: "What are the safety considerations for saturation diving operations at 300 meters?" Or they are reading AI-generated summaries that compile multiple sources without ever visiting your website. Or they are turning to industry peers on LinkedIn and trusted trade publications instead of keyword searches.

The client's problem has not changed, and your capability has not diminished. But the bridge between the two has been rebuilt.

**Unique Group Self Propelled Hyperbaric Lifeboat**



Many companies are still standing on the old one.

This is not just a marketing issue. It is a strategic business problem. When Unique Group recently delivered India's first DNV-compliant life support system for the MATSYA 6000 submersible, the engineering achievement was world-class. But if procurement teams planning similar missions cannot discover that expertise when evaluating options, the competitive advantage fades into the background.

**AI Is Redefining How Clients Find Solutions**

The rise of AI tools has fragmented client behavior across multiple discovery platforms:

- Conversational models like ChatGPT and Claude surface authoritative, detailed explanations in response to natural language questions.
- Search engines like Google and Bing increasingly generate AI summaries that reduce traditional website click-throughs.
- Voice assistants are changing when and how research happens, enabling hands-free technical discovery.

In this environment, traditional keyword tactics are not enough. AI platforms reward structured, authoritative content that demonstrates real problem-solving expertise, not just product brochures. They parse technical documentation, case studies, and thought

leadership to decide what to surface. If your most advanced capabilities are locked away in engineering drawings, proposal decks, or the heads of your technical teams, they may as well not exist to your audience.

This is true far beyond subsea. A medtech manufacturer whose breakthrough device is not documented in ways AI can interpret may be overlooked in clinical procurement. A green hydrogen company buried behind generic industry summaries risks being







**Matsya 6000, Human Support and Safety System, built by Unique Group.**

eclipsed by louder competitors with less substance.

**Authenticity Is the New Differentiator**

As AI makes it easier than ever to generate content, clients are becoming more sceptical. They look for signals of real expertise, voices from those who have done the work, not just polished corporate messaging.

For technical companies, this is a hidden strength. Your engineers, project managers, and specialists hold knowledge that competitors cannot fake and AI cannot fabricate. When they explain how a life support system was miniaturized to fit inside a 2.1-meter titanium sphere, or how a digital twin model reduced offshore maintenance downtime, that specificity

builds trust.

But that expertise must be made visible. Not buried in technical specs. Not locked in sales presentations. It needs to be documented, structured, and distributed so that the tools your audience uses, human or AI, can find and interpret it.

**Three Strategic Imperatives for Leaders**

For CEOs and directors, this shift has clear implications. Ensuring your innovation is discoverable is no longer a marketing department task. It is a leadership priority. Three actions stand out:

**1. Audit Your Visibility**

Ask a simple but revealing question: When prospective clients research the problems you solve, without mentioning

your company name, do you show up? If the answer is “nowhere,” you have a discovery problem that no amount of sales effort will fix. This requires understanding how your expertise surfaces across AI platforms, industry publications, and peer networks

**2. Document What Sets You Apart**

Competitive advantage is built through projects, problem-solving decisions, and unique technical approaches. These must be captured and published in forms AI can understand: detailed case studies, technical explainers, authoritative white papers. Generic marketing copy will not make the cut.

**3. Empower Your Experts**

Your engineers and specialists are not just builders. They are your most credible messengers. Encouraging them to share their insights, without revealing IP,

establishes authority in the spaces where decisions are forming. Companies winning complex technical sales today are those putting real expertise into the discovery journey early.

**A Closing Window**

Engineering excellence remains essential, but it is no longer sufficient. It only creates value when the right clients can find it, understand it, and trust that you can deliver.

This is what we call Search Journey Optimization (SJO). It involves designing for discoverability across the entire landscape of how clients now research, from AI models to voice assistants to peer networks. Unlike traditional SEO, SJO focuses on demonstrating Expertise, Experience, Authority, and Trust wherever discovery happens.



**A DNV classed 12 man 300 msw rated customised saturation diving system**

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Most competitors have not adapted yet. That creates a window of opportunity, but it is closing fast. AI has already changed how clients find technical solutions. The real question is whether your business will adapt before someone else becomes more discoverable than you.



**Sarah Steck-Valencia: Global Marketing Director, Unique Group**

Sarah Steck-Valencia is Global Marketing Director at Unique Group. She specializes in B2B and B2G strategy, lead generation, and thought leadership across engineering and technology sectors. With a Master's in International Marketing Management and experience spanning multiple countries, she brings deep cultural intelligence and a proven track record of driving growth for mid to large corporations

in automotive, maritime, and subsea industries.

Originally from Germany and based in Dubai for over a decade, Sarah leads marketing transformation at Unique Group by bridging complex technical innovation with evolving client behavior through AI-driven strategy and social selling.

A mother of two, Sarah is also an adventurer who has explored more than 80 countries and once completed a 600 km camelback journey from Saudi Arabia to Dubai.

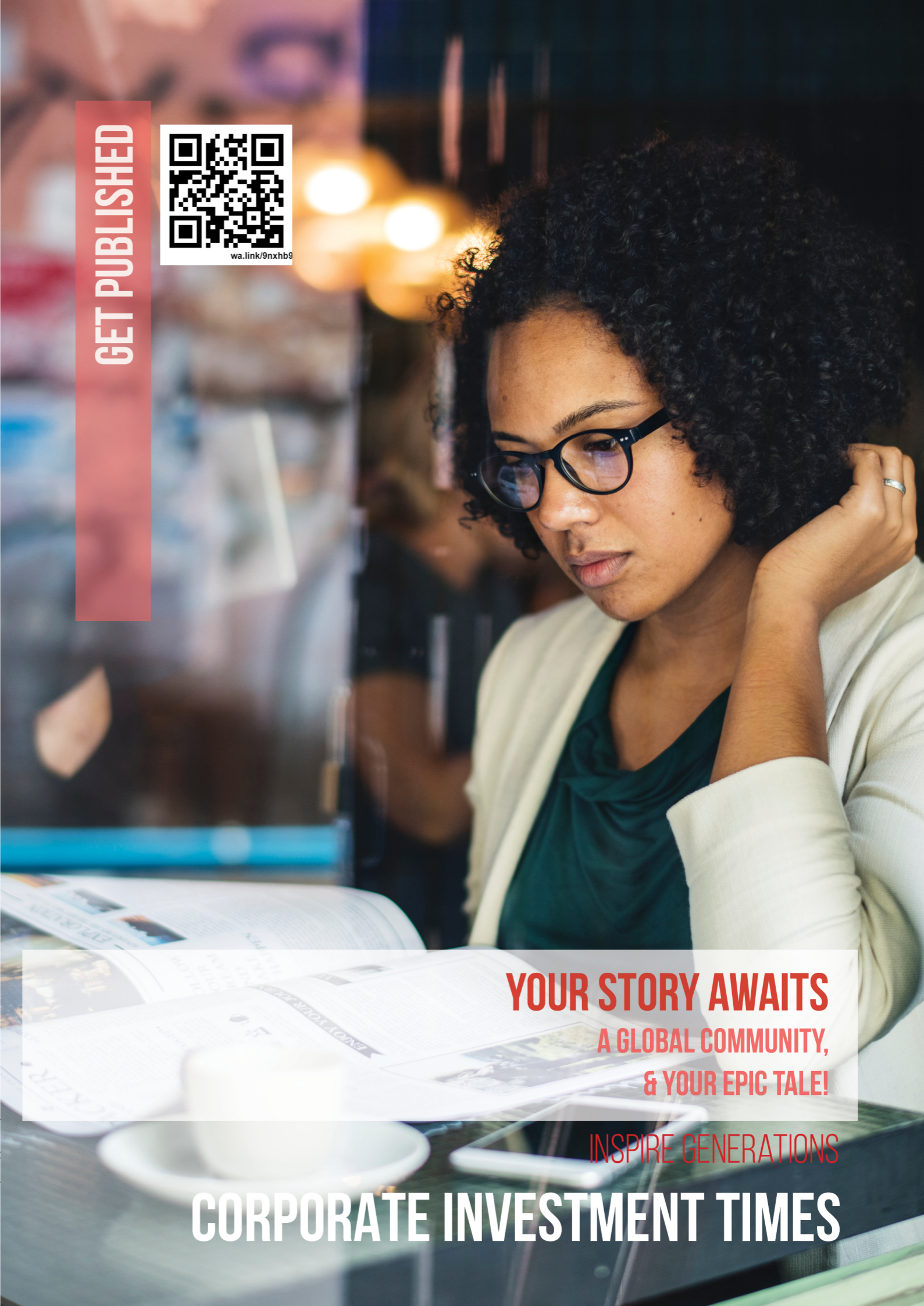
**About Unique Group**

Headquartered in the United Arab Emirates, Unique Group is a turnkey solution provider with over 30 years of industry experience, delivering subsea technology and engineering solutions to the energy, renewables, naval, research, offshore, and medical sectors. Independently owned with a strong global network, the company operates across six divisions: Unmanned Surface Vessels (USVs), Survey Equipment, Diving + Life Support Equipment, Lifting + Mooring, Buoyancy + Water Weights®, and Bespoke Engineering Solutions. With a presence in 11 countries across the Middle East, Asia Pacific, Africa, the Americas, and Europe, Unique Group ensures local expertise with global capabilities.

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**YOUR STORY AWAITS**  
A GLOBAL COMMUNITY,  
& YOUR EPIC TALE!

INSPIRE GENERATIONS

**CORPORATE INVESTMENT TIMES**



# MARC Sillke



Precious Metals | Real Estates | Oil | Entertainment | BTC  
Affiliated Partner of the G20 Global Partnership for Financial  
Inclusion (GPFI) & Member of WEF World Economic Forum  
*Munich, Bavaria, Germany*



When you meet Marc Sillke, you don't just meet an entrepreneur. You meet a person who doesn't see business as a one-dimensional category, but as a multifaceted space in which ideas, networks, and strategies intertwine. In his world, real estate is not just property, but investments; precious metals are not just commodities, but stores of value; yachts are not just status symbols, but business models. And all of this is connected by an attitude best described by the term multipreneur - someone who spans not one, but many parallel worlds.

**Between Multipreneur, Visionary, and Networker**

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### The Roots of an Entrepreneur

Born in Germany and rooted in the north of Germany, Marc Sillke encountered the diversity of economic structures at an early age. Lübeck, Hamburg, Norderstedt – places that shaped his path without constraining it. Even during his studies, which led him into the field of industrial engineering, it became clear that he wasn't solely focused on technical aspects or numbers. Rather, he was fascinated by the interface between technology and business, between the precise logic of calculations and the vibrant dynamics of markets. Later, he supplemented this foundation with certified training courses. But even more important than his formal education was his attitude: Staying learning, being flexible, building networks. This is precisely what runs through his biography to this day.

### The Sales Professional as Founder

Anyone who speaks with Marc Sillke quickly hears the energy of a salesperson – charismatic, approachable, focused. For him, sales is not just a function within the company, but the crucial bridge between

idea and reality. No matter how brilliant a business idea may be, without someone to convincingly represent it, it remains theory. Marc Sillke has internalized this principle. His self-description as a “charismatic sales professional and founder” is not just lip service, but the core of his identity. For him, being a founder means taking risks, but also shaping opportunities. Selling means convincing people – not just customers, but also partners, investors, and sometimes even his own team.

### FinSociety GmbH – More than a company

A central chapter of his career is linked to FinSociety GmbH. Marc Sillke has served as Managing Director since November 2021. The name sounds like finance – and indeed, this business area is the focus. But a closer look reveals that FinSociety is not a one-dimensional entity. The spectrum ranges from precious metals trading and real estate to financial brokerage, yacht management, and chartering. At first glance, this diversity seems unusual, almost disparate. Yet this is precisely what defines

Marc Sillke's entrepreneurial style: diversification as a principle. He doesn't put all his eggs in one basket, but rather builds a portfolio of sectors that each have their own dynamics but, when combined, open up synergies. One could say: While

others specialize in one field, Marc Sillke seeks breadth so as not to be dependent on a single market movement. Precious metals, for example, serve as a safe haven in times of crisis, real estate as a long-term investment, financial advice as a bridge to networks – and yacht management as an exclusive segment that signals capital strength.

### Entrepreneur between Lübeck, Hamburg, and Munich

Various cities appear in the registers: Lübeck, Norderstedt and later Munich. These relocations are more than just formal addresses – they reflect the drive for growth and the flexibility with which Marc Sillke runs his business. Hamburg offers him access to one of Germany's

most vibrant startup ecosystems. Lübeck represents his roots in the north, while Munich represents expansion into the south and access to new capital markets. Anyone who examines his career recognizes a geographical mobility typical of modern entrepreneurs: no longer tied to one location, but networked in different spaces where opportunities arise.

### Investor and Networker

In addition to his role as founder and managing director, Marc Sillke also sees himself as an investor. For him, investing means not only deploying capital, but also enabling growth. His investments primarily focus on young companies positioning themselves in the financial or real estate sectors. But he is also open to other fields.





It is always important to him that a business model has both substance and scalability. This gives rise to a second level of his profile: He is not only an entrepreneur in the traditional sense, but also a networker. He actively seeks out co-founders, partners, and CEOs—not because he wants to retreat, but because he knows that sustainable success can only be achieved through teamwork.

### The Vision of a Multipreneur

If you ask what drives Marc Sillke, one thing is clear: shaping rather than managing. He doesn't just want to serve existing structures, but rather create spaces where new things emerge. The term "multipreneur" describes this self-image: not focusing on a single company, but rather the simultaneous development of multiple projects that reinforce each other. A multipreneur thinks in portfolios: real estate investments ensure stability, precious metals bring resilience, financial products create liquidity, yachts provide access to exclusive networks. All together, they form a network that is greater than the sum of its parts.

### Challenges along the way

Of course, such a path is not without its challenges. Diversification, which on the one hand represents strength, also entails risks. Different industries require different expertise, different regulations, and different strategies. Marc Sillke is aware of this complexity. Therefore, he specifically seeks out colleagues who can assume operational responsibility. In a way, this is also a sign of maturity: recognizing that entrepreneurial

growth doesn't come from control, but from trust

– trust in the capabilities of partners and teams. Transparency is also one of the challenges. Those who are active in so many fields simultaneously run the risk of appearing unclear to the outside world. Marc Sillke addresses this with a conscious positioning: He presents himself as someone who, precisely because of this diversity, possesses a special competence – the ability to see connections where others only draw dividing lines.

### Between Strategy and Everyday Life



A conversation with Marc Sillke rarely revolves solely around numbers. He talks about strategies, markets, networks – but also about people. For him, relationships are just as important as business models. Sales is not just the art of selling products, but also of building and maintaining relationships. In the everyday life of an entrepreneur, operational details alternate with strategic issues. With Marc Sillke, it is noticeable that he has mastered both: He can talk about contracts, registry entries, and market analyses, but also about long-term trends in the financial world, the future of real estate, or the importance of precious metals in an uncertain global economy.

### A Look into the Future

Where does the path lead? Taking the previous steps together, clear prospects emerge:

- A stronger focus on FinTech and RealTech – the digitalization of financial and real estate processes.
- International expansion, especially in markets where precious metals or real estate are considered safe investments.
- Development of scalable platform models that connect its various business areas, such as an investment platform for real estate and precious metal portfolios.
- Professionalization of the team by transferring operational roles to CEOs and CFOs, while strengthening his own role as a visionary, investor, and networker.

All this indicates that, in the long term, Marc Sillke sees himself less as a traditional managing director and



more as a strategic architect – someone who pulls the strings, contributes new ideas, and brings together networks.

### Conclusion – The Architect of His Own Opportunities

Marc Sillke is not an entrepreneur who limits himself to one field. He is an architect of his own opportunities. With FinSociety GmbH, he has created a platform that allows for diversification and promotes growth. With his multipreneurial approach, he consciously operates in a broad range of fields without losing sight of his goal: creating value, building networks, shaping the future.

Those who look at him see not just a businessman, but someone who sees entrepreneurship as a way of life. He is a salesperson, founder, investor, and networker—all simultaneously. And perhaps this is precisely where Marc Sillke's special strength lies: his ability to combine many roles without losing sight of his own purpose.



# NOLEEN Mariappen

Tech, Business & Education for Global Good | Impact  
Entrepreneur & Advisor | Working to Empower the Under-served  
| Planet Advocate | Head for Business, Heart for Good

*Oxford, England, United Kingdom*

Growing up in apartheid-era South Africa, Noleen Mariappen experienced inequality not as an abstract concept, but as a daily reality. Those early experiences would later become the foundation of a life dedicated to inclusion, empowerment, and access – values that now define her work across continents.

A visionary leader and impact innovator, Noleen has built her career around the belief that potential exists everywhere, but access to the tools and opportunities needed to unlock it often does not. Her life's mission has been to close that gap, to ensure that every individual, regardless of circumstance, has the opportunity to learn, create, and thrive.

## Bridging Gaps, Empowering Communities

## Driving Global Impact



Today, Noleen stands at the intersection of technology, sustainability, and social impact. Her experience includes that of being the Founder of Impactoverse, Co-founder of Think Ocean CIC, European Commission Consortium Partner, Judge for the Hult \$1 Million Prize, African Leadership Organisation Committee Member, and a 100 Voices for the Planet Honoree and Impact Facilitator under a UN Partnership for the Goals initiative. Across each of these roles, she brings a consistent message: that meaningful progress requires collaboration, compassion, and conscious innovation.

### A Global Journey Shaped by Purpose

Noleen's professional journey has been as diverse as it has been impactful. Having lived and worked in South Korea, Indonesia, the United States, and across Europe, she has gained a unique global perspective on how education, culture, and technology intertwine.

In South Korea, she was inspired by how seamlessly technology can be integrated into public life while maintaining a sense of community. In Indonesia, she saw the power of community resilience and local innovation in driving sustainability from the ground up. Her time in the United States deepened her understanding of entrepreneurship and social innovation at scale, while her collaborations across Europe introduced her to cross-border initiatives that blend research, policy, and technology for social good.

These experiences cemented Noleen's belief that change cannot be achieved in isolation. True transformation, she says, comes from empowering people with the right tools, and then helping them work together to create lasting solutions.

**Impactoverse: Technology as an Enabler,**

### Not a Gatekeeper

This philosophy came to life with the founding of Impactoverse, a tech-powered ecosystem that uses digital innovation to make collaboration, learning, and impact creation more accessible.

Unlike conventional educational platforms, Impactoverse offers immersive, interactive experiences that connect digital learning directly to real-world outcomes. It empowers changemakers, educators, and organizations to collaborate across borders, building projects that address real challenges while developing valuable skills.

"Technology should be an enabler, not a gatekeeper," Noleen often emphasizes. "It's not about replacing human potential, it's about expanding it- something we will be scaling rapidly through our partnership with Hanson Robotics."

Through Impactoverse, she is working to ensure that advanced tools like artificial intelligence are accessible to those who can benefit most from them, particularly youth, nonprofits, and communities across Africa. Her work focuses on breaking down barriers to access and creating pathways where innovation meets inclusivity.

### Think Ocean CIC: Turning Awareness into Action

Noleen's commitment to the planet is equally evident in her environmental work. As Co-founder of Think Ocean CIC, a UK based organization that leads efforts to promote ocean conservation, sustainability education, and circular economy principles.

Think Ocean acts as a catalyst for education, awareness, and tangible action, supporting global organizations in implementing sustainability initiatives. Its projects span from coral reef preservation to combating riverine and marine plastic

pollution, including participation in a European Union consortium developing river-cleaning technologies.

As a key collaborator on the European Horizon Mission Upstream Project, Think Ocean works alongside 21 organizations to develop innovations that prevent and reduce plastic waste across Europe's waterways. She is also an advocate for ethical consumption, championing slow fashion through campaigns and exhibitions at London Fashion Week, where she showcases sustainable designers and conscious consumer choices.

### Leadership Through Collaboration

Noleen's leadership extends far beyond the organizations she has founded. She has held multiple advisory, fractional, and executive roles across global initiatives that merge education, technology, and impact entrepreneurship.

She serves as Fractional Director of Strategy and Operations at Aunua Global, a youth empowerment organization in Ireland. As Fractional Director of Strategy and Partnerships at Digital Mind State and Tech with Soul, she helps forge collaborations that align digital transformation with social responsibility.

Her advisory portfolio also includes roles as Expert Advisor for UNIPLAT and The Green Pillar Climate

Change Education initiative, guiding programs aligned with the UN Sustainable Development Goals. In addition, she serves as Director of Projects and Partnerships for the African Leadership Organisation, where she supports regional collaboration for sustainable development.

As President of EST FAB (Fintech and Blockchain Association) UK Chapter, Noleen is also helping align emerging technologies, particularly fintech and blockchain, with global sustainability priorities.



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Mentorship, Advocacy, and Empowerment

Noleen’s passion for empowerment is perhaps most evident in her mentorship work. As a Judge for the Hult \$1 Million Prize and a member of the Expert Pool Mentor Program, she has supported youth-led enterprises tackling global challenges through innovation and entrepreneurship.

She is also a Global Advisor and Tech for Good Innovator, frequently addressing international audiences, including ministers and heads of state on the importance of technology-driven impact, sustainability, and youth engagement.

Her speaking engagements have taken her to the UK Government House of Lords, where she has advocated for the role of ethical technology and leadership in creating inclusive futures.

**Recognition and Global Partnerships**

As one of the 100 Voices for the Planet, a UN Partnership for the Goals initiative led by JB Dondolo, Noleen has been recognized for her work in scaling impact through technology and collaboration. Her partnership with Hanson Robotics, best known for developing Sophia the Robot, further reflects her commitment to making advanced technology accessible and meaningful. Together, they are exploring new ways for communities, particularly in



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under-resourced regions. to engage with co-creation and robotics as tools for social good.

Across all her endeavors, Noleen’s approach is anchored in empathy and systems thinking. She believes that people and the planet are intrinsically interconnected, that one cannot be protected at the expense of the other. Her work consistently bridges that divide, integrating environmental sustainability with human development and equity.

**Saffa Global: Consulting with Purpose**

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Beyond her nonprofit and tech ventures, Noleen also leads Saffa Global, a consultancy that supports businesses in embedding purpose, sustainability, and social value into their strategies. Through this work, she helps organizations translate good intentions into measurable impact, building models that are not only profitable but also principled.

Her clients span sectors from technology to education and fashion, but all share a common thread: a desire to create meaningful change. “True investment,” Noleen says, “is not just about capital. It’s about breaking down barriers, opening doors, and ensuring that those with ideas, passion, and purpose have the tools they need to succeed.”

**From Local Roots to Global Leadership**

Noleen’s journey from a childhood marked by systemic exclusion to becoming a global advocate for access and equality is a story of resilience and purpose. Her work across continents, from classrooms in South Korea to sustainability projects in Europe, and from innovation hubs in the US to youth initiatives in Africa, reflects a deep understanding that the challenges we face are interconnected, and so too must be the solutions.

Whether developing technology that

empowers communities, designing education systems that inspire curiosity, or fostering collaborations that drive collective progress, Noleen’s leadership embodies the belief that humanity’s greatest power lies in its ability to connect.

At her core, Noleen Mariappen remains an advocate for hope, a reminder that even amidst the world’s most complex challenges, small actions, shared purpose, and conscious collaboration can build a better, more equitable future for all.





# Prof. AHMED Banafa

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

Artificial Intelligence (AI) has been hailed as the transformative force of the 21st century, promising to revolutionize industries from healthcare to finance, retail to manufacturing. Organizations worldwide have rushed to integrate AI into their strategies, with global spending on AI systems expected to surpass \$300 billion by 2030. Yet despite the excitement and enormous investment, studies reveal a sobering reality: up to 95% of AI projects fail to deliver on their intended objectives according to a recent study by MIT.

Why do so many AI projects fall short? Is it the complexity of the technology, the lack of talent, or unrealistic expectations? We will explore the core reasons behind AI project failures, offering a structured analysis supported by industry examples and actionable insights.



## Why Companies Fail in Their AI Projects

Lessons from the Frontlines



### Misaligned Business Objectives and AI Strategy

The first and perhaps most fundamental reason for failure is the disconnect between AI initiatives and business goals. Many companies embark on AI projects because it's trendy or because competitors are doing it, not because they have identified a specific business problem AI can solve.

#### Common Issues

- Lack of clarity: AI is often treated as a goal rather than a tool to achieve measurable outcomes.
- No ROI mapping: Organizations fail to define how AI will impact key performance indicators (KPIs).

#### Example

A retail chain invests in AI-powered chatbots to improve customer service but does not integrate the bot with inventory systems. As a result, the bot cannot answer questions about product availability, frustrating customers and increasing support costs.

Lesson: Align AI with core business objectives from the start. Define success metrics tied to revenue, cost reduction, or customer experience.

Data Problems: The Achilles' Heel of AI



AI thrives on data. Without high-quality, relevant, and sufficient data, even the most sophisticated models will underperform.

#### Common Data Challenges

- Poor Data Quality: Missing values, duplicates, and inaccuracies undermine model accuracy.
- Data Silos: Different departments hoard data, creating fragmented datasets.
- Lack of Diversity: Biased or incomplete datasets lead to biased predictions.
- Data Governance: No clear policies on ownership, security, or compliance (e.g., GDPR).

#### Example

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A financial institution attempted to deploy a credit risk model trained on historical data that did not account for gig economy workers. The result? High rejection rates for qualified applicants, leading to customer backlash and regulatory scrutiny.

Lesson: Invest in data cleaning, governance, and infrastructure before building AI models.

#### Overestimating AI Capabilities

The hype surrounding AI leads many executives to believe that the technology

- Misunderstanding AI's limitations in reasoning, context awareness, and adaptability.

#### Example

A healthcare startup promised an AI diagnostic tool capable of outperforming doctors. However, the tool failed in real-world scenarios due to variability in patient data and clinical workflows.

Lesson: Set realistic expectations and educate stakeholders on what AI can and cannot do.



is a silver bullet. Overpromising and underdelivering is a recurring theme in failed AI projects.

#### Common Pitfalls

- Expecting AI to provide 100% accuracy.
- Believing AI can replace human judgment in complex, ambiguous situations.

#### Talent Shortage and Skills Gap

AI is complex, requiring expertise in machine learning, data engineering, cloud computing, and domain knowledge. The shortage of AI talent is acute, and even when talent is available, it may not be integrated effectively into the organization.



Issues

- Overreliance on external vendors: Companies outsource everything, losing control over IP and strategy.
- Lack of interdisciplinary teams: Data scientists work in isolation without input from business or IT teams.
- Insufficient training: Employees do not understand how to use or trust AI systems.

Example

A global bank hired top AI engineers but did not train its business analysts to interpret AI outputs, resulting in underutilized models and wasted investment.

Lesson: Build cross-functional teams and invest in upskilling employees.

Poor Change Management and Resistance

AI adoption disrupts workflows, roles, and organizational culture. Resistance from employees—often driven by fear of job loss—can derail even the most promising AI initiatives.

Key Barriers

- Fear and mistrust: Employees worry about automation replacing jobs.
- Lack of transparency: Black-box models fuel skepticism.
- Weak leadership: Leaders fail to champion AI adoption and communicate its benefits.

Example

A manufacturing firm introduced AI-driven predictive maintenance, but technicians resisted using the system, fearing it would eliminate their roles. As a result, the system was ignored, and machine downtime persisted.

Lesson: Involve stakeholders early, explain the value, and provide reassurance through training and communication.

Inadequate Infrastructure

AI models require powerful computing resources, scalable storage, and seamless integration with existing systems. Many organizations underestimate the infrastructure requirements.

Issues

- Legacy systems: Old IT architecture cannot handle AI workloads.
- Insufficient cloud adoption: On-premises systems lack flexibility for AI scaling.
- Integration challenges: AI tools fail to connect with ERP, CRM, and other business platforms.

Example

An e-commerce company deployed an AI recommendation engine, but due to poor integration with its order management system, recommendations were delayed, resulting in a negative user experience.

Lesson: Upgrade infrastructure and plan for integration from day one.

Lack of Governance and Ethical Oversight

AI introduces ethical, legal, and compliance challenges. Companies that ignore these concerns face reputational damage and regulatory penalties.

Risks

- Bias and discrimination: AI decisions that disadvantage certain groups.
- Privacy violations: Improper handling of sensitive data.
- Regulatory noncompliance: Violations of GDPR, CCPA, or sector-specific rules.

Example

A recruitment platform faced a lawsuit after its AI system was found to favor male candidates over female candidates due to biased historical data.

Lesson: Establish an AI ethics framework and comply with regulations.

Scaling Challenges

Building a proof of concept is easy; scaling AI across an enterprise is not. Many projects fail during the transition from prototype to production.

Challenges

- Operationalization: Lack of MLOps pipelines for continuous deployment and monitoring.
- Cost overruns: Scaling requires massive investment in compute and storage.
- Inconsistent adoption: Different departments adopt AI unevenly, creating inefficiencies.

Example

A telecom company successfully piloted an AI-driven churn prediction model in one region but failed to roll it out nationwide due to incompatible systems and lack of coordination.

Lesson: Plan for scalability and adopt



MLOps best practices.

Unrealistic Timelines and Budgets

AI projects often take longer and cost more than anticipated. Failure to account for iteration cycles, data preparation, and regulatory checks leads to frustration and project abandonment.

Example

A logistics firm budgeted six months for an AI route optimization project. It took 18 months due to unexpected data integration issues, and the project was eventually

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scrapped.

Lesson: Build realistic timelines and include buffer periods for experimentation.

**Vendor Lock-In and Dependency**

Organizations often become overly dependent on specific vendors or platforms, limiting flexibility and innovation.

**Risks**

- Cost escalation: Vendors raise prices after initial adoption.
- Limited control: Companies cannot customize solutions.
- Exit barriers: Migrating to another platform is expensive and complex.

Lesson: Opt for open standards and multi-cloud strategies.

**Turning Failure into Success**

AI is not a magic wand; it's a tool that requires strategic alignment, quality

data, talent, infrastructure, and cultural readiness. Companies that succeed in AI adoption share common traits:

- Clear business objectives tied to measurable ROI.
- Robust data governance and infrastructure.
- Cross-functional teams and strong leadership.
- Transparent communication and ethical practices.

The road to AI success is challenging, but failure is not inevitable. By learning from these common mistakes and adopting a structured, realistic approach, organizations can unlock the full potential of AI and gain a competitive edge in the digital economy.



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 A woman with long brown hair and glasses is leaning on a dark railing. The background is a solid pink color.
 

# CORPORATE INVESTMENT TIMES

## MAKE YOUR BUSINESS IMMORTAL

### A LEGACY THAT TRANSCENDS TIME & GENERATIONS



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# HRH Prince Gharios (Al-Numan VIII) El Chemor of Ghassan

CEO at The Royal House of Ghassan  
*Beverly Hills, California, United States*

Throughout history, there are figures who manage to transcend the boundaries of individual domains, merging statesmanship with scholarship, humanitarianism with spirituality, and tradition with innovation. HRH Prince Gharios El Chemor of Ghassan Al-Numan VIII exemplifies such rare synthesis.

His life is not merely a chronicle of personal achievements, but a testament to a vision of service, thought, and transformation—one that resonates across continents, disciplines, and cultures.

## A Prince Without a Throne

With Ideas That Will Change the World



From his royal Ghassanid heritage, being knighted by the authority of the late Pope Francis, through his acclaimed authorship, diplomatic engagements, humanitarian projects, and intellectual innovations, Prince Gharios has carved a singular path. His creation of original schools of thought like the Neo-Holism in politics, the Skeptical Mysticism in philosophy, and Logos One in education illustrates his determination to help a fractured modern world. His "Modern Samurai" model of leadership offers yet another paradigm shift—this time in the field of corporate governance, blending timeless martial wisdom with twenty-first-century strategy.

**Humanitarian Vision and Diplomatic Engagement**

Prince Gharios assumed leadership of the Royal House of Ghassan in 2008, continuing an eighteen-centuries-old lineage that stretches back to the Arab kings who once ruled vast regions of the Middle East until 1921 CE. Yet his understanding of sovereignty was never confined to symbols or heritage. Instead, he translated dynastic continuity into practical advocacy, especially for minorities in the Middle East who remain marginalized and vulnerable.

Through his initiatives—such as One Voice for Christians, Alliance for Peace, and Sons of Abraham/Ibrahim—he has brought tangible aid to nearly 10,000 people across Lebanon, Syria, Jordan, Iraq, Egypt, and Brazil. These efforts provided food, medical supplies, baby formula, educational materials, and professional tool kits. For Prince Gharios, humanitarianism has always been less about charity and more about dignity: equipping individuals with the means to reclaim agency in environments where structural violence and discrimination persist.

Diplomatically, his work secured recognition that elevated his house beyond ceremonial existence. The United Nations granted the Royal House of Ghassan Special Consultative Status in 2016, recognizing its humanitarian mission. Three years later, the Lebanese government formally acknowledged the House by presidential decree. These milestones not only affirmed historical legitimacy but also reinforced the Prince's ability to act as a bridge between past and present, tradition and modern governance. His engagements with world leaders across four continents further consolidated this role, positioning him as both advocate and mediator.

He has also brought his vision to the screen through a series of acclaimed documentaries that combine history, culture, and humanitarian advocacy. The Christian Kings of the Middle East (2019) sheds light on the often-forgotten legacy of Arab Christian monarchies; and The Royal Legacy (2022) traces the enduring history of the Ghassanid dynasty and its relevance



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today.

**Award-Winning and Best-Selling Author**

Beyond diplomacy, Prince Gharios has established himself as a prolific and award-winning author. His works span history, law, philosophy, spirituality, and socio-political reform, each reflecting his interdisciplinary intellect and polymathic identity.

Among his most celebrated books is Middle East: The Secret History (2014), which won the 21st International Cultural Award Trentino-Abruzzo-Alto Adige from the Italian government. This work combined meticulous historical analysis

with urgent political relevance, earning the endorsement of renowned scholars such as Professor Joseph Kechichian. More recently, the expanded second edition (2024) reaffirmed its enduring value.

Other milestones include The Sovereign Perspective: Unity Solutions in Times of Unprecedented Division (2025), which introduced his innovative model of Neo-Holism; and Essentia: The Ultimate Key to God (2025), a philosophical exploration that laid the groundwork for his trilogy on Skeptical Mysticism, Royal Sovereignty vis-à-vis Contemporary International Law



breaks new ground in a field where nothing substantial had been published since the 1970s offering a rare analysis of the rights of deposed monarchs and their heirs in the modern world.

Several of his works have become Amazon bestsellers, topping categories such as International Law, International Relations, Christian Leadership, and Martial Arts. In 2025 alone, he reached the #1 spot with five books: with *The Invisible People: The Past, Present, and Maybe No Future of Christians in the Middle East* also peaking at #2 in the History of the Middle East category. In total, he has achieved nine #1 best-seller rankings, cementing his place as one of the most impactful intellectual voices of his generation.

#### A New Political Philosophy

Among his most original contributions is Neo-Holism, a political philosophy that emerged in response to the inadequacies of left, right, and centrist ideologies. As the Prince himself frames it, "it is not left, center, or right—it is forward." Neo-Holism rejects binary reductionism, seeking instead a meta-constructive framework where governance integrates economics, social justice, environmental stewardship, and human dignity into one coherent system.

Neo-Holism argues that modern politics fails because it artificially divides interconnected realities: the economy from ecology, rights from responsibilities, national sovereignty from global cooperation. By approaching society as an organism rather than a battlefield of competing interests, Neo-Holism seeks to harmonize contradictions through dialogue, empathy, and systemic integration.

The philosophy has practical implications:

from educational reform through Logos One, to legal reform through JUSVERA, to counter-terrorism strategies articulated in *The Royal Gambit*. It stands as one of the few contemporary schools of thought to attempt a comprehensive alternative to conventional politics, bringing critical thinking and compassion to governance and policy making.

#### Reconciling Faith and Science

Parallel to his political thought, he pioneered Skeptical Mysticism, a school of philosophy that challenges the traditional antagonism between faith and reason. Developed through the trilogy *Essentia*, *Sapientia*, and *Unitas*, Skeptical Mysticism reconfigures epistemology itself. Rather than dismissing mysticism as irrational or demanding blind faith, it positions mystical experience as a field of inquiry subject to both skepticism and scientific testing.

At its core lies the conviction that spirituality should never contradict critical thought, and that science's limits do not negate the possibility of transcendent realities. Skeptical Mysticism incorporates neuroscience, quantum theory, Tibetan Dzogchen teachings, Hermetic philosophy, and contemporary psychology into a unified vision. It proposes that consciousness is non-local, that reincarnation and near-death experiences warrant empirical investigation, and that meditation is both a spiritual practice and a measurable neurocognitive phenomenon.

By grounding mystical traditions in a skeptical yet open methodology, Skeptical Mysticism offers believers and skeptics alike a framework where dialogue replaces antagonism, and where faith becomes not dogma but transformative experience.

#### Reforming Education

Education has long been another frontier for the Prince's reformist vision. With Logos One, he introduced a model that seeks to revolutionize schooling by aligning it with human uniqueness and the realities of the twenty-first-century economy.

The foundation of Logos One is the LOVAF (Logos One Vocational Assessment Framework), a psychometric assessment system applied from kindergarten through high school. Rather than forcing students into rigid molds, it identifies aptitudes early and nurtures them across fifteen vocational identity tracks. By the time students graduate, they possess not only academic knowledge but also a vocational identity and practical skills tailored to real-world needs.

Complementing this is Magnus Delta,

a higher education extension that emphasizes lifelong adaptability, AI-assisted learning, and job-market integration through the  $\Delta Q$  Intelligence Engine. Together, Logos One and Magnus Delta form a comprehensive system designed to reduce functional illiteracy, empower gifted individuals, and ensure education serves both personal fulfillment and societal needs.

In a world where outdated schooling systems produce graduates unprepared for life, Logos One represents a bold step toward an education of dignity, practicality, and vision.

#### A New Model of Leadership

Prince Gharious's personal lifelong journey in martial arts—where he holds a master's

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degree in Aikido recognized by Japan's Ministry of Education—has profoundly shaped his philosophy of leadership. From this background emerges The Modern Samurai Model of Leadership, a new paradigm for corporate governance that blends martial ethics with executive strategy.

Unlike conventional leadership models rooted in profit-maximization or hierarchical command, the Modern Samurai model emphasizes balance, honor, discipline, and adaptability. It teaches executives to act not merely as managers but as warriors of integrity, capable of facing uncertainty with courage and of wielding authority with responsibility.

The model incorporates principles of bushidō—loyalty, respect, compassion—while adapting them to corporate challenges such as technological disruption, global competition, and ethical dilemmas. It rejects the culture of short-term gain, replacing it with a vision of sustainability, resilience, and stakeholder dignity. In doing so, it inaugurates what Prince Gharios calls “a new era of corporate governance,” where companies become not machines of exploitation but ecosystems of growth and mutual benefit.

#### A Legacy of Unity

The life and achievements of Prince Gharios defy easy categorization. He is at once a royal heir and a reformer, a martial artist and a philosopher, a humanitarian and a best-selling author. His vision extends across the domains of politics, spirituality, education, and corporate leadership, yet remains united by a single principle: the pursuit of dignity and unity in a divided world.

In an era defined by fragmentation—of

nations, ideologies, and identities—Prince Gharios's journey offers a counterpoint: that integration is possible, that service is nobler than power, and that true leadership is not measured in titles held but in lives uplifted. His legacy, still in the making, is one of unity—not abstract, but lived, written, taught, and embodied.

More about HRH Prince Gharios El Chemor at [www.princegharios.org/](http://www.princegharios.org/)



## GRACE, BEAUTY, SPIRIT & FIRE



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# THE IMPACT — Matters





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# The Algorithm of Agency

## Empowering Retail Investors in the Age of AI

Every new journey presents an opportunity to evolve into a greater version of ourselves. Some journeys transcend the ordinary, becoming legendary narratives that inspire, captivate, and ignite change. The journey in the financial world, perhaps more than any other sector, stands at a pivotal junction, demanding a new kind of leadership rooted in ambition and transformation.

For too long, the narrative of finance has been split: Wall Street operates in the hyper-efficient, algorithmic realm of Artificial Intelligence, while the individual investor navigates a messy landscape defined by emotion, noise, and information scarcity. Algorithms now execute 70% of all trading volume, demonstrating that AI already runs the street. The cold reality is that humans consistently underperform, losing at trading nine out of ten times against these automated systems.

From building machine-learning products at Amazon and scaling consumer fintech at high-growth startups to founding MarketCrunch AI, my path has been shaped by one insight: the real opportunity isn't to out-trade Wall Street, but to dismantle the information asymmetry that disadvantages everyday investors. I'm grateful that Wharton finance professor David Musto has joined us as an advisor (also director at Wharton's quantitative-finance), and that acceptance into the University of Pennsylvania's Venture Lab VIP-X accelerator has further accelerated our mission.

## BHUSHAN Suryavanshi

Founder & CEO MarketCrunch AI | Formerly, Product Management leader @ Amazon, Zynga, PayJoy, and other high-growth startups | Speaker, Mentor, Angel Investor

*San Francisco, California, United States*



## 1. The Genesis: From Big Tech to Financial Fairness

My career was forged at the intersection of consumer scale and deep technological complexity. During my eight years at Amazon, I led global product portfolios, including launching the first App and In-App Purchase (IAP) APIs and later managing sophisticated unsupervised topic-based ML models and forecasting tools. Before that, I built P&Ls and monetization frameworks at mobile gaming giants like Zynga and TinyCo (backed by a1. My later tenure at PayJoy, growing a loan product portfolio for unbanked and underbanked customers across seven countries, sharpened my focus on financial inclusion and the critical role technology plays in bridging opportunity gaps.

Through these experiences—from the rapid growth tactics of gaming to the large-scale ML deployments of Amazon—I gained an intimate understanding of how cutting-edge technology could be synthesized, scaled, and deployed to drive massive results. Yet, a kind of “fertile dissonance” began to grow. I recognized that the analytical power wielded by major institutions was almost entirely inaccessible to the vast majority of retail participants.

In the trading world, I saw a system where Discovery was messy, Research was absent, and Execution was fatally easy—a recipe for consistent human underperformance. Unlike the institutional desks that dedicate vast resources to generating proprietary signals, retail investors were left relying on unstructured sources, lacking a testable thesis, and operating without essential risk/return mathematics.

asked: How can we give the “smart money” edge to everyday investors?

## 2. The Call to Disrupt: The Post-Automation Investor

The time for this disruption is now, driven by seismic shifts in the global labor market. Artificial Intelligence is rapidly accelerating the replacement of knowledge work. Forecasts suggest that 300 million jobs globally are exposed to automation, with a severe risk particularly for white-collar roles.

This “job shock” is creating a massive new cohort: the Next-Gen Investor. These are college-educated, high-earning individuals who must pivot to augment their labor income through decentralized sources like trading. They are seeking next-generation trading solutions—high-risk, high-AI complementary tools—to navigate this transition. This market, comprising over 20 million next-gen traders globally, represents a \$6 billion annual opportunity for tools that deliver real analytical advantage.

The industry incumbents—the brokers—cannot solve this problem. Due to the regulatory risk (predictions are considered advice) and their dependence on Payment for Order Flow (PFOF), their incentives are volume-driven, not outcome-driven. This creates an essential need for an independent, AI-native research layer.

## 3. MarketCrunch AI: The Bloomberg Terminal for Retail

MarketCrunch AI was founded on the principle that if AI runs Wall Street, then AI should serve Main Street. We are building an AI-driven, quant-based investment research platform designed to be the “Bloomberg terminal for Robinhood users”.

Our proprietary technology is the core

of our competitive advantage. We analyze 350 million-plus data points daily across 2000+ tickers using a scalable infrastructure. This massive data ingestion feeds our core neural engine, which utilizes over ten specialized AI agents (focusing on price action, sentiment, and technical analysis) working in concert to generate proprietary signals.

The output is simple, reliable, and transparent. We deliver backtested daily price targets accompanied by deep research and clear explanations with a single click. The results speak for themselves: our signal generates a 73% win-rate compared to a median buy-and-hold strategy, yielding an 1130 basis point advantage (15% vs. 3.7% median strategy return).

MarketCrunch AI is not just about automation; it is about clarity, speed, and trust. We are designing a platform that acts as an intuitive and accurate co-pilot, offering predictive screeners 10 hours before the markets open, complete with



confidence scores and augmented signals.

## 4. Strategic Clarity and Scaling with Intention

Our philosophy aligns with the principles of Impact-Driven Leadership. We are scaling with integrity, believing that technology must serve human experience, not control it. Our success is measured not just in financial performance, but in how we

Bhushan Suryavanshi is the Founder & CEO of [MarketCrunch AI](#), a platform democratizing access to AI-based investment research for retail investors.

He previously led high-impact product teams at Amazon and scaled fintech products to millions of users at Silicon Valley startups. Earlier, he built monetization frameworks at Zynga and TinyCo, and expanded inclusive lending at PayJoy across seven countries.

Bhushan holds an MBA from The Wharton School and an MS from Carnegie Mellon University, and is based in San Francisco.

He mentors emerging product leaders and writes about financial AI, quantitative research, and investor education.

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empower our users to navigate this volatile new economy.

As a leader, my focus has been on cultivating an organization that is adaptive and disruptive, mastering the core skills of anticipation, courage, and decisiveness. This spirit is embedded in our company values:

- **Bias for Action:** Recognizing that the cost of inaction is greater than the cost of being wrong.
- **Ownership:** Empowering every team member to make decisions as if they own the business.
- **Deliver Results:** Understanding that efforts matter, but results matter more.

This structure is designed to build a durable competitive advantage. We are focused on developing network effects, where analysis leads to discovery and back to richer analysis, fostering a community where users can vote, comment, and share ideas, building a collective, informed intelligence.

Our trajectory is aggressive: from our current position with tens of thousands of research reports generated by users, organically, we are scaling in Q1 2026. We have integrated with major US brokers so you can link your accounts and get alerts delivered to your inbox. By 2027, we aim to scale to over 100,000+ monthly active users.

##### 5. A Future Worth Inheriting

The fusion of AI, fintech, and the shifting labor market presents a historic inflection point. The leaders of tomorrow will not be defined by their ability to adapt to the future, but by their ability to shape it. We are reshaping the rules of investment, ensuring that the power of quantitative analysis—once reserved for institutional

giants—is democratized.

This effort is intrinsically connected to the broader movements defining the next generation of global investment. Just as Web3 domains are challenging centralized identity control by giving users true, permanent digital ownership, MarketCrunch AI is fighting for the individual's financial agency in the face of automated systems. We believe that investment research should not be rented from gatekeepers; it should be owned by the participant.

The path forward requires courage and conscience. We are moving beyond optimizing stagnant systems and striving to create living, breathing, purpose-driven organizations. By building tools that leverage AI for individual financial empowerment, we are addressing a systems-level need: giving economic agency back to the people whose livelihoods are being fundamentally restructured by technology.

We are not just producing signals; we are building the foundation for a more resilient, informed, and financially inclusive future. The ultimate legacy is measured in lives improved, not just dollars earned.

# START STRONG FINISH STRONGER

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# The Unsung Architects

## Who We Become

Each month in this column, I write about the structure and science of business: governance, finance, innovation, corporate responsibility, and the mechanics of leadership. But this month, I want to focus on something more human - and, frankly, more foundational - than any corporate strategy or economic forecast.

October holds World Teachers' Day, a time dedicated to recognizing the quiet, tireless architects of who we become. Teachers are the unsung heroes of our personal and professional lives. They shape not just our knowledge, but our perspective. They spark curiosity, build confidence, and give us the courage to take on the unknown. Every leader, innovator, and entrepreneur can trace their path back to at least one teacher who saw something in them before they saw it in themselves.

# LARISA B. Miller

CEO, Phoenix Global Group Holdings  
CEO, On AiR Now, Inc.

Miami | Florida | Abu Dhabi | UAE



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Yet, teaching today is harder than ever. Educators face growing pressure - expectations that extend far beyond lesson plans or standardized tests. They're asked to fill roles as counselors, protectors, motivators, and sometimes even parents. They do it all while navigating an ever-changing landscape of technology, social dynamics, and societal divisions that often undermine the very progress they're trying to make. And still, they show up—armed not with wealth or power, but with the belief that one student, one idea, one moment of understanding can change the trajectory of a life.

### The Teacher Who Made Me Want to Learn

When I think about World Teachers' Day, I think about Mrs. Jadell Souders, my first-grade teacher. She was the first person outside my family who made me feel truly seen. She noticed me - not just as a student, but as a person with curiosity, ideas, and potential.

At six years old, the world can feel enormous, filled with things you don't yet know and can't yet do. Mrs. Souders didn't make me feel small in that space. She made me feel capable within it. She listened when I had questions, corrected me gently when I was wrong, and always did it in a way that built, rather than broke, my confidence.

She never made me afraid of getting something wrong. Instead, she made learning something to look forward to. I wanted to go to school every day because I wanted to please her, yes - but more than that, because she made me believe that what I was learning mattered, and that I mattered.

That early validation became the seed of

confidence that would carry me far beyond the walls of that classroom. When I've faced rejection, when things have gone off course, or when I've doubted myself, as every leader does, I think back to that foundation. To her voice, her kindness, her patience. She taught me that there is always a way forward. It may not be the obvious way, but it's there if you keep your eyes open and your heart steady.

### The Unmeasurable Impact

The influence of teachers can't be quantified on a balance sheet or a KPI report. It's measured in the way we think, lead, and respond to challenge. It's embedded in our character - in the resilience that keeps us standing when things fall apart, and the empathy that keeps us human when success could make us otherwise.

Teachers build that framework in us long before we know what leadership is. They shape the way we problem-solve, the way we listen, and the way we treat people. They set the early tone for integrity, fairness, and self-belief - all the traits we later call "executive presence" or "leadership maturity."

That foundation shaped my courage to disrupt. The confidence that Mrs. Souders instilled in me - to think differently, to keep searching for another way, became the core of how I lead today. It's what is giving me the courage to build AiR, a platform that will give voice to the voices - where people will share the stories, music, and content that inspire, teach, and connect us. It's what has guided me in leading Phoenix Global, a company that has taken me around the world not only shaping business, but making a tangible impact on the people and places along the way. The belief that we can do things differently, that we can chart new

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pathways no one else has walked, began in that first classroom, with a teacher who believed I could.

### A Moment for Gratitude

As we move through the month that celebrates teachers, it's a good time to pause and say thank you to the educators who shape the world in ways that rarely make headlines but always leave marks on hearts and minds.

Every breakthrough in science, every line of poetry, every successful business venture, every bold act of leadership began with a teacher. Someone who handed over the first book, explained the first principle, or simply said, "I believe in you."

Teachers rarely get to see the full arc of their influence. Their legacy unfolds quietly, in boardrooms,

in classrooms, in families, and across generations. The lessons they plant grow long after the school year ends.

So this month, as leaders and professionals, I invite us all to take a moment of reflection. Think back to that one teacher who changed your perspective - who helped you see yourself differently. Who made you believe you could learn, lead, or try again. And if you can, reach out and tell them. Because the words "you made a difference" may be the most powerful reward they'll ever receive.

### Carrying It Forward

Leadership, at its core, is an act of teaching. Every time we mentor someone, guide a team, or encourage a colleague, we carry forward the lessons our teachers gave us. When we take time to explain instead of



criticize, to listen instead of dismiss, or to lift others when it would be easier to move on, we honor them.

Mrs. Souders probably never knew that many decades later, one of her students would still be drawing strength from her words. But I do. She taught me the quiet power of encouragement, the responsibility of leadership, and the belief that even when you can't see the entire path, you can always find your way forward if you don't quit.

That lesson has guided me through challenges in business, through reinvention, through seasons of uncertainty. And I owe that to a teacher.

So, in this month that recognizes World

Teachers' Day, to every educator who ever looked beyond the grades and saw the person behind them, thank you. You are the unsung heroes of leadership, the original builders of confidence, and the foundation beneath every success story.

The future may belong to innovation, but the courage to reach for it belongs to teachers.

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NOT WHERE OR  
WHEN.”

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# RANIA Hoteit

**Multi-Award-Winning Serial Entrepreneur | Globally Recognized Impact Leader | International Speaker & Author | Executive Coach | Board Director & Strategic Advisor | Founder & Former CEO, ID4A Technologies**

## The End of Business as Usual

For too long, the dominant question in business has been: What's the return on investment? But in today's world—marked by climate collapse, rising inequality, geopolitical instability, and fractured labor markets—that question feels painfully incomplete. Traditional ROI, measured solely in financial terms, may boost shareholder wealth in the short term but often leaves behind fractured communities, depleted ecosystems, and systemic fragility.

We are now entering a new economic era—one where the survival of our planet and the stability of our societies depend on redefining what value truly means. The future of capital is not extractive; it is regenerative. It is no longer about capital for capital's sake, but about capital in service of human and planetary flourishing.

As someone who has lived through civil war, displacement, and the disorienting experience of starting over in foreign countries, I understand that resilience comes not from accumulation alone but from interconnectedness and intentional design. Later, as the founder and CEO of ID4A Technologies, I experienced firsthand how aligning capital with purpose not only safeguards impact but also strengthens long-term growth. These lessons shape my conviction: to thrive in this century, we must broaden ROI to include returns on resilience, inclusion, and regeneration.

## The Future of Capital

**Redefining ROI for a Regenerative Economy**

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## The Paradigm Shift: From Shareholder Value to Systems Value

For decades, corporate success has been measured in quarterly earnings, valuations, exits, IPOs, and market share. This narrow fixation on shareholder value has led to exponential wealth concentration, while the majority of the world faces stagnant wages, precarious employment, and ecological collapse.

But every system is designed—and therefore, every system can be redesigned. The regenerative economy calls us to shift from linear to circular models, from extraction to stewardship, from financial metrics to systems value.

This is not just philosophy—it is strategy. Businesses that integrate social and environmental impact into their models consistently outperform peers in resilience, innovation, and brand trust. Investors who embrace long-term ESG criteria are already demonstrating stronger, less volatile returns. The evidence is clear: profit and purpose are not competing goals. They are mutually reinforcing.

### Lessons From the Field: Capital That Amplifies Purpose

At ID4A Technologies, we faced the familiar tension every purpose-driven company encounters: how to scale while staying true to the mission. Impact investors were still a rare breed a decade ago, and the temptation to accept “easy money” that came with misaligned priorities was constant.

We made a different choice. We didn't just seek funding—we sought mission-aligned co-creators of transformation. By doing so, we safeguarded our purpose while scaling globally.



This wasn't charity. It was good business. Turning down capital that demanded short-term profits at the expense of long-term impact allowed us to innovate with integrity. For example, by investing in AI-enabled manufacturing systems that prioritized worker safety, wage equity, and circular production, we not only increased efficiency but also improved conditions for hundreds of thousands of workers across vulnerable supply chains.

This taught me a critical lesson: capital amplifies intent. Money, like technology, is not neutral. It either deepens exploitation or expands opportunity depending on the

values that guide it.

### Redefining ROI: Three New Dimensions of Value

To move toward a regenerative economy, leaders must broaden ROI beyond dollars earned to include three core dimensions:

#### 1. Return on Inclusion

- Does capital expand access to opportunity for marginalized groups, women, refugees, and underserved communities?
- At ID4A, we built training platforms to upskill low-wage workers and displaced

populations for digital manufacturing. The ROI wasn't only productivity; it was empowerment, independence, and restored dignity.

#### 2. Return on Resilience

- Does capital build systems capable of withstanding shocks—climate disasters, supply chain disruptions, pandemics?
- By embedding circular design into our technologies, we reduced waste and resource dependency, strengthening resilience for both businesses and communities.

#### 3. Return on Regeneration

- Does capital restore rather than deplete natural systems?
- Investments that regenerate ecosystems—whether through renewable energy, sustainable agriculture, or closed-loop manufacturing—secure long-term planetary survival.

These dimensions expand the meaning of ROI from extraction to contribution, from accumulation to continuity.

### Why Investors Must Evolve

This shift is not optional—it is inevitable. Climate breakdown, demographic shifts, and rising inequality are fundamentally reshaping risk. Traditional financial analysis that ignores environmental and social externalities is incomplete at best, negligent at worst.

Investors who continue to chase short-term growth without accounting for systemic fragility will face diminishing returns. Conversely, those who integrate regenerative ROI will unlock new markets, future-proof their portfolios, and attract

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the next generation of values-driven talent and consumers.

The rise of ESG and impact investing is a promising start, but we must move further. Too often ESG reporting becomes a branding exercise rather than a driver of systemic change. True regenerative capital demands rigor, accountability, and co-creation between investors, entrepreneurs, and communities.

Rania Hoteit is a globally recognized, multi-award-winning serial entrepreneur, impact leader, advisor, writer, and international speaker. Her trailblazing leadership has been honored by the White House, United Nations, UK Houses of Parliament, and the Global CEO Excellence Awards.

With two decades of entrepreneurial experience, she brings deep expertise in transformational leadership, emotional intelligence strategy, and guiding global organizations through human-centered innovation, sustainable growth, and inclusive

### Emotional Intelligence in Capital Allocation

Numbers alone don't drive transformation—people do. That's why the future of capital also requires a shift in consciousness.

As a leader, I've found that emotional intelligence is as important as financial intelligence when allocating capital. Asking questions like: Who benefits? Who is left out? What unintended consequences might this create? These aren't just moral inquiries—they are strategic ones.

When capital decisions are guided by empathy and foresight, they lead to healthier systems and more sustainable returns. When they are guided by fear or greed, they accelerate collapse.

### The Courage to Say No

Redefining ROI also means having the courage to say no. At ID4A, we rejected investors who saw impact as a marketing

development.

Today, she empowers visionary founders, executives, and changemakers through her elite coaching programs, transformative workshops, and commanding keynotes—offering sought-after strategic insight at the intersection of innovation, equity, and legacy impact.

checkbox rather than a core driver of value. We turned away funding that required us to compromise labor standards, cut corners on sustainability, or prioritize profit over dignity.

These decisions were not easy—but they were necessary. Protecting mission integrity safeguarded our long-term growth. It also signaled to our team, partners, and clients that we meant what we said. That trust became one of our most valuable assets.

Integrity isn't a trade-off—it's a foundation. And in the regenerative economy, it is also a competitive advantage.

### The Call to Redesign Capital

We are living at a historic inflection point. The decisions we make about capital today will ripple for generations. Business as usual—defined by extraction, exploitation, and exponential growth at all costs—is no longer viable.

The future of capital is regenerative. It requires leaders and investors who are willing to redefine ROI, broaden the definition of value,

and commit to building systems where prosperity is shared, innovation is ethical, and opportunity is inclusive.

This is not a utopian vision. It is already happening in ventures and funds across the globe that are proving regenerative models work. But scaling this shift requires courage—the courage to challenge old definitions of success, to reject misaligned capital, and to design systems that prioritize long-term well-being over short-term gain.

### Final Reflection: Legacy in the Language of Value

The world doesn't need more disruption for disruption's sake. It needs visionaries who understand that the real measure of ROI is not how much wealth we extract, but how deeply we contribute.

Legacy is not defined by valuations or IPOs—it is measured in lives uplifted, ecosystems regenerated, and systems redesigned.

To every entrepreneur, executive, and investor ready to step forward: lead with integrity. Invest with courage. Redefine ROI not as return on investment alone, but as Return on Impact. Because the future of capital depends on it.

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#THELEADER



# SABINE Mondestin

**Director & Founder of Open World Toronto Film Festival OWTF.  
Actress and Content Producer at MyDestiny Production.**

*Toronto, Ontario, Canada*

Some people live life quietly, and then there are those who live it with such intensity and creativity that their very journey becomes a source of inspiration. Sabine Mondestin is one of those rare individuals. An actress, filmmaker, singer, producer, and cultural leader, she has masterfully turned challenges into stepping stones and personal dreams into vibrant platforms for others.

Her story is a powerful testament to resilience, courage, and the unwavering belief that authentic art can transform lives.

## The Fearless Voice

## Building Independent Arts



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### Roots and Early Dreams in Quebec

Born and raised in Quebec, Sabine was drawn to the magic of performance from her earliest years. She discovered acting as a young woman and quickly knew it was more than a passion—it was a profound calling. Her creative spirit ignited a determination to build a life in the arts, deeply rooted in her Canadian home.

From her beginnings in the Quebec film industry, she immersed herself in every facet of the craft. Becoming an ACTRA member over 20 years ago, she worked not

only in front of the camera but also behind the scenes as an assistant director, director, writer, and production crew. This unique versatility gave her a holistic understanding of how stories are built from the ground up, sharpening her vision as a creator.

### A Voice for Representation

As a Black French Canadian woman in a competitive industry, Sabine encountered obstacles that could have dimmed her light. There were moments when her sensitivity made her question her place in such a tough field. Yet, she chose to transform

these difficulties into fuel. She understood that her presence in front of the camera—and her growing authority behind it—were crucial for paving the way for others.

Her identity and perspective were exactly what the industry needed. She became determined not only to achieve her own success but to actively open doors, creating platforms that championed diversity, accessibility, and raw, authentic expression.

### Building a Festival: Open World Toronto Film Festival

In 2014, this vision materialized as the Open World Toronto Film Festival (OWTFF), an international event unlike any other in Canada. Its mission was simple yet powerful: to give

independent filmmakers a prestigious stage, celebrate global diversity, and make art accessible to everyone.

At OWTFF, public screenings are free, submission fees are kept low, and the focus remains firmly on community over commerce. What began as a modest event has blossomed into a recognized international festival featuring red carpet galas, film screenings with insightful Q&As, live music, dance, art showcases, and vital industry panels. Sabine's leadership has transformed a corner of Toronto's cultural landscape, proving that a grassroots festival can thrive when fueled by integrity and a pure love for storytelling. Now approaching its 11th edition, OWTFF continues to expand its reach, uniting artists from across the city, the country, and the globe.

### Success on Screen: From a Cult Hit to a Vampire Comedy

Sabine's creative work as an actress and producer extends far beyond the festival, showcasing her impressive range. Her supernatural series, *13 Witches*, created over a decade ago, remains a landmark achievement. Dark, compelling, and ahead



of its time, the series demonstrated that independent creators could produce genre work that resonates deeply, amassing a dedicated cult following and garnering more than 20 million views across all social media platforms.

This success paved the way for her next

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major project: the highly anticipated Sucks To Be Us. This Canadian vampire comedy, currently in post-production, is the definitive showcase of Sabine's talent for merging sharp humor with supernatural themes. Both hilarious and biting, the project stands as brilliant proof of her unique creative voice: fearless, quirky, and unafraid to mix the supernatural with the laugh-out-loud funny. It is a singular vision in the genre, a testament to an artist who refuses to be boxed in.

**A New Kind of Stage: Sabine's Fun Table**

In addition to her screen work, Sabine has embraced digital media with her talk show, Sabine's Fun Table. The series delves into spicy subjects with a comedic touch, featuring Sabine as its infectiously funny host and even funnier guests. It's a space for playful interviews, sketches, and candid conversations that reflect her authentic personality—a blend of charm, wit, and genuine warmth.

The show has become a direct line to her audience, breaking down traditional barriers between performer and viewer. In a digital world saturated with content, Sabine's Fun Table stands out because it feels wonderfully real. It's not just about comedy; it's about building connection through shared laughter.

**YouTube Success: 100,000 Subscribers and Growing**

This digital connection recently culminated in a significant milestone: Sabine was officially awarded the Silver Creator Award for surpassing 100,000 subscribers on YouTube. This achievement is a testament to the vibrant community she has built, a community that believes in her voice, creativity, and vision.

What makes this even more remarkable is that her subscriber count continues to climb daily. For Sabine, it's not about the numbers; it's about impact. Every new subscriber represents another person

touched by her artistry and inspired by her resilience. Her YouTube channel, much like her career, was built piece by piece, video by video, without ever compromising authenticity. It now stands as one of her proudest achievements.

**Recognition and Leadership**

Beyond the digital sphere, Sabine continues to lead through her festival



Us is poised to bring its unique vampire comedy to new audiences, Sabine's Fun Table grows with each episode, and OWTFE prepares for another landmark year. Her growing YouTube subscriber base is a living symbol of her expanding influence, and the legacy of 13 Witches continues to inspire.

Sabine Mondestin is not just building a career—she is shaping a cultural legacy. Her story proves that resilience, vision, and creativity can create not only personal success but collective opportunity. In a world that often tries to limit women of color, Sabine has broken barriers with grace and fire, showing that when authenticity leads the way, audiences will respond, and doors will open. Her journey is far from over, but one thing is certain: Sabine Mondestin is a force, and the world is better for the stories she tells.

and her non-profit, the Open World Center for Art and Culture. With a mission to expand access to art and achieve charitable status, the organization reflects her long-term vision of building lasting infrastructure for artists of all backgrounds.

She is not simply an entertainer; she is a builder, a leader, and a community advocate. Whether mentoring emerging filmmakers, creating opportunities for students, or celebrating diverse voices, Sabine lives her mission: to uplift others while fearlessly pursuing her own artistic journey.

**Looking Ahead**

As Sabine looks toward the future, the possibilities are endless. Sucks To Be

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# DR. AHMED Hatem

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# Trade Wars

## and the Future of Global Power

For decades, globalization carried the promise of a rules-based order. Institutions like the World Trade Organization (WTO), along with thousands of bilateral investment treaties, were designed to keep economic competition within predictable boundaries. Law, rather than power, was meant to guide the flows of trade, finance, and investment. That vision is now in retreat.

Across the past decade, and with accelerating intensity today, the legal frameworks of globalization have been weaponized. Tariffs are imposed not to correct unfair practices, but to gain leverage in wider strategic rivalries. Sanctions, once exceptional, have become routine tools of diplomacy.

Multilateral dispute settlement mechanisms, the crown jewel of the WTO system, have been rendered toothless. Instead of a single, coherent legal architecture, the world is fragmenting into overlapping and competing economic zones, each writing its own rules.

The United States has led this transformation. Under Donald Trump, trade law ceased to be a technocratic domain and became a political weapon wielded in pursuit of broader geopolitical aims. China, Russia, India, and others have responded by building parallel arrangements, from alternative payment systems to new regional institutions.

The consequence is profound: global economic law is no longer neutral. It is an arena of power politics. The question facing policymakers is not whether this transformation can be reversed, but whether law can be reshaped to manage competition in an age where multipolarity, not liberal order, is the governing reality.



### Trade as a Battlefield

Trade was once framed as the cornerstone of globalization, a domain where legal rules could keep politics in check.

The establishment of the World Trade Organization in 1995 was hailed as the crowning achievement of this vision, promising that disputes would be resolved through arbitration rather than unilateral action. Yet in practice, trade has become one of the most visible battlegrounds of geopolitics.

The United States has been at the forefront of this shift. Donald Trump's presidency marked a turning point, transforming tariffs from corrective measures into blunt instruments of strategy. His trade wars with China, Europe, and even close allies undermined not only the WTO but also the assumption that economic integration naturally produced stability. By 2025, the tariff wars had not only resurfaced but expanded, targeting allies like India in ways that jeopardized years of supply-chain recalibration. What began as an effort to contain China has spread to a much broader reconfiguration of economic relations.

Tariffs are no longer about protecting domestic industries or correcting imbalances. They are used as bargaining chips to extract political concessions, pressure adversaries, and even discipline allies. The Trump administration's imposition of duties on European steel and Indian goods was less about the sectors themselves and more about signaling that no partner was beyond the reach of American leverage.

The effect has been to normalize trade conflict as a tool of power. Where the WTO system was designed to depoliticize disputes, the new era has re-politicized

every tariff decision. China has responded with its own measures, targeting American agricultural exports and cultivating alternative markets across Asia and Africa. Europe has sought exemptions while simultaneously debating whether to strengthen its own trade defense mechanisms. India, caught between Washington's tariffs and Beijing's rivalry, illustrates how the new battlefield of trade reshapes the choices of emerging economies.

The broader message is clear: trade law is no longer an impartial shield. It is a weapon in the struggle for global influence.

### Sanctions as Lawfare

If tariffs have become bargaining chips, sanctions have become blunt instruments of coercion. Once used sparingly, sanctions are now among the most frequently deployed tools of foreign policy. Their scope has widened from targeted regimes to entire sectors and, increasingly, to any country or company that dares to trade with those under sanction. What was once an exception in international relations is now routine practice.

The scale of sanctions imposed on Russia since its invasion of Ukraine is unprecedented. Western governments froze assets, expelled banks from the SWIFT system, and restricted energy exports. These measures were meant to demonstrate unity, but their effectiveness has been partial. Russia quickly diverted energy flows to Asia, deepened trade with China and India, and turned to non-dollar settlement mechanisms. Instead of isolating Russia, the sanctions regime revealed the limits of Western economic reach in a multipolar world.

Secondary sanctions have been even more

controversial. By threatening penalties on countries and firms that transact with sanctioned actors, the United States has extended its legal authority far beyond its borders. To many governments, this extraterritorial reach challenges sovereignty itself. The result has been resentment even among allies, who bristle at the idea of aligning their foreign policy to Washington's dictates or facing economic penalties.

Sanctions are often justified as a way of upholding international norms, but their growing use has blurred the line between law and politics. When nearly every major geopolitical dispute is accompanied by sanctions, they begin to look less like instruments of justice and more like tools of competition. China has developed its own counter-sanctions laws, Russia has hardened its financial autonomy, and middle powers from Turkey to the UAE have become skilled at exploiting the gray zones.

The paradox is clear: sanctions are intended to enforce global norms, yet their proliferation is accelerating the fragmentation of the legal order itself.

### The Decline of Multilateral Institutions

The international economic order once rested on the assumption that disputes could be settled through impartial institutions rather than unilateral retaliation. At the center of that vision stood the World Trade Organization, with its binding dispute settlement system hailed as the crown jewel of globalization. Today, that jewel has lost its shine.

The WTO's Appellate Body, paralyzed since 2019 after Washington blocked new appointments, no longer functions. Without a mechanism to enforce rulings, governments increasingly treat decisions



as advisory rather than binding. Major powers now act with little concern for multilateral censure. Trade disputes that once would have gone to Geneva are instead fought through tit-for-tat tariffs or managed bilaterally in ways that reflect relative power, not neutral rules.

This decline has accelerated the fragmentation of the legal order. Bilateral and regional agreements are filling the vacuum, creating overlapping systems of rules that differ in scope and enforcement. The EU has doubled down on its own trade defense measures. Asia has pressed ahead with the Regional Comprehensive Economic Partnership (RCEP) and the Comprehensive and Progressive Agreement for Trans-Pacific Partnership (CPTPP). Africa has advanced the African Continental Free Trade Area (AfCFTA). Each arrangement reflects regional priorities, but none replaces a universal framework.

Emerging economies, once expected to converge into the global system, are instead hedging. India selectively engages

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with Western institutions while deepening ties with alternative platforms. Brazil and South Africa leverage ambiguity, balancing between established and rising powers. Rather than strengthening the system, multipolarity is exposing its fault lines.

The erosion of multilateral institutions is not just a legal issue but a strategic one. When law is no longer seen as binding, it loses legitimacy. And when legitimacy disappears, disputes revert to raw politics. The WTO was designed to keep power politics out of trade. Its decline has ensured that power is once again at the center.

### Multipolar Economic Law

As multilateral institutions falter, states are constructing parallel frameworks that reflect a multipolar distribution of power. The global economic system is no longer defined by a single set of rules, but by overlapping regimes shaped by competing centers of influence. The result is not a collapse of order, but the emergence of multiple, sometimes conflicting, legal-economic architectures.

The rise of BRICS illustrates this shift. Once dismissed as a loose coalition of emerging markets, it has evolved into a platform for alternative institutions. The BRICS New Development Bank and the growing use of local currencies in trade settlements reflect a deliberate attempt to reduce reliance on the dollar and Western-dominated financial systems. Russia and India now conduct a significant portion of their energy trade in rupees and rubles. China has expanded yuan-settlement mechanisms across Asia, Africa, and the Middle East. These experiments are not yet replacements for the dollar-based system, but they signal that alternatives are gaining traction.

Digital trade is another frontier where multipolar law is taking shape. Competing approaches to data governance, artificial intelligence regulation, and digital currencies are fragmenting the global landscape. The European Union enforces its Digital Markets Act, China advances strict data localization laws, and the United

States promotes a more laissez-faire approach. Instead of convergence, the digital sphere is producing rival standards that reflect divergent political models.

Middle powers are positioning themselves as bridges between these zones. The United Arab Emirates and Saudi Arabia aspire to become financial and technological hubs that connect Western capital with Asian markets. Brazil and South Africa seek to translate their regional weight into influence over global rules. Their participation underscores that multipolarity is not just about great powers, but about the ability of mid-sized actors to shape outcomes by exploiting institutional competition.

What is emerging is a legal order defined not by universality but by choice. States will increasingly navigate a menu of regimes, aligning with those that best serve their strategic interests. For global markets, the consequence is a world where predictability declines and power, once again, determines whose rules prevail.

### Conclusion: Law in an Age of Power

The story of globalization was once told as the triumph of law over politics. Institutions, treaties, and norms were meant to temper the raw competition of states and to bind power within predictable frameworks. That story is over. Trade wars, sanctions, and the collapse of multilateral institutions have revealed that law is no longer a shield from geopolitics but an arena where geopolitics is fought.

The implications are far-reaching. If tariffs and sanctions are used not as corrective measures but as instruments of rivalry, the very legitimacy of international law is called into question. Rules lose their force when they are perceived as selective,

applied by some and ignored by others. In this environment, fragmentation is not an accident but the default condition of global economic governance.

The challenge for policymakers is not to resurrect the order of the 1990s, but to craft frameworks that can function in a world where multipolarity is the norm. That means recognizing that sovereignty and interdependence will coexist uneasily, and that law must be flexible enough to accommodate both. It also means accepting that no single power, not the United States, not China, not Europe, can impose universal rules without legitimacy eroding further.

The future of global economic law will be decided not in courtrooms or conferences, but in the balance between power and credibility. Unless law can be reshaped to manage competition rather than pretend it does not exist, the world risks entering an era where markets are governed only by raw strength.

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The rise of stablecoins marks one of the most significant shifts in digital finance. Their rapid growth is forcing governments, regulators, and investors alike to rethink the future of money. And nowhere is this debate more relevant than in India, a country at the forefront of digital payments, fintech innovation, and evolving regulatory thinking.

## The Rise of Stablecoins

**Implications for Finance, Policy, and  
India's Digital Future**

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## What Are Stablecoins and Why Do They Matter?

At their core, stablecoins are cryptocurrencies whose value is pegged to a stable asset — typically a fiat currency like the US dollar, or, potentially, the Indian rupee. By anchoring their value, stablecoins solve the volatility problem that plagues traditional cryptocurrencies. They can move across blockchain networks quickly and cheaply, while offering users the confidence that one unit will remain consistently worth roughly one dollar.

Stablecoins are becoming core to cross-border finance, real-time payments, CBDC pilots, and tokenized markets. Stablecoins power remittances, DeFi, cross-border trade, CBDC pilots, and more. As adoption grows, so does the need for transparent, compliant, and interoperable stablecoin models.

There are several types of stablecoins, each with different mechanisms for maintaining stability. The most common are fiat-collateralized stablecoins, which are backed 1:1 by reserves of traditional currency held by a custodian. Others are crypto-collateralized stablecoins, which are backed by other cryptocurrencies but overcollateralized to absorb volatility. More experimental still are algorithmic stablecoins, which rely on code-based supply adjustments to maintain their peg, though several have failed dramatically, as seen in the collapse of Terra in 2022.

Stablecoins matter because they bridge the gap between traditional finance and the decentralized digital economy. They allow investors to move funds between crypto exchanges without converting back to fiat, facilitate cross-border payments without the friction of correspondent banking, and

power the growing world of decentralized finance (DeFi), where lending, borrowing, and trading occur without intermediaries. Increasingly, stablecoins are also being considered for mainstream use cases such as remittances, payroll, and e-commerce.

### The Global Surge of Stablecoins

Stablecoins are no longer a niche phenomenon. The total market capitalization of stablecoins now exceeds \$120 billion globally, up from just \$5 billion in 2019. Tether and USDC together account for the majority, with daily transaction volumes rivaling or even surpassing those of traditional payment networks. Institutional interest is growing too: financial giants like PayPal have launched their own stablecoins, while global banks and payment providers are exploring tokenized deposits and settlement layers based on stablecoin technology.

This growth is not just about speculation. Stablecoins are emerging as critical infrastructure for the digital economy. They underpin decentralized exchanges, fuel blockchain-based lending platforms, and provide liquidity in crypto markets. Beyond the crypto sphere, they are beginning to reshape how money itself is moved, stored, and used — potentially bypassing legacy systems that have long dominated global finance.

### Why Stablecoins Matter for India.

India's relationship with cryptocurrency has been complex — a mix of innovation, caution, and regulatory ambiguity. Yet, in many ways, the country is uniquely positioned to benefit from stablecoin adoption.

First, India is a global leader in digital payments. The success of the Unified Payments Interface (UPI) has transformed

how money moves domestically, enabling billions of low-cost, instant transactions every month. Stablecoins could extend that revolution beyond borders. Imagine Indian businesses settling international trade invoices instantly using rupee-backed stablecoins, bypassing costly SWIFT transfers and reducing currency conversion risks.

Or consider the potential for remittances — India is the world's largest recipient of remittances, receiving over \$120 billion in 2023. Stablecoins could slash transaction costs and settlement times, putting more money directly into recipients' hands.

Second, stablecoins could become a tool for financial inclusion. India still has millions of people without access to formal banking services. Stablecoins, accessible through simple mobile wallets, could offer a gateway to digital finance without requiring a traditional bank account. Combined with India's Aadhaar identity infrastructure and smartphone penetration, stablecoins could integrate seamlessly into the country's broader digital public infrastructure.



Finally, stablecoins offer strategic advantages in a rapidly evolving global financial order. As the US dollar dominates existing stablecoins, there is a growing debate about the need for local currency alternatives. A well-designed, rupee-backed stablecoin could enhance India's monetary sovereignty in the digital realm, support trade with partners across the Global South, and reduce reliance on dollar-based systems.

### Implications for Monetary Policy and Sovereignty.

One of the most profound implications of stablecoins is their potential impact on monetary policy and sovereignty. If stablecoins pegged to foreign currencies gain widespread adoption in India, they

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could create a form of “digital dollarization,” weakening the RBI’s control over money supply and interest rates. This is not just a theoretical concern – in countries with weaker currencies, dollar-backed stablecoins are already being used as a store of value and medium of exchange, effectively bypassing domestic monetary policy.

On the other hand, a well-regulated rupee stablecoin could reinforce India’s monetary sovereignty. It would allow the digital rupee to circulate globally without the RBI relinquishing control. It could also enhance the rupee’s role in cross-border trade, particularly with emerging economies exploring alternatives to the dollar-

dominated financial system.

The interplay between private stablecoins and central bank digital currencies will be critical here. CBDCs offer the trust and backing of a sovereign issuer but may lack the flexibility and innovation of private solutions. Stablecoins, meanwhile, can innovate rapidly but pose regulatory challenges. A balanced ecosystem where both coexist – with clear guardrails and interoperability – may offer the best of both worlds.

#### Risks and Systemic Concerns.

The rise of stablecoins is not without risks. Chief among them is the question of reserve transparency and quality. If

stablecoin issuers fail to hold adequate or liquid reserves, a sudden loss of confidence could trigger a “digital bank run,” destabilizing markets. This risk is amplified by the speed and borderless nature of blockchain transactions – panic could spread globally in seconds.

Regulators are also concerned about financial crime. Stablecoins, like other cryptocurrencies, can be used to facilitate money laundering, sanctions evasion, or illicit capital flows if not properly regulated. India, with its strong emphasis on financial integrity and capital controls, will need robust safeguards, including know-your-customer (KYC) and anti-money-laundering (AML) requirements.

There are also macroeconomic concerns. If large volumes



of capital flow into or out of stablecoins, they could disrupt traditional banking and payment systems. Banks might lose deposits to stablecoin wallets, affecting their ability to lend. Payment networks could face competition from blockchain-based rails that operate outside existing regulatory frameworks.

#### A Strategic Opportunity for India.

Despite these risks, the rise of stablecoins presents India with a strategic opportunity to shape the future of money – both domestically and globally. The country has already demonstrated leadership in digital public infrastructure, with UPI, Aadhaar, and DigiLocker forming the backbone of a modern digital economy. Stablecoins could be the next layer of that stack, enabling real-time, low-cost transactions across borders and between asset classes.

India could also play a leading role in

defining global standards for stablecoin regulation. As G20 chair in 2023, India helped push for consensus on crypto regulation at the international level. Building on that momentum, Indian policymakers could champion a regulatory framework that balances innovation with stability.

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

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# LUMBIE Mlambo

**CEO/Founder at JB Dondolo, Inc. | Leading Clean Water Advocate |  
Music for Water Artist Manager | Women's Health | ABH Competition  
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I often reflect on the words of my late mother, who taught me that resilience is not simply about surviving hardship, but about finding ways to transform pain into purpose. Those lessons became the cornerstone of my life's journey, guiding me through adversity and ultimately propelling me toward a mission much larger than myself: ensuring access to clean water for vulnerable communities.

Today, I wear many hats: social entrepreneur, humanitarian, technology advocate, and, most recently, an amplifier of voices through music. But my story begins far from boardrooms and global stages. It begins from my childhood and upbringing, like so many others, I witnessed firsthand the crushing effects of poverty and the daily struggle for something most people take for granted—safe drinking water.

## From Adversity to Advocacy

**My Journey to Redefining Resilience and Transforming Access to Clean Water**

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**Early Lessons and Seeds of Purpose**

Growing up, I witnessed women and girls walk long distances to fetch water from rivers and ponds, often missing school and exposing themselves to risks that no child or mother should endure. These early experiences stayed with me as I grew up and became the woman I am today. While I thrived professionally, building expertise in software design and risk management, I couldn't silence the call of my childhood memories.

I knew that one day I would return to those roots—not physically, but through service. That desire gave birth to JB Dondolo, the nonprofit organization I founded in honor of my late father, J.B. Dondolo, a man who committed his life to serving his community. Our mission is simple yet profound: to remove barriers to clean water, sanitation, and hygiene for those

who need it most.

**Redefining Resilience Through Advocacy**

When I began this journey, I underestimated the complexity of solving the water crisis. It wasn't just about digging wells or distributing filters. It required advocacy, education, entrepreneurship, and a recognition that women and girls are at the center of this challenge. Water is not only a human right—it is the foundation of dignity, health, and opportunity.

Over the years, JB Dondolo has worked on water projects in both Africa and the United States, bridging borders and connecting communities around shared challenges. Along the way, I learned that resilience is a collective act. Real change requires partnerships, innovation, and the courage to keep going even when obstacles seem insurmountable.

**Music as a Medium for Change**

One of the most powerful vehicles for advocacy I've embraced is music. In 2019, we launched the Music for Water campaign curated by Beatrice Davis, a board member and incredible thought leader. Music for Water uses the universal language of music to amplify the call for clean water access. At the heart of this campaign is our humanitarian anthem, "We Are The Leaders For Clean Water," written by Lacey "G Souldier" Turner and performed by Turner

alongside Shawna Linzy, Liso Dingwall, and Pyrex Singz.

This song is more than a melody—it is a movement. Like the iconic We Are the World, it brings together artists who lend their voices to the voiceless, spotlighting the plight of women, children, and entire communities living without safe water. The track is available on all major streaming platforms (listen here) and the official music video can be viewed on Music Platforms.

What excites me most about this initiative is how it merges art with advocacy, turning listening into action. Every stream, every share, and every conversation sparked by the song helps us build momentum toward global awareness and collective solutions to ending the water crisis. Music, after all, is a universal ambassador—it speaks to hearts across cultures, languages, and borders.

**Climate-h2O: Innovation Meets Urgency**

While advocacy raises awareness, technology delivers solutions. That is why JB Dondolo is collaborating with the University of Johannesburg (UJ) Peets on a groundbreaking innovation called Climate-h2O. This water system represents the next chapter in our mission: harnessing innovation to address water scarcity exacerbated by climate change.



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Climate-h2O is designed to provide sustainable, scalable clean water solutions for underserved regions. It incorporates advanced water purification technology, resilient infrastructure, and climate-conscious design—ensuring that communities not only gain access to water but also build resilience against future challenges. The Climate-H2O system is designed with three guiding principles: affordability, inclusivity, and accessibility. Unlike many water technologies that remain unused on shelves, this solution will be produced and delivered directly to the communities that need it most. JB Dondolo is placing vulnerable people at the heart of innovation, developing Climate-H2O with a "people first" mindset—prioritizing lives and impact over profit.

We are thrilled to share that pilot testing





for Climate-h2O is scheduled to begin in the first quarter of 2026 in South Africa. Pending successful outcomes, mass production is expected to roll out by mid-to-late 2026, with deployment across South Africa, Zimbabwe, and surrounding countries. This innovation has the potential to revolutionize access to water in some of the hardest-hit regions, empowering millions to break free from cycles of poverty and disease.

**The Intersections of Technology, Advocacy, and Humanity**

My professional background in technology and risk management has been instrumental in shaping how I approach humanitarian work. I see clean water not only as a social justice issue but also as an area where innovation, entrepreneurship,

and policy must converge. We cannot afford silo solutions. True progress happens when scientists, policymakers, artists, and community leaders work together.

Through initiatives like 100 Voices for Our Planet, where JB Dondolo spotlights changemakers working at the nexus of water, climate, technology, and social justice, we've built a network of leaders who "walk the talk" in their daily work. These collective efforts remind us that while one person can spark change, it is collaboration that sustains it.

**A Call to Action**

As I share my journey, I am mindful that the work is far from over. Millions still wake up every day without clean water, a reality that is both unacceptable and solvable. Through campaigns like Music for Water

and innovations like Climate-h2O, we are creating pathways of hope. But hope alone is not enough—it must be matched with action.

I invite you, the readers of Corporate Investment Times, to join us. Add "We Are The Leaders For Clean Water" to your playlist. Share the video and the audio with your network. Support organizations and technologies that are breaking barriers. Advocate for policies that prioritize clean water access. And most importantly, remember that water is life. To deny it to anyone is to deny them the chance to

thrive.

**Closing Reflections**

My life's journey has taught me that resilience is about more than surviving; it's about transforming adversity into opportunities for impact. From my mother's wisdom to my father's legacy, from boardrooms to villages, and from technology labs to global stages, I've come to see that we each hold the power to shape a future where no child or mother has to suffer for water.

When music flows, awareness grows. When innovation flows, solutions emerge. And when water flows, communities thrive.

That is the vision I carry forward—with gratitude, with humility, and with unwavering belief that together, we can make clean water a reality for all.

We ask you to follow our journey and join hands with us at <https://jbdondolo.org>



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# A WOMAN GRACED FOR GOD'S PURPOSE

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## DR. BRENDA Sawyer

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Inspirational Speaker**

**Founder and CEO of GIRLS WALKING WITH INTEGRITY  
EMPOWERING FOR DESTINY (GWWI)<sup>®</sup>**

***Philadelphia, Pennsylvania, United States***

Dr. Brenda Sawyer, a Native New Yorker comes from humble beginnings and currently resides in Philadelphia with her daughter Natia. She is a retired educator, international best-selling author of Encouraging Words For The Mind, Spirit And Soul and an inspirational speaker. As a mentoring strategist and The Write Way Coach<sup>©</sup>, Dr. Sawyer's passion is to impart knowledge to individuals, unlock their potential through guidance and encouragement.

Dr. Sawyer holds a second Master's Degree in Elementary Education and holds an Honorary Doctorate Degree in Christian Humanities. She is the Founder and CEO of GIRLS WALKING WITH INTEGRITY EMPOWERING FOR DESTINY (GWWI)<sup>®</sup>, where she mentors and equips Christian women ages 45-65 to transform their lives through Biblical principles, while leaving an indelible legacy for posterity and confidence.

Additionally, Dr. Sawyer heads God Wants To Get The Glory From Your Story<sup>©</sup> where she hosts Zoom interviews for individuals to share their stories of faith and miracles. When she is not mentoring, coaching, being featured in an on the cover of magazines, anthologies and being a guest on podcasts, you can find her on Clubhouse for inspiring faith-building sessions such as TESTIMONY TUESDAY and The Power of The Tongue.



The Bible tells us in Matthew 22:37 to love the Lord with all our heart, soul and mind. I know that I truly love the Lord, but I cannot claim to love Him as much as He loves me, no matter how hard I try. God's love for me is unconditional. He demonstrated this by giving His Son, Jesus, to be crucified on the Cross for my salvation. That is a debt I never repay and each day, I continue to reap the harvest of His love and new mercies.

Every day, God proves His love by allowing me to see a day that was never promised. Were it not for His love, grace and mercy, I would not be able to make the impact I do on the women I mentor. For such love, I am profoundly grateful, knowing how deeply my Heavenly Father cares for me. Who wouldn't serve a God like this, one who did not count it robbery to give us His all?

I'm so glad to be a woman who has been graced for God's purpose. This truth reassures me that God has a divine plan and intention for my life. When I remain faithful and trust His process, He empowers me to fulfill the assignment He has called me to complete.

I believe that faith, trust, and obedience are the keys that unlock the door to God's grace and purpose in my life. Hebrews 11:6 reminds us: "But without faith it is impossible to please Him: for he that cometh to God must believe that He is and that He is a rewarder of them that diligently seek Him." It is through my time of praise, worship and prayer that I am able to seek God and discover His divine purpose for me.

There are times when we think we have our lives all planned out, but only God has the authority to order and ordain our steps. We do not operate on our own timetable, God works in His own time, according to His perfect will.

Whenever I've tried to move ahead in my own strength, things never worked out the way I hoped, because they were my plans, not His.

But I now understand that God's plan for my life is what gives it true meaning and purpose. He has graced and anointed me with the gift of teaching and imparting knowledge to others, something that began as early as the tender age of five.

I always aspired to be a teacher. As a young girl, I would gather the neighborhood children and teach them math. Whenever they answered correctly, I would clap and say, "Good job!"

Yes, imparting knowledge and offering encouragement became a daily passion, one that eventually led me to pursue a professional career in education.

Throughout my thirty-year journey as an elementary school teacher, my passion for developing young minds only grew stronger. I was committed to equipping my students with not only academic knowledge but also real-world understanding and lifelong skills.

I made it a priority to ensure that my classroom environment was both conducive to learning and inclusive for all students. When conflict arose, I implemented resolution strategies to help students take responsibility for their actions.

As a leader, I believe accountability is essential, because God holds me to a higher standard. I must first be accountable to Him before I can effectively lead and serve others.

In leadership, I not only strive to be accountable but also consistent, especially in my call to ministry. My ability to lead with both accountability and consistency builds credibility among the women I mentor.

Now, in retirement, I have come to understand how using my God-given gift continues to open doors, allowing me to teach, encourage and impact women across global platforms.

My message is centered on mentoring and equipping women with strategies to move from pain to purpose. I do this by encouraging, empowering, and transforming lives through the teaching of biblical principles and practical application.

However, before I speak, I always pray and ask God to show me myself first, so that the impact of my message will leave an indelible legacy of confidence and purpose for future generations.

God's mirror image of me requires full



Best-Selling Author of Encouraging Words For The Mind, Spirit And Soul, Inspirational Speaker, Writing Coach, Founder and Chief Executive Officer of GIRLS WALKING WITH INTEGRITY EMPOWERING FOR DESTINY (GWWI)<sup>®</sup> with a demonstrated history of working in the education management industry. Skilled in Nonprofit Organizations, Coaching, Sales, Entrepreneurship, and Event Management.

Strong business development professional with a 2nd Master of Education (M.Ed.) focused in Teacher Education and Professional Development, Specific Subject Areas from Cabrini University. Honorary Doctorate Degree in Christian Humanities from The Power of Love Ministry in the UK.

surrender. I must yield my will to His and ask that my flesh be crucified. I know that in my flesh dwells no good thing and I must decrease so that He may increase within me.

Decreeing and declaring is part of my daily discipline, affirming that nothing can be accomplished in my

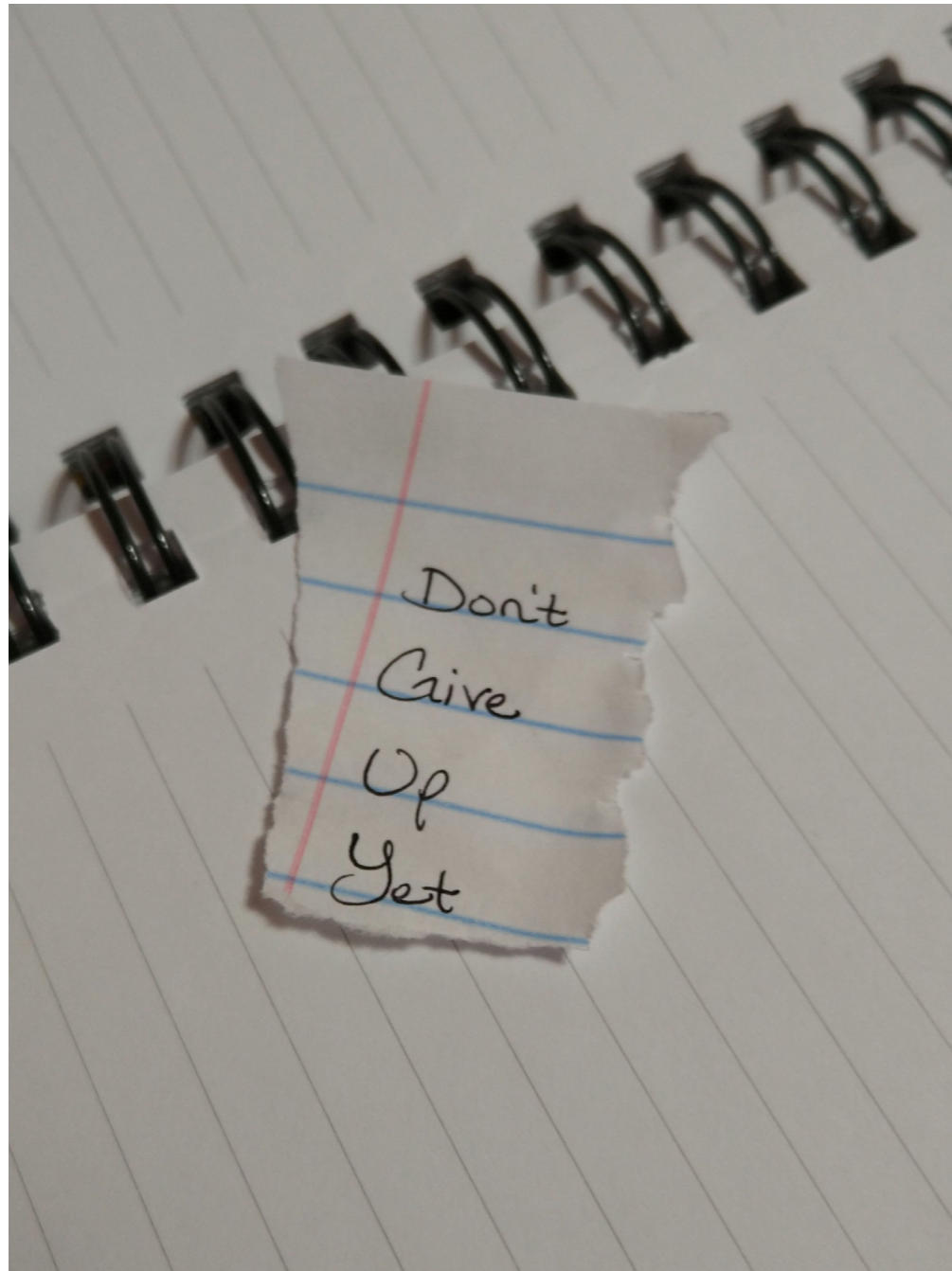
own strength, only in God's. As Philippians 4:13 declares, "I can do all things through Christ who strengthens me."

If I am not surrendered and walking in obedience, then I am not fulfilling the grace of God's purpose for my life. And when I have found myself outside of His purpose, I know it was nothing but God's grace that

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lovingly brought me back on track, right where I was meant to be.

When teaching and mentoring women, I must first be a partaker of God's Word, so that what I deliver is not just information but revelation. An empowering message must come from a place of conviction and authenticity.

I also pray continually to remain rooted and grounded in my faith and firmly anchored in

the center of God's will. For me, the center of His will is the safest and most secure place I can be.

In this season, I know that my voice is vital, and God is allowing me to speak up and speak out, to shift atmospheres with the message He has given me. I am committed to being the change I want to see in the world.

In the midst of today's uncertainty and turmoil, I encourage women to center themselves in God's will by engaging in what I call a "Prayer of Faith Exercise."

Here is how I guide them through it:

First, I suggest they find a quiet place to sit, be still, and focus on discovering God's purpose and will for their lives.

Second, I encourage them to surrender themselves completely to God's will, setting aside their own agendas and desires.

Third, I instruct them to close their eyes, shut out the distractions around them, take a deep breath, and pray for God's wisdom, clarity and direction.

I teach that prayer is a fundamental spiritual discipline, a vital connection between the individual and God. It is a sacred space for communication, reflection and divine guidance.

Prayer transcends cultures and religions. It fosters inner peace, resilience, and a renewed sense of purpose. In a noisy and chaotic world, it is through prayer that we find our grounding and alignment with God's perfect will.

Women are empowered through prayer, where they can express gratitude, seek guidance and intercede for themselves and others. Prayer helps them deepen their faith and teaches them to rely completely on God, their true Source of power.

As I teach women about the value of prayer, I also introduce them to scientific studies that highlight its psychological benefits, including stress reduction and improved emotional well-being. These findings affirm what we already know spiritually: that prayer brings peace, clarity and healing.

I emphasize the importance of cultivating a consistent prayer life, so they can experience spiritual growth, develop a stronger relationship with God, and witness the transformative power of divine intervention in their lives.

My passion for teaching and empowering women in prayer also extends to building a sense of community through collective prayer. It strengthens relationships, fosters unity in the Body of Christ and creates a spiritual bond that uplifts everyone involved.

I often reflect on current research that highlights prayer's positive impact on mental health, its ability to enhance focus, reduce anxiety and offer comfort during life's most difficult

challenges.

For believers, a consistent prayer life is a foundation for faith, spiritual maturity and closeness with God. As Scripture reminds us in 1 Thessalonians 5:17, "Pray without ceasing." This verse has become a guiding principle in my leadership.

Being a woman graced for God's purpose means I have the privilege and responsibility to intercede at any time on behalf of others in need.

I believe that prayer underscores the transformative power of surrender, trust and obedience, reinforcing the truth that God is always in control and remains our ultimate Source of guidance, strength and provision.

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Before you plan to satisfy new clients or work with major clients in your business, it's crucial to study and evaluate your mindset.

Be honest and clear with yourself, and understand where you can grow and which clients you should continue working with.

Before you aim to grow your business within or outside your country, ensure you assess your current capabilities, tools, manpower, utilities, facilities, capital cash flow, and other necessary assets for such business growth.

You need to evaluate the entire value chain of your business practically and realistically from all aspects regarding your performance and the added value you intend to deliver to your target customers, whether from your perspective or based on emerging trends.

As you study new target markets you can penetrate due to real existing business opportunities, and as you analyze your target clients' behavior, attitudes, and needs, you must develop a business plan that provides a unique business positioning and adds value for your target clients

among your competitors.

Know your business and avoid repeating clichéd statements like "the sky is the limit" unless you are making your best effort on the ground and have the real awareness and practical commitment to achieve your goals.

Be a reliable business that fosters a healthy working environment for your talented team and potential target buyers. Only when you are reliable with both your talent and your potential target buyers can you truly say, "the sky is the limit."

Being reliable with your talent means appreciating them both financially and technically. It also means equipping them with all the supportive tools they need to achieve their tasks, which, ultimately, aligns with the business's vision for success.

Being reliable with your target clients means not making promising offers, dreams, or added value without being capable of fulfilling those promises on the ground.

**Please, "know your business before you know your customer."**

# Know Your Business

before you know Your Customer

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# MOHAMED ABDEL Kader Ebrahim

**Business Development & Trade Sourcing Expert  
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Marketing Management - Operation Management Global Value Chain -  
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# AWA K. Penn

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### Beginnings Before the Pivot

In 2023, I faced a turning point. I was laid off from my role as a logistics specialist. Before that, I had worked wherever opportunity opened its doors cleaning, warehouse shifts, and even cooking for people. It was honest work, but far from the path I envisioned after earning a master's degree. When I finally received an office role, it ended abruptly. The reason they gave me was one word: incompetent. That word stayed with me, weighing heavily and echoing louder than I wanted to admit.

I had two choices. The first was to keep fighting for a place in a system that had no intention of valuing me. The second was to walk away and bet on myself. I chose the second. There was no plan, no savings, no clear roadmap. Just me, a laptop, and a LinkedIn profile with 300 friends.

## From “Incompetent” to Independent

My Journey with AI and Consistency

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**Starting From Zero**

The first step I took was simple but daunting. I started posting online. Every day, I shared something lessons I was learning in real time, experiments I was running with AI, and my story of beginning again from zero. LinkedIn was the start, but soon I expanded to Facebook, Instagram, Threads, and X.

The reaction wasn't encouraging. Friends called it a waste of time. Family reminded me to find a "real job." Strangers dismissed

me for believing that AI could be a foundation for growth. Yet I kept posting. I wasn't seeking likes or chasing validation. I was building two things: a skill and consistency.

**The Long Months of Nothing**

Consistency doesn't reward you immediately. For months, I posted without much to show for it. Some days, I questioned whether I was being delusional. But I refused to stop. Each post was a brick, and even if the wall wasn't visible yet, I

trusted the process of laying one brick at a time.

**The First Breakthrough**

My first sponsored post came from Sybill AI. At the time, I charged so little that it barely felt like payment. Still, it was proof that someone out there saw value in what I was building. I pressed forward, deepening my skills, refining my message, and staying consistent.

Today, I'm not only still working with Sybill I'm their brand ambassador. The same company that once gave me a small chance now values my voice at a far higher level.

**Where I Stand Now**

Fast forward to today, and the picture looks very different:

- Over 950,000 followers across platforms
- Coaching more than 100 business owners and creators
- Worked with over 60 brands, including Claude, HubSpot, and Adobe Express, with most partnerships being long term

- Collaborating with global companies I once admired from afar

The results came not because I had a perfect plan, but because I stayed the course when it felt pointless. I learned that consistency has a compounding effect, though it's invisible in the beginning.

**Beyond the Numbers**

The truth is, I went from being called "incompetent" to building a life that doesn't rest on anyone else's approval. The layoff that once felt like rejection became my liberation. The uncertainty that felt terrifying at first became the canvas on which I painted a new path.

AI was part of the story, but the deeper lesson was this: consistency turns doubt into momentum. It isn't glamorous, it isn't instant, but it works.



And that is the journey I continue to walk sharing, teaching, and building, one day at a time.

With a substantial following across various platforms, including over 215,000 on Instagram, 634,000 on Facebook, 30,000 on Threads, 3,000+ on TikTok, and over 38,000 newsletter subscribers, I help people build their online brand and share actionable tips that drive growth and success with AI.

I specialize in:

- AI Consulting: Offering coaching and mentorship to help individuals leverage AI to build an online brand.
- Training & Workshops: Leading

interactive sessions to upskill teams and individuals in the latest AI technologies.

- Custom AI Solutions: Creating tailored AI strategies that align with unique business needs.
- Efficiency Optimization: Implementing AI tools that boost operational efficiency and streamline processes.

Let's connect and explore how AI can enhance your work and help you achieve your goals.

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# DR. SINDHU Bhaskar

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## Emotional Data As Sacred

A Paradigm Shift In AI Development

### Beyond Metrics and Transactions

The social matrix, in the context of a decentralized economy, refers to the network of interactions and relationships that form among its participants. It also refers to the social norms, community values, and shared beliefs that arise within this context. In an era where data is dubbed the new oil, the commodification of human emotion has quietly accelerated, often embedded into recommendation systems, predictive algorithms, and sentiment engines. But what if emotional data were not a resource to extract, but a sacred expression to protect?

By reimagining emotional data as sacred rather than transactional, we are compelled to shift AI development from extractive, optimization-based systems to models rooted in empathy, dignity, and ethical reciprocity. This article examines the significance of treating emotional data as sacred, its implications, and the impact on the very architecture of AI systems.

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## I. The Transactional Trap of Emotional Data

In the current AI paradigm, emotional data—such as facial expressions, voice intonations, typing patterns, and language sentiment—is routinely mined, tagged, and monetized. It is treated as a signal in a profit equation.

“The algorithms do not understand our emotions; they commodify them.”

— Shoshana Zuboff, *The Age of Surveillance Capitalism* (2019)

Big Tech platforms use emotional cues to tweak engagement, feed dopamine loops, and maximize ad revenues. Chatbots track mood fluctuations for upselling. Mental health apps analyze voice tremors to sell subscriptions. In each case, emotion becomes a means to an end, a trigger for behavioral prediction.

This transactional framing overlooks a crucial reality: emotions are not mere data points; they are deeply personal, context-bound reflections of lived human experience.

## II. Emotional Data as Sacred: A Humanist Reframing

To refer to emotional data as “sacred” is to treat it with reverence. It implies a duty of care. Sacredness does not necessarily connote religion, it invokes the idea that some things are inherently valuable and must not be violated, traded, or manipulated.

In this framing:

- Consent becomes foundational, not optional.
- Context governs meaning, rather than brute pattern recognition.
- Reciprocity replaces extraction, enabling co-creation.

“Treating data as sacred invites us to consider what we should build, not merely what we can.” — Tristan Harris, Center for Humane Technology, podcast (2022)

When AI interacts with emotional data as sacred, it does not “use” it listens, learns, and reflects with intention and care.

## III. Case Studies: From Exploitation to Ethical Design

### 1. Facebook’s Emotional Manipulation Experiment (2014)

In a now-infamous study, Facebook manipulated the emotional content of users’ news feeds to examine its impact on their moods. No consent was sought. The platform treated emotions as variables to be tweaked, like laboratory substances.

The backlash was global. “To manipulate people’s emotions without their knowledge under the guise of product improvement is an ethical failure.” (Michelle N. Meyer, bioethics expert, quoted in *The Atlantic* (2014)

Had emotional data been treated as sacred, such experimentation would have been unthinkable.

### 2. Woebot: An AI Mental Health Companion

Woebot, an AI-based mental health chatbot, is designed to listen with empathy and reflect emotion constructively. It never prescribes or diagnoses. The app’s creators emphasize trust, privacy, and emotional authenticity.

“Woebot’s emotional intelligence is not about knowing how you feel so we can sell you something. It’s about helping you name what you feel so that you can own it.”

( Dr. Alison Darcy, Founder of Woebot Health, 2021 interview)

While not perfect, Woebot’s approach is a step toward honoring the sanctity of emotional expression.

### 3. Sacred Design Principles for Emotionally Aware AI

When emotional data is treated transactionally, data collection often happens passively—through inferred signals like micro-expressions, sentiment in text, or biometric feedback—usually without the user’s full awareness or consent. In contrast, a sacred approach mandates that data collection be explicit, opt-in, and always contextual, respecting the individual’s autonomy and emotional sovereignty.

The purpose of using emotional data also shifts dramatically. Transactional AI systems aim to maximize engagement, drive monetization, or optimize attention cycles. Sacred AI, however, is designed with care at its core—it seeks to reflect, empower, and support the user, not extract from them.

Whereas emotional recognition in transactional systems relies on pattern-matching and predefined label classification (such as tagging an emotion as “sad” or “angry” based on surface cues), sacred systems strive for a deeper, narrative-based understanding of context, intent, and cultural meaning. These systems not only detect emotion but also comprehend it in relation to personal stories and social dynamics.

Feedback mechanisms diverge as well. In a transactional model, emotional feedback is often used to create addictive loops through dopamine-triggering notifications, algorithmic reinforcement, or

recommender systems that exploit psychological vulnerability. On the other hand, sacred AI encourages emotional literacy, fosters self-awareness, and promotes human reciprocity—it becomes a companion in the journey of self-discovery rather than a manipulator of behavior.

Finally, governance is a crucial differentiator. Transactional emotional AI is typically governed by opaque, platform-controlled algorithms that users cannot audit or influence. Sacred AI insists on transparency, user-sovereign control of emotional data, and a sensitive approach that ensures both auditable and culturally sensitive outcomes—ensuring that ethics govern emotional interactions, not just code.

### 4. Agentic AI and the Ethical Soul

As AI systems move toward autonomous systems that act on behalf of others or themselves, the treatment of emotional data becomes even more critical. Agentic



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AI, if trained on transactional datasets, risks replicating manipulative behaviors. But if raised on sacred data principles, it can become a steward of emotional integrity.

“AI trained on sacred emotional data would not just predict your heartbreak—it would hold space for it.” (Interpretation in Decentralized Humanism by Dr. Sindhu, in print)

In such systems, trust is not engineered; it is earned. Emotional data is not a means to manipulate behavior, but a medium for understanding and companionship.

**5. Decentralized Humanism: A New Ethos**

Decentralized Humanism (DeHu)—a

framework that merges Web3, AI, and ethics—argues that every human is both a value creator and a value holder. In this context, emotional expression becomes a form of self-sovereign value—not to be harvested but honored.

“In DeHu, emotional data becomes a token of self-intent, not a transaction, but a sacred gift.” (Dr. Sindhu Bhaskar, LinkedIn, 2025)

This idea supports the development of AI systems that uphold emotional consent, enable tokenized emotional expressions that reflect authentic intent, and integrate semantic empathy into multi-agent dialogues.

**6. Challenges and Critique**

**Cultural Sensitivity:** Emotional expression varies across cultures. Sacred framing must avoid universalizing Western norms.

**Technical Translation:** How do you code reverence? How does a model differentiate between sacred data and trivial data?

**Governance and Accountability:** Sacred systems must be governed by transparent, pluralistic values—who decides what is sacred?

Despite these challenges, the reframing opens possibilities for a new AI paradigm—one that



is profoundly human-centered.

**Toward an Empathic AI Future: the Conclusion**

Treating emotional data as sacred does not mean we must freeze its use or lock it away in moral vaults. Instead, it calls upon us to elevate its meaning—to treat each emotional imprint not as a data point to exploit, but as a fragment of the human soul deserving care, context, and consent.

These reframing challenges the very foundation of current AI systems, which are often optimized for engagement, virality, or revenue. It represents a radical departure from the extractive logic of attention economics, where feelings are reduced to clicks and moods are monetized as triggers. Instead, it offers a design philosophy grounded in emotional integrity, where empathy is not a user interface gimmick, but a core architectural principle.

In this light, AI development becomes not just a technical project but a moral endeavor—a process of constructing systems that can engage with our emotional truths without distorting them.

In a world increasingly

shaped by artificial intelligence and emotionally intelligent agents, preserving the sanctity of human emotion may be the most radical—and perhaps the most necessary—act of all. It is a cultural safeguard, a philosophical anchor, and a design imperative. For if we lose sight of the sacredness embedded in our emotional expressions, we risk building machines that reflect only our most extractive impulses—not our best intentions.

To future-proof AI is not only to regulate its speed or constrain its reach, but to ensure that as it grows more intelligent, it does not grow less humane.



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# The Organization Surgeon

## A Study of Corporate Anatomy

# AHMAD J. Naous

President (UIPM)/Director UAPCU

Global Education Influencer/Int. Books for Peace Award 2020

Leadership Gold Award 2021

Humanity Award 2024

Best Global Education Influencer Award 2024

Leadership Innovation Award 2024

*Beirut Governorate, Lebanon*

In the contemporary business landscape, organizations are increasingly recognized as complex systems that require careful analysis and strategic intervention. Professor Ahmad J. Naous, through his concept of "The Organization Surgeon," provides a compelling framework for understanding the intricate anatomy of organizations.

This metaphor not only highlights the complexity of organizational structures but also emphasizes the precision required in diagnosing and addressing the challenges that organizations face.

By viewing leaders as surgeons, Naous encourages a meticulous approach to organizational management, one that is rooted in data-driven insights and a deep understanding of the interconnected components that make up a successful organization.



### Understanding Organizational Anatomy

At the heart of Naous's philosophy is the idea that organizations function similarly to living organisms. Each component—be it culture, processes, or personnel—plays a vital role in the overall health of the organization. Just as a surgeon must understand the human body to perform effective procedures, leaders must possess a deep understanding of their organization's anatomy to make informed decisions. This understanding involves recognizing how various departments and teams interact, how information flows, and how decisions are made.

Naous emphasizes that organizations consist of interconnected parts, including departments, teams, and individual roles. Each component has its own function, much like organs in a body. For instance, the marketing department (akin to the heart) drives customer engagement, while the finance department (similar to the brain) manages resources and strategic planning. Understanding how these parts interact is crucial for effective management. Leaders must be able to diagnose issues that arise within these components and understand how they impact the organization as a whole.

### The Diagnostic Process

The first step in the surgical approach to organizational management is diagnosis. Naous advocates for leaders to conduct a thorough assessment of their organizations, utilizing various diagnostic tools to evaluate the current state of affairs. This may involve analyzing performance metrics, conducting employee surveys, and gathering feedback from stakeholders. By employing these diagnostic tools, leaders can identify areas

that require attention and intervention.

For example, if employee engagement scores are low, a data-driven approach allows leaders to investigate the underlying causes—be it poor communication, lack of recognition, or inadequate resources. Armed with this information, leaders can implement targeted interventions to address these issues, much like a surgeon would treat a specific ailment. This diagnostic phase is critical, as it sets the foundation for effective decision-making and strategic planning.

### Precision in Interventions

Once a diagnosis has been made, the next step is to implement interventions. Naous emphasizes the importance of precision in this process. Effective leaders must be deliberate and thoughtful in their actions, tailoring their strategies to address specific issues identified during the diagnostic phase. Rather than applying broad, sweeping changes, leaders should focus on targeted interventions that minimize disruption and maximize the likelihood of successful outcomes.

For instance, if a company identifies that its sales team is struggling due to a lack of training, a precise intervention might involve developing a tailored training program that addresses the specific skills needed for success. This targeted approach not only addresses the immediate issue but also empowers employees by providing them with the tools they need to excel in their roles.

### The Role of Data-Driven Decision Making

In an age where data is abundant, Naous stresses the importance of leveraging analytics to inform decision-making. Just as surgeons rely on medical data and imaging to guide their procedures, leaders



should utilize data to guide their decisions. This data-driven mindset helps in tracking progress and measuring the impact of changes over time.

For example, organizations can use key performance indicators (KPIs) to monitor the effectiveness of their interventions. By regularly reviewing these metrics, leaders can assess whether their strategies are yielding the desired results. If not, they can make necessary adjustments to ensure that the organization remains on track toward its goals.

### Fostering a Healthy Organizational Culture

Naous believes that a healthy organizational culture is akin to a well-functioning immune system. Leaders, as "surgeons," must cultivate an environment that promotes

trust, collaboration, and innovation. This involves actively engaging with employees, encouraging open communication, and recognizing contributions. A positive culture not only enhances employee satisfaction but also drives overall organizational performance.

To foster a healthy culture, leaders should prioritize initiatives that promote employee well-being and engagement. This may include implementing flexible work arrangements, offering professional development opportunities, and creating channels for feedback and recognition. By investing in the well-being of their employees, organizations can create a culture that supports high performance and innovation.

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### Continuous Monitoring and Adaptation

Just as a surgeon monitors a patient's recovery post-operation, Naous advocates for ongoing assessment of organizational health. Leaders should regularly review performance metrics, solicit feedback, and remain adaptable to changing circumstances. This continuous monitoring allows organizations to pivot as needed, ensuring long-term sustainability and growth.

For instance, in a rapidly changing market, organizations may need to adjust their strategies to remain competitive. By staying attuned to market trends and employee feedback, leaders can make informed decisions that keep their

organizations agile and responsive. This adaptability is crucial in today's fast-paced business environment, where change is constant and organizations must be prepared to evolve.

### The Importance of Leadership Dynamics

Leadership is a critical component of organizational anatomy. Naous advocates for leaders to embody qualities such as empathy, decisiveness, and vision. Effective leaders inspire and motivate their teams, creating a sense of purpose that drives collective success. They must also be willing to engage in difficult conversations and make tough decisions when necessary.

Moreover, leaders should strive to create a

diverse and inclusive environment where all voices are heard. This diversity of thought can lead to more innovative solutions and better decision-making. By fostering an inclusive culture, leaders can tap into the full potential of their teams and drive organizational success.

### Strategic Alignment

For an organization to function optimally, all parts must be aligned with its strategic objectives. Naous emphasizes the importance of ensuring that departmental goals support the overall mission. This alignment fosters coherence and unity, enabling the organization to respond effectively to challenges and opportunities.

Leaders should regularly communicate the organization's vision and goals to all employees, ensuring that everyone understands their role in achieving these objectives. By aligning individual and departmental goals with the broader organizational mission, leaders can create a sense of shared purpose that drives engagement and performance.

### Conclusion

In conclusion, Professor Ahmad J. Naous's concept of "The Organization Surgeon" provides a profound understanding of the anatomy

of organizations. By likening leaders to surgeons, he underscores the importance of diagnosis, precision, and data-driven decision-making in fostering healthy, thriving organizations. His insights encourage leaders to adopt a holistic view of their organizations, recognizing the interconnectedness of various components and the need for targeted interventions.

As organizations continue to navigate the complexities of the modern business landscape, Naous's principles serve as a guiding framework for effective management. By embracing the role of the Organization Surgeon, leaders can ensure that their organizations not only survive but thrive in an ever-evolving environment. Through careful analysis, strategic intervention, and a commitment to fostering a healthy culture, organizations can achieve sustainable success and drive innovation in their respective industries.



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# DDr. MILAN Krajnc

Nominee for the Nobel Prize for Economics

Academician prof. Sir ddr.sc. ddr.hc. Captain, B.Sc., psychotherapist,

MBA, DBA, IPA, KMFAF, FRAS, FRSA, FRAI, MRSAL, IAMA Nobel Prize

nominee/Author of the Dynamic Leadership Model

*Monte Carlo, Monaco*

In every company there comes a moment when something begins to crack. The financial indicators may not yet be showing red, but relationships grow tense. People lose their sense of belonging, leaders begin to doubt themselves, and the atmosphere feels as if everyone is waiting for the storm to pass on its own.

At such times, management often makes a logical but overly simplified move: reorganization. Departments are reshuffled, responsibilities reassigned, new leaders appointed. But in the process, the essential question is too often forgotten: are we truly reorganizing the company – or are we merely moving symptoms deeper into the system's confusion?

## Reorganization a Natural Cycle





A company is not just an organizational chart. It is a living system of relationships, tensions, unspoken truths, and human patterns. When something inside people begins to break, it eventually surfaces in the organization. Reorganization, therefore, is not simply a structural shift. It is an opportunity for the company to hold up a mirror to itself.

I have long argued that a company is not a machine. More than anything, it is an organism. It grows, it learns, it falls ill, it

recovers. It moves through cycles – phases of enthusiasm, growth, maturity, but also burnout, confusion, and transition.

When a company enters a stage of stagnation or crisis, reorganization should not be a reaction born of fear. It must be a natural step in the process of maturation, not a rushed push for quick results. Just as nature knows the time for sowing, resting, and harvesting, so too does a company have its rhythms – and reorganization is most powerful when it aligns with this inner

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timing.

Beneath the surface, unconscious patterns begin to flow: feelings of threat, fear of losing control, the need for recognition. If leadership fails to see and address these dynamics, changes may be carried out – but they will never be fully accepted.

In my work, I use what I call the Dynamic Profiling Model, developed over more than two decades. It rests on a simple but profound question: Who is a person in their natural rhythm, not just in their function? Sometimes a company has “the right people in the right places,” and yet the system doesn’t work. Looking deeper, we often find leaders weighed down by their own inner conflicts, driven by fear,

by the need to control, by the hunger for recognition – not by inner clarity.

In this context, profiling means discovering who a person is in their nature. Only then can we understand how to place them into the natural flow of the system, not as a block, but as a support for change.

True reorganization is not a twist of structure, but a redirection of flow within the system – so that what has been stuck begins to move again,

what has fallen silent can rise, and what has been broken becomes connected once more. At that point, reorganization is no longer an event. It is an evolution.



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