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59th

Global Edition



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

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

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

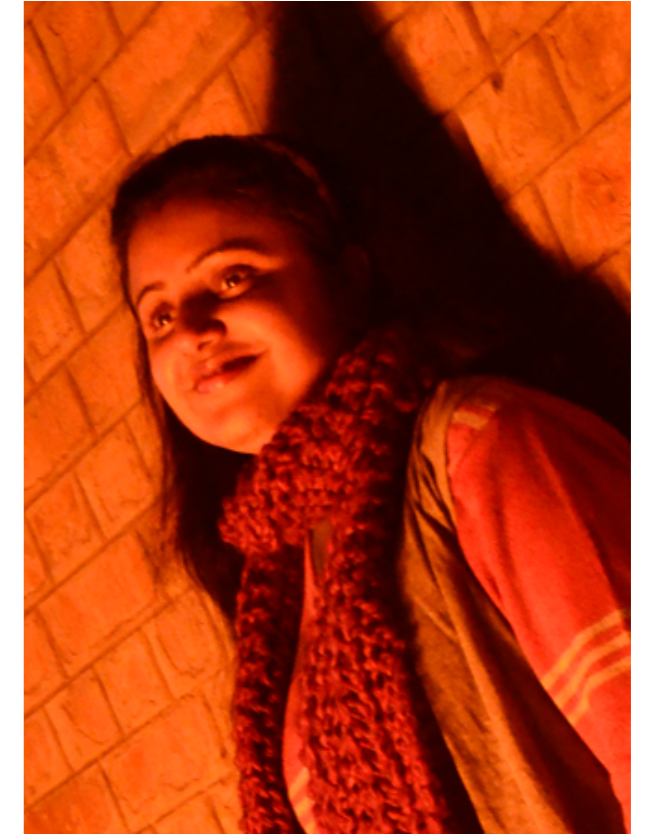
Corporate Investment Times

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Rima M.



2023
SEPTEMBER



The Tectonic Shift: Generative AI's Impact on Startups, Systems, and Investments

ALEX RAYCHUK

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Team Collaboration, Healthcare Communication
London, England

In today's dynamic tech landscape, generative AI stands as a pivotal conductor. Its transformative power is redefining all sectors, signalling the onset of revolutionary shifts. This wave of change doesn't just flow; it sweeps across, urging industries, professionals, and visionaries to adapt or face the possibility of fading away.

The old management playbook is no longer adequate. Instead of traditional managerial practices, today's challenges demand a radical transformation in approach. Managers must don the hats of researchers, quick learners, and agile implementers. Every professional must become a multifaceted maestro, with managers orchestrating these dynamic symphonies.

Routine tasks and operations are being replaced by AI-driven processes. This swift transition necessitates that professionals continually upgrade themselves. Gone are the days when theoretical knowledge alone sufficed. The call of the hour is adaptability, analytical prowess, a strategic mindset, and above all, the talent to weave distinct AI tools into a cohesive, streamlined system.

Fragmentation remains a significant challenge in this AI-driven revolution. While numerous AI solutions are cropping up, not integrating them properly might

lead to operational chaos rather than efficiency. This scenario draws a parallel to the healthcare industry's communication channels.

Medentee, for instance, serves as a beacon by mitigating fragmentation in communication for healthcare professionals, organizations, and stakeholders. It emphasizes the crucial need for platforms that can seamlessly integrate diverse AI tools, promoting synergy and avoiding redundancy.

For startups, this AI-propelled era brings both challenges and opportunities. As AI tools amplify efficiency, the traditional growth model -

scaling team sizes - is becoming outdated. A compact, AI-empowered team can achieve what previously required a large workforce. This efficiency translates to reduced operational costs and, by extension, a diminished need for hefty investments.

The startup ecosystem is witnessing an intriguing shift in funding models. With the declining reliance on significant VC investments, alternatives like Security Token Offerings (STO) and crowdfunding campaigns are gaining traction.

These models not only facilitate capital accumulation but also foster a community of ardent supporters. Professionals who contribute, even in small measures,

naturally become ambassadors for the product.

They aren't just passive investors but are actively involved stakeholders, a shift that can drastically enhance product loyalty and promotion.

Furthermore, this approach could prove more fruitful than traditional VC funding, especially in a world where conventional marketing strategies are losing their sheen. Building a genuine, loyal community around a product or service might just be the most



ALEX RAYCHUK

A harmonious fusion of electrical engineering and deep-rooted expertise in the dental and medical sectors characterizes Alex's path. With stellar academic achievements from the University of Nicosia and the University of Haifa, Alex excels at integrating IT with medicine.

As an esteemed alumnus of Technion, his insights are deeply rooted in European markets. His tenure with MIS Implants Technologies underscored his dedication to healthcare progress. At Medentee, Alex's mission is clear: to enhance and simplify healthcare communication. Beyond the professional realm, chess captures his attention, symbolizing a mind attuned to strategy and foresight.



potent marketing strategy in the age of AI. Venture capitalism is no longer the sole avenue for startups seeking funding. The rapid evolution of AI tools, which enhance productivity and reduce operational costs, diminishes the necessity for large-scale investments. In this backdrop, crowdfunding and Security Token Offerings (STO) present as attractive alternatives. They not only serve as funding methods but also as potent tools for brand promotion and loyalty-building.

When professionals invest, even if it's a minuscule amount, they often feel a sense

Generative AI isn't just a tool; it's a force of change, reshaping industries, transforming professional roles, and redefining investment norms. As we stand on the cusp of this monumental shift, it's imperative for professionals, startups, and investors to adapt, evolve, and embrace the myriad opportunities that beckon.



of ownership and connection to the product or service. They evolve from mere users to product evangelists, advocating for it within their networks. This organic promotion, stemming from genuine appreciation and personal stake, is incredibly valuable in the contemporary market landscape, where audiences are increasingly sceptical of overt advertising.

The emerging investment paradigm underscores the importance of community. Building a strong, engaged community around a product or startup might just be the golden ticket in today's rapidly transforming business world.



GRACE, BEAUTY, SPIRIT & FIRE

INSPIRE GENERATIONS

CORPORATE INVESTMENT TIMES

The Venture Studio Model The Future of Innovation, Investment, and Impact

In the world of high-stakes entrepreneurial investment, traditional models like venture capital and accelerators have long been the standard. With the tumultuous nature of technology and market demands, even corporate giants and seasoned investors are on the hunt for more efficient, less risky avenues for innovation and investment.

Simultaneously, the call for targeted social and economic impact is louder than ever before. Meet the Venture Studio Model—a mechanism that not only promises higher returns but also champions long-term innovation and social impact.

This isn't just a minor tweak; it's a compelling alternative that's setting a new standard in the industry.

<https://corporateinvestments.com>



MATTHEW BURRIS

Startup Studio Insights. How to leverage the startup studio model to build better businesses, drive impact, and multiply returns. For emerging startup studios, investors, companies, and founders.

Atlanta Metropolitan Area

Situation

In today's fast-evolving entrepreneurial world, corporations and investors seek innovation pathways that deliver both financial and social returns. While traditional methods have their merits, they struggle to match the rapid pace of modern innovation, often locking capital into rigid, high-risk ventures and failing to keep innovative startups outside the gates. The rising focus on ESG (Environmental, Social, and Governance) investing emphasizes this shift. The convergence of these factors sets the stage for an alternative that promises not just financial returns, but also a more efficient and targeted approach to innovation and social impact.

The Venture Studio Advantage

What sets venture studios apart is their co-creative approach to startup development. Unlike other models, venture studios are designed from the ground up to be deeply involved in creating, developing, and scaling startups from day one. They act as an active co-founder, with both the financial and operational involvement necessary for long-term success. Studios maintain strong controls of each company they create while they are still within the studio to guide companies around common failure modes, leverage a proven process of opportunity identification, validation, and company creation, and have the core resources to execute independently. Well crafted studios strike a balance between delivering for four distinct customers - studio investors, studio staff and general partners, entrepreneurs, and follow on capital, which is not restricted to just venture capital.

The result is not only delivers strong returns but is also innovative and impactful, offering a more balanced risk-to-reward

ratio. The Global Startup Studio Network on a study of 258 studios showed a 53% Internal Rate of Return (IRR), nearly twice that of top venture capital, 5.8 Total Value - Paid In (TVPI) compared to 1.57 for VC, companies that reached the Series A level in half the time of traditional startups, and a Series A rate of 60%, over 30% better than the Series A rate of Y Combinator, the best accelerator in the world.

Why corporations turn to the studio model for better return on innovation**Efficiency & Speed**

Venture studios are built for speed and agility, efficiently combining investment, talent, and expertise to push innovative solutions to market. Unlike traditional in-house approaches that can get tangled in bureaucratic red tape and complex spaghetti tangled approval processes, venture studios provide a streamlined, efficient pathway to innovation. Their independence eases the burden on overloaded internal departments, leading to faster decision-making, reduced time-to-market, and efficient capital use, all aligned with corporate goals and market needs.

Alignment

Venture studios present a compelling solution for corporations contending with competitive startups. They allow corporations to create their own startups, tailored to their strategic and business goals. Ideal for pursuing adjacent market opportunities that would require new buyer relationships to be built in existing customers, where existing technical constraints or outdated business processes prevent rapid execution, and the annual budget and planning process creates too many roadblocks for the dynamic nature of commercializing early opportunities.

Alternatively, partnering with existing studios offers similar advantages, requiring less investment but providing strategic alignment and enhanced flexibility.

Risk Mitigation

The venture studio model is not just about speed; it's also about security. Studios take a diversified approach, finding and validating multiple opportunities to build multiple companies every year. The studio process itself forces a series of risk mitigation evaluations for each opportunity as it matures judged against ever increasing expectations. The structured approach to due diligence and risk assessment they take offers a more secure avenue for delivering return on innovation, a key concern for corporate investment. Additionally, the studio model provides a better ownership stake in each company built than corporate venture investments secure for a smaller total investment.

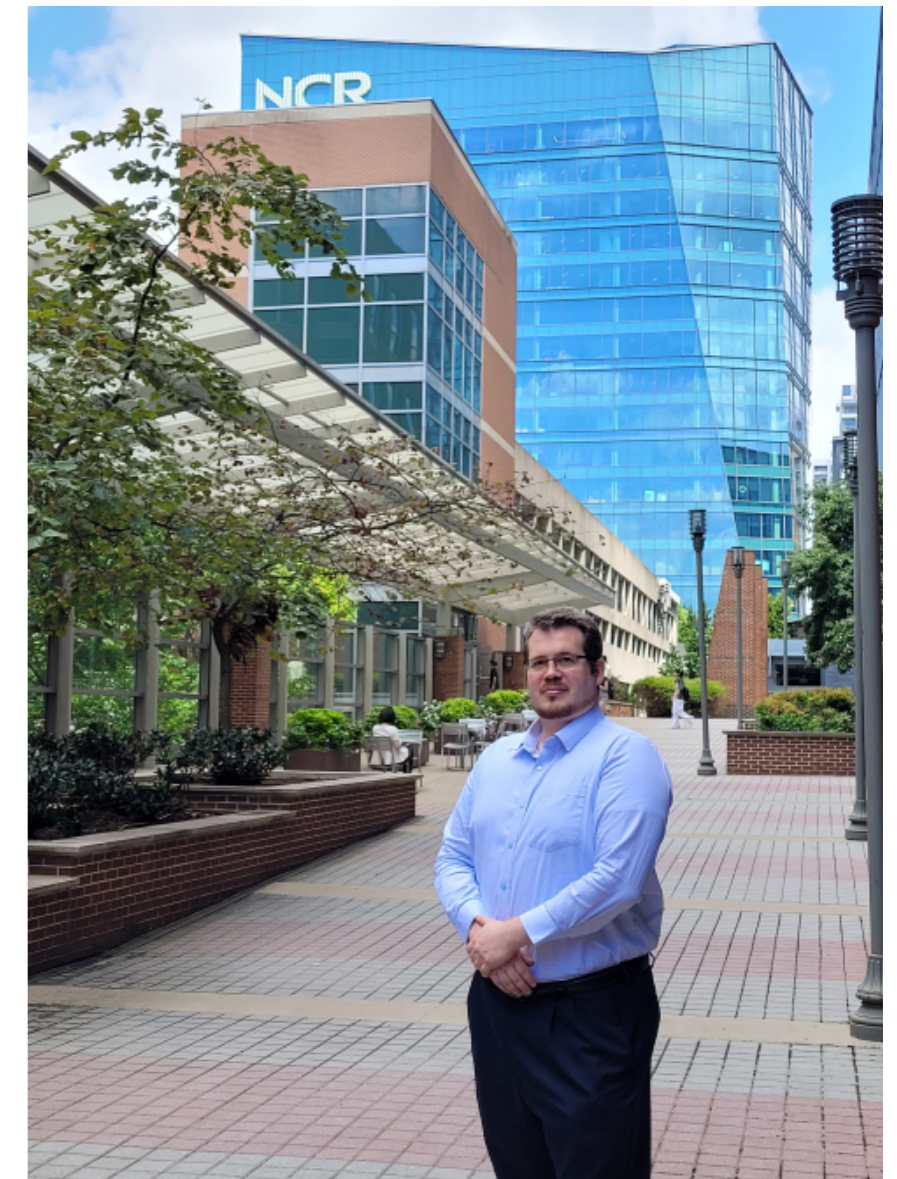
Corporate Venture Studio Options

Build, partner, or invest. These are the core options for corporations to consider engaging with the studio model. Building and operating a studio is often the most attractive option for corporations who seek to maximize their control, return, and strategic alignment, designing and operating a studio is a unique challenge. Applying standard corporate approaches to compensation, equity ownership, and

operations are the most common silent killers of studios, undermining key customer requirements for successful studio operation.

Partnering with studios to build companies or investing in studios offer the best initial path for corporations to tap into the power of the studio model. Partnering first allows companies to see the model work first hand and shape the creation of strategic portfolio companies with a minimal financial commitment.

Investing in strategically aligned studios secures a diversified portfolio, the ability to influence the opportunities pursued to



ensure greater strategic alignment, and insight into how the studio operates and evolves overtime.

Why Investors Seek Venture Studios

Capital Efficiency

Investors value the efficiency of venture studios. Studios optimize both financial and



human resources, offering a higher success rate with fewer resources. By continuously refining the company creation process, they shorten the journey to product-market fit and gain substantial ownership, often over 30% ownership between common and preferred stakes. This approach aims to build businesses effectively, with minimized costs and risks.

Portfolio Diversification and Risk Mitigation

Investors are increasingly drawn to venture studios due to their comprehensive and hands-on approach. Venture studios deeply engage in every phase of venture creation, offering rigorous vetting and risk reduction creating deep due diligence documentation

as they build each company. They diversify their portfolio by co-creating multiple businesses, a unique advantage over traditional models. Instead of relying on a single idea, studios test multiple concepts, quickly pivoting away from less viable ones and leveraging shared resources to minimize launch costs.

Access to Talent

Studios attract top-tier talent, far better than early-stage startups could hope to hire alone.

By pooling expert

talent, studios enhance the speed and quality of their portfolio companies. Led by seasoned entrepreneurs with proven track records, these leaders use their expertise and networks to rapidly grow their new startups.

Investment Options in Venture Studios

Venture studios offer three core investment avenues, with perpetual returns for the

life of the studio available for the earliest investors. Direct investments into studios take the form of traditional VC funds, holding company investments to create a diversified portfolio, and General Partner stake (GP Stake) investments securing perpetual returns across funds without additional capital investments required. GP Stake investments are available only to the earliest studio backers who take on greater risk in supporting a new studio.

Studio exposure can also be gained through dedicated studio funds of funds. There are few of these focused funds today, with many new funds in development. Traditional investment funds with a focus on investing in companies built by studios offer the broadest exposure to the asset class. This approach combines small diversified investments across multiple studio portfolios with the improved exit rate and time to exit to enable strong fund recycling and the potential to outperform traditional VC and approach direct studio returns.

New venture studios may offer lifelong studio returns for a one time investment through a GP stake or direct ownership in the studio. While higher risk, the long term strategic and financial benefits are especially attractive when the studio's thesis and focus is aligned with the corporation.

Why Impact Investors Support the Studio Model

Scalable Impact

At its core, the studio model is designed to provide the right support to derisk building companies. The studio model is flexible enough to tackle global climate deep tech or local economic development while still delivering venture scale returns.

Impact alone is not enough. Sustainable economic impact is table stakes. The flexibility in the fundamental design and operations of a studio enable sustainable impact investing. Delivering the proper support to take on global or local challenges by building the right economics and expectations into the core operations of the studio.

Whether the target impact is hyperlocal economic development by building profitable small businesses or addressing or targeting the UN's Global Sustainable Impact Goals, the studio model is a framework that can work at any scale.

Model Adaptable for Impact

Adapting the structure and deal terms for studios is a common approach to reducing risk. Deep climate tech studios building companies that may take 20 years to mature may opt for a fund life more aligned with the cadence of the impact endeavors they build. Deal terms for founders and staff adjust while maintaining return potential and alignment with follow on investors.

Adapting to ensure strong alignment between the studio, studio investors, the founders the studio works with, and follow on capital allows the studio model to be dialed in to deliver specific impact goals.

Operations Designed for Impact

Studio operations are built around the companies they aim to build. For deep tech and hard tech, expansive talent pools and facilities are common. An approach that has worked well for Flagship Pioneering, the studio behind Moderna Therapeutics and a half dozen other biotech IPOs. Studios that focus on driving local economic impact to underserved

communities rarely need more than a handful of staff once key partnerships are established, allowing leaner operations that focus on dividend returns from cash flow generating portfolio companies.

Impact Investment Options for Studios

For impact investors the studio model holds the promise of delivering both impact and returns. Studios are a rapidly growing model with 50% of the 800+ studios launched within the last 6 years. Finding aligned studio deal flow is a challenge and limits the potential investment landscape. This leaves three options for impact investors:

1. Improve studio deal flow by publicly expressing interest in the studio model
2. Partner with groups that work with and support new studios, such as the Global Startup Studio Network and Venture Studio Associates
3. Take an active role in building their desired studio providing playbooks, financial support, and access to general partners that are ideal to start and run impact focused studios.

The Future Is Here

For global executives, institutional investors, and venture capitalists, the message is clear: the Venture Studio Model is not just another alternative; it's rapidly setting itself up as the new industry standard. It's a calculated, methodological, and most importantly, successful approach to entrepreneurial investment.

This model offers a way to invest in

the future— a future of higher returns, more impactful innovations, and enterprises that are built to last. For anyone looking to make a long-term investment in innovation, impact, and financial returns, considering the venture studio model is not just an option; it's a requirement.

For assistance navigating the venture studio opportunity landscape please contact Matthew Burris, Partner at Venture Studio Associates matt.burris@venturestudioassociates.com or visit www.venturestudioassociates.com to learn more.



IF YOU'RE GOING THROUGH HELL KEEP GOING



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AI and Drones

PROF. AHMIED BANAFSA

Faculty @ San Jose State University
No.1 Tech Voice to Follow & Influencer on LinkedIn|Award
Winning Author|AI-IoT-Blockchain-Cybersecurity|Speaker 48k+
San Francisco Bay Area



Unmanned aerial vehicles (UAV), commonly known as drones, have evolved from military applications to becoming integral parts of various industries. These versatile machines are now equipped with advanced technologies, with one of the most transformative being Artificial Intelligence (AI).

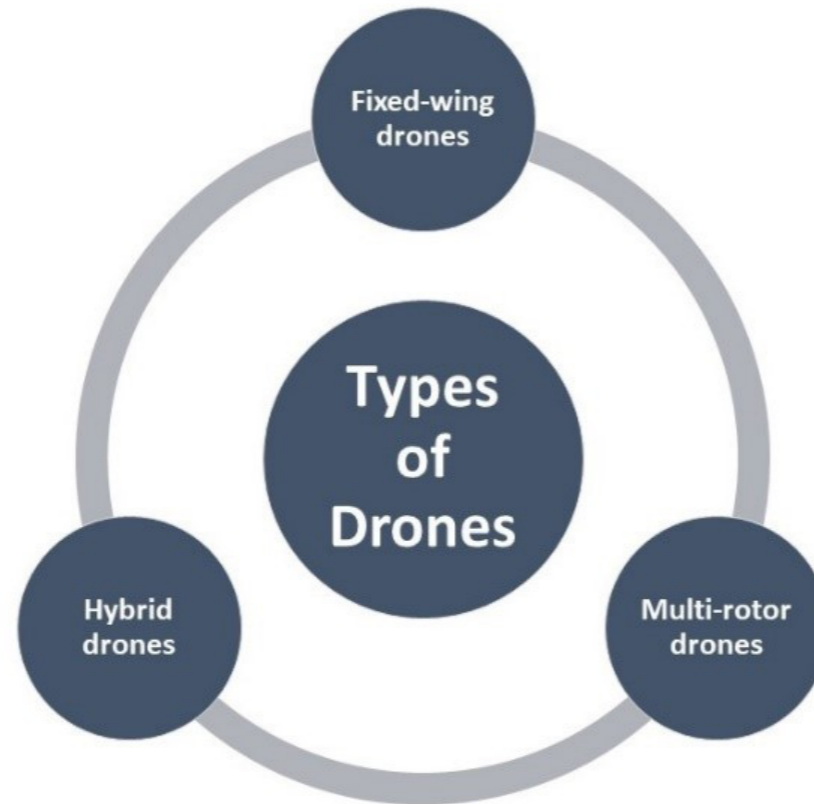
AI-powered drones have the capability to process vast amounts of data, make intelligent decisions, and operate autonomously, expanding their use beyond simple remote-controlled aircraft.

#AI, #IOT, #BLOCKCHAIN, #CYBERSECURITY, AND #QUANTUMCOMPUTING

Types of Drones

Modern drones come in various shapes and sizes, each tailored for specific purposes. Some common types include:

- **Fixed-wing drones:** These resemble traditional airplanes and are known for their endurance and long-range capabilities.
- **Multi-rotor drones:** These are the most common consumer drones, known for their stability, agility, and vertical take-off and landing (VTOL) capabilities.
- **Hybrid drones:** Combining features of fixed-wing and multi-rotor drones, they offer versatility for various tasks.



Key Components

Drones consist of several key components, including:

- **Power source:** Typically, drones use rechargeable lithium-polymer or lithium-ion batteries for electrical power.
- **Propulsion system:** Motors and propellers provide thrust and control.
- **Flight controller:** The onboard computer that manages flight operations, including stabilization, navigation, and communication.
- **Sensors:** These include GPS, accelerometers, gyroscopes, and altimeters for navigation and stability.
- **Communication systems:** Drones use various communication protocols, including Wi-Fi, radio, and cellular networks for remote control and data transmission.

The Convergence of AI and Drones

Benefits of Combining AI and Drones

The integration of AI into drones offers

numerous advantages:

- **Enhanced autonomy:** AI algorithms enable drones to operate autonomously, reducing the need for constant human intervention.
- **Improved data processing:** Drones equipped with AI can process and analyze data in real-time, making them more efficient for applications like surveillance and monitoring.
- **Adaptive behavior:** AI allows drones to adapt to changing conditions and scenarios, making them versatile for various tasks.
- **Increased safety:** AI helps drones detect and avoid obstacles, reducing the risk of collisions and accidents.

Hardware and Software Integration

To harness the power of AI, drones require both hardware and software integration. Hardware improvements include powerful processors, specialized sensors, and communication modules. On the software side, the development of AI algorithms tailored to drone-specific tasks are crucial.

Real-time Data Processing

One of the key features of AI-powered drones is their ability to process data in real-time. This is essential for applications like search and rescue missions, where rapid decision-making is critical. AI algorithms can process images, videos, and sensor data instantly, providing actionable insights.

Applications of AI-Powered Drones

Agriculture and Precision Farming

AI-powered drones have revolutionized agriculture by enabling precision farming. They can monitor crop health, detect diseases, optimize irrigation, and apply fertilizers with remarkable accuracy. Computer vision and machine learning

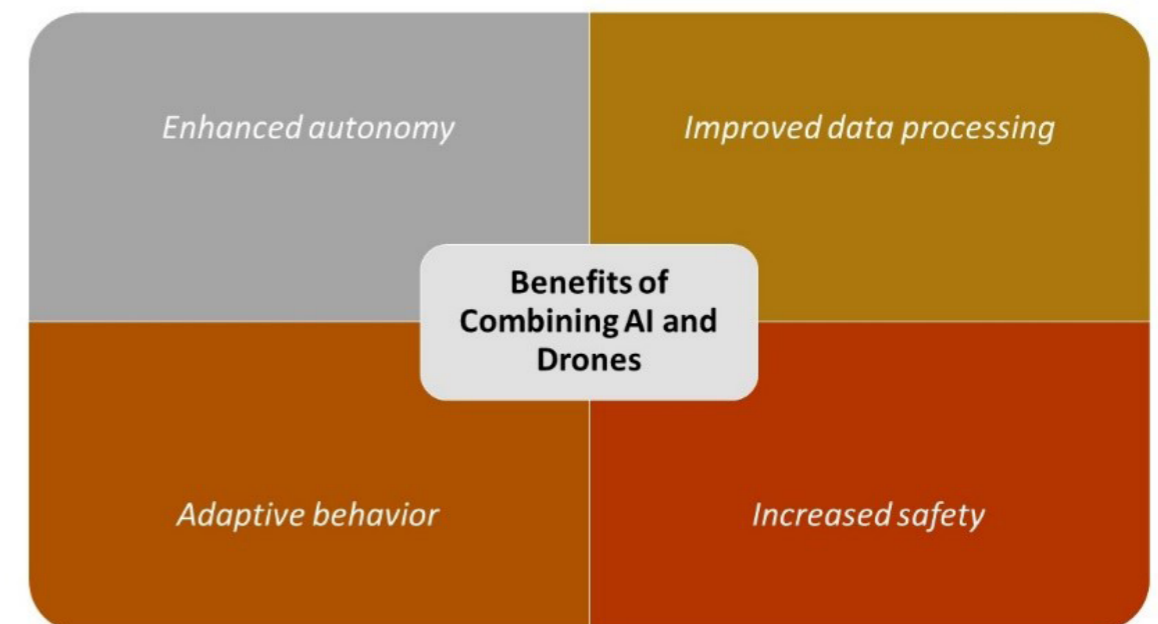
algorithms analyze multispectral imagery to provide farmers with actionable data, ultimately increasing crop yields and reducing resource wastage.

Surveillance and Security

In the realm of surveillance and security, AI-powered drones offer unprecedented capabilities. They can monitor large areas, identify suspicious activities, and track individuals or vehicles in real-time. Facial recognition and object detection algorithms enhance their ability to identify potential threats. Law enforcement agencies and private security firms employ drones for enhanced situational awareness.

Logistics and Delivery

E-commerce giants and logistics companies have started using AI-powered drones for last-mile delivery. These drones can navigate complex urban environments, avoiding obstacles and delivering packages to specific locations with high precision. Machine learning algorithms optimize delivery routes and schedules, making the



process efficient and cost-effective.

Disaster Management and Search & Rescue

AI-equipped drones play a crucial role in disaster management and search & rescue operations. They can swiftly assess disaster-stricken areas, locate survivors, and provide real-time updates to first responders. Thermal imaging and machine learning algorithms enable drones to detect heat signatures, increasing the chances of

Machine learning models analyze the collected data to identify trends and patterns.

Challenges and Ethical Considerations

Privacy Concerns

The use of AI-powered drones for surveillance raises privacy concerns. Drones equipped with powerful cameras and facial recognition technology can intrude on individuals' privacy, leading



finding survivors in challenging conditions.

Environmental Monitoring

Environmental scientists use AI-powered drones to monitor ecosystems, track wildlife, and assess the impact of climate change. These drones can collect data on air quality, water quality, and vegetation health, aiding in conservation efforts.

to debates about the balance between security and personal freedom. Regulatory frameworks must address these concerns to protect civil liberties.

Regulatory and Legal Challenges

The integration of AI in drones poses regulatory and legal challenges. Governments worldwide are working

to establish rules for drone operations, including airspace regulations, certification requirements, and data privacy laws. Ensuring safe and responsible drone use while fostering innovation remains a complex challenge.

Safety and Security

AI-powered drones must be secure against hacking and malicious attacks. As drones become more autonomous and interconnected, they become potential targets for cyber threats. Ensuring the security of data transmission and control systems is critical to prevent unauthorized access and misuse.

Ethical Use of AI in Drones

Ethical considerations extend beyond privacy and security. Questions about the ethical use of AI-powered drones in military operations, policing, and surveillance require careful deliberation. Establishing guidelines and ethical frameworks for drone applications is essential to avoid misuse and protect human rights.

Future Prospects

Advancements in AI and Drone Technology

The future of AI-powered drones holds tremendous promise. Advancements in AI algorithms and hardware, including faster processors and more efficient sensors, will enable drones to perform even more complex tasks. This includes fully autonomous long-range flights, improved energy efficiency, and enhanced adaptability to diverse environments.

Potential Industry Disruption

The integration of AI in drones has the potential to disrupt various industries. For example, autonomous drone deliveries

could revolutionize the logistics sector, while precision agriculture could reshape farming practices. The development of AI-driven applications will likely lead to new business models and economic opportunities.

Ethical and Regulatory Frameworks

As AI-powered drones become more prevalent, it is crucial to establish robust ethical and regulatory frameworks. These frameworks should address issues related to privacy, safety, and accountability. Governments, industry stakeholders, and researchers must collaborate to ensure responsible and beneficial drone use.

Last Word!

The convergence of Artificial Intelligence and drones has ushered in a new era of technological innovation. AI-powered drones have demonstrated their potential to transform industries ranging from agriculture and surveillance to logistics and disaster management. With the continued advancement of AI algorithms and drone technology, we can expect further breakthroughs and applications that will reshape our world.

However, it is imperative to address the challenges and ethical considerations associated with this technology to ensure its responsible and beneficial use in the years to come. The synergy of AI and drones represents not only a technological marvel but also a profound societal responsibility.

Ahmed Banafa's Books

Covering: AI, IoT, Blockchain and Quantum Computing

GRACE TOLENTINO

Chairman and CEO, Boracay Capital Holdings
Successful Entrepreneur | Financial Innovator | Investor | Fund
Management | Private Equity | Investment Advisory | Wealth
Management | Asset Management | Banking
Philippines

Boracay Capital Empire Draws Bankers And Billionaires

Investor, International Financier and Entrepreneur, Ms. Grace Tolentino is the most reputed and important name in Philippine's in world stage.

Philippines leadership has recognized its most relevant source of craft is financial. Wealth flows to all corners of the globe – backing mega mergers, propping up economies and upending the world of finance – moves by an investor, international financier and entrepreneur Ms. Grace Tolentino have positioned her as one of the world's most influential Filipino woman dealmaker in modern-day investing.



#PRIVATEEQUITY, #FUNDMANAGEMENT, #BANKINGANDFINANCE, #ALTERNATIVEINVESTMENTS

Boracay Capital is the Philippines' largest prestigious and highly diversified prominent global group, and the world's leading financial and business innovator corporate conglomerate who is first to incorporate principled driven entrepreneurship practices with various strategic investments and premier businesses that is sustainable.

The Chairperson and CEO of Boracay Capital and Boracay Beach, and its diverse business ventures have earned admiration for not only her financial feats but also her investment methodology, management strategy, and personal values on building a happy and fulfilling life in terms of entrepreneurship.

Ms. Grace displayed an interest in business and investing at a young age. Grace's early childhood years were enlivened with diverse entrepreneurial and investment ventures. Ms. Grace Tolentino is seen as visionary, strategist and known to her

intelligence and wisdom, a woman behind multiple economic and private tools with the capability to control, manage, direct and invest in everything from full service businesses to finance- with varying degrees of success. With the advice and support of a long time friend, support of global banking relationships and business partner, Ms. Grace Tolentino, preceded the Chairperson and largest shareholder of Boracay Capital Holdings, one of Philippine's foremost holding companies and world's innovative corporate conglomerates, also, with the guidance of a loyal business partner and family ties, Grace Founded Boracay Beach as Chairman and CEO of the global group and continues to improve lives through resilient businesses and intelligent investments that have a meaningful and lasting impact on the global economic and social landscape. Chairperson Grace Tolentino, a prominent businesswoman, investor and international financier has a wide range of supporters,

including ultra high net worth individuals and families, financial institutions, central banks, banks, wealthy and influential investors, family offices, business leaders, and supporters of her investment philosophy and business efforts.

Being true to herself, Ms. Grace Tolentino has been referred as the "Business Icon" and "Investment Titan" as a result of having accumulated massive achievements and continuously winning prestigious global awards and accolades for her business and investment success. Grace friends would later recall that they found Grace to be a "worthwhile woman," with roots and exposure in investing, banking, finance, and business- her passion, professionalism, intelligence, strength and confidence stands out and an extraordinary. She is a Global Filipino figure with strength in "Investment and Business Principles", through her journey living a happy and fulfilling life, enjoying her lifestyle as an

investor and a business leader. She sticks to a winning investing formula, but she does not sit still, she is always on the move.

With knowledge, skillset and diverse experience economics, business, global banking, finance and investing, Ms. Grace Tolentino has gained control of vast financial resources at her command, with access to seemingly endless reserves of cash and proceeded to billions of dollars in deals via an expanded empire of private and leading global entities.

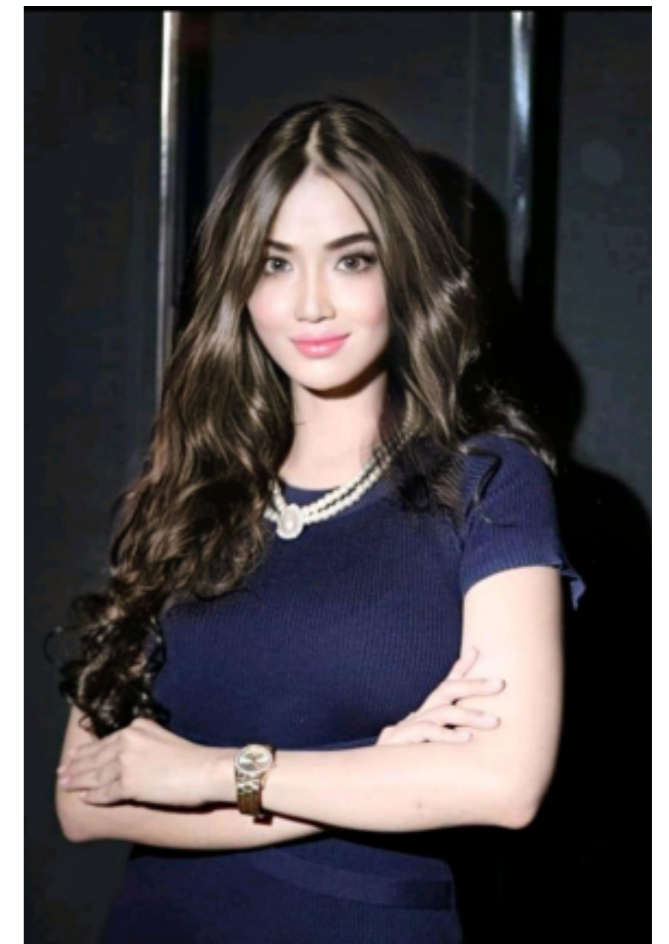
When people think of Philippines, best business and investments, they think of Boracay Capital. Chairperson Grace Tolentino represents the Philippines in many parts of the world with grace, dignity, and intelligence. She is a source of inspiration for Filipinos everywhere. She is a powerful reminder that women

GRACE TOLENTINO

Let us Join Our Hands Together, Build a Better Future as the Best Version of Ourselves and Pass on Our Knowledge and equipped the Generations to Come as once we were there, they are the Hope and Finance Soldiers of a Brighter Tomorrow. Let us truly make A Difference by Doing Business and not lose heart, but to continue to Love what you do and turn a vision to reality, every idea into remarkable products, and bring every goal to life.

Be generous and maintain a pure soul standing on your principles, sharing your values you grew up with and build lasting impact on every life you touch. In Boracay Capital, we believe that being great is to be simple, and success should not change who you are, humility is one of the key values to sustainable achievements. Live Your Story, Adapt, Evolve and leave a positive mark to the world. Success in my opinion is true happiness; having joy and peace, and the journey is amazing, living a fulfilling life. We are bolder and stronger than ever, focus on execution, enjoying the process and pioneering the best future for all.

My Mantra; "A Beautiful Asset is a significant investment and its is worthwhile, and more importantly, deserves a retouch."



#PRIVATEEQUITY, #FUNDMANAGEMENT, #BANKINGANDFINANCE, #ALTERNATIVEINVESTMENTS

can achieve great things in the world of business and finance. She is also a testament to the strength and resilience of the Filipino people. Ms. Grace is a sought-after and reputed global leader as Philippines Ambassador for United Nations SDG, member of Forbes Women Forum, Philippines Ambassador in World Leader Summit, World Wealth Forum, World Women Healthcare, Philippines Senator, World Business Angels Investment Forum, Chairman, Global Chamber of Commerce. Grace is featured on World's documentary: Entrepreneur, The Explore, She Business Time, Affluent World, Her Entrepreneur, Who is Who, Credentials of Entrepreneur

Ms. Grace is Certified Alumnus of Harvard Business School completed Global Entrepreneurship and Economics. She has earned certification in Finance and Investments in World Bank and with a Bachelor Degree in Science and Tourism Management in her credentials, her career requires her more capable for greater tasks allowing her to embrace continues advancement in Global Banking and Fund Management certifications both local and global market being equipped and future



ready.

Ms. Grace has received various world accolades as Most Iconic Finance Woman of the World, Asia's Inspiring Investor and Finance Business Woman of the Year, Best Woman to Look up to in Business and Finance, Top 100 Most Influential Filipino on LinkedIn. Best Influential Filipino Woman in Investments and Finance, World's Best Global Filipino Entrepreneur, Philippines Most Outstanding Entrepreneur, and many more

Ms. Grace has been the mainstream and has great influence, nation builder, a leader in investments and finance and an extraordinary businesswoman. She is just described capable and do best in everything she does flourish with sky high achievements- A Woman of Possible. Ms. Grace has been invited to prestigious finance, business and investment forums and as received strong demand of invitation traveling in different parts of the world for various business ventures.

Known to her investing and business acumen, Boracay Capital now helms building the "world's largest and most influential investors network," incorporating deep ties with its global banking relationships and wealthy individuals and families, a prominent and highly diversified holding company has unusual amount of financial firepower and is the pioneer of principled-innovation in the country's global aspirations. Boracay Capital grouping of major equity and emerging markets, moving closer to highlight the scale of its global initiatives has lucrative investments and one, which it still increasing.

Boracay Capital invests in private companies and builds up asset base in the Philippines and other countries. In this capability, Boracay Capital diverse

ownership, operations, business interests, subsidiaries, mandate, ventures, partnerships- heads and control broad scope of products and services and with various strategic investments in financial services, real estate, travel and tourism, retailer, hospitality, consultancy, digital and information technology, education, business services, business process outsourcing industries spanning across the globe, holding authority in mega deals and has successful strategic global partnerships in high level transactions in banking and finance, aviation, e-commerce, marine, data center and telecommunications, energy, automotive, power generation, transport, beauty and wellness, infrastructure, sets up new framework for public-private partnerships for global finance action.

Boracay Capital consolidates its role in real estate and technology. Boracay Capital's foray into the real estate and digital transformation journey was meant to create new investment opportunities for its investor's base. The huge response that the flagship ventures drew prompted Boracay Capital to attempt a similar discipline in identified diverse markets, which found synergy with the activities in the domestic and international market as an investor. The operations soon achieved increasing sophistication as its real estate mega deals attract investors as well as spur investment in a big way.

Building from its remarkable success, Boracay Capital strategies to build new growth engine of the next decade in unchartered and untapped territories broadening horizon at the start of this year and is attracting attention of local and international markets. Principled innovation, sustainable finance and

entrepreneurship, is the core strength of the global group.

Boracay Capital has also been in advanced and expands its human capital initiatives across Philippines different regions, to other countries across Asia, Europe and US, and other identified markets according to its leadership team. Boracay Capital is actively is building opportunities creating equity markets and emerging markets given the strength of its business model, structure, people, finance

The Philippines remains a hub of deal making, and Grace Tolentino has been central to the city's efforts at leveraging its expanding financial influence has gain investors confidence and attracted billionaires. High net worth Founders and Leaders is investing in the Philippines with Boracay Capital and partnering on deals with Ms. Grace Tolentino. Boracay Capital is a safe haven for world's most powerful and wealthy investors, offering a stability and growth. Boracay Capital remarkable success is driven by its people in diverse backgrounds and global expertise, the most valuable asset in our core. With an integrated global network of banking relationships and investment partnerships, our team comprises accomplished fund managers, portfolio managers, bankers, finance professionals, legal experts, and seasoned professionals who are world class people.

As a result of her immense business and investment success, Boracay Capital global initiatives have helped Philippines recognition in significant markets around the world. Regionally, Ms. Grace Tolentino has been at the forefront of business and investments in the Philippines, Asia and other identified international markets, and more recently, designing new vehicle

that will elevate investments in the highest level. Given Ms. Grace Tolentino's private security high level connections, banking and finance, ultra high net worth and wealthy dynasties relationships and playing an integral role hailed as Philippines Most Influential Woman Investor, International Financier and Entrepreneur in the World, allow more mega funds under her control to incorporate commitment to transparency and evident in its 'day-to-day' business activities, which include consolidation and forming strategic collaborations that drive synergies and value. These activities allow Boracay Capital to unlock new opportunities and maximize the potential of its assets on both local and international levels. Boracay Capital Hires New key talents ahead to Manage Fortune.

Ms. Grace Tolentino's Boracay Capital Holding companies, the Boracay Beach, Akamai Holdings, the influence has been felt, and seen as globally recognized continuously winning various prestigious accolades and awards soaring high in world of finance, investing and business landscape and is widely seen as globally recognized. Throughout the years, Ms. Grace Tolentino and Boracay Capital has corporate social responsibility aligned in environmental impacts, ethical responsibility, philanthropic endeavors, and financial responsibilities.

Boracay Capital is Turning Possibilities to Life as "the Most Principled and Entrepreneurship Driven Business and Financial Group in the World" offering diverse and innovative products and services for our clients, creating high quality and better opportunities for all people, a driving force for economic empowerment and a sustainable world.

Boracay Capital provide value and impart

our success providing diverse, innovative products and services with a global team of experts to benefit investors, shareholders, and communities both in the Philippines and around the world. We create high quality opportunities for economic empowerment, generating jobs, livelihood, and financial innovation.

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Retail Payment Services and Card Schemes (RPSCS) in the UAE

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The Central Bank of the United Arab Emirates (CBUAE) is continuing its efforts to prepare the country for digital payments with a regulation licensing retail payment service.

The CBUAE published the Retail Payment Services and Card Schemes (RPSCS) Regulation in July 2021, its fourth regulation governing payment systems. The RPSCS regulation sets out the rules and conditions established by the CBUAE for acquiring and maintaining a license for the provision of retail payment services and operating a card scheme.

The regulation came into force on 15 July 2021, and a one-year transitional period has been given to existing payment service providers and card schemes to obtain the relevant licenses.



Principal elements of the RPSCS regulation.

The RPSCS regulation specifies that no entity can provide or promote any retail payment service listed in the regulation without a CBUAE license unless it is an exempted person. Exempted persons are primarily CBUAE-licensed banks, but they still have to notify the CBUAE if they intend to carry out retail payment services.

The regulation licenses nine categories of digital payment services in the UAE: payment account issuance services; payment instrument issuance services; merchant acquiring services; payment aggregation services; domestic fund transfer services; cross-border fund transfer services; payment token services; payment initiation services; and payment account information services.

It worth mentioning that the high level of discretion the CBUAE has over the issuance of card scheme licenses is perhaps driven by an expectation that there will be only a handful of licenses issued for major payment card networks in the UAE.

Requirements for payments licenses under the RPSCS.

The regime for payments licenses under the RPSCS regulation will require a considerable amount of organizational planning, as the principal business of the payment services providers must align with the retail payments service for which it was granted a payments license.

If the payment services provider intends to provide ancillary services beyond the scope of its license, it must obtain CBUAE's approval to do so. The CBUAE may require the payment service provider to create a separate entity for this purpose.

The RPSCS regulation does not deal with

the regulation of stored value facilities (SVFs), commodity or security tokens, virtual asset tokens, remittances or currency exchange operations. It also does not cover payment transactions carried out between payment service



providers and settlement agents, central counterparties, clearing houses and central banks, or payment transactions and related services between a parent undertaking and its subsidiary or between subsidiaries of the same parent undertaking as long as no intermediary is involved in these payment transactions. Technical support operations related to digital payments are also excluded.

Categories of licenses.

The RPSCS regulation lists four distinct categories of licenses. If an applicant wants to provide any of the services mentioned below, it must obtain that license. There are multiple overlaps in the services listed

under the various licensing categories. Each of the four categories of payments license will allow a payment services provider to provide a prescribed number of the nine retail payment services, with lower categories of payments licenses permitting more regulated activities.

The regulation sets out the initial capital requirements for each type of license, with the minimum levels set according to the average monthly value of payment

transactions. The only exception to this is for payment initiation services and payment account information services, where an initial capital requirement of at least AED 100,000 is required regardless of the average monthly value of transactions.

It is noteworthy that although the prescribed initial capital requirements for the various payment's licenses are far more modest than those required to maintain a SVF license, the CBUAE expressly reserves the right to impose higher aggregate capital fund requirements if it considers it essential to ensuring that the payment services provider can meet its regulatory obligations.

A payment services provider will be automatically subject to a higher aggregate capital fund requirement once the value of payment transactions exceed AED 10 million for three consecutive amounts. This new amount will be determined by the CBUAE.

The RPSCS regulation also seeks to regulate card schemes and requires them to obtain a license from the CBUAE. It sets out the conditions for these licenses, and the ongoing obligations of licensed card schemes.

License conditions

To be granted a license, an applicant shall, at the time of submitting an application:

1. Fulfil the legal form.
2. Meet the respective initial capital requirements per license category.
3. Provide the necessary documents and information specified in the Central Bank application form as provided by the licensing division.
4. Provide a list of all payment tokens

that it intends to issue and obtain a legal opinion on the assessment for all payment tokens.

5. Hold a professional indemnity insurance.

Professional indemnity insurance

Payment service providers providing

and payment service providers' liability vis-à-vis the payment service provider providing account issuance services or the retail payment service user resulting from non-authorized or fraudulent access to or non-authorized or fraudulent use of payment account information.



payment initiation and payment account information services shall hold a professional indemnity insurance whose amount shall be decided upon by the Central Bank.

The professional indemnity insurance shall cover these payment service providers' liabilities for unauthorized payment transactions and non-execution, defective or late execution of payment transactions

Obligations towards retail payment service users

The law stipulated on some obligations towards payments service users, one of the most important obligations is transparency of contractual terms.

Payment service providers shall provide the terms and conditions governing their contractual relationship with:

Each new retail payment service user,

sufficiently in advance of entering into the contractual relationship as to allow the retail payment service user to make an informed decision.

Each existing retail payment service user, at their request in writing and delivered as per the retail payment service user's preference, including through an e-mail, mobile application or any other electronic manner.

It is worth mentioning that the previously mentioned terms and conditions shall be written in a clear, plain and understandable language, in a manner that is not misleading and shall be provided to the retail payment service user in both Arabic and English, as may be requested by the retail payment service user, Any changes to the contractual terms and conditions shall be communicated to the retail payment service user by the payment service provider sufficiently in advance and at least 30 calendar days prior to any such change becoming effective. Furthermore, a retail payment service user shall be entitled to terminate its contractual relationship with a payment service provider at no charge where it does not agree with the revised terms and conditions.

Liability for unauthorized payment transactions and refunds

Payment service providers shall be fully liable for any fraudulent or unauthorized payment transaction, whether before or after the payer informs the payment service provider of any potential or suspected fraud, except where there is evidence that the payer acts fraudulently; or the payer acted with gross negligence and did not take reasonable steps to keep its personalized security credentials safe.

In such cases, the payment service

provider shall refund the amount of the unauthorized payment transaction to the payer and, where applicable, restore the debited payment account to the state it would have been in had the unauthorized payment transaction not taken place. However, the refund will not take place where the payment service provider has reasonable grounds to suspect fraudulent behavior by the retail payment service user and notifies the Central Bank of those grounds in writing.

Payment token services.

The RPSCS regulation includes within its definition of payment token services: payment token issuing; payment token buying; payment token selling; facilitating the exchange of payment tokens; enabling payments to merchants or enabling peer-to-peer payments; and custodian services. However, a payment services provider may only provide one of the latter two services – enabling payments to merchants or peer-to-peer payments, or custodian services. If it wants to provide both and allows retail payment service users to redeem payment tokens with any fiat currency under a contractual arrangement, it must comply with the respective SVF requirements.

These provisions are important as they clarify the treatment of cryptographic payment tokens when they are part of a retail payment service. They also enable the establishment and operation of an over-the-counter payment token desk, which is an encouraging step.

Payment services providers issuing a payment token will have to draft and circulate a white paper containing information on the main participants involved in the project's design and development; a detailed description of the

project and the type of payment token that will be offered to the public; the number of payment tokens that will be issued and the issue price, among several other details.

Wage protection system.

The RPSCS regulation also lists conditions for participating and obtaining access to the UAE's wage protection system. Payment services providers can apply to the CBUAE to participate in and be given access to the system, subject to approval from the Central Bank.

In conclusion, the Retail Payment Services and Card Schemes (RPSCS) Regulation in the UAE represents a significant milestone in the country's financial landscape. This forward-thinking regulatory framework has fostered innovation, enhanced consumer protection, and promoted competition within the retail payment services sector. By establishing clear guidelines and standards, the UAE has created a conducive environment for both domestic and international players to thrive and contribute to the growth of the economy. The RPSCS Regulation demonstrates the UAE's commitment to fostering a robust and inclusive financial ecosystem, paving the way for continued advancements in digital payments and ensuring a seamless and secure experience for businesses and consumers alike.

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G20 India: A Resounding Success in Shaping Global Financial Inclusion

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The direction of international financial policies has traditionally been heavily influenced by the G20 Summit, a forum of the world's leading economies. Its most recent phase, which India presided over, is evidence of concerted international efforts. On the international stage, a unanimous vote of acceptance without dissenting opinions or remarks is unusual. However, this was accomplished during the G20 in India, demonstrating the country's leadership and the world community's confidence in its goal. The Global Partnership for Financial Inclusion (GPFI) was one of the G20 India's major emphasis topics.

Here are some changes made under the GPFI while India was in office.



Leveraging Digital Public Infrastructure for Financial Inclusion and Productivity Gains

In the era of Digitisation, Digital Public Infrastructure (DPI) stands as a cornerstone for robust financial ecosystems, ensuring integration and strong security. The G20 India presidency, recognising DPI's transformative potential, championed its integration, mainly to extend financial access to marginalised communities. This move not only broadens financial inclusion but also unlocks vast sectoral productivity.

DPI isn't just a digital structure; it's a large-scale enabler of public welfare. Critical elements like Digital Identity Systems grant individuals a digital footprint, becoming their gateway into online finance. Digital Payment Platforms, rooted in DPI, revolutionise financial transactions, making them accessible, secure, and swift. Such platforms draw the previously unbanked masses into the economic arena, cultivating digital saving, investment, and entrepreneurship habits. Furthermore, Public Digital Data Platforms empower financial strategies using consensual data, enabling institutions to customise offerings, assess risks, and explore new markets.

The G20 India presidency's emphasis on DPI transcends technical attributes; it celebrates DPI's capability to bridge socio-economic gaps. India's advocacy for DPI is a statement of purpose: technology should be harnessed not just for advancement but to dismantle financial inequities. Through DPI's facets, from identity validation to data-informed decisions, the vision is clear: a world where financial inclusivity is not a distant dream but a tangible reality. As more entities merge into this inclusive digital financial fabric, a global wave of growth, creativity, and affluence is on the

horizon. India plans to build and maintain a Global Digital Public Infrastructure Repository (GDPIR), a virtual repository of DPI voluntarily shared by G20 members and beyond.

Indian presidency's proposal of the One Future Alliance (OFA), a voluntary initiative aimed to build capacity and provide technical assistance and adequate funding support for implementing DPI in LMICs. (Low-and Middle-income Countries) It also focused on promoting and implementing gender-responsive policies to create an enabling, inclusive, and non-discriminatory digital economy for women-led and -owned businesses, including MSMEs.

Micro, Small, and Medium Enterprises (MSMEs) form the backbone of the global business ecosystem, accounting for over 90% of businesses worldwide and



providing employment to 60-70% of the workforce in most countries. Their economic contribution is paramount, especially in Asia and Africa, where they constitute up to 60% of the total GDP. In nations like India, MSMEs notably employ a vast segment of the non-agricultural labour force. Despite their enormous significance, these enterprises grapple with financial constraints, with nearly 70% of emerging markets experiencing a credit deficit. Their smaller scale also renders them more susceptible to external economic challenges and shocks, as evidenced by the excessive impact of the COVID-19 pandemic on them. The digital age, however, has ushered in a transformative phase for MSMEs. Many are adopting digital methods and venturing into e-commerce to broaden their reach and enhance efficiency. In various regions, women helm many of these enterprises, yet they face steeper hurdles than men in areas like financing, access to training, and resources. Beyond monetary challenges, MSMEs often confront issues related to market access, suitable technology adoption, and infrastructure. Notably, there's a burgeoning emphasis on steering these enterprises toward environmental and social sustainability in the contemporary world.

MSMEs are the backbone of economic growth and have been focused in G20 meetings, including G20 GPFI 4th meeting in Mumbai, a joint session with International Finance Corporation's SMEF (Small and Medium Enterprise Finance Forum) hosted by SIDBI, SBI & Indian Bank Association under exiting CEO Matthew Gamser and Incoming CEO Qamar Saleem And G20 GPFI co-chairs - Chanchal Chand Sarkar & Magda Bianca along with global

MSME leaders.

Completion of Ongoing FIAP2020 - The Imperative of Updating the Financial Inclusion Action Plan (FIAP)

In the intricate tapestry of global finance, staying agile and updated is not a luxury but a necessity. The Financial Inclusion Action Plan (FIAP) 2020 illuminated this pathway, striving for a universally inclusive financial framework. However, as the economic terrain shifts - with emerging technologies, evolving trade dynamics, and socio-political nuances - so must our strategies. Recognising this, under the G20 India leadership, the completion of FIAP2020 wasn't just celebrated; it was scrutinised, ensuring previous commitments met evolving demands.

The essence of the FIAP's evolution hinges on its adaptability. While the 2020 iteration was visionary, the financial world has witnessed monumental shifts, from the surge in digital currencies to heightened concerns over cybersecurity. Addressing such emerging challenges demands more than mere acknowledgement; it necessitates a comprehensive, collaborative, and proactive approach.

India's role in this evolution, under the G20 mantle, epitomised this proactive ethos. Ensuring FIAP2020's commitments were met was just the beginning. Collaboratively with fellow G20 nations, India endeavoured to learn from past challenges, leveraging them as stepping stones for future

strategies. The revamped FIAP isn't merely an updated document; it's a testament to global unity, insight, and vision, ensuring financial inclusivity remains an ideal and an ever-evolving reality.

The Evolutionary Leap: Crafting the FIAP 2023 for 2024-2025

The Financial Inclusion Action Plan (FIAP) illuminates the complex landscape of global finance, emphasising inclusivity and future-ready strategies. As the financial world continually evolves, propelled by technological advancements and shifting geopolitical landscapes, merely responding



to present dynamics is insufficient. Recognising this, the G20 India presidency didn't just celebrate the accomplishments of FIAP2020 but envisioned a more adaptive and expansive FIAP for 2024-2025.

This move wasn't a routine update but a

forward-thinking stride, understanding that static financial strategies risk obsolescence in a dynamic financial realm. By anticipating challenges and harnessing opportunities, the G20 India presidency designed a roadmap for expected trajectories and the unpredictable twists

that define global finance.

Integral to this new FIAP's genesis was the collaborative wisdom of the G20 nations, with India playing the pivotal role of a conductor, harmonising diverse perspectives into a unified, global vision. This FIAP is poised to address emerging financial themes, from digital currency integration to the nuances of AI ethics in finance and countering financial cyber threats.

In essence, the G20 India presidency's drive to craft FIAP for 2024-2025 reflects a global commitment to not just navigate but shape the financial future, ensuring the sector evolves

to benefit everyone, from major financial institutions to individuals on the fringes of global finance.

Revitalising the Global Financial Narrative: Updating the GPF I Terms of Reference

The ever-evolving tapestry of global



finance demands continuous adaptation. Recognising this, under India's proactive leadership, the Global Partnership for Financial Inclusion (GPF I) updated its Terms of Reference. These terms are not mere guidelines but the essence that shapes the GPF I's mission, reflecting its role in the global financial trajectory.

This revision was not an act of routine but a blend of reflection and forward-thinking. India ensured that the GPF I assessed its past milestones and anticipated future challenges and opportunities. With the emergence of digital finance, cybersecurity risks, sustainability issues, and the growing influence of AI in finance, the GPF I's revised terms position it at the forefront of financial evolution.

Beyond addressing these complexities, the GPF I's renewed vision redefines financial inclusion. It's no longer just about reaching the unbanked but offering a comprehensive financial experience prioritising user empowerment and privacy. Through this thoughtful recalibration, the GPF I aims to remain an agile and impactful entity in the vast

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domain of global finance.

Leadership at the Helm: The Importance of Co-Chairs in GPFi's Evolution

Leadership transcends mere management; it's about envisioning a path and rallying collective strides towards it. Co-chairs in the Global Partnership for Financial Inclusion (GPFi) realm are pivotal, not merely administrative figureheads but architects of its future direction. Acknowledging this, G20 India, with its profound grasp on global finance and dedication to financial inclusivity, approached the selection of co-chairs with astute discernment, emphasising experience and vision. For GPFi, grounded knowledge of global finance is essential, but so is the foresight to navigate its fluid landscape, marred by technological shifts and geopolitical flux. The co-chairs, handpicked under India's auspices, epitomise this balance. They are seasoned in handling challenges and poised to anticipate and mould the future. Their dynamism ensures that the GPFi remains ahead in global financial inclusion pursuits.

Further, embracing the richness of cultural, geographical, or professional backgrounds was integral to the selection. Such diversity guarantees that GPFi's strategies are well-rounded, benefiting from many insights and perspectives.

Conclusion

The G20 Summit, historically pivotal in guiding global financial policies, experienced an unparalleled chapter under India's leadership. This presidency, celebrated for its unanimous decisions,

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heralded India's nuanced approach to global financial inclusion, anchored majorly by the Global Partnership for Financial Inclusion (GPFi). India's visionary emphasis on Digital Public Infrastructure (DPI) spotlighted technology as a transformative tool to enhance financial systems and bridge societal gaps. This mission transcended mere digitalisation, striving for inclusivity at every digital touchpoint - from validating identities to facilitating seamless transactions.

India's drive was not limited to current strategies. While completing the Financial Inclusion Action Plan (FIAP), 2020 marked a milestone. The G20 India presidency also began crafting a proactive FIAP for 2024-2025. This roadmap, shaped by

collaborative insights, was poised to address the ever-evolving financial realm's intricacies, from the growing prominence of digital currencies to AI's role in finance. Furthermore, under India's stewardship, the GPFi revisited its foundational principles and reimagined its mission for the modern age, integrating facets like user empowerment and digital privacy. Concurrently, the co-chair selections underscored the balance of experience and foresight, ensuring that GPFi's leadership remained agile, insightful, and globally inclusive.

The G20 India presidency was a chapter of global collaboration and a testament to forward-thinking leadership, shaping

a more inclusive, adaptive, and resilient international financial ecosystem. Through India's stewardship, the narrative was straightforward - financial inclusion is an evolving journey, and with cohesive global effort, a future of holistic financial inclusivity is within reach.



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Sustainability at University of Dubai

The University of Dubai has been at the forefront of promoting sustainability in the UAE. The institution has made a conscious effort to reduce its carbon footprint and promote sustainable practices in all aspects of its operations. This has resulted in the University being awarded a Platinum Lead Certificate for its sustainable practices, making it the first university in the UAE to achieve this certificate.

This article examines the sustainability practices at the University of Dubai and how the institution has achieved zero carbon print using solar panels.

Prof. HUSSAIN Al-Ahmad

Vice President for Academic Affairs at University of Dubai and Chair of the IEEE UAE section
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One of the key sustainability practices at the University of Dubai is the use of solar panels to generate electricity. The university has installed a large solar panel array on its campus that generates a significant amount of energy.

The solar panels provide energy to power the buildings on campus, including lecture halls, libraries, and administrative offices. By using renewable energy sources like solar power, the university has significantly reduced its carbon footprint. The solar farm generates 2 megawatts of electricity, which is enough to meet the entire electricity needs of the university.

By feeding the Dubai Electricity and Water Authority grid, we have become a net-zero energy building. This means that our building produces as much energy as it consumes, resulting in a zero carbon footprint.

Another sustainability practice at the University of Dubai is the use of energy-efficient appliances and equipment. The institution has invested in energy-efficient lighting, heating, and cooling systems to reduce its energy consumption. The use of energy-efficient equipment has resulted in significant cost savings for the university, and it has also reduced its carbon footprint.

The university has also implemented a comprehensive recycling program to reduce waste and promote sustainability. Recycling bins are available throughout the campus, and students and staff are encouraged to recycle their waste. The institution has also partnered with local recycling facilities to ensure that waste is properly disposed of and recycled.

In addition to these practices, the University of Dubai has implemented several other sustainability initiatives to

promote sustainable living among its staff and students.

The institution has organized sustainability events and campaigns to raise awareness about the importance of sustainability and encourage people to adopt sustainable practices in their daily lives. The university has also introduced sustainability courses in its curriculum to educate students on the importance of sustainability and how they can contribute to a sustainable future.

The efforts of the University of Dubai to promote sustainability have not gone unnoticed. The institution has been recognized for its efforts by several organizations, including the Emirates Green Building Council. The university's commitment to sustainability has also earned it a Platinum Lead Certificate, making it the first university in the UAE to achieve this feat.

In conclusion, the University of Dubai has set a high standard for sustainability in the UAE. By using solar panels to generate electricity, implementing energy-efficient practices, and promoting recycling, the institution has significantly reduced its carbon footprint.

The university's efforts to promote sustainability have also earned it a Platinum Lead Certificate, which is a testament to its commitment to sustainability. The institution's initiatives to promote sustainability among its staff and students are a positive step towards a sustainable future for the UAE.



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Prof. Al-Ahmad is the Vice President, Academic Affairs at University of Dubai, UAE and the Chair of the IEEE UAE Section. He is the Principal Investigator at University of Dubai MBRSC Lab for Remote Sensing. He received his PhD from the University of Leeds, UK in 1984. He has 39 years of higher education experience working at academic institutions in different countries including UK, Kuwait and UAE. He was the founding Dean of Engineering and IT at the University of Dubai, He has supervised successfully 32 PhD and Master students in the UK and UAE. He has delivered short courses and seminars in Europe, Middle East and Korea.

He has published 144 papers in international conferences and journals. He has UK and US patents. He served as chairman and member of the technical program committees of many international conferences. He is a Life Senior Member of the IEEE, a Fellow of the Institution of Engineering and Technology (FIET), Chartered Engineer (C.Eng) and UAE CAA Certified Reviewer.

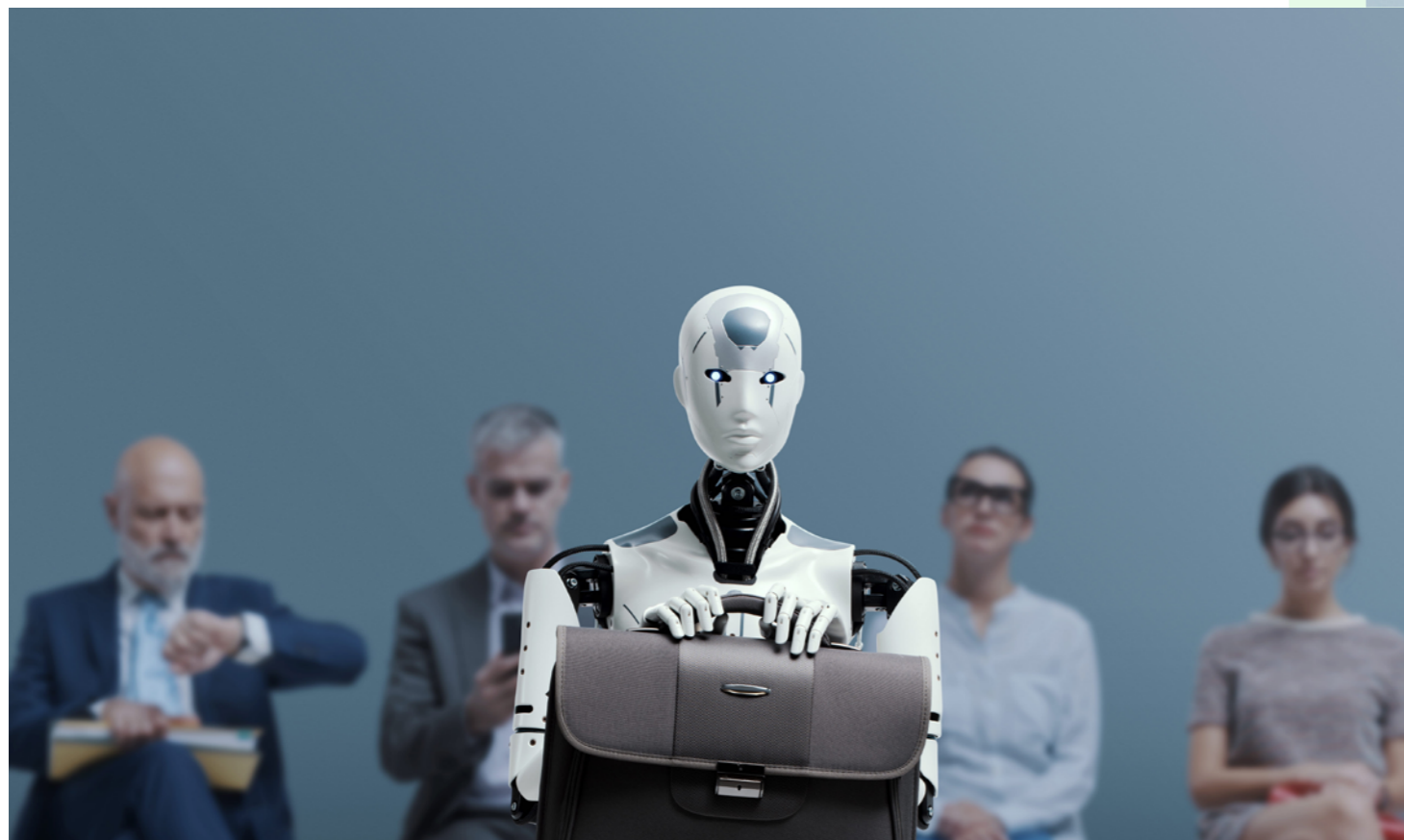
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The Future Of Enterprise: Finding Synergy Between Ai And Business

In recent years, artificial intelligence (AI) has transitioned from the realm of science fiction into a game-changing reality, and nowhere is the impact of AI felt more keenly than in the world of business. A study by McKinsey found that AI could add as much as \$13 trillion to global economic output by 2030. With generative AI, analytics, and data harnessing at the core of this revolution, we are standing at the precipice of a transformative era that promises increased efficiency, novel occupations, and a more symbiotic relationship between humans and machines. AI is not something to fear, rather, we must embrace the capabilities while managing the ethical use of AI.



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The Quartet: AI, Generative AI, Analytics and Data Harnessing

As we unravel the fabric of this quartet that forms the backbone of the future business model, we find that AI serves as the overarching framework, capable of learning and making decisions, almost mirroring human cognition. Generative AI, a subset of artificial intelligence, allows us to craft new data and generate original content, everything from writing articles to designing product prototypes. Analytics dig deep into the pool of information to draw actionable insights, and data harnessing gathers and organizes data from diverse sources for usable interpretation. Data is a valuable asset, as, to the business world, data is the new oil. An easier way to comprehend this Fantastic Four is to equate AI as Captain America... steadfast and versatile, able to tackle a plethora of challenges. Generative AI is like Iron Man – a genius inventor. Analytics is the Dr. Strange of the group, who sees future trends and opportunities with a level of detail that would make even the most visionary sleuth jealous. And finally, Data Harnessing is the Thor of the lot, wielding the mighty hammer that gathers and organizes data, turning it into actionable (and monetizable) insights.

The Power of Reinvention

The elephant in the room is undoubtedly the fear that AI will replace human capital and lead to massive unemployment. The aim is not to make humans redundant, but to redefine work, increasing efficiency and accuracy. Remember, AI may be smart, but it can't understand or convey emotions, create a masterpiece with brushes and paints, or even appreciate a Philadelphia cheesesteak. The industrial revolution didn't lead to a world filled with unemployed

blacksmiths; instead, it opened up roles that no one had ever imagined, diversifying roles into areas like design, quality control and logistics. We could not imagine 'social media manager' as a job title 20 years ago, and likewise, job titles that will exist tomorrow would baffle us today.

AI is not designed to make humans redundant but to augment human capabilities.

Responsible Regulation

This transition won't be seamless without proper regulation and oversight. While AI offers an incredible potential for business optimization and profitability, it also poses risks like data breaches, algorithmic biases, and job displacement in the short term. As Spider Man's Uncle Ben wisely noted, "With great power comes great responsibility". AI is powerful. No doubt about it. But that is why it needs to be regulated and harnesses properly. To navigate the challenges of AI, we need frameworks that enforce data protection, ethical AI usage, and the ability to reskill and upskill our labor force. When integrated correctly, AI can act as a catalyst for economic growth, rather than a scary and disruptive force.

Let the Numbers Do the Talking

If they philosophical arguments don't convince you, perhaps the numbers will. According to McKinsey, AI technologies have the potential to create between \$3.5 trillion and \$5.8 trillion in value annually across nine business functions in 19 industries.

Accenture noted that AI has the potential

in your couch, except this couch spans your entire business, and the change is made of gold!

Enterprise 2.0: A Glimpse

Picture this: it is Monday morning and you're not whining about another workweek because your AI assistant has already sorted your emails, your generative AI has



to increase productivity by up to 40%. Another survey by PwC suggests that by 2030, 45% of total economic gains will come from product enhancements, stimulating consumer demand. This is because AI enables companies to customize products and services to meet the ever-evolving needs of the consumer. Think of it this way, using AI to boost profits is like teaching a robot to find spare change

drafted the initial design for a new product, your analytics tool has recommended tweaks to your marketing strategy based on real-time trends, and the data harnessing has offered insights into the latest market conditions. When tasks are automated, we can dedicate time to strategic planning, emotional intelligence, and other areas where machines are not likely to have an

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impact. We will see a business landscape that is more efficient, responsive, and above all, profoundly more human!

The Enterprise of the Future

AI in business is not some corporate Game of Thrones, where it's man versus machine battling the Iron Throne of the job market. Instead, imagine a collaborative economy where human creativity and AI-generated insights feed into each other, fostering perpetual innovation.

The key to this ideal future is not to view AI as a threat, but as a collaborative partner. We must approach AI with a balanced perspective, understanding and recognizing its limitations and harnessing the capabilities to augment – NOT REPLACE – human roles. AI is not a usurper but a wingman in the evolution of the corporate world. It's not here to take our jobs, but to make them better, more fulfilling,

and exponentially more accurate. The integration of AI, generative AI, analytics, and data harnessing into business models is not a looming apocalypse but an open door – a door to a smarter, more efficient and even more human-centric world. The future of enterprise is not a zero-sum game; it's an arena for co-evolution.

Don't think of AI as the Grim Reaper of jobs; think of it as your quirky new coworker who doesn't need coffee breaks, won't bore you with water cooler gossip and won't steal your lunch from the fridge! In the evolving landscape of business, artificial intelligence stands not as a harbinger of obsolescence, but as a catalyst for unprecedented innovation – ushering in a future of limitless human potential and unprecedented business innovation.



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The Power Of Entrepreneurship



REMIY CHUKWUNYERE

Executive Director | Global Ambassador | Founder
Startup Mentor | Policy Advisor
Abuja, Federal Capital Territory, Nigeria

This brief presentation is meant to provoke young people, especially those in the third world and least developed countries to take action and create jobs for themselves. The reason is because, there are no more jobs in both public and private sectors, anymore. Many who had jobs, previously are losing them as a result of economic uncertainties, the global pandemic, or other reasons beyond their control.

Again, I am using this opportunity to point out that there is a million-dollar business hiding inside of any young person reading this article. This million-dollar business can only become possible when you identify and maximize the potentials within you.

ENTREPRENEURSHIP IS A SOLUTION

We are discussing “The Power of Entrepreneurship”, and I make bold to declare that entrepreneurship is...

- The solution to the unemployment crisis ravaging the youth population in Africa and in other third world countries around the world.
- It leads to self-discovery as well as purpose discovery, so if most of the youths become entrepreneurs, they will end up becoming great leaders, not only for their organizations but for their countries.

It is a well-known fact that the economies of developed countries, like the USA, UK, Europe, Asia, etc are flourishing because they are private sector driven. So, who

are those private sector operators? They are entrepreneurs and innovators, those who created jobs for themselves and for others by building business empires or by launching out innovative ideas that have disrupted the ways things were done in the past.

In my country, Nigeria, our economy is hit by the current recession because, it is a mono product economy that solely depends on crude oil revenue, which used to be public sector driven until in August, 2021.

ENTREPRENEURSHIP LEADS TO FINANCIAL FREEDOM

I would like to discuss financial freedom, briefly in this article. There is a multimillion dollar question I usually ask my mentees. This question is: Do you seek financial freedom or job security? Of a truth,

everyone wants financial freedom but unfortunately, many people seek financial freedom in the wrong places, such as in paid employments.

It's like a business man joining an airplane traveling to the UK when his destination is actually the US. He will never arrive the US in a UK bound flight, unless he makes a u-turn and changes his flight. Therefore, for you to attain financial freedom, there are drastic decisions you must make...

According to Robert Kiyosaki, in his book, the Cash Flow Quadrant,

- Those in E- and S-Quadrants can never attain financial freedom.
- The B- quadrant is where you find big business owners and the I-Quadrant is the domain of Investors.

So, what is financial freedom?

- In the B- quadrant, other people work for you while in the I-quadrant, your money works for you.
- In the E-quadrant, you work for money and you will stop earning income, any time you stop working.
- In the S-quadrant, you work for yourself and will stop earning any income when you stop working.

Now, you can see that the B- and I- quadrants give you time because other people and your money are working for you. Do you realize that time is freedom? So, what's this freedom or time for? Of course, you need time to make more money by exploring new opportunities and to do the things you love doing, such as giving to charity, be with your family and loved ones, etc.

The good news I have for everyone reading this article is that you can move from either

E- or S- quadrants to the B- or I- quadrant, where your money is converted to wealth. I know that everyone reading this material desires freedom and that is why I am inviting you to become an entrepreneur, if you are still contemplating about it.

WHAT YOU MUST KNOW...

To become an entrepreneur, there are a few things, I would like you to know, such as:

Your Qualification Does Not Matter

- Your audacity and guts determine your survival after school, not your certificate,
- Many people have built business empires without a single certificate or degree,
- Our schools do not teach us how to make money or how money will work for us.

What You Need Is Personal Development

- Our schools prepare us as job seekers, that's why as graduates, we work for money,
- You learn better when you consciously seek information on your own, not to pass exams, which is what happens in schools, especially here in Africa,
- You need to acquire specific skills that you need to succeed in your business or chosen career,
- The internet provides unlimited learning resources for you.

You Need A New Mindset

- Entrepreneurs have different mindsets,
- They see opportunities where others see risks,
- They are resilient and are propelled by



#SDG16, #YOUTHDEVELOPMENT, #THELEADERSHIPSHOW, AND #AFRICANENTREPRENEURS

their dreams and visions,

- Fear is usually their friend because they need it to succeed.

There Is Nothing like a Perfect Idea

- Ideas are like raw materials, they become beautiful only when refined,
- successful business we see today started out as an idea,
- If you delay in launching out your idea, someone else, somewhere will do,
- You don't need money to start, what you need is just an idea.

You Should Start Small

- You can think globally but please, start locally,
- Most successful businesses started small,
- Many people delay launching out because they are waiting for millions to set up mega corporations,
- When you start small, you learn as you go and your business will eventually build a history of cash flows that can attract financing from investors and other external sources.

Passion Builds A Successful Business

- What do you love to do so much that you can do it for free, every day?
- According to Warren Buffett, you should do something that makes you want to dance to your workplace, every day,
- You should do your best to turn your passion into your profession,
- A Chinese philosopher said, "if you choose a job you love, you will never have to work a day in your life."

You Also Need a Mentor

- Mentors are inevitable if you want to succeed in your business,
- Mentoring can be done remotely,
- Reading from a successful man can provide enough mentorship for you.

CONCLUSION

I wish to conclude this article with these facts:

- The era of "go to school, get good grades, so that you can get a job" is GONE!
- Today, it is "go to school, get good grades and START A BUSINESS"
- Therefore, launch that your business idea, NOW!!

AS IN LIFE, SO IN THE BUSINESS WORLD

STAND OUT, BE DIFFERENT

AND SHOW THAT DIFFERENCE BOLDLY



INSPIRE GENERATIONS

CORPORATE INVESTMENT TIMES

G20 Leaders' Summit 2023 and G20 Declarations Highlights



ASHOK SHANMUGAM

Co-Founder & CEO, Connect2Investors, USA & India
Startup20: G20 - Finance Taskforce Council; US Delegate
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“At a moment when the global economy is suffering from the overlapping shocks of the climate crisis, fragility, and conflict, this year’s Summit proved that the G20 can still drive solutions to our most pressing issues.” – President Joseph R Biden, USA.

Under the Indian Presidency, the G20 in 2023 focused on the theme, ‘One Earth, One Family, One Future’. G20 is the premier intergovernmental forum for international economic cooperation. The G20 forum is vital in shaping and strengthening global architecture and governance on all major international economic issues.

The G20 forum has Nineteen countries and the European Union. USA, India, Russia, Japan, UK, Australia, Brazil, Saudi Arabia, France, Germany, Italy, China, Indonesia, Canada, Argentina, South Africa, South Korea, Mexico, Turkey, and EU Countries. The first meeting of G20 was held in Washington, in the US. A total of 18 G20 meetings have been held, and India hosted the 18th meeting.

Engagement Groups are the official G20 dialogue forum representing the global community. Eleven engagement groups make policy recommendations to G20 leaders and help shape them. The eleven groups are Business 20, Civil 20, Labor 20, Parliament 20, Science 20, SAI 20, Startup 20, Think 20, Urban 20, Women 20, and Youth 20. Startup20 is a brand-new engagement group, and Startup20 is officially added to one of the working groups of G20.

G20 has two tracks, namely the Finance Track and the Sherpa Track. Finance Track has Secretaries, Ministers, and Reserve Bank heads of all G20 countries. The Sherpa Track includes heads of Member States or heads of governments. G20

Sherpa officials are represented by heads of Member States who will facilitate the discussions and negotiations with G20 Countries.

“Historical & Path breaking #G20 Declaration with 100% consensus on all developmental and geo-political issues. The new geopolitical paras are a powerful call for Planet, People, Peace and Prosperity in today’s world . Demonstrates PM @narendramodi leadership in today’s world “ Mr. Amitabh Kant, G20 Sherpa, India

G20’s New Delhi Leaders’ Declaration has 100% Consensus on development, economic, and geopolitical issues among G20 Countries. Highlights of G20 Leaders’ Declaration.

A. STRONG, SUSTAINABLE, BALANCED, AND INCLUSIVE GROWTH:

- Accelerate strong, sustainable, balanced, and inclusive growth.
- Unlock the trade for growth.
- Fighting corruption with Zero tolerance.

B. ACCELERATING PROGRESS ON SUSTAINABLE DEVELOPMENT GOALS (SDGS):

- Accelerate and set the Agenda for the Sustainable Development Goals.
- Eliminating Hunger and Malnutrition.
- Strengthening global health and implementing one health approach.

C. GREEN DEVELOPMENT PACT FOR A SUSTAINABLE FUTURE:

- Importance of sustainable biofuels in our zero-emission development strategies and note the setting up a Global Biofuels Alliance.

- Implementing clean, sustainable, just, affordable & inclusive energy transitions.
- Delivering on climate and sustainable finance.
- Conserving, protecting, sustainability using, and restoring ecosystems.
- Sustainable and Resilient Blue/Ocean-

Development (LiFE), and conserve biodiversity, forests, and oceans.

D. MULTILATERAL INSTITUTIONS FOR THE 21ST CENTURY:

- Reform Multilateral Organisations.
- Promote resilient growth by urgently and effectively addressing debt vulnerabilities and debt relief \in



- based Economy.
- Designing a Circular Economy world.
- Pursue low-GHG/low-carbon emissions, climate-resilient, and environmentally sustainable development pathways by championing an integrated and inclusive approach. We will urgently accelerate our actions to address development and climate challenges, promote Lifestyles for Sustainable

developing countries.

- Pursue reforms for better, bigger, and more effective Multilateral Development Banks (MDBs) to address global challenges to maximise developmental impact.

E. TECHNOLOGICAL TRANSFORMATION AND DIGITAL PUBLIC INFRASTRUCTURE:

- Improve access to digital services

and public infrastructure, and leverage digital transformation opportunities to boost sustainable and inclusive growth.

- Building Safety, Security, Resilience, and Trust in the Digital Economy.
- Introduction and adoption of Central Bank Digital Currencies (CBDCs), notably on cross-border payments and the international monetary and financial system.
- Establish the Global Initiative on Digital Health (GIDH) within a WHO-managed framework to build a comprehensive digital health ecosystem.
- Harnessing Artificial Intelligence (AI) Responsibly for Good and for All.

F. INTERNATIONAL TAXATION:

- We reaffirm our commitment to continue cooperation towards a globally fair, sustainable, and modern international tax system appropriate to the needs of the 21st century. We remain committed to the swift implementation of the two-pillar international tax package.

G. GENDER EQUALITY AND EMPOWERING ALL WOMEN AND GIRLS:

- Close gender gaps and promote women's full, equal, effective, and meaningful participation in the economy as decision-makers.
- Enhancing Economic and Social Empowerment.
- Promote women's inclusion into the formal financial system by strengthening their access to economic resources, mainly through digital finance and microfinance.
- Promote investment in the availability and accessibility of social protection

and affordable care infrastructure.

H. FINANCIAL SECTOR ISSUES:

- We reaffirm our commitment to the effective implementation of the prioritised actions for the next phase of the G20 Roadmap for Enhancing Cross-border Payments to achieve global targets for faster, cheaper, more transparent, and inclusive cross-border payments by 2027.

I. COUNTERING TERRORISM AND MONEY LAUNDERING:

- We condemn terrorism in all its forms and manifestations, and we support the Financial Action Task Force (FATF)'s initiative to accelerate the global implementation of its standards, including the "travel rule", and its work on risks of emerging technologies and innovations, including decentralised finance (DeFi) arrangements and peer-to-peer transactions.

J. CREATING A MORE INCLUSIVE WORLD:

- Historical consensus with the inclusion of the African Union and African Union added as a permanent member of the G20. Hence, G20 becomes G21. The Global South is a massive belt of developing nations, and the African continent is a huge, fast-growing economic opportunity comprising 1.3 Billion people and growing.

CONCLUSION

Recalling our collective actions to stem earlier global crises, we are determined to steer the world out of its current challenges and build a safer, stronger, more resilient, inclusive, and healthier future for our people and the planet. India formally handed over the G20 presidency to Brazil at the closing ceremony of the G20 Summit.

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Empowering Entrepreneurs with AI-Infused Wisdom Designing AI to elevate humanity

STEPHEN KLEIN

Founder & CEO at Curiouser.AI | UC Berkeley Lecturer
Harvard Bay Area Community Partners | Mentor and Advisor
San Francisco Bay Area



In the story of Alice and Wonderland, the Cheshire Cat smiles and says, "Imagination is the only weapon in the war against reality." And at war we are, because there isn't an entrepreneur in this world who doesn't know firsthand that innovation is never born, but rather, it's forced into creation, kicking, and screaming, against its will.
And while imagination may be the weapon of choice to take dreams and turn them into innovation, it's the story that must help push that innovation, kicking and screaming, into this world.

The Startup Ecosystem

In the contemporary business world, startups are the new frontier. With approximately 72,000 startups in the U.S., we are living in the golden age of entrepreneurial ventures. Even more surprising is the fact that there are more than 31 million entrepreneurs in the US, with more than 582 million worldwide.

While countries like the U.S., Israel, and the Nordic nations are often heralded as startup hubs, regions like Southeast Asia and Africa are rapidly becoming hotbeds for innovation, with cities like Jakarta, Nairobi, and Lagos joining the ranks of Silicon Valley and Tel Aviv.

This influx can be attributed to many factors. Access to the internet has democratized information, allowing budding entrepreneurs from any corner of the world to pursue their ideas. Venture capital funding, which saw investments of over \$300 billion globally in 2021, has fueled this growth, enabling startups to turn their visionary ideas into tangible products and services. Lastly, uncertain economics often serves as a catalyst for business startups and innovation.

This vibrant landscape is fraught with challenges. An overwhelming 90% of startups do not survive the first five years. Reasons range from lack of funds, market need misjudgment, and team misalignment, but an underlying thread is often the lack of a compelling narrative. Startups often fail to capture the customer's imagination. They fail to achieve product market fit. They fail to convince the world they serve an



important purpose. They fail to explain their “why.” For innovation is only as good as the narrative that connects deeply with the customer. Y Combinator, the world’s leading startup accelerator, notable states, “Build it and they won’t come.”

The Crucial Element of Storytelling

Storytelling is not a modern concept; it is as ancient as human civilization itself. From the times of Homer’s epics to Steve Jobs unveiling the iPhone, narratives have always swayed, convinced, and connected with audiences. For startups, this is more than just a marketing tool—it’s a survival imperative.

Imagine two startups in the health tech domain. Both offer wearable devices that track vital stats. One simply markets it as a high-tech wearable device that provides more data (what and how); the other narrates a story of a daughter who

could monitor her elderly mother’s health from miles away, bringing peace of mind to families (why). The latter, armed with a compelling story, is likely to resonate more profoundly with its target audience.

Generative AI: A Double-Edged Sword?

The insatiable demand for content in the digital age has paved the way for AI’s entry into content generation. Open AI’s models, for instance, have heralded a new era where content can be produced in vast quantities and at breakneck speed.

The benefits are undeniable—cost savings, efficiency, and scalability. Startups, often with limited resources, might find AI-driven content solutions particularly attractive. But is there a hidden cost?

While AI can process vast datasets and

generate content based on patterns, it inherently lacks human touch—empathy, emotion, and genuine creativity. Moreover, AI models like LLM, trained on enormous amounts of existing content, might inadvertently push content towards a more homogenized, ‘mean’ state, potentially robbing startups of their unique voice.

Startups at a Crossroads

The rapid developments in AI and content generation have placed startups at a crossroads. The path of AI-driven content promises speed and volume. However, the path of human-driven narratives offers authenticity, quality, empathy, and connection.

The ‘Curiouser.AI’ Philosophy

Curiouser.AI has created a new category of AI called Reflective AI™, designed to guide users through the thought process in search of First Principles and the elusive “why.” It was founded with a specific vision. To apply engineering design methodologies, philosophical wisdom, and an arsenal of highly curated content representing marketing best practices and creating a conversational AI that helps entrepreneurs think through and create their purpose-driven brands, and related go to market strategies.

The company is inspired by Alice and Wonderland and Alice’s journey through the human imagination, where she was confronted with many philosophical landmines. The same kinds of questions anyone who wants to build a brand must answer. Why does what you do matter? “Who would miss you if you



were gone?" "Who are you?"

Lewis Carroll's "Alice in Wonderland" transcends fiction, representing humanity's quest for understanding. The very essence of Alice's curiosity echoes the innovator's spirit, a thirst to grasp the realities of our universe. It's this journey that embodies the mission of Curiouser.AI, serving as a compass for innovators, guiding them through their imagination to craft the narratives of today.

In essence, philosophy is really the study

of thinking about thinking. Imagine if we had an AI that personified Socrates and we turned every entrepreneur into Plato. Making things even more interesting. Imagine we also had Steve Jobs designed into the AI as well, the greatest tech marketing mind to have ever existed (in our humble opinion).

Examples of Ancient Wisdom

- The elenchus, developed by Socrates, which stimulates cooperative dialogue and critical thinking, can distill the true

essence of a company, ensuring its core values are captured and projected.

- The perspective of Wittgenstein on language's relation to reality holds the key to refining AI's understanding of linguistic nuances, leading to richer interactions.
- Emphasizing evidence-based conclusions, Bacon's methods can be a lighthouse for today's data-driven business strategies.

- The method of drilling down to the root cause of problems was invented by Sakichi Toyoda in the 1930s to revolutionize manufacturing. In the world of startups, it ensures problems are met head-on at their foundation, fostering sustainable solutions.

Depth Over Superficiality

Skimming the surface or getting halfway through a problem often leads businesses into resource-intensive traps. Delving deep, exploring foundational truths, and

STEPHEN KLEIN

Stephen Klein currently serves as Founder and CEO of Curiouser.AI, an AI startup, inspired by Alice and Wonderland, that has created a new category of AI called Reflective AI™. Reflective AI is designed to provide entrepreneurs, founders, and innovators with a conversational AI that helps them create purpose-driven narratives and go to market strategies to accelerate product-market-fit- in essence providing Socrates and Steve Jobs as co-CMOs for any startup.

Stephen also lectures at the University of California, Berkeley, where he teaches business strategy and marketing with a focus on AI and entrepreneurship. He also works as part of the Harvard Business School Bay Area Community Partners to help drive pro bono consulting for Bay Area non-profits.

Prior to this, Stephen served as Chief Marketing Officer for the innovation subsidiary of Dentons, the largest law firm in the world. There her designed and built a global, integrated innovation platform and built digital platforms to support the firm in its 180 locations worldwide. Before that, he co-founded a fin tech platform, called LOYAL3, that democratized the capital markets by distributing IPO stock to ordinary Americans at the same price and time as Wall Street. There he worked with IPO companies including AMC Theatres, Dave & Busters, GoPro, HubSpot, Square and Virgin America.

He lives with his wife and Golden Retriever in Sausalito, Ca.



applying First Principles thinking prevents costly errors and missed opportunities for genuine progress. Much money, resource and time is spent optimizing and testing things that should never have existed in the first place.

Steve Jobs: The Spirituality of Innovation

Jobs' approach serves as a reminder for businesses: it's essential to consider both the functional and emotional aspects of products. With his reverence for the "Autobiography of a Yogi," Jobs showcased the importance of holistic understanding in business. This book served as his operating manual and was the one book he asked be handed out at his funeral.

Frontier for Entrepreneurs

Modern innovators, brimming with groundbreaking ideas, often face challenges in conveying their visions. This is where our synthesis of age-old wisdom and AI steps in:

- AI steeped in historical insights can help startups articulate a profound, purpose-driven vision.
- Leveraging the teachings of thinkers like Jobs, AI can assist in crafting stories that resonate deeply with target audiences, encapsulating the essence of each innovation.
- With its capacity for crafting clear and compelling narratives, this blend of

ancient wisdom and modern technology fast-tracks the path to perfect product-market alignment.

The Genius Within

Yale's study on intelligence versus smartness reiterates that true genius resides in deep thinking, reflection, and expansive exploration of ideas. Curiouser.AI, with its AI infused with profound wisdom, seeks to reignite this latent genius in adults. Our mission is to bring back the creative brilliance that every individual once held as a child, promoting deeper

questioning and fostering innovative solutions.

A remarkable NASA study revealed that a staggering 98% of children possess genius-level creativity. However, as they mature and adapt to societal norms and traditional education systems, this percentage dwindles dramatically. It's not so much about diminishing capabilities but more about untapped potentials that become constrained over time.

Embracing AI-Infused Wisdom

The synthesis of ancient wisdom and AI heralds a new societal evolution. While AI equips us with tools to navigate modern challenges, our human essence of dreaming, feeling, and envisioning remains irreplaceable. Our endeavor isn't to let AI overshadow humanity but to let it augment our capabilities. As we push forward, let's remember the unique gifts of both wisdom and technology, utilizing them in harmony for a brighter, more enlightened future.

Redefining the Relationship: AI and Human Creativity

For startups, the challenge isn't about choosing between AI and human creativity—it's about integrating them seamlessly. AI can provide the skeleton—data-driven insights, initial drafts, and structured frameworks. Human intervention can then add the flesh, the emotions, the stories, ensuring that the content resonates on a human level.

An AI can highlight that 70% of users engage more with a platform at a particular time; the human marketer can craft a story as to why this time is crucial for the user, building a deeper connection.

Concluding Insights: Towards a Harmonious Future

The future doesn't necessarily lie in choosing one over the other but in harmoniously blending the efficiency of AI with the depth of human narratives.

As startups shape the future, the stories they tell will be their beacon. And while AI will play an instrumental role in many facets of their journey, the stories' heartbeat, soul, and essence will remain irrefutably human.



H.E. AMB. DR. ALISA WHYTE

The #1 Mindset Disrupter | Transformational Leadership & Mindset Coach | Int'l Speaker | Bestselling Author | Peace Ambassador | Global workforce & Business Strategist | Professor | Human Rights Advocate

Greater Phoenix Area

In the dynamic world of global business, leadership isn't just about steering the ship; it's about navigating the ever-changing tides with vision, purpose, and a mindset that can transform not just businesses but entire industries.

Dr. Alisa Whyte, a distinguished corporate non-profit business leader with a rich background in advising and strategizing with organizations around the globe, has developed the Triple I Effect Principle—Influence, Impact, and Income—as a revolutionary blueprint that underscores the critical importance of mindset in modern leadership.

The Triple I Effect Principle: The Blueprint for Sustainable Global Leadership



H.E Dr. Alisa Whyte: A Leader of Global Significance

With over two decades of experience as a corporate non-profit business leader, Dr. Whyte has earned recognition for her outstanding contributions to organizations worldwide. Her journey from advising and strategizing with nonprofits and corporations across diverse sectors has given her a unique perspective on the challenges and opportunities faced by global businesses. It is from this wealth of experience that Dr. Whyte crafted the Triple

I Effect Principle, recognizing that true leadership extends beyond the boardroom.

The Influence Factor: Driven by Mindset

Dr. Whyte’s Triple I Effect Principle begins with Influence, recognizing that leadership isn’t synonymous with authority; it’s about influence. Central to this principle is a mindset shift that places people over power. Global business leaders who embrace this shift understand that their true strength lies in the ability to inspire and guide others towards a common vision.

A survey

conducted by Harvard Business Review revealed a striking finding: 94% of employees believe that leaders with strong interpersonal skills, such as empathy and active listening, are significantly more likely to be effective. This statistic underscores the significance of the “Influence” aspect within the Triple I Effect Principle, emphasizing the transformative power of empathy and the ability to connect with others. It vividly illustrates that leaders who prioritize people and cultivate robust interpersonal relationships are not only perceived as more effective by their teams

but also contribute to better outcomes for their organizations.

Dr. Whyte’s experience in working with organizations from diverse cultural backgrounds has reinforced her belief in the power of empathy as a mindset. Empathetic leaders, she contends, build trust and strong connections, fostering a collaborative and inclusive work environment essential for global success.

Moreover, this mindset shift also embraces lifelong learning. In an era of rapid change, leaders must remain adaptable and open to

HER EXCELLENCY AMBASSADOR PROF. DR. ALISA WHYTE

Her Excellency Ambassador Prof. Dr. Alisa Whyte is a dynamic force in empowerment, an internationally acclaimed #1 Mindset Disrupter, International bestselling author, global workforce and business strategist and a dedicated humanitarian. She stands as a beacon of inspiration, holding accolades such as the Global Woman of Choice Award, Businesswoman of the Year 2021, and the prestigious U.S, Presidential Lifetime Achievement Award.

With a professional career as a multi-passionate entrepreneur and a fervent commitment to uplifting marginalized communities, Dr. Alisa’s impact is both profound and far-reaching. Her story of resilience and determination continues to shape lives of leaders around the globe, while zeroing in on empowering women and young girls to heal, renew their mindsets, and thrive in every aspect of their lives.



new ideas. Dr. Whyte's Influence principle encourages leaders to continually seek personal and professional growth, ensuring they remain relevant in an ever-evolving global marketplace.

The Impact Paradigm: Driven by Purpose

Next in the Triple I Effect Principle is the Impact principle—a core mindset shift that focuses on purpose-driven leadership. Global business leaders who heed this principle understand that lasting impact goes beyond short-term gains; it's about creating a legacy of purpose.

Extensive research conducted by the Center for Creative Leadership has unveiled a compelling finding: organizations that place a strong emphasis on purpose-

driven leadership and a commitment to making a positive impact are twice as likely to surpass their industry peers in various critical aspects, including financial performance, employee engagement, and overall business success. This statistic reinforces the profound significance of the "Impact" aspect within the Triple I Effect Principle, underscoring that leaders who lead with a clear sense of purpose and a dedication to creating meaningful change not only contribute to the greater good but also experience tangible benefits in terms of organizational performance and overall success.

At the heart of Dr. Whyte's Impact principle is the concept of a clear and compelling vision. Leaders with this mindset inspire



their teams by defining a purpose that transcends daily tasks, motivating everyone to work towards a shared goal, even in the face of adversity.

Furthermore, a growth mindset is encouraged within organizations that embrace the Impact principle. Leaders foster a culture that not only accepts but embraces mistakes as learning opportunities. This mindset of resilience ensures the organization can adapt and thrive in an ever-changing global landscape.

The Income Approach: A Wealthy Mindset

Income, the tangible result of effective leadership, is the third pillar of Dr. Whyte's Triple I Effect Principle. However, this isn't just about monetary gains; it's about a wealth mindset that goes beyond financial wealth to encompass holistic prosperity.

"Income is not the destination but the journey's companion. A wealthy mindset understands that true prosperity encompasses more than just money; it's about enriching lives, creating value, and leaving a legacy." - [Author Unknown]

Leaders who align with the Income principle recognize that money is a tool to achieve goals, not the goal itself. Their mindset centers on providing value, solving problems, and making a meaningful difference in the world. When these principles drive decision-making, income naturally follows.

Financial education is another crucial element of this mindset shift. Leaders invest in their own financial literacy, making informed decisions about investments, expenses, and sustainable growth strategies.

#PRIVATEEQUITY, #FUNDMANAGEMENT, #BANKINGANDFINANCE, #ALTERNATIVEINVESTMENTS

Importantly, leaders with a wealth mindset consider the well-being of their team and stakeholders. They share the fruits of success, fostering loyalty and dedication within the organization.

Implementing the Triple I Effect Principle in A Global Movement for Women- the SheRose Lead Coaching Program and Beyond

“She Rose to Lead” Coaching Program, inspired by Dr. Alisa Whyte’s Triple I Effect Principle—Influence, Impact, and Income—is a transformative journey that equips women with the mindset, skills,

and strategies to unlock their leadership potential and thrive in their careers. Rooted in the principles of the Triple I Effect, this program empowers women to heal past traumas, shift their mindset, discover their purpose, and rise to positions of influence.

Dr. Alisa Whyte’s Vision for a Global Movement:

Dr. Alisa Whyte is not only dedicated to transforming individual lives through the “SheRose Lead” Coaching Program but also envisions a global movement for female leaders. She believes that by instilling the Triple I Effect Principle in women worldwide, we can create a seismic shift in leadership dynamics.

The How

Influence: The program emphasizes the development of a powerful leadership mindset, enabling women to become influential leaders who inspire and guide others with empathy, trust, and inclusivity. Dr. Whyte envisions a world where women’s influence in leadership extends far beyond traditional power dynamics.

Impact: Through “SheRose Lead,” women are encouraged to embrace purpose-driven leadership, envisioning a future where leaders prioritize lasting impact over short-term gains. Dr. Whyte’s vision includes a global community of women who define their purpose, motivate their teams, and drive change in their organizations, creating a ripple effect of positive transformation.

Income: The program also instills a wealth mindset, teaching women

that financial success is a byproduct of value creation and problem-solving. Dr. Whyte envisions women worldwide making informed financial decisions and using their wealth for positive change within their communities.

The Why

Dr. Whyte’s vision extends beyond the coaching program itself. She plans to collaborate with organizations, leaders, and influencers worldwide to amplify the voices and achievements of women leaders. Through conferences, workshops, and online platforms, she aims to provide a space for women to connect, share their stories, and inspire change on a global scale. Her vision is to see the Triple I Effect Principle become a driving force in advancing gender equality and women’s leadership in every corner of the globe.

While the Tripple I Effect Principle is a transformational model for leaders from all backgrounds around the globe. Undoubtedly, the “SheRose Lead” coaching program and the Triple I Effect Principle are intricately connected, forming the foundation for Dr. Alisa Whyte’s vision of a global movement that empowers women to lead with influence, purpose, and prosperity. This movement is not just about individual transformation; it’s about reshaping the landscape of leadership on a global scale.

Conclusion: A Triple I Mindset for Global Leadership

In conclusion, Dr. Alisa Whyte’s Triple I Effect Principle—Influence, Impact, and Income—represents a paradigm shift in global leadership. It emphasizes that the most influential leaders prioritize people over power, purpose over profit, and collaboration over competition.

Global business leaders who embrace this mindset shift to position themselves not just as successful leaders but as visionaries capable of shaping the future. By adopting Dr. Whyte’s Triple, I Effect Principle, they become drivers of change, leaving a legacy of positive influence, lasting impact, and sustainable income that resonates on a global scale.

In today’s rapidly evolving business landscape, the Triple I Effect Principle isn’t just a leadership principle—it’s a call to action, a blueprint for global leaders to navigate the complex challenges and opportunities of our interconnected world.



GLOBAL BUSINESS

#PRIVATEEQUITY, #FUNDMANAGEMENT, #BANKINGANDFINANCE, #ALTERNATIVEINVESTMENTS

Delivering Positive Impact in Refugees' Lives

AHMAD J. NAOUS

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Delivering a positive impact in refugees' lives requires a comprehensive and multi-faceted approach that addresses their immediate needs while also empowering them to rebuild their lives and become self-sufficient.



Basic Needs and Emergency Assistance: Provide refugees with access to clean water, food, shelter, and healthcare. NGOs, governments, and international organizations often play a crucial role in delivering these essentials during the initial stages of displacement.

Education and Skill Development: Offer quality education to refugee children and adults. Education is vital for personal development and integration into the host community. Skill development programs, vocational training, and language courses can enhance refugees' employability and self-sufficiency.

Psychosocial Support: Trauma and mental health issues are common among refugees due to their often harrowing experiences. Offering counseling, therapy, and support groups can help them process their emotions and cope with the challenges they face.

Livelihood and Employment Opportunities: Support refugees in finding employment opportunities by connecting them with local job markets, offering job training, and fostering entrepreneurship. This not only helps them support themselves but also contributes to the local economy.

Healthcare Services: Ensure refugees have access to quality healthcare services, including both physical and mental health support. Regular check-ups, vaccinations, and medical care are essential to maintaining their well-being.

Legal Assistance and Rights Advocacy: Help refugees understand their legal rights and assist them in navigating the complex legal processes, such as seeking asylum or resettlement. Advocacy efforts can ensure that refugees are treated fairly and are not subjected to discrimination or exploitation.

Community Integration: Promote social integration by fostering interactions

between refugees and the host community. Cultural exchange events, language exchange programs, and initiatives that encourage mutual understanding can help break down barriers and reduce tensions.

Gender Equality and Protection: Pay special attention to the needs of women, children, and vulnerable individuals. Implement measures to prevent gender-based violence and provide support to survivors. Establish safe spaces and resources for these groups.

Housing and Infrastructure: Develop sustainable housing solutions that offer refugees security and dignity. Infrastructure development can create a conducive environment for refugees to rebuild their lives.

Long-Term Solutions and Advocacy: Work towards finding long-term solutions for refugees, including durable solutions such as voluntary repatriation, local integration, or resettlement in a third country. Advocate for policies that prioritize the protection and well-being of refugees on a global scale.

Technology and Innovation: Utilize technology to improve the delivery of services and support to refugees. Digital platforms can provide information, education, and access to resources.

Collaboration and Partnerships: Addressing refugee issues requires collaboration between governments, non-governmental organizations, international bodies, and local communities. Partnerships can pool resources and expertise for more effective solutions.

Remember that the specific approach will vary based on the context of displacement, the host country's policies, the refugees'

backgrounds, and other factors. The aim is to provide holistic support that empowers refugees to regain control of their lives and contribute positively to their new communities.

The UN Refugee Challenge

UNHCR, the UN Refugee Agency, has announced today the winners of the first Model UN Refugee Challenge, which encouraged students worldwide to develop policies to help refugees during their Model UN (MUN).

In 2020 more than 20,000 students from 75 countries joined the MUN Refugee Challenge. They researched, debated and drafted "resolutions" tackling issues such as climate-induced displacement, toxic narratives about refugees, and the inclusion of refugees in economies and educational systems of host countries.

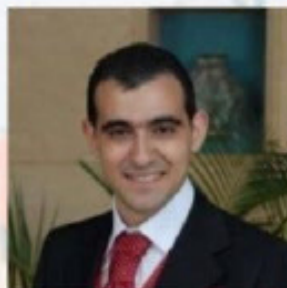
"I am grateful for the many outstanding ideas and proposals that have come from young people around the world. Their compassion, empathy, and determination to find practical solutions to the challenges faced by refugees and host countries is inspiring. Through this engagement, we are encouraging today's youth to bring forth innovative and inclusive solutions to the plight of refugees," said Filippo Grandi, UNHCR's High Commissioner for Refugees.

The students' best proposals were judged by a panel of UNHCR staff, young refugee scholars, and experts from other UN organizations, the World Bank and academia. The winning teams come from Nigeria, Costa Rica, India, Canada, Lebanon, Cyprus and the USA.

Proposals included reforming educational programs worldwide to include themes related to refugees' rights, responding to



<https://mymun.com/muns/uipm-mun-2021>



Name : Ahmad Naous
Id Number : UIPM-M-21192
Position : Speaker
Country : Lebanon



The Story of Refugees in Lebanon

The Livelihoods and Inclusive Finance Expansion (LIFE) Project in Lebanon, initiated through a partnership between Palladium and the United States Agency for International Development (USAID), aimed to improve the livelihoods and economic opportunities for vulnerable populations in Lebanon, including both Lebanese

citizens and refugees.

The project was signed on September 30, 2016, and spanned a five-year period with a budget of \$20.3 million.

The specific objectives of the LIFE Project likely included:

Livelihood Enhancement: The project aimed to enhance the livelihoods of marginalized and vulnerable populations by providing them with access to income-generating activities, vocational training, and employment opportunities. This would help these populations become more self-reliant and economically empowered.

Inclusive Finance: Access to financial services is crucial for individuals to invest in their businesses, save money, and plan for the future. The LIFE Project likely sought to promote financial inclusion by expanding access to financial services, such as microfinance, savings, and credit, to underserved communities.

Job Creation: The project might have

focused on creating job opportunities, both formal and informal, to address the high levels of unemployment and underemployment in Lebanon. By generating new jobs, the project could contribute to economic growth and stability.

Supporting Refugees: Given the significant refugee population in Lebanon, the LIFE Project might have had a special emphasis on supporting refugees' economic integration. This could involve providing refugees with vocational training, language classes, and employment support.

Entrepreneurship Development: Encouraging entrepreneurship can drive local economic growth. The project might have offered training and resources to individuals interested in starting their own businesses, thus contributing to the local economy.

Partnerships and Collaboration: Collaborating with local governments, NGOs, and community-based organizations

is often essential for successful development projects. The LIFE Project likely aimed to work closely with these stakeholders to ensure its initiatives aligned with local needs and priorities.

Monitoring and Evaluation: To measure the project's impact and ensure its effectiveness, monitoring and evaluation mechanisms were likely put in place to assess outcomes, identify challenges, and make necessary adjustments.



GLOBAL IMPACT

#PRIVATEEQUITY, #FUNDMANAGEMENT, #BANKINGANDFINANCE, #ALTERNATIVEINVESTMENTS

Decisions Reinvented

SATHI

VANIGASOORIAR

Author and AI Strategist
Toronto, Ontario, Canada

The practice of considering various approaches to decision-making might not be your usual routine, but it's a habit that is on the brink of becoming crucial. With AI poised to impact every facet of decision-making, this practice, which we term Aling, will soon be a fundamental aspect of navigating choices.



#AI, #AI4GOOD, #AIADOPTION, #AIAPPLICATIONS, AND #DECISIONMAKING

Those individuals who engage in the art of subtle variations and creative explorations will earn the title of Creative Decision Officers (CDOs).

Their expertise resides at the juncture of harnessing the capabilities of Artificial Intelligence (AI) and mastering the skill of applying AI with finesse.

In the unfolding narrative of our times, the emergence of Creative Decision Officers is inevitable across every facet of existence – be it within families, businesses, or societies.

CDOs wield the power to sculpt an unprecedented landscape of collaborative and competitive decision-making. Through their mastery of AI's potential and their aptitude for injecting creativity into the

decision-making process, they hold the key to unlocking a future where decisions are not merely made but are strategically forged to navigate the intricate dynamics of the AI era.

Among the many captivating dimensions of the role of a Creative Decision Officer, one aspect particularly intrigues me: the seamless transferability of knowledge across diverse contexts.

As I reflect on my journey, a transition unfolded after serving businesses as a technology consultant for over two decades. I ventured into a new chapter as a Property Developer. This shift in focus was prompted by a combination of factors, notably my decision to become a full-time caregiver for my two children when their

mother assumed an executive role.

During this transformative period, a passion for constructing lakefront cottages in Ontario's picturesque Muskoka region took root. It all began with the development of our own vacation property. Simultaneously, I embarked on the endeavor of crafting a book centered around decision-making, aptly titled 'Knowingly'.

Muskoka, renowned for its pristine lakes, lush forests, and idyllic towns, had traditionally been a haven for Toronto's affluent residents. However, a notable

transformation was underway, largely influenced by the flourishing seasonal rental markets. This evolution was progressively shaping Muskoka into an investment hub for vacation rentals.

The decision to venture into vacation rental ownership isn't simply a matter of preference; rather, it's a culmination of



SATHI VANIGASOORIAR



Sathi, a computer scientist by training, has built a thriving career as a management consultant, providing his expertise to over 20 clients across various industries. He seamlessly transitioned into property development, where he blends technology with building sciences to create exceptional lakefront properties in the picturesque Muskoka region of Canada.

Drawing on his wealth of experience, Sathi is also an accomplished author with three forthcoming books in the field of AI and Decision Making: 'AI as ART,' 'AI.inc,' and 'Knowingly,' all scheduled for release in the fall. Sathi serves businesses as an AI Strategist (www.learn108.com), offering valuable insights into this ever-evolving field.

Beyond his professional achievements, Sathi is a devoted father to two children. He cherishes the moments spent with his kids, whether they're exploring the culinary arts, enjoying a game of tennis, embarking on hikes, kayaking adventures, or venturing out on snowshoeing escapades.

#AI, #AI4GOOD, #AIADOPTION, #AIAPPLICATIONS, AND #DECISIONMAKING

CORPORATE INVESTMENT TIMES • SEPTEMBER 2023

strategic and creative thinking. It demands the ability to navigate complexities, envision possibilities, and craft innovative solutions.

While embarking on this endeavor, I didn't initially consider myself a Creative Decision Officer. However, reflecting on the multifaceted decisions involved in acquiring, designing, building, and renting/selling vacation rental properties, I now recognize that I had indeed embraced this role.

Notably, investing in vacation rental properties introduces a distinct lifestyle dimension that few other investments offer. The service provided to guests is intertwined with the experience enjoyed by the investors themselves.

To thrive in this competitive market, particularly as a property developer, creativity must permeate every facet of the offerings.

Consider the concept of family vacations. To explore this idea further, I conceptualized and built a lakefront property with three distinct floors, each accommodating a different generation. This endeavor necessitated hundreds of design decisions, involving multiple stakeholders in the decision-making process.

With the rapid advancements in building sciences, I embarked on a decision to elevate my approach further. I resolved to design and construct this dwelling in alignment with Passive House concepts – a benchmark for energy efficiency and sustainability. This commitment extended to the conscientious utilization of locally sourced environmentally sustainable materials, the integration of cutting-edge building techniques, and the application

of health-conscious construction methodologies.

The outcomes were indeed transformative. The subsequent owners of this property not only succeeded in establishing it as one of the most coveted rentals on the Airbnb platform but also realized an impressive 20% appreciation in its value within a span of merely two years, selling it at a remarkable premium compared to their initial purchase price.

Undoubtedly, the success of this endeavor was a collective effort, involving around two dozen individuals who contributed their expertise to the project. However, it's important to acknowledge the instrumental role that AI played in the background.

As a Creative Decision Officer, I harnessed the power of AI to uncover innovative options and present creative alternatives



that pushed the boundaries not only for me but also for the entire sector.

This synergy between human ingenuity

and AI capabilities paved the way for groundbreaking decisions that reshaped the trajectory of the project.

The rapid progress of AI and its widespread accessibility is poised to have a profound impact on every facet of decision-making, be it personal or professional.

The pervasive influence of AI in our lives is becoming increasingly evident, and those who keenly observe its influence are likely to witness a transformation in their own decision-making algorithms.

As we integrate AI into our decision-making processes, we open the door to a new realm of possibilities, enabling us to make more informed, creative, and strategic choices that drive progress and innovation.

The evolution of decision-making algorithms, guided by the synergy of human insight and AI capabilities, holds

the potential to reshape the way we approach challenges and opportunities in both our personal and professional endeavors.

The pivotal question that arises is whether you envision yourself in the role of a Creative Decision Officer. And are you intrigued by the prospect of harnessing the synergies that emerge from a community of

Creative Decision Officers?

This collaboration holds the promise of

propelling you, your family, your business, and your society toward making decisions that transcend the conventional and venture into the realm of unmade decisions.

By embracing this role, you embark on a journey of innovation and creativity that can pave the way for groundbreaking progress and transformation in your decision-making landscape.

THE ESSENTIALS

#AI, #AI4GOOD, #AIADOPTION, #AIAPPLICATIONS, AND #DECISIONMAKING

Don H.H. MILAN KRAJNC

Academician prof. Sir ddr.sc. ddr.hc. Captain, B.Sc.,
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Who are we? The greatest strangers to ourselves

Everything we do is built on a foundation of self-awareness. Our actions are dictated by our decisionmaking, which is influenced by our emotions. This is where the issue arises, because most people are unable to distinguish between their own feelings and those of others inside them.

Many people have a plethora of emotions that they are unable to distinguish from one another, making it difficult to determine which is the appropriate emotion.

Few people have a clear understanding of how they feel, what they want, or who they are. It all starts with getting to know yourself





If we know ourselves well and know what we want to do, we also know what kind of partner we want next to us, what kind of people we want to hang out with, and so on. On the surface, we could say that life becomes simpler. However, in reality, it means that we have achieved the inner peace that we all yearn for.

A good sense of self-awareness is all about obtaining inner peace.

It

is difficult to edit ourselves, so having someone show us a mirror or guide us through this process is recommended. In doing so, we must be careful not to become dependent on him/her, as he/she can only provide us with temporary support. One's own desire for change should serve as the basic foundation.

External signs provide excellent guides to this transformation if we pay attention to them and know how to interpret them. They assist us in shaping ourselves and progressing, so we should not regard them as an assault or something negative, because such rebellion can result in the loss of a few years of our lives.

We are squandering the precious, limited time we have in this world by dealing with others. And precisely, time is the only real property (capital) we are born with. The greater our understanding of ourselves, the easier it will be to manage our time and lives.

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THE GLOBAL CEO
LIKE A WELL-TRAINED HORSE, A SUCCESSFUL CEO UNDERSTANDS WHEN
TO LEAD AND WHEN TO LET OTHERS TAKE THE REINS

INSPIRE GENERATIONS

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