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*CEO at Alliance Group Capital  
Tbilisi, Georgia*

**Aieti George**  
**Kukava**



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

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

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

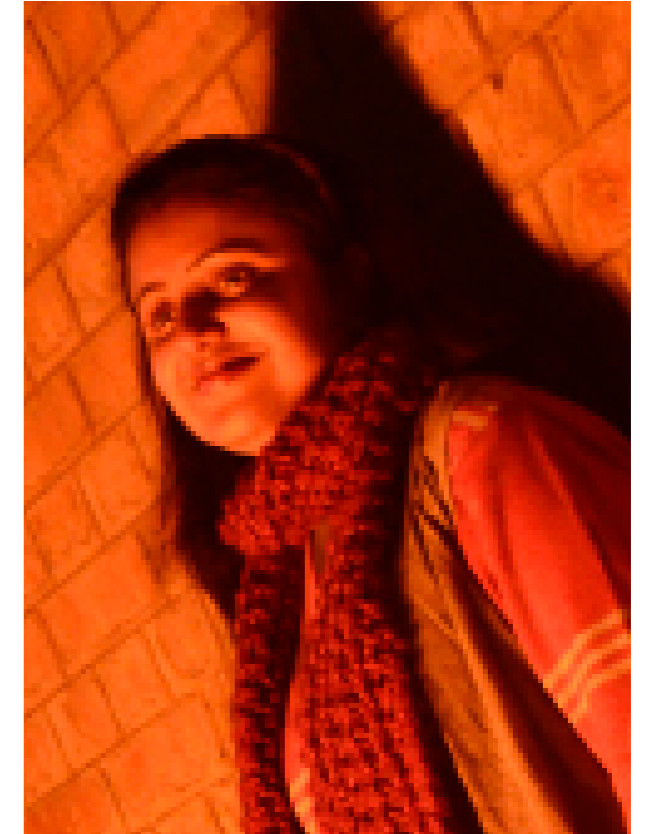
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*Corporate Investment Times: Inspiring Generations*

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*Rima M.*



# 2024 SEPTEMBER

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# Aieti George Kukava

## A 20-Year Entrepreneurship Journey

CEO at Alliance Group Capital  
Tbilisi, Georgia

*Aieti Kukava's 20-year entrepreneurial journey stands out due to his vision and commitment to Georgia's economic development. After graduating from Clark University, he chose to return home and focus on building key industries.*

*From launching business information and credit bureaus to microfinance and venture capital, his work has shaped Georgia's business landscape.*

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Aieti Kukava's entrepreneurial journey is interesting because of its unique approach and frame of mind.

He graduated from Clark University, Massachusetts, US in 2002. He resisted the temptation to stay in the US, the well-established and biggest economy in the world. By repeating the ambitious saying of the Roman emperor Julius Cesar: I had rather be first in a village, than second at Rome.

And set to actively participate in developing strategic industries of the economy of Georgia.

He established a diversified investments management company, which has a clear mission since 2002 which is still relevant and has not changed since 2002. Our mission is to do business, by developing strategic economic industries in the country.

Before returning to the home country, he set up an ambitious plan to start and develop several key industries for the country, business information and credit bureaus, microfinance, leasing, M&A, Investment banking, private equity and venture capital, IT technologies, education, and energy.

The first project was establishing a business information company, BIA, which has been the country's dominant database of all active businesses since 2002. It has over 70,000 active company profiles in Georgia and has been the leading provider of business and analytical information to local and foreign organizations for 22 years.

BIA Forums - was the first to start international, investment, industry forums, and exhibitions since 2004.

In 2005 Getting a sovereign rating for the Government of Georgia was initiated by AGH subsidiary in cooperation with US Partner company GIA Advisors Inc.

Creating the first credit bureau, which was launched together with four leading banks, this brought the name and fame. A similar approach worked in Kazakhstan, with 11 banks joining the credit bureau, this opened the road for the Ukraine and Cape Verde projects. This made the Icelandic CreditInfo



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Group a famous brand, which is represented in 30 countries now. Creditinfo Georgia still is the leading and only credit bureau in the country.

AGC -the first M&A company in the country since 2005, facilitated M&A, fundraising deals of over \$600 million. It facilitated the biggest finance transaction in the telecom industry laying a seawater cable from Varna, Bulgaria to Poti, Georgia, by laying 658 nautical miles of cable. This brought European internet speed to Georgia and facilitated internet and telecommunication development in the country and region.

AGC raised over \$40 million in 2005 for a big corporate client, oriented on government contracts. This company successfully used the funding to significantly increase its capacity and assist the government of Georgia in repaying Turkmenistan Gas debt of USD 400 million.

In 2005, Alliance Group established the first licensed private microfinance company, in the country. Aieti became the first elected chairman of the Association of Microfinance Companies. The company was sold in 2014.

The next step was launching an independent leasing company in the country, creating a leasing association, and Aieti becoming the first chairman. Alliance Group Leasing is a unique company, as it is the only financial institution to remain profitable for 15 years, no bank of any other financial institution in the country was able to achieve.

In 2008 Alliance Group invested in a contactless technology project which developed the first contactless payment system processing company, sold in 2009.

Started the first virtual real estate valuation platform, in 2014 which was later adopted by the banking system, which made real estate transactions very fast, efficient, and less costly and significantly contributed to developing the sector.

He built the first private hydropower station via a 1.2 km tunnel,

during construction no trees were cut and environmental damage to the environment was minimal. The station was later sold to Italian investors, within two years of its operations.

In 2017 Georgian Venture Capital Association was established, it participated in numerous legislative issues, promoting Venture Capital and private equity, investment funds, and capital markets development in the country.

The first Finnish International School was established in 2019, it brought the world-leading Finnish international school education system to Georgia. The project aims to make Georgia the leading K12 education system in the region.

In 2023 Chamber of Commerce of India was launched, which aims to develop India Georgia trade activity, but also to facilitate cultural relationships and activate tourism development between two countries.

In 2010 the Charity organization ARDZA was established with three major goals to support the preservation of the environment, to assist in the rehabilitation and maintenance of the cultural heritage, and to support education of the young leaders with ethical business practices. After successful operations, the fund obtained charity status from the Ministry of Justice.

An important differentiating factor to all of the companies developed by Aieti and Alliance Group during these years is that all of the companies' annual budgets for PR, marketing, and advertising are far less than 1%.

What is the success formula for Aieti, its Alliance Group, and its connected partner companies? To constantly bring benefit to the society, economy, and the country. Long-term commitment to value creation is the reason the services of the company are needed by the clientele



# Dr. Ahmed Hatem

Partner and Head of Corporate and Commercial  
Department at Al Safar and Partners Law Firm  
Dubai, United Arab Emirates



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## 10 Crucial Tips for Crafting a Winning Business Plan and Avoiding Common Pitfalls

*A well-structured business plan is the cornerstone of any successful venture. It serves as a comprehensive guide that outlines the vision, objectives, and strategies necessary for achieving business goals. Beyond merely being a document, a business plan is a strategic blueprint that provides clarity and direction. It helps entrepreneurs navigate the complexities of the market, attract potential investors, and make informed decisions that drive growth.*

*In the following sections, we will delve into the significance of a business plan, highlight ten essential points that should be considered while drafting one, discuss common mistakes to avoid, and conclude with the overall importance of a well-crafted business plan in ensuring long-term success.*

### Significance of a Business Plan.

A business plan is not just a formality; it is a vital component of any entrepreneurial journey as it sets strategic blueprint that provides clarity, direction, and a structured framework for a business. Here are several reasons why having a comprehensive business plan is paramount:

- **Strategic Roadmap:** A well-crafted business plan functions as a roadmap, delineating the steps needed to achieve business objectives and providing a clear path for growth.
- **Clarity of Vision and Direction:** A business

plan articulates the mission, vision, and objectives of the business. It provides a clear path that aligns all stakeholders with the company's goals.

- **Attracting Investors and Funding:** Investors and lenders often require a detailed business plan before considering funding. A well-crafted plan demonstrates a profound understanding of the market, the competition, and growth strategies, making it more likely to attract the necessary financial backing.



- **Alignment of Goals:** A business plan ensures that all stakeholders are aligned with the company's vision, mission, and strategic objectives, fostering a cohesive work environment.
  - **Guidance for Decision-Making:** As entrepreneurs face numerous opportunities and challenges, a business plan serves as a reference point for decision-making. It helps in evaluating options, assessing risks, and staying focused on long-term goals.
  - **Identifying Strengths and Weaknesses:** Through thorough market analysis and financial projections, a business plan helps identify the strengths and weaknesses of the business, allowing for informed strategies that capitalize on advantages and address areas needing improvement.
  - **Risk Management:** A comprehensive business plan includes risk assessments, helping entrepreneurs anticipate challenges and develop contingency plans to mitigate these risks effectively.
  - **Setting Benchmarks for Success:** By establishing key performance indicators (KPIs) and milestones, a business plan provides a framework for monitoring and evaluating business performance, ensuring that the company remains on track.
  - **Continuous Improvement:** A business plan encourages a culture of innovation and adaptation. Regularly assessing market trends and consumer needs ensures the business remains competitive and responsive to changes.
  - **Building Customer Relationships:** A good business plan emphasizes the importance of customer relationship management, enabling businesses to create personalized experiences and enhance customer satisfaction.
  - **Employee Development and Engagement:** A business plan should include strategies for employee training and engagement, which are vital for fostering a motivated and productive workforce.
  - **Strategic Partnerships:** Collaborating with other businesses or industry stakeholders can enhance a company's capabilities and open new markets. A business plan outlines potential partnerships that can drive mutual growth.
  - **Continuous Monitoring and Evaluation:** Regularly review and evaluate business performance, market dynamics, and competitive landscape. Use data analytics and key performance indicators to make informed decisions, identify opportunities, and address challenges proactively.
  - **Operational Efficiency:** By detailing operational processes, resource allocation, and timelines, a business plan helps in streamlining operations and maximizing efficiency.
  - **Long-Term Vision:** Through the process of creating a business plan, entrepreneurs are forced to think strategically about the long-term vision for their company. This involves setting milestones, defining success metrics, and planning for sustainable growth over time.
  - **Marketing Strategy Development:** Within a business plan, entrepreneurs define their target market, positioning strategies, and marketing tactics. This strategic approach helps in reaching the right audience, building brand awareness, and driving customer acquisition.
- By incorporating these strategies into their business plan and operational practices, entrepreneurs can position their businesses for long-term success and sustainability.
- In summary, the significance of a business plan extends far beyond its initial creation. It is an evolving document that guides entrepreneurs

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through the various stages of their business journey, ensuring they are prepared for the challenges ahead.

**10 Tips for a Winning Business Plan.**

When crafting a business plan, certain key components must be meticulously addressed to ensure its effectiveness and comprehensiveness. Here are ten critical points to consider:



1. **Executive Summary:** This section provides a concise overview of the business, highlighting key elements such as the business concept, mission, objectives, and unique selling proposition. It should capture the essence of the plan and entice readers to learn more.
2. **Company Description:** This part should detail the business's history, industry, target market, competitive advantages, and future vision. It helps stakeholders understand the business's core values and operational focus.
3. **Market Analysis:** Conducting thorough market research is vital. This analysis should encompass industry trends, target market demographics, competition, and potential growth opportunities. Understanding the market landscape is crucial for making informed decisions.
4. **Organizational Structure:** Outline the organizational structure, including key team members, their roles and responsibilities, and any strategic partnerships or alliances. This section clarifies how the business will operate and who will be involved in its success.
5. **Products or Services:** Detail the products or services offered by the business, including features, benefits, pricing strategies, and how they fulfill customer needs. It is essential





to articulate the value proposition clearly.

7. **Marketing and Sales Strategy:** Define the marketing and sales strategies, including target market segments, promotional tactics, pricing, distribution channels, and sales forecasts. A well-thought-out marketing plan is essential for driving customer acquisition and revenue.
8. **Financial Projections:** Develop comprehensive financial projections that include revenue forecasts, expense estimates, cash flow projections, break-even analysis, and return on investment (ROI).
9. **Risk Management Plan:** Identify potential risks and challenges that could impact the business and develop strategies to mitigate these risks effectively. This proactive approach demonstrates preparedness and resilience.
10. **Implementation and Monitoring:** Develop a clear implementation plan that outlines the steps necessary to execute the strategies in the business plan. Assign responsibilities,

set timelines, and establish monitoring mechanisms to track progress and adjust as needed.

By addressing these ten points, entrepreneurs can create a comprehensive and actionable business plan that serves as a roadmap for success.

#### Common Pitfalls to Avoid in Business Plan Drafting

When crafting a business plan, it is imperative to steer clear of common errors that could impede its efficacy and influence the success trajectory of the venture:

- **Insufficient Research:** Failure to conduct comprehensive market research can lead to misguided assumptions about market dynamics, competition, and industry trends, undermining the plan's credibility and effectiveness. Thorough research is fundamental for making informed decisions and developing a robust strategy that aligns with market realities.
- **Underestimating Competitors:** Disregarding or underestimating competitors can result in missed opportunities and ineffective strategies. Understanding the competitive landscape is essential for crafting a business plan that can withstand market pressures and capitalize on industry trends.
- **Ambiguity in Business Concept:** A vague or ambiguous business concept can confuse stakeholders and weaken the plan's ability to convey a compelling narrative about the business. Clarity in articulating the business idea is crucial for engaging stakeholders and aligning their vision with the strategic direction.
- **Neglecting Financial Projections:** Unrealistic or inaccurate financial projections can cast doubts on the feasibility of the business plan. It is crucial to base financial forecasts on sound assumptions and meticulous data analysis to enhance the plan's credibility and

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viability.

- **Overlooking Risk Assessment:** Ignoring potential risks and challenges signifies a lack of preparedness. Conducting a thorough risk assessment and outlining strategies to mitigate risks effectively are essential for ensuring the plan's resilience and adaptability in volatile business environments.
- **Missing Marketing Strategy:** A well-defined marketing strategy is indispensable for attracting customers and driving revenue. Comprehensive plans for branding, promotion, pricing, and customer acquisition are vital components that fuel the success of the business plan.
- **Lack of Clarity in Execution Plan:** A detailed implementation plan is vital for translating strategies into actionable steps. Clearly outlining timelines, responsibilities, milestones, and monitoring mechanisms is crucial for successful plan execution, ensuring alignment with strategic goals and facilitating effective decision-making throughout the implementation process.
- **Failing to Tailor the Plan to the Audience:** Customizing the business plan to cater to the specific needs and interests of different stakeholders is crucial for ensuring its relevance and impact. Tailoring the plan to address the concerns and objectives of various stakeholders enhances engagement and fosters a shared sense of ownership and commitment to the plan's success.
- **Setting Unrealistic Goals:** Establishing achievable and realistic goals is essential for demonstrating the feasibility of the business plan and instilling confidence in stakeholders. Unrealistic goals can breed skepticism and erode trust, while attainable objectives provide a clear roadmap for progress and success, motivating stakeholders and driving collective efforts towards the plan's realization.
- **Neglecting Regular**

Updates: A business plan is a dynamic document that should be regularly reviewed and updated to reflect changes in the market and business environment. By neglecting to revise and adapt the plan in response to evolving circumstances, businesses risk operating with outdated strategies and missing out on emerging opportunities for growth and innovation. Regular updates ensure that the plan remains relevant, responsive, and aligned with the ever-evolving business landscape.

#### Conclusion.

In conclusion, a meticulously crafted business plan is a fundamental tool for entrepreneurs embarking on the journey of starting or growing a business. It serves as a blueprint that guides strategic decision-making, attracts investors, and fosters long-term sustainability.

By considering the essential components outlined in this guide and avoiding common mistakes, entrepreneurs can position their ventures for success in a competitive business landscape. A well-structured business plan not only outlines objectives and strategies but also instills confidence in stakeholders, mitigates risks, and facilitates adaptability in an ever-evolving market environment.

As entrepreneurs navigate the complexities of entrepreneurship, a well-thought-out business plan will be their compass, guiding them toward achieving their aspirations and building thriving businesses.

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*In an industry as fast-paced as iGaming, Olga Glebiv stands out as a driving force behind the success of many companies.*

*As the CEO and Founder of Lilith PR Agency, Olga has made a name for herself by helping companies understand that personal branding is more than just a trend—it's a strategic tool for long-term business growth.*

# The Power of Personal Branding in Business Success

*CEO and Founder at Lilith PR Agency - your dedicated PR partner within iGaming*  
**Ukraine**

*In a world that often prioritizes corporate identity, she champions the idea that leaders who embrace personal branding not only enhance their own image but also boost their company's performance.*

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A portrait of Olga Glebiv, a woman with long dark hair, wearing a dark leather jacket, looking directly at the camera with a slight smile. The background is dark and moody.

# Olga Glebiv

#IGAMING #PERSONALBRANDING #BUSINESSGROWTH #LEADERSHIP



**Humanizing Business Through Personal Branding**

Olga's approach is simple yet impactful: people connect with people, not just products. In today's digital landscape, human interactions are becoming rare, especially in industries like iGaming. However, customers aren't just buying a product—they are buying into the people behind that product. Personal branding adds a human element, turning business leaders into relatable figures.



When key executives, like CEOs, invest in building their personal brands, they forge stronger connections with customers, partners, and even investors. This leads to increased trust and credibility. In turn, that trust boosts customer loyalty, which has a direct impact on retention and profitability. Olga has consistently proven that personal branding doesn't just elevate the individual—it transforms the company's image as well.

**The CEO Advantage: Thought Leadership and Business Growth**

Under Olga's guidance, Lilith PR Agency has helped numerous CEOs across iGaming, IT, and political arenas transform their public personas into powerful assets. Her ability to align a person's unique character with their professional goals ensures that the personal brand doesn't just enhance the individual's reputation but also propels the business forward.

When a CEO is seen as a thought leader, it's not just their personal reputation that grows—their company benefits too. Thought leaders naturally attract attention from partners, media, and investors. This kind of visibility is priceless in competitive industries where traditional corporate branding may not be enough to stand out. Through consistent, authentic personal branding, Olga helps her clients build credibility that extends far beyond their own image, bolstering their company's market position as well.

**Lilith PR Agency: A Unique Approach to Branding**

In 2023, Olga founded Lilith PR Agency with a clear mission: to offer businesses in the iGaming industry a new perspective on branding. Lilith PR specializes in both personal and corporate branding, but its focus on developing the personal brands of CEOs and influencers sets it apart from other agencies. In an industry where companies

You're already a Legend.  
You just haven't told your story yet.

LILITH  
PR AGENCY

come and go rapidly, the leaders behind the companies need to stand out and make lasting impressions.

Lilith PR offers more than just traditional marketing and PR services. The team dive deep into each client's business, developing tailored strategies that align with their goals. With a focus on long-term partnerships, the agency sets clear KPIs to ensure every brand-building effort translates into measurable success. Through personalized attention and strategic management, Lilith PR has earned its place as a top PR firm within the iGaming sector.

**PR Is a Long Game, Not a Quick Fix**

One of the key messages is that PR and branding are long-term investments. For those who think PR is just about getting immediate media coverage or driving short-term sales, we make it clear: effective PR is about shaping public perception over time. A well-crafted personal brand doesn't bring overnight success—it builds lasting relationships that become the foundation for a strong reputation.

In industries like iGaming, where new companies are constantly emerging and disappearing, maintaining a solid



reputation is crucial. A few press releases or event appearances won't create a lasting impact. Instead, it takes consistent effort to make a brand relevant and memorable. Through Lilith PR, she ensures that her clients' brands don't just survive—they thrive in a competitive landscape.

As more companies recognize the importance of building a strong personal brand for their leadership, they will see direct results in market positioning, profitability, and customer loyalty.

**"You're already a legend. You just haven't told your story yet. So maybe it's time?"**

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# Samid Amnon

Founder X3 & CEO | Lecturer & Mentor | BitMint | AGS | ICD-Security  
(Acq. by Convergent)  
Israel

## Can We Mitigate Quantum & AI Being Used In A Malicious Manner?

*While we should not overhype Quantum Computing and Artificial Intelligence [Q-AI] potential to unlock new opportunities in the near future across various verticals and to solve quickly in parallel all our problems across the entire eco system from manufacturing, healthcare, medicines, currency, finance, energy, supply chains, chemistry, biology, and even unlocking new revenue streams, we should make sure that simultaneously Q-AI does not disrupt our life and especially our national and private security.*

*Q-AI industry integration potential within the next decade seems to be very real. Therefore, we should not underestimate their threats. This article shines*

*a spotlight on the key challenges and vulnerabilities surrounding adoption of Q-AI while safeguarding our data and electronic information and preserving the minimal privacy that is still left.*



**AI and data risks**

AI algorithms could be used in a malicious manner, such as in the form of deliberate disinformation campaigns, sensitive information disclosures, denials of service and may cause unknown significant harm toward humans.

Let's look at the financial sector. AI helps streamlining operations, enhancing customer experiences, reshaping data analysis and decision-making, and many implications for payments, however, it comes with risks and vulnerabilities.

The challenge that should not be ignored is exposing payments behaviour that could be exploited by AI to mis-profiling people. AI analytics compares the expenditure pattern of each of us to the patterns of all of us. Genetic algorithms build brain-like inference networks that draw clear conclusions from messy payment and expenditure data.

Even if these profiles are made known to their subjects, there will be no way to contest them, the way we contest credit scores today. This no-recourse feature reflects human ignorance as to how AI draws its conclusions. Regulation cannot really protect us. A competent coder can plug into the software stealth algorithmic entities that would bypass top-level regulatory restrictions.

**How to mitigate?**

An efficient way to tame AI is to control the data it digests. There are technologies to effect payments on a solid cryptographic foundation that will keep the payment behaviour unexposed, while offering powerful AML tools.

Such technologies are part of BitMint's toolkits, that are resilient against prevalent and unexpected AI exploitation techniques and are also quantum secure, by default.

If we don't deploy such technologies, we could all become innocent victims that will be denied a loan, a job, school admission on account of what Artificial Intelligence said about us.

**Q-DAY**

Quantum computing will significantly improve computational efficiency and large machine learning models, which are typically constrained by high computational costs, power consumption and time requirements, offering solutions to current computational bottlenecks. Simultaneously, it would very easy breach prevailing encryption, which carries a heavy load in modern digitized society.

As part of the preparation for transition from pre-to-post quantum computing, a whole family of new algorithms is being developed in the field called Post Quantum Cryptography (PQC), which are aimed to be ready for the Q-Day, which refers to the moment when quantum computers are able to break existing cryptographic algorithms – meaning all data held online will be vulnerable. Q-Day is predicted to occur in the next five to 10 years, but the timeline could be even sooner.

**NIST PQC standards may resist academic attack but yield to governments**

Most efforts are taking place at governments level, particularly in the US. The US National Institute of Standards and Technology [NIST] released three finalized Post-Quantum-Cryptography [PQC] standards for general encryption and protecting digital signatures, following a thorough examination of PQC candidates submitted until 2016, mostly by large teams and big-tech companies. NIST encourages computer system administrators "to begin transitioning to the new standards as soon as possible", to secure a wide range of electronic information, from confidential email messages, to e-commerce transactions that propel the modern economy.

National security experts around the world, a few in public and most in private, wonder why do NIST people, whose professionalism cannot be doubted, push so hard the implementation of encryptions that were developed eight years ago, and do not take into account the development in the malicious capabilities of adversaries

during the last eight years, while it is also clear to everyone that these NIST standards have no mathematical proof?

**The premise of "security by complexity"**

A White House report on Post Quantum Cryptography, presented to the US Senate Committee on Homeland Security and Governmental Affairs House Committee admits that PQC utilize a different type of mathematical

mathematical proof.

In light of the above, it is doubtful whether the NIST standards alone can really provide a quantum-resistant encryption standard to ultimately enable organizations to prepare for Q-Day.

**Is it a dead-lock – "The Emperor's New Clothes?"**

Complexity-based ciphers CANNOT protect us



algorithm, that a quantum computer "CANNOT EASILY solve", i.e., NOT unbreachable.

In an international conference focused on migration to quantum-resistant cryptography in Singapore, two 'brave' speakers, one from Banco D' Italia and the second a Chinese official, dared to admit that "the king is naked", i.e., PQC that is based on solving a mathematical problem (a.k.a. complexity-based cryptography), like NIST's PQC - cannot have

against AI-cryptanalytic today and quantum computers tomorrow. Hinging on algorithms that claim their quantum resistance only on unpublished breach - might be too risky and vulnerable, since bad actors and adversaries will not notify us when they have quantum computing capabilities to breach our cryptography. (Recall the German "Enigma" from WWII).

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NIST claim that “time will show how their PQC algorithms are secure” - because their PQC are supposed to be Hard-to-Break ciphers.

### Hard-to-break ciphers are not unbreakable ciphers.

Hard to break ciphers are easy to break if you are a good enough mathematician and use a fast enough computer.

Unbreakable ciphers – are unbreakable – stamped with the authority of a mathematical proof.

### Are there such ciphers? – YES!

In 1917 Gilbert S. Vernam filed for a patent for which 25 years later Claude Shannon provided a mathematical proof of unassailable secrecy. Quantum computers are powerful, but math is more so.

BitMint, a cyber innovation company running on the InnovationSP AI-methodology, takes a working solution (in our case the Vernam cipher), redefine it with greater abstraction, and then re-implement this abstraction as better, more convenient, more useful ciphers - Trans Vernam Ciphers. They all carry the Vernam legacy – being unbreakable, mathematically proven.

### Technical advances in cryptography beyond NIST standards

Quantum Key Distribution (QKD) is not a replacement for current applications of cryptography, but it could be a way of securely communicating in the future. Research on the security and scalability of QKD is still maturing.

Earlier this year, a respectable London publisher came out with a new thoroughly vetted book – ‘Biometrics and Cryptography’, in which a peer-reviewed chapter is devoted to ‘Pattern-Devoid Cryptography’, authored by professor Dr. Eng. Gideon Samid, who serves also as scientific and technological leader of BitMint.

Simultaneously and independently, Wuhan university scientists advocate to migrate to

deploying rich randomness and Pattern-Devoid Cryptography, referring to several of BitMint’s technologies as THE solution to mitigate the looming threat of quantum computers.

### Main differentiation of BitMint’s Pattern-Devoid-Cryptography:

- Immunized against a mathematical edge claimed by the attacker over the designer
- Mathematically proof of efficacy
- Scales up easily
- Relatively straightforward implementation

### Unlocking the future of Generative AI and quantum computing

The call to action is clear: organizations and governmental agencies must urgently adopt cryptographic foundation that will keep the user’s personal data and behaviour unexposed, as well as quantum-resistant cryptography, before cybercriminals and hostile nation-states can exploit the AI-Cryptanalytic capabilities and the quantum computing to catastrophic effects.

While the quantum threat looms, we express optimism in the advancements being made in Pattern-Devoid Cryptography, which has mathematical proof of efficacy, and grants full control to the user on the level of security, being secure against both quantum and classical computing threats. It will have a significant impact on cryptographic practices across all industries, assuring the confidentiality, integrity, and authentication of data stored or in transit.

### Concluding remarks

Any framework for a quantum-safe migration is going to be NOT a one-size-fits-all solution. Enterprises are encouraged to leverage several DIFFERENT solutions to create the most appropriate migration strategy to become quantum resistant.

“You can think of the NIST standardization as

basically the starting gun” said a vice president for IBM Quantum Adoption and Business Development in an interview.

There is an alternative way to achieve the security aims currently sought after through mathematical complexity, pivoting towards Pattern-Devoid Cryptography running on large quantities of high-quality randomness. It is designed to be flexible, can be scoped and tailored as needed, and will not impact the day-to-day operations, while applications and

systems will continue performing as usual.

You may feel duty bound to implement BitMint’s Quantum Emergency Recovery [QER] capability, that is NOT based on algorithmic complexity, to kick-in, in case of a catastrophic scenario (e.g. an adversary breached the cryptographic system and cause a collapse), so you are able to recover fast from a catastrophic cyber collapse. If you ever need to activate the QER, you will be relieved that you overcame your hesitation and invested in getting ready as early as possible.

# Samid Amnon

Amnon Samid is a seasoned and forward-thinking professional with a diverse journey spanning roles from R&D and university lecturer, through co-founding and managing global technology companies in Israel, The Netherlands, Asia Pacific, and North America, as well as acting as strategy advisor to governments, to industrial conglomerates and to high-tech SMEs.

Amnon combines deep technology knowledge with social consciousness and is dedicated to contributing to preserving human rights, dignity and privacy, democratizing access to finance, equalizing and connecting people, creating trust between strangers, achieving financial inclusion, social responsibility, with an impact on unlocking a low carbon economy.

As Chief Executive Officer and co-founder of BitMint, an AI-Powered Cyber-Innovation Hub, Amnon’s current focus is on pioneering proven Quantum-Resistant solutions by default, to ensure the security of data, communication and currency, and the privacy needs of each person and organization, according to their needs.

Amnon Samid: “At BitMint we are on a mission to positively impact the world, marching on 41 awarded patents, enabling privacy for law abiding citizens, delivering quantum-resistant solutions for currency, data and communication, PQC, CBDC, Stablecoins, Asset tokenization, web3, Fraud resistant solutions, and seamless transition towards a quantum-secure world.”

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prof. dr.  
**Deepa**  
Sethi

*As a Professor of Communication at the Indian Institute of Management, Kozhikode, my interaction with industry experts, entrepreneurs, and employers has led me to believe in the impact that executive presence has on impression management.*

*People often misunderstand this term as solely focusing on appearance, leading them to enhance their outward appearance without considering their orientation and intent. Executive presence affects not only how others perceive you but also positively impacts your own self-esteem*

# The VITAL Framework of Executive Presence

*Dean, Outreach, Executive Education & Internationalization  
Indian Institute of Management, Kozhikode  
INDIA*

#EXECUTIVEPRESENCE #LEADERSHIPDEVELOPMENT #VITALFRAMEWORK #PROFESSIONALGROWTH #EXECUTIVESKILLS



As a Professor of Communication at the Indian Institute of Management, Kozhikode, my interaction with industry experts, entrepreneurs, and employers has led me to believe in the impact that executive presence has on impression management. People often misunderstand this term as solely focusing on appearance, leading them to enhance their outward appearance

in business and corporate communication, I have been working meticulously on my executive presence, and I have found that it has a remarkable impact on getting the desired outcome. I chalked out the VITAL framework as an action plan for increasing my executive presence, and it worked wonders. Here it goes:



without considering their orientation and intent. Executive presence affects not only how others perceive you but also positively impacts your own self-esteem.

Based on my interactions and understanding of the concept, "Executive presence is the way in which one conducts oneself with dignity, poise, and grace. Conduct includes verbal communication and nonverbal behaviour, and is an outcome of one's orientation towards the self and towards others." While polishing my expertise

#### VITAL

##### Vision:

Having a vision is important. It entails clarity of objectives and long-term goals. Vision includes a forward-looking, progressive thought process, identification of opportunities, and charting a plan of action. Develop the skill of thinking strategically so that you are able to think ahead of the instant and decide your imminent success. Articulating the vision is equally important. The

way you craft and communicate a persuasive narrative of your vision instills others' confidence in you and motivates them.

##### Image:

Your image is built on appearance and confidence. Appearance is not about a glamorous look; it is about your persona, your demeanour. It is an important component of your first impression. Professionalism is crucial to your appearance. Dress for the occasion with a keen eye to details in grooming, attire, footwear, and hair in order to portray a graceful appearance. Your nonverbal communication through kinesics, including your posture, gestures, and facial expressions, is also paramount to your appearance. Confidence adds to your image. It originates from your belief in your skills and prudence. It reflects on your decisions and your ability to handle crises and challenges. Confidence results in assertive behaviour which augments your impression. Assertiveness is the ability to express yourself objectively, firmly, and humbly.

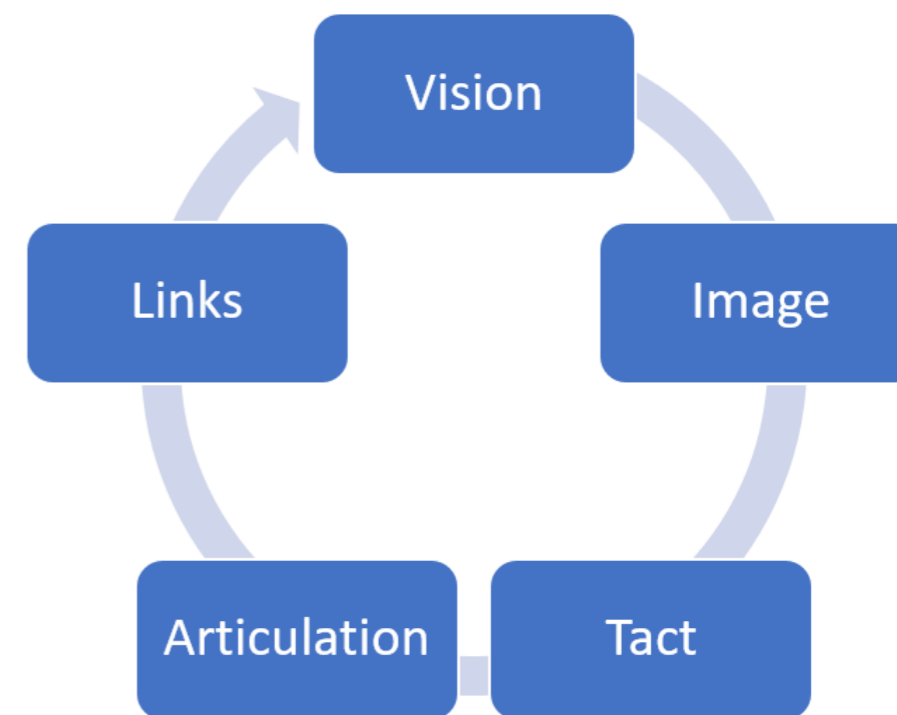
##### Tact:

Tact envisages behaviour and composure. Your behaviour at the workplace should be respectful and positive. Maintain your self-esteem and refrain from hurting others' self-respect. Be tactful in communication, but don't be unethical. Be sensitive to context, people, and cultures. Disagree without demeaning others, and gracefully acknowledge

their disagreement with you. Your composure includes stress management, maintaining your calm even in adverse situations, and making every conscious effort to respond rather than react abruptly and impulsively. Be aware of your emotions and manage them. This will result in fewer conflicts and clarity of thought.

##### Articulation:

Articulation encapsulates communication and listening skills. Succinct communication involves clear content, flow of thoughts, and accuracy in expression. Instead of using flowery language that leaves room for interpretation and potential misinterpretation, use words that your receiver can understand. Remember, communication is a dialogue. Engage with your receiver using persuasive language, storytelling, and influence to make your interactions more



meaningful. Listen actively. Train yourself to listen by maintaining eye contact, having a good posture, and giving verbal and nonverbal cues and feedback indicating your interest.

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**Links:** Networking and relationships form the foundation of links. Build connections, nurture your professional relationships, give advice when sought, offer support, and engage with your networks by attending industry events, contributing to professional groups in the real world and on social media platforms. Carve healthy relationships by associating with people



who can stimulate your personal and professional growth. Relationships gain trust when you demonstrate reliability, trustworthiness, and integrity. To strengthen relationships, nurture the skill of collaboration in a camaraderie environment.

With the VITAL framework, you can enrich your executive presence, ensuring that you lead with clarity, confidence, and composure while building meaningful and productive relationships.

In conclusion, the VITAL framework is a powerful tool for developing executive presence, essential to leadership and professional success. The framework, by highlighting Vision, Image, Tact, Articulation, and Links, provides a systematic approach to shaping one's own and others' perceptions. Instituting a captivating executive presence involves a clear vision, an elegant image, tact, flawless articulation, and resilient links. As leadership expectations change, the VITAL framework may help leaders succeed in complicated professional environments.

**Prof. Deepa Sethi**

**Professor of Communication**

**Dean (Outreach, Executive Education, and Internationalization)**

**Indian Institute of Management,  
Kozhikode**

**Recipient of:**

**Prof. Indira Parikh 50 Women in Education  
Leaders Title in 2019**

**Shrimati Sushma Swaraj Stree Shakti  
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# Nancy Nayana Patel

*As a pioneering CEO with 35 years of experience in hospitality ownership, Nancy Nayana Patel has been a trailblazer in every sense of the word. Her remarkable journey has been marked by groundbreaking milestones, from being the first female board member and investor in the revolutionary EV Hotel brand – the world’s first AI smart hotel – to pioneering sustainable transportation solutions with Triton Electric Vehicles.*

## The Relentless CEO Harnessing Chaos for Limitless Growth

*President/CEO Nishita Investments LLC, Corporate Relations Triton Electric Vehicles, Executive VP of Operations for EV Hotel, President/CEO Your Future Financial Solutions LLC  
Corpus Christi, Texas, United States*

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**A Legacy of Innovation**

Nayana's passion for innovation and sustainability has driven her to push boundaries and challenge the status quo. In the hospitality sector, she has successfully integrated cutting-edge technology to enhance guest experiences and operational efficiency. Her involvement with Triton Electric Vehicles is transforming the transportation landscape with battery and hydrogen-powered commercial vehicles.

**A Vision for a Sustainable Future**

Through her leadership, Nayana aims to inspire a new generation of entrepreneurs and executives to prioritize sustainability and innovation. She believes that businesses have a critical role in addressing global challenges, and she is committed to driving positive change.

**Key Focus Areas**

- - Advancing sustainable practices in hospitality and transportation
- Fostering innovation and technological integration
- Empowering women in leadership and entrepreneurship
- Driving growth and expansion in emerging markets

**A Proven Track Record**

Nayana's achievements are a testament to her visionary leadership and dedication to excellence. Some of her notable accomplishments include:

- Successfully being part of the EV Hotel brand, the world's first AI smart hotel and first female board of Director as VP of Operations & Stake Holder
- Pioneering sustainable transportation solutions with Triton Electric Vehicles and first female board of Director as Corporate Relations & Stakeholder
- Being recognized as a trailblazing female

leader in the hospitality, transportation, & Financial services.

The world no longer rewards those who follow; it exalts those who lead with relentless ambition. As CEOs, our greatest power lies in turning chaos into opportunity. We must not fear the unknown—we must command it. Here's how:

1. **Unyielding Reinvention:**  
Stagnation is death. If you're not reinventing your business, you're already falling behind. Continuous reinvention is the ultimate weapon, and CEOs must embody a mindset where "good enough" is unacceptable. Innovate, disrupt, and stay steps ahead of your competition. But don't stop at innovation—destroy any barriers holding your company back from radical transformation. Create an organization that evolves faster than the market itself.
2. **Fearless Leadership in the Face of Risk:**  
The hallmark of a world-class CEO isn't avoiding risk; it's embracing it. Fearless leaders thrive where others tremble. You must make decisions that leave a lasting legacy, seizing opportunities no one else dares touch. Risk is the cost of greatness. The only true failure is the failure to act.
3. **Commanding Culture:**  
Your organization's culture is its greatest asset. As CEO, your responsibility is to instill an unbreakable sense of purpose in every individual. Empower teams to push boundaries, take ownership, and stand at the frontier of excellence. A great culture does not simply survive turmoil; it thrives in it, driving your company toward unparalleled success.
4. **Visionary Execution:**  
True visionaries don't just see the future—they shape it. While the world is distracted by short-term gains, visionary CEOs remain steadfast in their pursuit of long-term impact. Your ability to anticipate,

plan, and execute on the unseen is what separates the good from the extraordinary. Build a legacy not for today, but for the next century.

**Conclusion:**

A world-class CEO doesn't just react to disruption—they create it. By embracing relentless reinvention, fearless decision-making, a commanding culture, and long-term visionary execution, you transcend the ordinary and define the future of your industry. Your greatest weapon is not in what you know—but in your relentless pursuit of the impossible. Be relentless. Be unstoppable. Be a CEO who redefines what's possible.

# Nancy Nayana Patel

Nancy, a trailblazing CEO, has revolutionized industries like hospitality, tech, electric vehicle transportation, and financial services. Over 25 years ago, a car accident left her paralyzed, but through determination, she defied the odds and walked again. Her resilience fuels her work, driving growth and breaking barriers.

Notably, she led efforts to raise funds for 14 permanent oxygen plants in Indian hospitals during the 2021 COVID-19 crisis. As a passionate advocate for women's advancement, Nancy became the first female President of the Leuva Patidar Samaj and co-founded AAHOA's Women in Hotel Leadership platform.

Her legacy includes mentoring women and pioneering AI smart hotels and sustainable transportation.





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**MAKE YOUR  
BUSINESS  
IMMORTAL**

**A LEGACY THAT  
TRANSCENDS  
TIME & GENERATIONS**



**GET FEATURED**



# prof. Ahmed Banafa

Faculty @ San Jose State University  
No.1 Tech Voice to Follow & InfLUencer on LinkedIn, Award  
Winning Author, AI-IoT-Blockchain-Cybersecurity Speaker

**UNITED STATES**



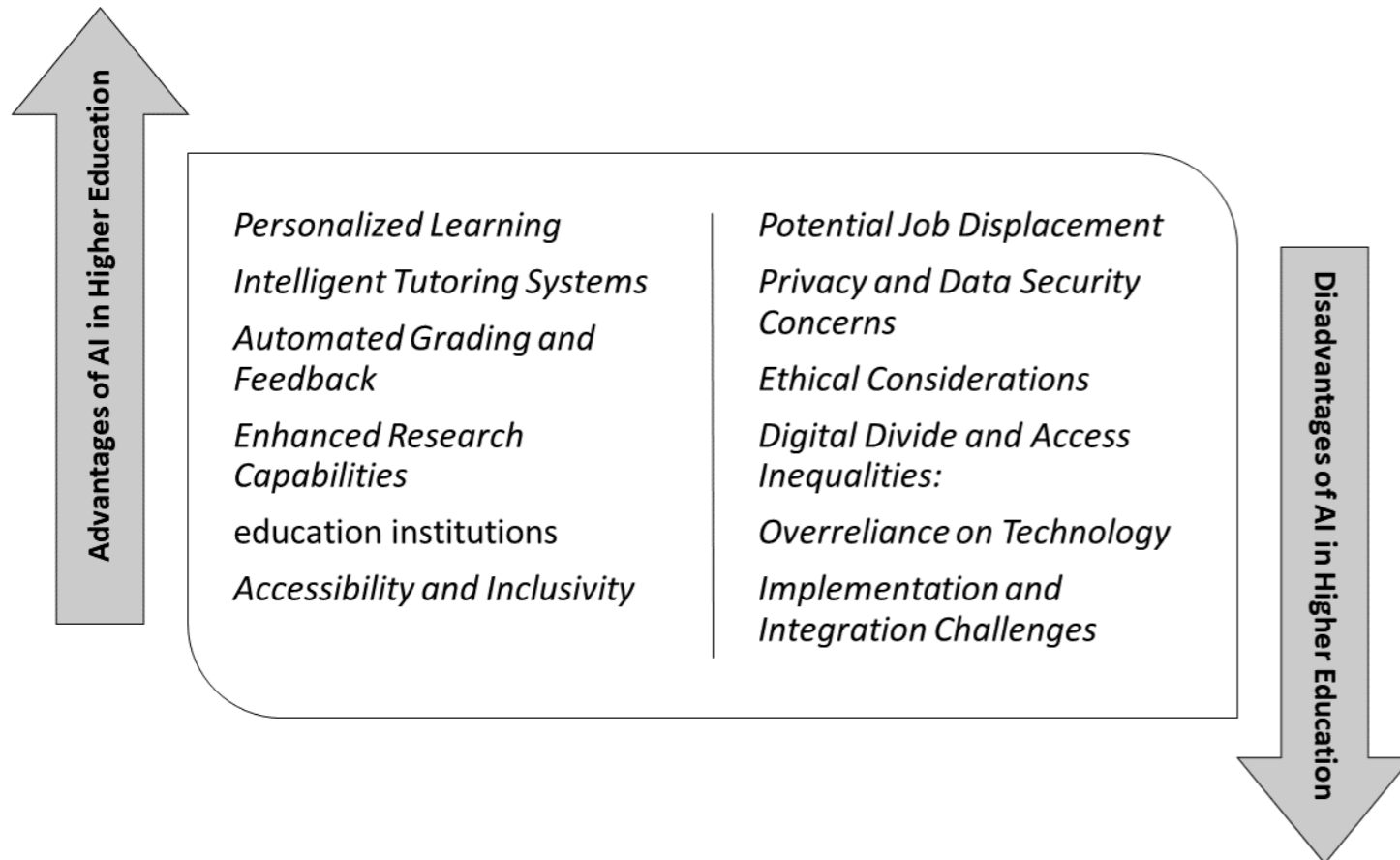
## AI and Higher Education Transforming the Academic Landscape

*Artificial Intelligence (AI) is rapidly transforming various sectors of society, and higher education is no exception. As AI technologies continue to advance, they are reshaping the way we teach, learn, and conduct research in academic institutions.*

*We will explore the multifaceted impact of AI on higher education, examining its advantages, disadvantages, challenges, potential, and future prospects.*

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#### Advantages of AI in Higher Education

- **Personalized Learning:** One of the most significant advantages of AI in higher education is its ability to provide personalized learning experiences. AI-powered adaptive learning systems can analyze individual student performance, learning styles, and preferences to tailor educational content and pacing. This personalization helps students learn more effectively and efficiently, addressing their specific needs and challenges.
- **Intelligent Tutoring Systems:** AI-driven tutoring systems can provide students with instant feedback and support, available 24/7. These systems can answer questions, explain concepts, and offer guidance, supplementing traditional instructor support. This constant availability of assistance can significantly enhance the learning process and reduce the burden on human educators.
- **Automated Grading and Feedback:** AI can automate the grading process for certain types of assignments, such as multiple-choice tests and short-answer questions. This not only saves time for instructors but also provides students with immediate feedback. Advanced AI systems can even evaluate essays and provide detailed feedback on writing style, structure, and content.
- **Enhanced Research Capabilities:** AI tools can significantly boost research capabilities in higher education. They can analyze vast amounts of data, identify patterns, and generate insights that might be difficult for humans to discover. This can accelerate scientific discoveries and contribute to more efficient and effective research processes across various disciplines.
- **Improved Administrative Efficiency:** AI can streamline administrative tasks in higher education institutions. From managing

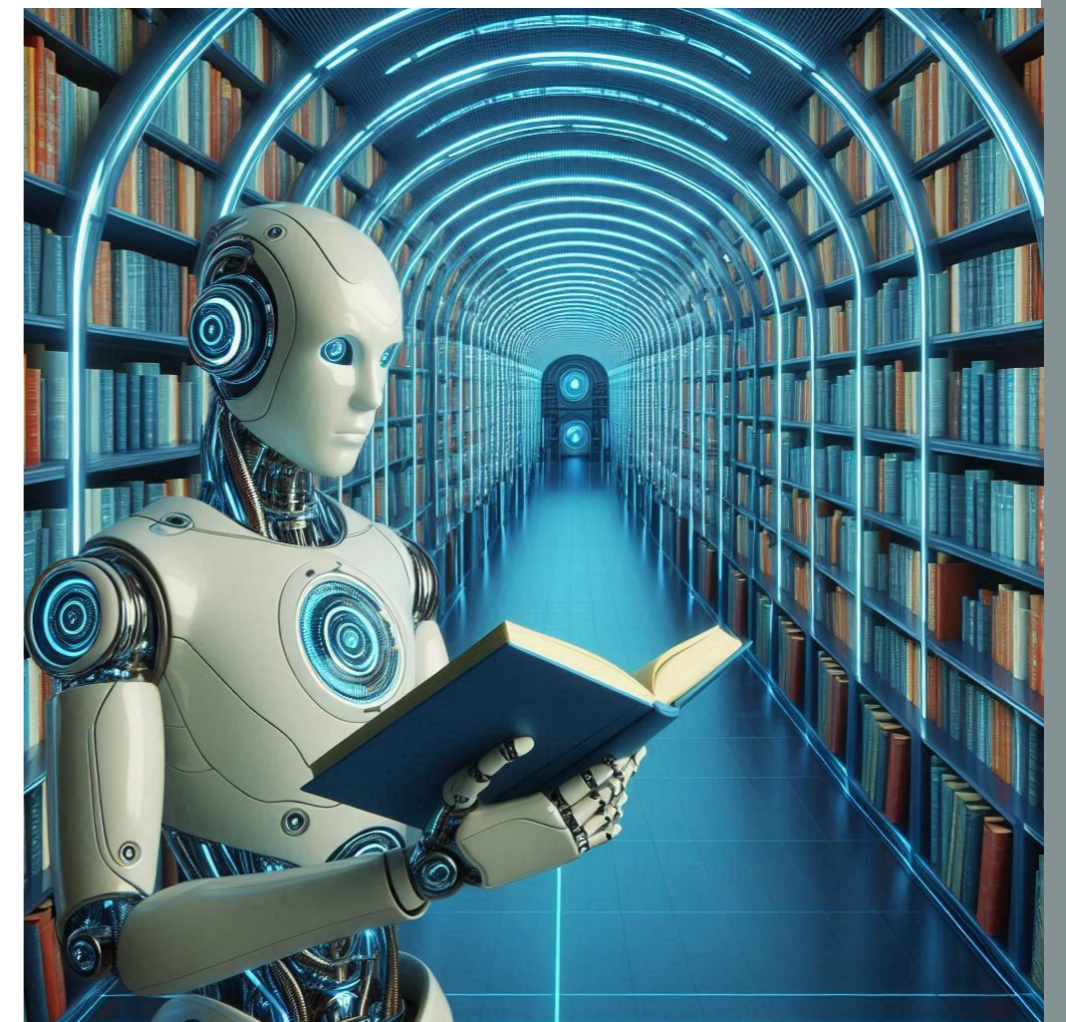
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enrollment and scheduling to handling student inquiries and processing financial aid applications, AI can increase efficiency and reduce human error in various administrative processes.

- **Accessibility and Inclusivity:** AI-powered tools can enhance accessibility in higher education. For instance, real-time speech-to-text conversion can assist hearing-impaired students, while AI-driven language translation can support international students. These technologies can make education more inclusive and accessible to diverse student populations.

#### Disadvantages of AI in Higher Education

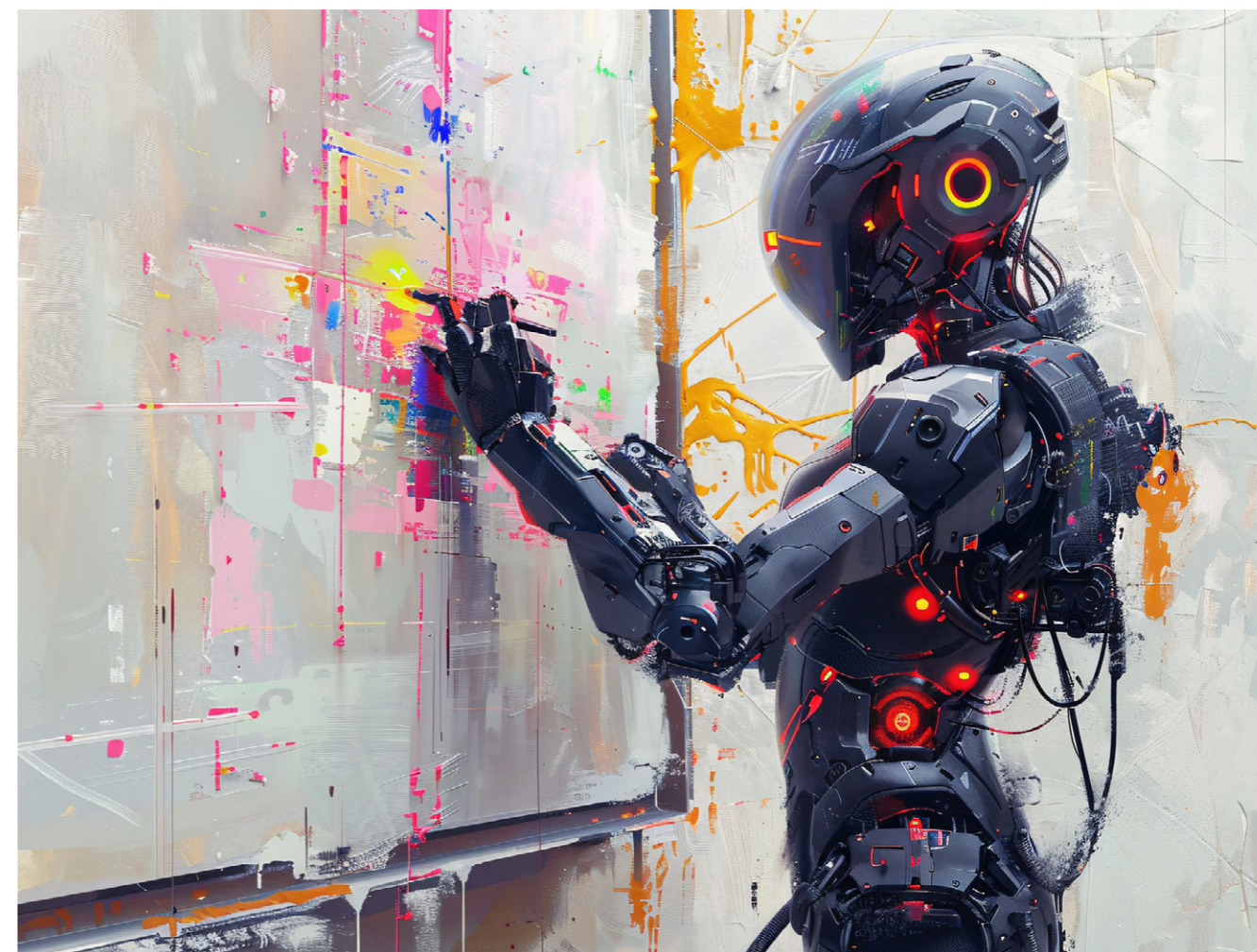
- **Potential Job Displacement:** As AI takes over certain tasks traditionally performed by humans, there are concerns about potential job displacement in higher education. Some administrative roles and even certain teaching positions might be at risk of being automated, leading to workforce challenges within academic institutions.
- **Privacy and Data Security Concerns:** The use of AI in education involves collecting and analyzing large amounts of student data. This raises significant privacy and data security concerns. Institutions must ensure robust data protection measures and comply with relevant regulations to safeguard sensitive student information.
- **Ethical Considerations:** The use of AI in decision-making processes, such as admissions or grading, raises ethical questions. There are concerns about potential bias in AI algorithms and the fairness of AI-driven decisions. Ensuring transparency and accountability in AI systems is crucial to maintain trust in educational processes.
- **Digital Divide and Access Inequalities:** The implementation of AI technologies in higher education may exacerbate existing digital divides. Students and institutions with limited access to advanced technologies or high-speed internet may be at a disadvantage, potentially widening educational inequalities.





- **Overreliance on Technology:** There is a risk of overreliance on AI technologies in education. This could potentially lead to a decrease in critical thinking skills and human interaction, which are crucial aspects of the educational experience. Striking a balance between AI-assisted learning and traditional human-led instruction is essential.
- **Implementation and Integration Challenges;** Integrating AI systems into existing educational infrastructures can be complex and costly. Many institutions may face challenges in terms of technical implementation, staff training, and adapting curricula to incorporate AI technologies effectively.
- **Hyper-Personalized Learning Pathways:** The future of AI in higher education points towards even more sophisticated personalization. AI could create hyper-personalized learning pathways that adapt not just to a student's academic performance, but also to their career goals, personal interests, and even real-time emotional states. This level of customization could revolutionize the concept of a "degree program," making education more relevant and engaging for each individual student.
- **AI-Enhanced Virtual and Augmented Reality:** The integration of AI with virtual and augmented reality technologies holds immense potential for higher education. AI-driven VR and AR experiences could

#### Potential of AI in Higher Education



provide immersive learning environments, allowing students to interact with complex concepts in 3D space. For instance, medical students could practice surgeries in virtual environments, while history students could "walk through" accurately recreated historical settings.

- **Predictive Analytics for Student Success:** AI's predictive capabilities could be harnessed to identify students at risk of dropping out or struggling academically. By analyzing patterns in student data, AI systems could alert advisors and instructors early on, enabling timely interventions and support. This proactive approach could significantly improve retention rates and overall student success.
- **AI-Powered Research Assistants:** Future AI systems could serve as sophisticated research assistants, not just in data

analysis but in hypothesis generation and experimental design. These AI assistants could help researchers explore new avenues of inquiry, cross-pollinate ideas from different disciplines, and accelerate the pace of scientific discovery.

- **Continuous Learning and Skill: Adaptation** As the job market evolves rapidly, AI could play a crucial role in helping higher education institutions adapt their curricula in real-time. By analyzing job market trends and skill demands, AI systems could suggest curriculum updates, ensuring that education remains relevant to the changing needs of the workforce.
- **Global Collaboration and Knowledge Sharing:** AI could facilitate unprecedented levels of global collaboration in higher education. Language barriers could be overcome with real-time AI translation, allowing students





and researchers from different parts of the world to collaborate seamlessly. AI could also help in creating and managing vast, interconnected knowledge networks, making the collective wisdom of academia more accessible than ever before.

#### Challenges and Considerations

- **Maintaining the Human Element:** As AI becomes more prevalent in higher education, maintaining the crucial human elements of teaching and learning will be a significant challenge. The mentorship, empathy, and inspiration that human educators provide cannot be fully replicated by AI. Finding the right balance between AI-assisted education and human interaction will be key to preserving the holistic nature of higher education.
- **Ethical AI Development and Implementation:** Ensuring that AI systems in education are developed and implemented ethically will be an ongoing challenge. This includes addressing issues of bias, fairness, and transparency in AI algorithms. Higher education institutions will need to establish clear ethical guidelines and governance structures for AI use.
- **Adapting Pedagogical Approaches:** The integration of AI will necessitate a rethinking of traditional pedagogical

approaches. Educators will need to adapt their teaching methods to effectively leverage AI tools while fostering critical thinking, creativity, and social skills that remain uniquely human.

- **Bridging the Digital Divide:** As AI becomes more integral to higher education, addressing the digital divide will be crucial. Ensuring equitable access to AI-enhanced education across different socioeconomic backgrounds and geographical regions will be a significant challenge that requires concerted effort from institutions, governments, and technology providers.
- **Lifelong Learning and Continuous Education:** The rapid pace of technological change means that the concept of education as a one-time event early in life is becoming obsolete. Higher education institutions will need to evolve to support lifelong learning, potentially using AI to create flexible, modular education systems that allow individuals to continually update their skills throughout their careers.
- **Data Privacy and Security:** As AI systems in education become more sophisticated and collect more data, ensuring the privacy and security of this information will be paramount. Institutions will need to invest in robust cybersecurity measures and navigate complex data protection regulations.

#### The Future of AI in Higher Education

The integration of AI in higher education presents a landscape rich with opportunities and challenges. While AI has the potential to revolutionize learning experiences, enhance research capabilities, and improve administrative efficiency, it also brings concerns about job displacement, privacy, and the preservation of essential human elements in education.

The future of AI in higher education is likely to see even more personalized and immersive learning experiences, AI-assisted research breakthroughs, and

a shift towards more flexible, lifelong learning models. However, realizing this potential will require careful navigation of ethical, technological, and pedagogical challenges.

As we move forward, it will be crucial for higher education institutions, policymakers, and technology developers to work collaboratively. They must ensure that AI is implemented in ways that enhance rather than diminish the quality and accessibility of education.

The goal should be to harness the power of AI to create more effective, equitable, and engaging learning environments while preserving the core values and human-centric aspects of higher education.

Ultimately, the successful integration of AI in higher education will depend on our ability to view AI not as a replacement for human intelligence and interaction, but as a powerful tool to augment and enhance the educational experience.

By striking the right balance, we can create a future of higher education that is more personalized, accessible, and effective, preparing students for a world where human creativity and AI capabilities work in harmony.

#### Ahmed Banafa's books

[Covering: AI, IoT, Blockchain and Quantum Computing](#)

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*I often find myself grappling with an enduring frustration that seems to follow anyone who bears the title of CEO or founder: the misconception that we are multimillionaires flying in G-6 jets, surrounded by drivers, butlers, and living lives of pure luxury, detached from the daily grind of the companies we lead.*

*This assumption—this belief that we simply give orders and sit back while others do the dirty work—couldn't be further from the truth. It's an irritating oversimplification that ignores the immense responsibility and pressure that come with being at the helm of a company.*



# Larisa B. Miller

<https://corporateinvestments.com>

## The Grit, Grind, and Misconceptions of Being a Founder or CEO

*Phoenix Global Group Holdings / Award-Winning International Keynote Speaker  
Abu Dhabi. Miami. Raleigh*

#FOUNDERLIFE #CEOCHALLENGES #ENTREPRENEURJOURNEY #LEADERSHIPGRIT



Recently, for me personally, there has been an increase in requests for financial help, with people assuming that being a CEO means having an endless supply of money. It takes significant courage and discipline to say no, even when these requests come from friends, colleagues, or family members, because every decision must align with the long-term priorities of the business.

Perhaps one of the most frustrating aspects

capital, but because growth requires strategic partnerships, additional resources, and careful stewardship of the capital we manage. Any wealth we've accumulated is often reinvested into the company to ensure its continued growth and long-term success.

As a tech founder with Phoenix Global Media Group, I've experienced firsthand how difficult it can be to circulate a first-of-its-kind concept for

both for investors and founders—will better equip young entrepreneurs for the challenges of being a CEO, and provide a clearer understanding when it comes to weighing the pros and cons of outside investment. Founders must be prepared for the reality that success often requires taking on substantial personal risk and having the fortitude to navigate the difficult path of scaling an idea without over-relying on external funding.

And then, of course, there's the assumption that

or the individual; rather, it's a reflection of the difficult prioritization we must make as leaders.

As CEOs, we aren't just making decisions for ourselves. We are analyzing, catalyzing, and executing strategies that impact the lives of every employee, every shareholder, and every stakeholder associated with the business. That means we must scrutinize every opportunity that comes our way and weigh it against the overall vision and health of the company. Every no is



is the constant assumption that because we are visible, we are wealthy. The idea that we shouldn't seek investment because "we have the money to invest on our own" is one I hear far too often. Why do you need investment? Why don't you just fund this yourself? These questions show a deep misunderstanding of what it actually takes to grow and sustain a business. Yes, we seek investment not because we lack

investment. Bringing a new, groundbreaking idea to life often requires bootstrapping, not only to preserve equity but also because many investors wait until the value and potential rewards are clear before they commit. While, once built, people can easily see the value of the platform, they often overlook the magnitude of the financial investment and sacrifice that went into bringing that concept to market. Changing this mindset—

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we can, or should, loan, give, or donate money to every compelling project, cause, or person in need that comes our way. While there's a genuine desire to help, we rise with the responsibility of overseeing the strategic growth of the company and ensuring its long-term success. That responsibility often means we have to say no. Saying no isn't personal, nor is it a reflection of disinterest in the cause

a calculated decision to maintain focus, keep the company moving forward, and protect the interests of the entire organization.

Through my experience working with family offices and businesses around the world, I've seen firsthand how demanding and exhausting it is to build a company from the ground up. According to the Small Business Administration (SBA), only



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about half of businesses survive past the five-year mark. Of those, a much smaller percentage will ever scale into significant enterprises. It's not for lack of vision or drive, but because the sheer grind and fortitude it takes to be a CEO or founder are unparalleled. It is estimated that over 60% of entrepreneurs experience periods of depression, often because of the unrelenting pressure that comes with building a company, managing staff, staying competitive, and making financial sacrifices—all while many on the outside assume they're living a "cushy" life.

The idea that we are "lucky" when we achieve a perceived level of success is also something I hear far too often. It's easy to assume that CEOs who get to travel internationally for business or attend exclusive conferences are fortunate, but the reality is that such travel is rarely a luxury. It's stressful, it's lonely, and often you're catching up on emails, preparing presentations, or worrying about the company's next step while sitting in an airport lounge rather than enjoying the

destination.

Success, if we reach it, isn't the result of luck. It's the result of years of hard work, sleepless nights, and sacrifices. We are constantly thinking about how to outpace competitors, manage the internal challenges of a growing company, and make strategic decisions that will affect not just our livelihood, but the livelihood of every person on our team. The weight of that responsibility is immense and often misunderstood.

When founders or executives seek investment for new projects or innovations, there is often a misunderstanding about why we're asking for external funding. One of the most common refrains I hear is, "Why does he or she need money? Aren't they rich enough to invest themselves?" What people don't realize is that most of us are reinvesting in our businesses, constantly putting capital back into the company to fuel growth, research, and innovation. If I had a dime for every time someone presented a 'can't-lose' investment opportunity, assuming I had

unlimited personal resources, I could probably buy a private island.

In reality, being a successful entrepreneur or CEO means being a good steward of resources, and that often involves saying "no" to outside investment opportunities, regardless of how promising they seem. We have to prioritize. It's about growing the company responsibly and ensuring its long-term success, rather than indulging in short-term luxuries. It's choosing the future of your company over that Maserati or penthouse, because the reward of long-term success far outweighs the fleeting

excitement of a new toy.

And make no mistake, this journey is lonely. The higher you climb, the fewer people understand the weight of your decisions. The sense of isolation is compounded by the fact that many people only see the external markers of success, not the immense personal and financial sacrifices behind it. It's not cushy. It's not easy. It is lonely, scary, and relentless. But for those of us who thrive in this environment, it's also incredibly rewarding.

The life of a founder or CEO is not cushioned by a safety net of wealth or luck. It's built on relentless determination, hard work, and a deep understanding that there will always be more sacrifices ahead. It's being willing to continue grinding, even when others assume you've "made it." It's about investing in your company, your people, and your vision, while maintaining the discipline to say no to distractions, even the flashy ones.

For those who are new founders or just beginning their journey as business leaders, it's important to understand that saying no is not only acceptable but often necessary. You do not need to feel guilty or apologetic for turning down opportunities, requests, or investments that don't align with your company's goals or financial strategy. Early in the entrepreneurial journey, there is immense pressure to say yes to everything—especially when someone presents a "can't-miss" opportunity. However, not every proposal will be a good fit, and many "can't-miss" opportunities come with significant risks that could jeopardize the long-term success of



your business.

Founders must learn that part of building a sustainable company is exercising discernment. Saying no allows you to remain focused on what truly matters: growing your company with intention, managing your resources wisely, and staying aligned with your vision. Remember, every successful founder has had to make difficult decisions, and one of the hardest—but most critical—decisions is learning when to walk away. Protecting your business, your time, and your resources should always come first, even when it's hard.

At the end of the day, it's not about the Maseratis, the penthouses, or the accolades. It's about building something that endures. And that takes more than luck—it takes grit, determination, resiliency and most of all, it takes courage – the courage to say NO.

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# Adrian Niculescu

*Shaping the future through blockchain, Global Mentor & Speaker: 10k+ Students | 30 Tech Startups Empowered, 500+ Events, 20+ Years Shaping Businesses | 250 Real Estate Triumphs, Expert Copywriter & Sales Alchemist  
Dubai, United Arab Emirates*

## Tapping into the Future: **How Tap-to-Earn Initiatives Are Driving Adoption and Engagement** in Crypto Markets

*The cryptocurrency landscape is rapidly evolving, with new trends and technologies emerging at an unprecedented pace. Among these innovations, tap-to-earn initiatives have gained significant traction, captivating users with their simplicity and potential for financial rewards.*

*This article explores how these initiatives are not only driving user engagement but also fostering broader adoption of cryptocurrencies.*

#CRYPTOCURRENCY #TAPTOEARN #BLOCKCHAININNOVATION #CRYPTOADOPTION #DIGITALREWARDS



### The Rise of Tap-to-Earn Initiatives

Tap-to-earn (T2E) initiatives are a new breed of gaming and earning platforms that allow users to earn cryptocurrency rewards through simple actions, primarily tapping their screens. Unlike traditional play-to-earn models, which often require complex gameplay and investment in expensive equipment, T2E games focus on accessibility and ease of use. This democratization of earning potential has made T2E games a popular entry point for newcomers to the crypto space. One of the most notable examples of this trend is Notcoin, a T2E game that has amassed over 40 million players on Telegram. By allowing users to earn tokens through repetitive tapping, Notcoin has demonstrated that engaging gameplay does not have to be complicated to attract a massive audience. Its success has inspired a wave of similar projects, further solidifying the T2E model's place in the crypto ecosystem.

#### Simplicity and Accessibility: The Key Drivers of Engagement

The primary appeal of tap-to-earn initiatives lies in their simplicity and accessibility. Users can participate without any prior knowledge of blockchain technology or cryptocurrency. This low barrier to entry encourages a diverse range of participants, including those who may have previously been hesitant to engage with crypto. For example, T2E games often integrate gamification elements such as leaderboards, achievements, and daily tasks, enhancing user engagement. These features create a sense of community and competition, motivating players to return regularly and participate actively. The combination of straightforward mechanics and engaging content ensures that users remain invested in their gaming experience. Moreover, the integration of blockchain technology guarantees transparency and security in



transactions. Players can trust that their efforts will be fairly rewarded, which is crucial for building a loyal user base. As more people become aware of the earning potential associated with T2E games, the likelihood of them exploring other aspects of the crypto market increases, paving the way for broader adoption.

#### Financial Incentives: The Allure of Earning Cryptocurrency

The financial incentives offered by tap-to-earn initiatives are another significant factor driving user engagement. Players can earn real cryptocurrency through simple actions, making the prospect of earning attractive, especially for those new to the crypto space. This potential for financial gain can be particularly appealing in regions with limited job opportunities, where individuals seek alternative income sources. Additionally, many T2E games allow users to convert their in-game currency into tradable tokens, further enhancing the appeal. For

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instance, players can earn Notcoins in Notcoin and later exchange them for NOT tokens, which can be traded on various cryptocurrency exchanges. This process not only provides immediate rewards but also introduces users to the broader crypto market, encouraging them to explore other investment opportunities. The economic potential of T2E initiatives is further amplified by referral systems that reward users for bringing friends into the fold. This word-of-mouth marketing strategy capitalizes on existing social networks, expanding the user base and fostering a sense of community among players.

#### Community Engagement: Building a Supportive Ecosystem

Community engagement is a critical component of the success of tap-to-earn initiatives. Many T2E platforms foster active communities where users can interact, share tips, and support one another. This social aspect enhances user retention and

satisfaction, as players feel connected to a larger purpose beyond just earning rewards. Platforms like Telegram provide an ideal environment for these communities to thrive, given their extensive user base and integration capabilities with blockchain technology. Developers can easily create and deploy T2E games within the app, allowing for seamless interaction between users and the gaming platform. Moreover, the gamification of simple actions, such as tapping, creates a fun and engaging experience that keeps users coming back. Players

are motivated not only by the potential for financial rewards but also by the enjoyment of participating in a vibrant community.

#### Challenges and Considerations

While tap-to-earn initiatives have shown tremendous promise, they are not without challenges. The sustainability of these models is a critical concern, as many T2E games rely heavily on user engagement to maintain their economic viability. If user interest wanes, the entire ecosystem could face significant challenges. Additionally, regulatory scrutiny is increasing in the crypto space, and T2E initiatives are not exempt. Developers must navigate a complex landscape of regulations to ensure compliance and protect users from potential scams or unsustainable models. To mitigate these risks, developers should focus on creating robust tokenomics and innovative game designs that promote long-term engagement. By offering genuine value and a sustainable earning potential, T2E games can establish themselves as a lasting



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fixture in the crypto landscape.

### The Future of Tap-to-Earn Initiatives

As the crypto market continues to mature, tap-to-earn initiatives are poised to play a pivotal role in driving adoption and engagement. By providing accessible, engaging, and financially rewarding experiences, these platforms can attract a diverse range of users and foster a deeper understanding of blockchain technology. The success of T2E games like Notcoin has already demonstrated the potential for simple, engaging gameplay to captivate millions. As developers continue to innovate and refine their offerings, the T2E model will likely evolve, incorporating new technologies and features that enhance user experience. In conclusion, tap-to-earn initiatives represent a significant opportunity for driving

engagement and adoption in the crypto markets. By focusing on simplicity, financial incentives, and community engagement, these platforms can attract new users and foster a vibrant ecosystem that benefits all participants. As we move forward, the potential for T2E initiatives to reshape the crypto landscape is immense, paving the way for a more inclusive and accessible future in the world of digital currencies.

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Leadership Gold Award 2021  
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# Reimagining Education: **The Road to Educational Ecosystem**

*Education in the 21st century needs an upgrade to keep pace with the  
rapidly changing world.*

*Reimagining Education began with a recognition that change was  
needed, but an open enquiry into how it could happen was needed.*

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**Shifting Focus:**

From rote memorization to critical thinking: Education should equip students with the ability to analyze information, solve problems creatively, and adapt to new situations.

From isolated subjects to interconnected learning: Curriculums can be designed around real-world challenges, where students see how

world, fostering intercultural understanding.

Immersive learning experiences: Virtual Reality (VR) and Augmented Reality (AR) can create engaging and interactive learning environments.

**Empowering Educators:**

Support for professional development: Teachers need ongoing training to stay updated on the latest teaching methods and technologies.



different subjects interact to find solutions.

From passive learning to active engagement: Instead of lectures, encourage student participation through discussions, projects, simulations, and hands-on activities.

**Leveraging Technology:**

Personalized learning: Technology can tailor the pace and content of education to each student's needs and interests.

Global classrooms: Virtual exchange programs can connect students across the

Shifting roles from instructors to facilitators: Teachers can become guides who help students navigate the vast amount of information available and develop critical thinking skills.

Focus on social-emotional learning: Educating the whole child includes nurturing social and emotional intelligence alongside academic learning.

**Rethinking Assessment:**

Moving beyond standardized tests: Assessment should be a continuous process that measures

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a student's progress in various areas, including critical thinking, communication, and collaboration.

Focus on self-assessment: Students can be encouraged to reflect on their learning journey and set personal goals for improvement.

Portfolio-based assessment: Students can showcase their learning through projects, presentations, and demonstrations.

**Reimagine education with a focus on your chosen areas:**

**1. Transforming Student Learning Outcomes:**

Personalized Learning Paths: Use AI to analyze student strengths and weaknesses, tailoring curriculum and pacing to their individual needs. Project-based learning with real-world applications can foster deeper understanding and transferable skills.

Focus on Growth Mindset: Integrate social-emotional learning and growth mindset strategies to encourage a love of learning, perseverance, and a willingness to take risks.

Developing 21st Century Skills: Cultivate critical thinking, problem-solving, collaboration, communication, creativity, and digital literacy through project-based learning, gamification, and peer-to-peer learning.

**2. Enhancing Learning Assessment:**

Formative Assessment: Move away from a focus on summative exams. Use technology for real-time feedback through online quizzes, collaborative platforms, and AI-powered analysis of student work.

Portfolio Assessments: Students curate their learning journey through portfolios showcasing projects, reflections, and self-evaluations, demonstrating progress over time.

Peer Assessment and Feedback: Encourage collaboration and critical thinking by

incorporating peer review activities and self-reflection prompts.

**3. Boosting Employability:**

Career Exploration: Integrate career counseling and skills development workshops into the curriculum. Utilize virtual reality simulations to allow students to experience different career paths.

Industry Partnerships: Collaborate with businesses to offer internships, mentorship programs, and project-based learning opportunities that directly address industry needs.

Focus on Soft Skills: Develop communication, teamwork, problem-solving, and adaptability skills through group projects, presentations, and role-playing activities.

**4. Advancing Sustainability Education:**

Project-Based Learning: Students tackle real-world sustainability challenges through projects like designing eco-friendly products or researching renewable energy solutions.

Experiential Learning: Organize field trips to sustainable businesses, nature walks, or community gardens to connect classroom learning with environmental realities.

Data-Driven Decision Making: Use technology to collect and analyze environmental data, allowing students to understand environmental issues locally and globally.

**5. Making the Best Use of AI and Generative AI:**

Personalized Learning Assistants: AI chatbots can provide students with on-demand support, answer questions, and offer targeted learning resources.

Adaptive Learning Platforms: AI-powered platforms can adjust the difficulty of learning materials and recommend new topics based on student progress.

Generative AI for Creative Exploration: Utilize generative AI tools to assist students in creative

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writing, creating prototypes, or generating visuals for presentations, fostering innovation and exploration.

#### Reimagining Education: The Road to Educational Ecosystem

A healthy and thriving educational system can be likened to an ecosystem – a complex web of interacting parts that work together for a common goal. Here's how we can reimagine education as an ecosystem:

##### Diverse Stakeholders:

- **Students:** View them as active participants in their learning journey, fostering curiosity, self-directed learning, and ownership of their

education.

- **Educators:** Empower them as facilitators and mentors who guide students and provide personalized support. Encourage collaboration among teachers across disciplines.
- **Parents and Communities:** Integrate them into the learning ecosystem by creating opportunities for volunteering, mentoring, and fostering community-based learning projects.
- **Industry Experts:** Involve professionals from various fields through guest lectures, online mentoring programs, and project-based collaborations.

#### Interconnected Learning:

- **Break Down Subject Silos:** Design curriculum around real-world challenges, where students see how different subjects like science, history, and economics interweave to find solutions.
- **Project-Based Learning:** Encourage collaborative projects that require students to utilize diverse skills and knowledge from various subjects to achieve a common goal.
- **Learning Communities:** Foster collaboration between students within and across schools through online forums, project partnerships, and student-led conferences.

#### Sustainable Practices:

- **Focus on Long-Term Growth:** Nurture a love of learning that extends beyond standardized tests and translates into lifelong growth and adaptability.
- **Social-Emotional Learning Integration:** Develop students' social and emotional intelligence alongside academic skills, fostering empathy, resilience, and collaboration.
- **Focus on Equity and Inclusion:** Ensure equal access to quality education and resources for all students, regardless of background.

#### Technology as a Tool:

- **Personalized Learning Platforms:** Utilize AI-powered platforms to individualize instruction and provide each student with resources and challenges that match their needs.
- **Immersive Learning Environments:** Leverage virtual reality (VR) and augmented reality (AR) to create engaging and interactive simulations that bring abstract concepts to life.
- **Open**

Educational Resources (OERs): Promote and utilize OERs to create a more accessible and cost-effective learning environment with a wider range of resources.

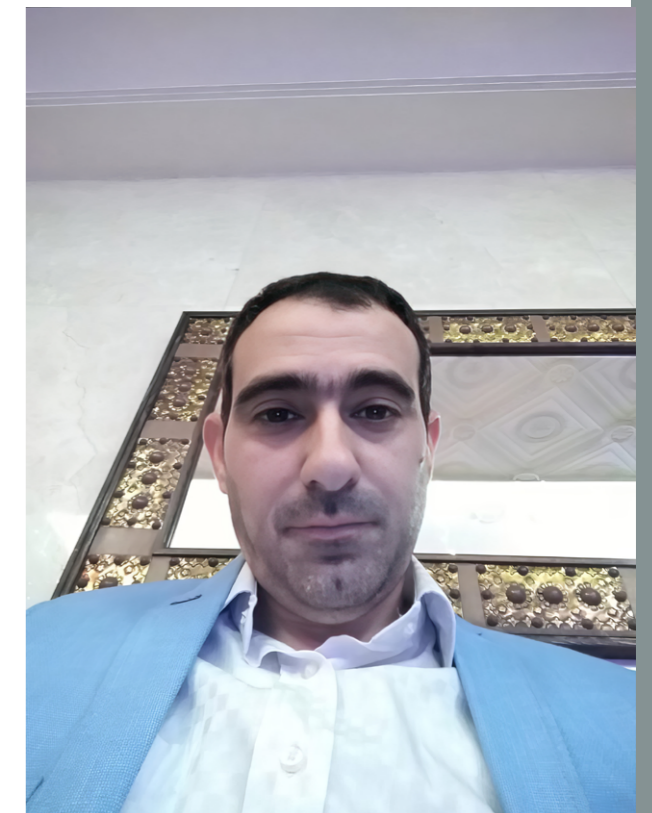
By building an educational ecosystem with these principles in mind, we can create a system that is:

- **Adaptive and responsive:** Able to evolve alongside the changing needs of learners and the world.
- **Equitable and inclusive:** Provides quality education for all students, regardless of background.
- **Sustainable and lifelong:** Nurturing a love of learning that empowers students to succeed throughout their lives.

This is a journey, not a destination. By fostering collaboration and innovation across the educational ecosystem, we can create a future of learning that prepares students to thrive in an interconnected and ever-changing world.



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## Sometimes All It Takes Is Confirmation

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She asked me: "Why does the life of strong people go under so often? And why are people afraid of strong people?"

I answered her, "Life tests strong people to see how they will rise, how they will rise. Leave the weaklings alone, because they are always on their knees anyway."

- Maybe your truth is too much for people who do not want to taste the original; too much for people who just want cream on the cake.

- Maybe you scare them because you know exactly what you want and what you do not, while everyone else is lost when they try to find out the same thing.



Maybe they are afraid of you because you are honest and so pure. Because you force them to drop their masks.

Maybe they are afraid of you because you are too honest in a time when people are attracted to beauty. You are attracted to people who manipulate words, to people who know how to make a lie sound more attractive than the truth.

- Maybe they are so lost in their insecurity that they repel anyone who has confidence in themselves. Or they have simply become so accustomed to people who have no self-confidence and who do not understand and do not know who they are.

- Maybe they are afraid of you because you do not want to participate in their games, where

everyone is so obsessed with winning that the loser is anyone who does not play.

- Maybe you are surrounded by people who are so good at the game that they do not know what it's like on the other side and do not want to go back to the beginning.

- Maybe they are afraid of you because you tell them what they do not want to hear and because they have gotten used to telling them lies.

- Maybe they want to believe in the illusion that was created for them and do not want to see who they really are.

- Maybe your words are so unfamiliar to them that they just do not understand them and do not believe them.

- Maybe you scare them because you distract their attention. They do not forget what they said when they were angry or hurt. You draw attention to their eyes and body language, to the tone of their voice and their pronunciation.

- They may not be used to being seen or heard. That is why they feel uncomfortable with your attention, because it means they have to take off their masks.

- They may be afraid of you because you know they are afraid, but you are still not careful.

- Maybe you are careless with your heart and your feelings and they do not know what to do with them, they do not know what to do with something that destroys their stability, their routine or their reality.

- Maybe your heart is beating faster and they cannot catch your step.

- Maybe they are afraid of you because you do not need them. Because you do not really need them. Because they know you can live without them. Because they know you

will not wait for them. Because they know you will stand up for yourself. Because you are not gonna let yourself be just another number on their list.

- Maybe you scare them because you only value yourself, because you are strong enough to walk away, and because you are smart enough to know how much you are worth.

- Maybe they are so used to sitting on the throne that they just have nowhere else to be. Stop scaring them with your sincerity, your feelings, your kindness, your love, your understanding, your words, your eyes, your presence and your ability to read them.

Keep reading them until you find someone as brave as you. Someone who is not so easily intimidated. Someone as strong as you."

I searched for the most appropriate words to tell her what she really has inside her. But no man can tell a woman as well as a woman can tell a woman, so I remembered the words of Clarissa Pinkole Estés, the author of *Women Running With Wolves*: "We all yearn for the wilderness. Culture severely limits the healing of this longing. They taught us to be ashamed of this desire. We let down our long hair and hid our feelings behind it. But the shadow of the wolves still lurks Wild Woman behind us, day and night. Let us be everywhere, the shadow that breaks behind us is certainly four-legged"

Sometimes All It Takes Is Confirmation



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