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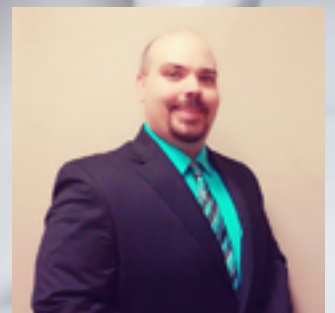


In direct talks with

Gareema (Rima) M.

CEO, CORPORATE INVESTMENT TIMES

RAYAN QUTUB...



CEO EMS GLOBAL WELLNESS

JASON MORGAN

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CORPORATE INVESTMENT TIMES



Gareema (Rima) M.

MEET THE CEO

FOUNDER AND GROUP CEO CIT NETWORKS

“Developing communities while creating opportunities for everyone to grow. The Corporate Investment Times stands steadfast to focusing on people, business houses, companies and organizations who matter to the growth of the global investments community.”

This is the vision that she had when Gareema, also known lovingly as Rima, started the Corporate Investment Times magazine.

With nothing less than a Masters degree in International Business Management and an experience in Operations and Top Management spanning no less than over 14 years, she has proven to be perfectly apt for the momentous task that has truly never been tried by any other -to create a print as well as online magazine that knows no geographical boundaries as such and connects all forms of investments whether the traditional ones or the next generation ones.

And that's where we stand today, one of the fastest spreading Investments magazine GLOBALLY, that's available totally Free for all to download, print & distribute... while being the ONLY magazine to do such.

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THE PATHFINDER

In direct talks with

Gareema (Rima) M.

CEO, CORPORATE INVESTMENT TIMES

 LIFETIME ACHIEVEMENT IN LOGISTICS & TRANSPORT

Rayan
Qutub

Rayan Qutub is the Chairman of Nama Al Baraka Investments and a board member of several companies, he has more than 24 years of Investments, Economic Development, Logistics, Real state, Industrial, Education, Healthcare, Regulations Development and FMCG experience gained from reputable companies such as EMAAR, UNILEVER and SAVOLA.

In his current capacity at Nama Al Baraka, Rayan is leading a Global multi million dollar investments portfolio in Logistics, Mobility Solutions, ICT, E-commerce Development and Specialized Advisory Services with focus on technology and Saudi Vision 2030 future growth sectors.



Investor, Venture Builder, Board Member Economic, Logistics and Digital Transformer

Rayan Qutub is the Executive Chairman of Nama Al Baraka Investments and a board member of several companies, he has more than 24 years of Investments, Economic Development, Logistics, Real state, Industrial, Education, Healthcare, Regulations Development and FMCG experience gained from reputable companies such as EMAAR, UNILEVER and SAVOLA. In his current capacity at Nama Al Baraka, Rayan is leading a multi-million dollar investments portfolio in Logistics, Mobility Solutions, ICT, E-commerce Development, Trading and Specialized Advisory Services with focus on technology and Saudi Vision 2030 future growth sectors.

In his previous assignment as a CEO of King Abdullah Port (KAP) and the Chairman of Specialized Marine Services (SMS), Rayan led the development and operation of the SAR 10B first privately owned port in the GCC region which at full completion will be one of the top 10 ports in the world with an annual capacity of 20 million containers, 1.5 million vehicles and 15 million tons of bulk cargo. In less than two years, he has managed to grow KAP to become the second largest port in Saudi and the second fastest growing port

globally based Alphaliner Ranking. This exceptional performance allowed KAP to obtain many international awards and was ultimately recognized by his Royal Highness Prince Mohammed bin Salman bin Abdulaziz Al Saud the Saudi crown prince official inauguration on the 11th February 2018.

Prior joining KAP, Rayan worked with Emaar, King Abdullah Economic City (KAEC) for 10 years and successfully led the establishment, development and execution of various sectors including Real estate, Mixed Use, Industrial, Logistics, Healthcare, Primary and Higher Education, in addition to Economic Cities Bylaws.

During his last 4 years with KAEC as a CEO of the Industrial and Logistic Valley (IV), he led the development and operation of a 55 km² state of the art Industrial, value-added logistics and technology special economic zone and succeeded to attract and establish operations of more than 120 leading companies in the Pharmaceutical, Food, Logistics, Automotive, Construction and Data Center Sectors such as Pfizer, Sanofi, Mars, Ikea, Total, Unilever, Toyota, Volvo, Savola, Johnson Controls, General Electric, Al Marai, NCB, etc.

During his journey with the Economic City, Rayan led the development, construction and operations of various projects including Al Murooj Golf residential community, Al Talah Gardens med-income residential communities, Views commercial offices, Haramain Train mixed use district, Babson Entrepreneurship College, the World Academy GEMS K-12 International School, Primary Healthcare Family Clinic, City Ambulatory Care Unit, 10 Economic Cities bylaws and many more ad-hoc projects.

In addition to his current role, Rayan holds the following positions and memberships:

- Board member with Saudi Arabia Government (Confidential)
- Board member of IKEA Saudi Arabia and Bahrain Company.
- Board member of Flow 3PL Logistics Company and Chairman of the Audit Committee.
 - Investor and Board member of Shift Mobility Solutions Company.
- Investor and Board member of Shipwaves E-Logistics Solutions Company – India.
 - Investor and Board member of Generation C Software Solutions Company – Egypt.
- Investor and Board member of Q30 Investments Company – Saudi Arabia
- Board member of the Ministry of Transport Logistics Advisory Committee.
- Founding member of the National Logistics Sector Program at the Council of Saudi Chambers.
 - Founder of the Logistics Committee at Jeddah Chamber for Commerce and Industry.
 - Former chairman of Specialized Marine Services Company.
 - Former member of the Industrial Committee at Jeddah Chamber of Commerce and Industry.
- Former member of the Tourism and Entertainment Committee at Jeddah Chamber of Commerce and Industry.
- Former member of Education Transformation Advisory Council at Jeddah Chamber of Commerce and Industry.
 - Founder of the Saudi Top CEO's Think Tank Platform, which aims to activate the contribution of business leaders in realizing Vision 2030.
- Member of the Global Young Presidents Organization (YPO).
 - Member of Minaret of Business Organization (MBO).
- Member of TOMOUH Community of Leaders Organization.
- Member of Employers Advisory Board at Prince Mohammad Bin Salman College For Business and Entrepreneurship.

The Saudi Entrepreneurship Ecosystem, 2016 to 2017 compared to vision 2020-2030. Working with the triad so closely and enabling them every step of the way, how do you envision forward the possible change in the perception of

- The Government
- The Entrepreneur
- The Investor

The vision started in 2016 and from there to vision 2030 and the whole country is rallying in this direction and if you would like to see the difference between then and now, now there is a whole

turnaround in regards to developing a whole new ecosystem of supporting entrepreneurship that was never existing as a whole but was just in bits and pieces before, with no specific vision of building an ecosystem.

So, the change in perception for 2030 was to actively and consciously build an ecosystem that can boost the participation of the private sector to upto 60% of the economy. So, developing SMEs and SME ecosystem is now a key priority.

Starting from the vision itself, it considers KPIs from multiple perspectives thereby supporting and endorsing the development of an Entrepreneurship Ecosystem including creation of new government authorities like the SME authority called the Monshaat. There is also an initiative by all individual ministries to develop their own vertical entrepreneurs in their own fields like many ministries creating their own Hackathons to



promote entrepreneurship and to use them as think tank for evolution of the ministries as well as the government authorities for example there was a hackathon for the Omeran Haj and for the ministry of technology. So, there are multiple initiatives within each ministry as well to develop the ecosystem.

Now the regulation as well in itself was a key enabler in terms of developing the ecosystem. A lot of developments happened in terms of evolving the regulations like the Company laws or the labor laws and taxation etc.

Infact multiple law transformations happened to support the evolution of the ecosystem based on best practices along with creation of a second layer of Funding. There are Fund of funds, Specialized Funds as well as the Saudi Venture Capital Fund which is a matching fund for other funds and for entrepreneurs themselves so as to build our ecosystem in terms of corporate, individual and women entrepreneurship. So, the funding and licensing sectors have been heavily transformed to allow for crowdfunding, as well with systems created on the equity level and loans to SMEs etc. Much transformations have also happened on the educational components of the ecosystem as well like the Prince Mohammed Bin Salman College of Business and Entrepreneurship which is a co-educational higher education business administration college in King Abdullah Economic City, Makkah Region, Saudi Arabia. It is the first college in Saudi Arabia which offers postgraduate degree as well as executive education. Many more



educational programs and university systems have been created and shaped to cater to entrepreneurs as well as the government authorities as part of the incubation systems. And as a result of that, if you look at the statistics, the number of jobs created and the number of companies being created as the SMEs are going big.

What is the best way, according to you, for a project seeking investments to approach you?

I think in todays world you know, you have to be connected via various channels. I am available on social media and the key medium I am personally using is the LinkedIn. So many many approaches

are happening via LinkedIn if they are serious and are fitting within the portfolio of investments I am looking at under strategic sectors. Then there is the website and other ways of communications if someone is looking to explore opportunities, the only key being there should be a fit between what I am looking for in my sectors and the opportunity as I receive tens of proposals daily.

Normally, after receiving requests via LinkedIn, I invite people I am interested in to send me a pitch on the email and then I check if they match with the criteria that I have for my investments. That's the passive approach but I also actively search for investment opportunities in my sectors.

• **In a company who wants to invest in at, what do you look upto?**

Well, the first thing would be ofcourse the sector, whether or not they are from a sector I would like to advice for or not, and secondly, the team that they have created so far. Also, I would like



to see whether the timing is right for that particular idea or not as you see there are many criteria to assess the projects and I believe the timing of an idea is one of the primary deciding points in the way I perceive things.

For me, there should also be a proper business model as I believe that many new businesses that are only based on VC money are on a very high risk as VC money today is having a high appetite and they have the patience to invest in a company that's not making money for a long time. This scenario can change very fast in case of any slowdown or anything that happens which is a very natural part of any economic cycle. I think, you know, in such a scenario the companies with a non-sustainable business model will the first ones to suffer if they are subsidizing their services that they offer for too much of a long time. So, for a business model to



be correct to me, it has to show when it will start making money, which can be 3 years, 5 years or 7 years, or longer but there should be an evident light at the end of the tunnel.

You see, we should learn from the 2000 bubble that happened in the technology sector where many technology companies went out of the market. Only the companies which were having a sustainable commercial business model pivoted and were able to survive like Google which had a highly commercial business model based on clicks and the margins were extremely high. So, actually the 2000 crash helped such companies emerge on top of the competition with proven business models and helped them to pivot.

I think with the upcoming crisis or slowdown I believe that the markets would once again be reshuffled and the chances are much bigger for sustainable business models to become bigger.

• **You have been very deeply involved with the maritime shipping industry. What would you like to share with readers, CEOs, investors as well as the actual minds who are developing ideas and projects?**

Well, yes, not only infact maritime but also Logistics as I feel the Logistics and



Maritime industries are very inefficient today and daily we see innovations and the reshaping happening in terms of alliances and the disruption here and there as I feel the transformation of this industry is going to happen through a lot of alliances and technology integrations. You see, the level of complexity is very high and the amount of wasted material and resources are higher as well while the expectation of the customer is getting



demand and supply so you can get a flight further cheap when the season is down and even if the season is high if you buy early or late there will be dynamic pricing. In logistics today, it's the normal tender where the opportunities of lower pricing or filling to capacity are lost most of the times due to lack of a competent system.

last mile. Its also a great opportunity to go from bricks and mortar to bricks and clicks where they put more products online.

And the third one again would be the technology sector with technology that's sustainable and meet the need gap criteria. There is a lot of clutter happening in the tech industry with the market having a lot of disrupters and disrupters to those disrupters as well so looking at the right business model and looking at the right method of funding to support that business model to grow and to take full leadership is the key to capture this sector.

- **Given the option, which industry would you like to head and why?**

That would surely be Logistics sector across the whole value chain as I am a part of a big German advisor group who are well advanced in this area to develop a management for logistics assets. I am focusing as well on the digitization and disruption of logistics and creating better experiences and more value. There are many opportunities in this area.

One more sector that I am looking at is the ecommerce again, where to position yourself exactly within the value chain where you could be creating a sustainable and profitable business. I would also be soon announcing a new partnership in this sector which will disrupt the whole ecommerce market.

I think since I am focused today on Saudi Arabia and being proven in scaling companies having a good record I would be

happy to receive enquiries for accelerating the momentum of companies where they have a proven track record of a good business model and they would like to scale in Saudi Arabia and the same would be taken globally. I am sure that I could add value to them not only on Saudi Arabia level but also globally with my experience in various and with blue chip companies.



SHOP THE WORLD



much higher day by day. This is one industry where I see a massive disruption happening in terms of technology and this is why I actually partnered with Shipwaves out of India and the UAE which I believe would be is going to be one of the leading shapers of the future when it comes to be the marketplace for all logistics services with live pricing and real time tracking and tracing with transparent costing. This is where the technology will play a major role in changing the dynamics of the industry. Infact if you look at the industry today the future of it is the passenger transportation and aviation as you see the boxes don't talk, people talk.

The aviation industry for example, used to have a fixed price across the years for travelling from A to Z place, and now today there is a live market pricing based on

Today I feel a person paying USD 10 for a cab is getting a better service in terms of abilities to tracking or cars, rating & feedback systems for a much lesser price while in logistics even after paying millions there if nothing like this in terms of tracking and tracing. So, in a way, Shipwaves would be 'uberizing' the logistics industry.

- **Which industries do you feel hold the key to development of GCC going forward?**

Well, definitely Logistics which is one of the key sectors to focus on and it's important to understand the full value chain.

Other would be Ecommerce which is growing about 25% to the tune of about 60-70-billion-Riyals industry and which such a growth there are plenty of opportunities in regards to the complete ecosystem as in sourcing to transportation to aggregation, storage and



CEO JASON MORGAN



Bringing together global wellness and the blockchain

EMS GLOBAL WELLNESS CORP.

is a Corporation that was formed to bring together global wellness and the blockchain. EMS is a token on the TRON blockchain and utilized in the hemp, farming, health, fitness, gaming, and Artificial Intelligence industries. They strive to bring blockchain uses to real world business. This is why EMS has started a marketplace for a one stop shop for all things hemp and more.

The founder and CEO Jason Morgan started helping the world as a firefighter and first responder. Seeing the need for change in the health and wellness industries, it began his journey to make a difference. He has the leadership skills and experience in business for many years that has led up to forming EMS Global Wellness Corp. Jason is a versatile entrepreneur with strong interest in finding new and technological ways of making life easier for humanity.

The core team members of

EMS form the powerhouse of the company. Including COO Mark Morgan with a Bachelor's degree from Southern Nazarene University, President of Ready Flow Inc. 1983 - 2011. Ready Flow Inc. Was the leader in the United states in its type of printing, it then moved into the International Market. He was cross trained in all aspects of operations of the company. The company was sold in 2011. With business experience in the paper and printing industry for numerous years, Jason and Mark are son and father and have worked side by side in Mark's business while Jason was growing up. Each one brings a wealth of knowledge and wisdom on growing a successful business.

CMO Kevin Glor works and owns a business in the health and fitness industry. His passion is motivating others in achieving their goals and improving their overall wellness. The value that Kevin brings to the team and company is immeasurable. Kevin is talented in business development and also specializes in networking and marketing. He has a degree in

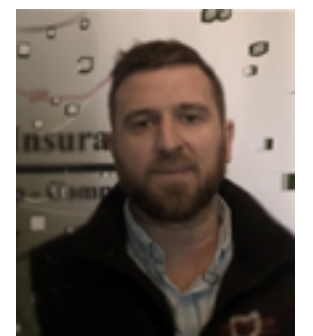
COO MARK MORGAN



CMO KEVIN GLOR



CFO CHANCE SOWERS



TREASURER ED TECK



exercise physiology and has been working in the health industry for more than 20 years. He is helping EMS create „A New Dimension of Wellness.“

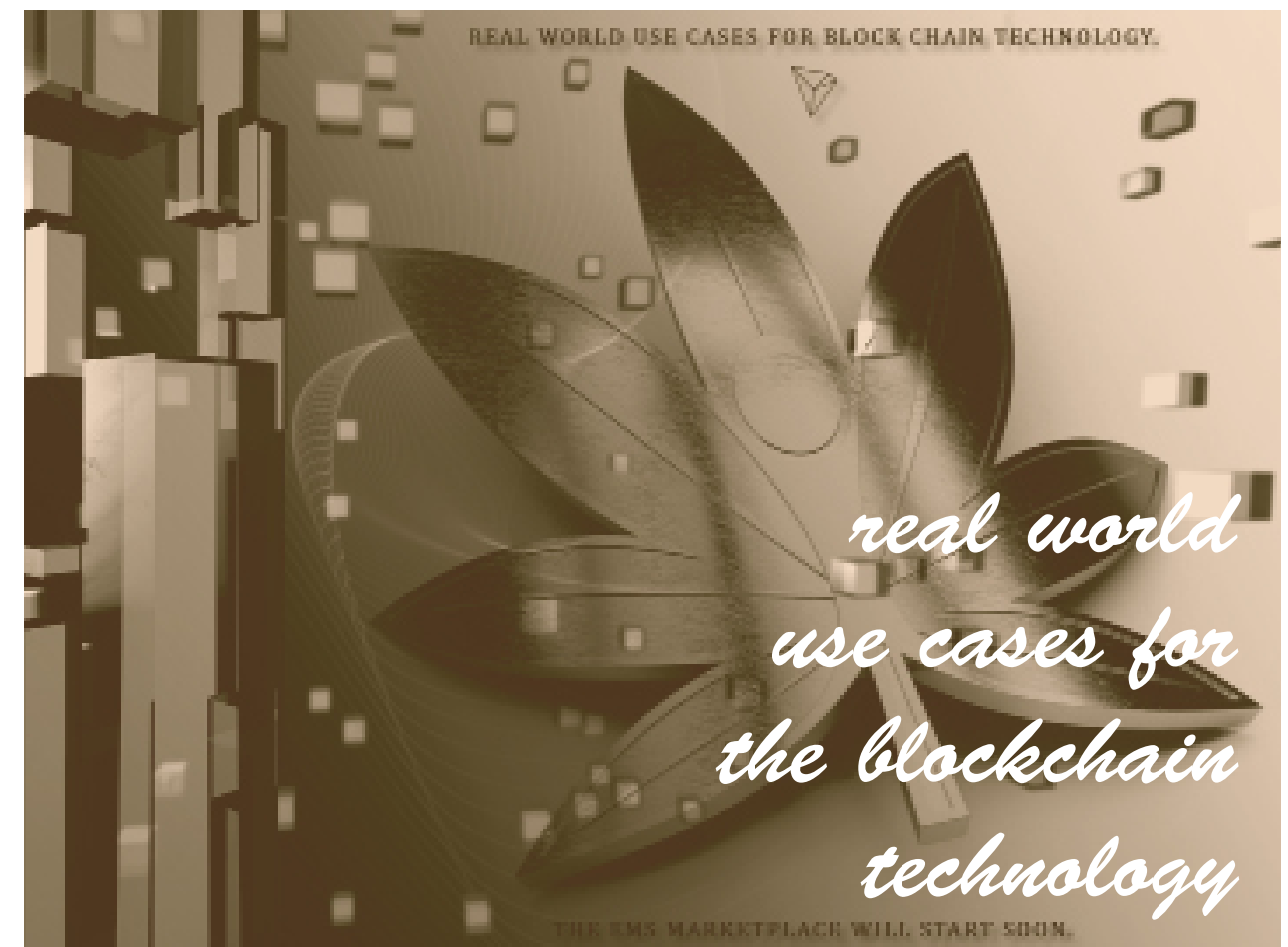
CFO Chance Sowers (AFIS and Ohio Hemp Farmers Co-Op) was born and raised in Williamsport, OH. He went on to study business and communications at Coastal Carolinas University and later graduated with a Bachelors in Specialized Studies in Business, Communications and Human Resources from Ohio University in 2011. Chance is an experienced entrepreneur operating multiple small businesses in the Ohio area. Co-Founder of Underdogs, LLC which gives him food/beverage and retail experience for EMS. Producer/Legacy for his family owned and operated insurance agency. His skills in insurance will help EMS cheaply evaluate their risk when needed and give EMS hemp farmers valuable advice on risk and how to grow the new commodity. Metzger Insurance currently insures

many acres of crop land and this will help EMS reach growers quickly. Lastly, he is part owner of Thompson Corner Farms and with this experience EMS found Chance to be a perfect fit for CFO and North American Farm and Hemp Advisory.

SECRETARY
KRYSTEN GLOR



Treasurer Ed Teck earned a BBA in business and has over 30 years of experience leading large scale medical device, pharmaceutical packaging and electronics manufacturing operations. His background includes competencies in budgeting/P&L Statements, lean/six sigma, quality management, CAPA, validation and a comprehensive background in a variety of plastics and assembly manufacturing processes. Ed is active in the community working closely with local school systems and is a board member of Western North Carolina STEM (Science, Technology, Engineering, and Math) Ed loves being a part of the EMS family and shares the passion of making a difference in people's lives. Secretary Krysten Glor has a B.A. in Psychology with experience in human and social services case management and in the education field. Over the last 15 years, Krysten has worked on multiple committees for fundraising and sponsorships of non profit entities. She has created and hosted multidisciplinary educational conferences for medical and therapeutic professionals. Krysten is highly skilled working with individuals or large groups on note taking, creating spreadsheets and document organization.



Along with this amazing team are two developers that have maximum experience in app and blockchain development. The developers that work hard behind the scenes are implementing some of the best technology for EMS. One of the upcoming projects that is being developed is Artificial Intelligence for use in several hemp sectors.

EMS has its foot in the door within several sectors. The gaming industry is a huge market and EMS has its very own cryptocurrency game being developed to educate about wellness and also make it into a fun interactive experience.

Another advancement EMS is deploying is

traceability on the blockchain with products, businesses, and consumers. This technology will be utilized in keeping products secure and correct in a mass market of knockoffs. The traceability and interoperability of blockchain will help protect both businesses and consumers alike.

Insurance is also being offered through EMS and Metzger Insurance to make sure your crops are covered

in case of devastation to your crops harvest. It is a great simple way to make sure they offer a security blanket for the farmers. EMS cares deeply for bringing farmers and communities together. This is why EMS will be holding an event on February 29th in Ohio to help connect farmers and the community together, but also showcasing how they are implementing the blockchain for ease of use. They are very excited to be able to inform the guests of their upcoming news and connecting with the EMS/TRON communities.

To be engaged in many sectors between hemp and total wellness is the center of their mission. Through the development of their token, EMS has built a community of thousands of faithful supporters around the globe.



Telegram: t.me/EMStokengroup

Twitter: [@EMS_token](https://twitter.com/EMS_token)

Marketplace: <https://emshempnetwork.com>

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The Class Apart!

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* MONTHLY



Dena MEKAWI

Business Development
Investor Relations
Impact Consultant
GREATER NEW YORK CITY AREA

Photo by Mariela Rea

SUSTAINABLE DEVELOPMENT GOALS

DENA MEKAWI is a first generation Egyptian Muslim American living in New York. She ran for Miss Arab USA 2013 when she realized she wanted to be the voice for un-represented communities. Dena then went on to work at Oprah Magazine, where she was able to use self-expression of fashion and editorial to celebrate her individuality. Ms. Mekawi has struggled with her own identity, as well as self-esteem issues that stemmed from the media that she consumed. She now uses her experience of self-discovery as an Arab American to work collectively, creating space for culture diversity. Dena has been chosen as a representative to the United Nations for an NGO called Care2give, which is a non profit based in New York that aims to train employees, and health care professionals on culture specific guide lines within the business and healthcare space.

Dena Mekawi curates creative communication strategies, & partnerships to engage brands, advertisers and high profile individuals to create impact messages, using the power of their influence with a creative approach through her company, Style & Resilience. Ms.Mekawi works with family offices on identifying projects that have impact on the economy, as well as for humanity. Ms. Mekawi has advised several United Nations Agencies, and has worked with

private sector to create strategic communication strategies and partnerships. Ms.Mekawi was chosen to moderate International Day Of Peace 2016 along side notable Goodwill am-bassadors, DiCaprio, Stevie Wonder, and former Secretary General of the United Na-tions, Ban Ki Moon, Ms. Mekawi was also personally recognized by Michael Douglas.

An international change agent, Ms. Mekawi has built her company from the foundation of impact. Dena is involved in business development for high net worth and UHNWI, as well as



partners of the royal family in the UAE, and the GCC region. Ms. Mekawi serves as the bridge for multinational companies in the USA, as well as the MENA, and GCC. Ms. Mekawi believes in the power of investing in human capital.

Dena was able to bring fashion to the United Nations, curating one of the first Sustainable fashion shows to be held at a high level. Ms. Mekawi, along with the United Nations Global Communication & Committee

were able to host an event which was crucial to not only fashion, but for a more circular economy that covered more than one of the Sustainable Development Goal. Dena was able to include several sustainable brands, and also have a call to action post event. The fashion industry has been taking huge steps to create a more sustainable world, but there's still a long way to go.

Ms. Mekawi advises companies on strategic partnerships, capital allocation, and PR/marketing positioning. Some of the projects Dena is working with, they are growing to be the Global Solution for advanced recycling + Circular economy by converting waste into material products. Dena is also the Co-founder

of a mobile gaming studio, ThunderPixel, which is a collection of award winning creators with a shared goal of develop-ing exciting and fun pop cultured theme games. Thunder pixel is set to use mobile games to impact users. Ms. Mekawi also is on the board of a VR Studio that uses Augmented Reality to help revolutionize the process of interrogation and evaluations to victims of sexual violence and human trafficking. Dena wears several hats, but her main focus is to allocate her time wisely on projects that will impact humanity.



What are the Sustainable Development Goals?

The Sustainable Development Goals are the blueprint to achieve a better and more sus-tainable future for all. They are created to address the global challenges we face, including those related to poverty, inequality, climate change, environmental degradation, peace and justice. The 17 Goals are all interconnected, and in order to leave no one behind, it is important that we achieve them all by 2030. Imfact Investors are implementing the United Nations Sustainable Development Goals (SDGs) in their personal

<p>agenda. Although we have seen progress in the alignment of mapping SDG to specific investments, there's still a sense of unfamiliarity across the financial sector, especially in the US, in terms of an understanding of what the SDG's are, as well as tactics to engage with the goals. To get a strong understanding of what</p>	<p>the SDGs are, it takes partnerships with civil society, governments, and also the financial industry.</p> <p>According to the United Nations impact investing blog, it is estimated that achieving the SDGs will take between US \$5 to \$7 trillion with a \$2 trillion investment gap in developing countries.</p>	<p>Private funding and impact investing hold large potential to close this gap as investors can leverage large amounts of investment capital to projects that support the goals. A report by UBS, In Challenge Lies Opportunity, links long term investment themes with corresponding SDGs calling out</p>
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Photo by Mariela Rea

particularly investable areas such as waste management and recycling. Additionally, some Impact Investment firms, such as Dutch pension funds PGGM and APG, have rated the 'investability' of the SDGs and identified investment opportunities accordingly. Despite this, it is widely agreed upon that each SDG has varying levels

coordination difficult and increases transaction costs. The speed of development and evolution of the field creates issues that inhibit co-financing and the sharing of due diligence, this reduces the attractiveness of investment. Additionally, the lack of market infrastructure and favorable regulation in a majority of the Impact Investing marketplace is a hindrance to its development and also the ability to support the achievement of the SDGs.

The primary issue in the marketplace is a lack of data to measure progress. Traditional investments rely on the ability to benchmark opportunities against industry standards.

Without this data, it is difficult to attract traditional investors. As well as this, there is an inconsistency of metrics between funders, creating additional issues. The Dutch SDGI

Report found that there has been a growing movement in the last few years of standard setting and data aggregation, including the adoption of big data methodologies, in the hopes of mainstreaming SDG investing.

The more resources we are able to provide this sector in understanding the SDG goals, making it a somewhat common language, the more investors, public entities, donors will be able to have a clear framework in how the SDGs are relevant to their businesses, in order to improve billions of people across the world.



of 'investability' and not all make for clearly competitive investment cases.

Barriers of Impact Investing for the SDGs

According to the United Nations, A Center for Global Development Report found that the Impact Investing marketplace is highly fragmented which makes

SDG Relevance to Investors to consider:
Step 1. Am I investing in sectors/themes with a natural fit for the SDGs?

Step 2. Have investments delivered SDG outcomes, are there partnerships that I can include that may add value?

Step 3. Do I have an impact measurement framework in place that can be used to measure SDG outcome targets?

Step 4. How can I monitor progress in addressing SDGs at the portfolio company level and in aggregate

Source: EMPEA SDG Working Group EMPEA SDG Working Group. 2018. "Private Equity's Role in Delivering the SDGs: Current Approaches and Good Practice.", 11..

The 'investability' of the SDGs is a hotly debated topic, as they are widely thought to be designed primarily for use by governments. However, a 2016 report by ShareAction, UNPRI and the Baring Foundation found that 60 percent of institutional investors surveyed felt that "taking action to support the SDGs aligned with their fiduciary duties" and could "create opportunities for greater returns." The top four SDGs identified by C-Change with the greatest potential to do this were Infrastructure (Goal 9), Economic Growth (Goal 8), Climate Change (Goal 13) and Sustainable Energy (Goal 7).

Women Entrepreneurship
Ms. Dena Mekawi has been working with Prestel & Partner to bring together the most dynamic, and inspiring

conversations in the Middle East, led by a woman by women. In a male dominated space such as finance, Dena always believes being a woman is such a powerful space as on its own. Just being able to identify your tone in certain rooms is such a huge skill, this is why if you have emotional intelligence, you can most likely close deals. The ability to understand that everyone you meet is so different, their style in doing business is different, and how they create resilience is also different. That is really how Dena formed her company name. So much of business, and style and even fashion says a lot about a person. Everyone is so unique, and to me it is key to take that energy into a room with you when meeting people, or closing deals.

Ms. Mekawi was fortunate to really take her time and connect with women that she felt a connection with. This is when she was able to connect with HH Jawaher Al Khalifa. She is so driven, and is doing inspiring work to really advance entrepreneurship for youth.

An ambitious young woman who does not know the impossible, HH Sheikha Jawaher chose a different path, it was not easy, but she challenged the obstacles and is still in a challenge to reach what she aspires to. During her studies, she began to volunteer with Takatof a Social Program. From there began the aspirations of Sheikha Jawaher to choose her career path which included a lot of social work. Her choices in entrepreneurship often

includes working with others. Sheikha Jawaher graduated from high school in 2013 and completed her university studies but it was not enough, she started working in entrepreneurship in a simple way and within the family, From Abaya fashion shop to events organizing office, and finally real estate management offices, Sheikha Jawaher was not satisfied with this simple experience and insisted on working in the government sector, to expand her experience in the field of work, from one job to another in the field of market-ing and human resources to public relations. She was convinced that she learned the basics of work and entrepreneurship. That's when she started her own career in the world of entrepreneurship, she knew that she had to learn from her mistakes. Where she believes that the human every day must learn something new. Sheikha Jawaher is a 23 year old young woman who has established an institution to empower young inventors and innovators. Sheikha's innovation center's mission is to support the youth in order to create positive change towards more inclusive, fair and sustainable communities.

To help innovative entrepreneurs solve some of the problems commonly associated with running a startup by providing workspace, seed funding, mentoring, and training. Where their ideas do not remain on paper, but applied to the working fields, believing there are a lot of creative young people waiting for the right opportunity to achieve their dreams. Here begins a new chapter of the life of Sheikha Jawaher, new challenges and more achievements.

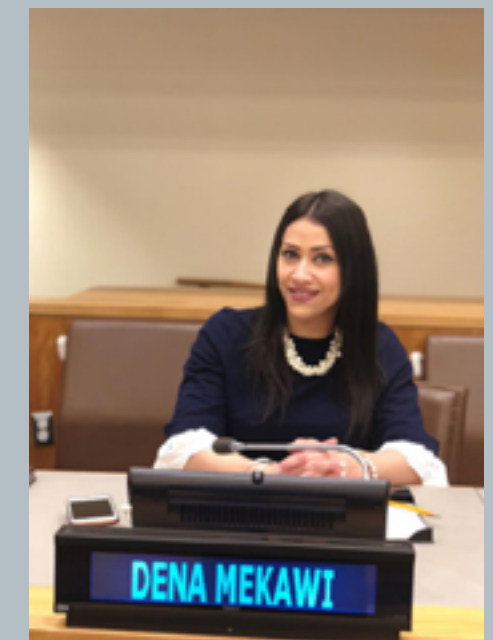
Dena is so excited to lead an inspiring conversation with HH Jawaher in Dubai March 3-4, 2020 at the Prestel & Partner Family Office Summit. Ms. Mekawi is also looking forward to working with HH Jawaher on shared visions they both have to empower youth.

Ms. Mekawi shares some advice to excel in your career, is to define your purpose, figure out your calling. She also mentions that in order to create successful business environments, take the time and understand others, don't take everything personal. Ms. Mekawi mentions that as women, we have a unique

HH SHEIKHA JAWHER

ability to use our intuition, if you feel something isn't right, it probably isn't.

Finally, Dena shares how to effectively control your emotions, for both men and women in this space. Ms. Mekawi shares that she has witnessed several times where ego plays a role in this space, she says focus on the prize not on who discovers the prize, if you are all working towards the prize, Dena says you all win.



With the rise of every new day, the world is reaching a new height because of the modernization of gadgets through science and entrepreneurship. We as humans need to evolve at a quicker pace or we are going to be left behind, by updating our tools and appliances.

Patrick Loboeki, an ambitious young entrepreneur who is

striving to make the everyday life of consumers easy by refurbishing the items of our daily use. Loboeki has a strong sports and fitness background with countless achievements in martial arts. He holds a black belt in Martial Arts. Hence, he is fully aware of all the stuff required for fitness, by people who want to achieve fitness. He knows the quality of gear demanded by the athletes. His

immense interest in technology and fitness motivated him to upgrade some extremely common stuff used by all of us every day and is present in most homes for exercise.

Noticing the need and demand for such tech items, Patrick founded Roesier, Inc. in 2017. His company was formed with the pursuit of manufacturing the best compression garments and fitness wear to resolve pain, give relief and prevent injury inside and outside of the gym.

The main mission of Roesier is to enrich performance in athletes by ensuring their good health through updated training gear. It helps the athletes to achieve recovery in a short span of time.

Roesier currently has a small, but steady and experienced team which ensures its functioning smoothly. The executive board consists

ROESIER'S INTELIROPE REVEAL



We, at Roesier, believe in our 'Push to the limit' icon, to provide you with enhanced comfort and always perform at your peak. We know how important your fitness goals might be and we believe that you can achieve your accomplishments with unbeatable training using our high-graded training gear.
Patrick Loboeki - Founder, Roesier Inc.





in our team and joining our community to revolutionize your health and fitness for a better you. Your customer feedback counts as we continually strive and enhance our products so more pro athletics and fitness enthusiasts become role models in whatever sport they participate. You ask, we deliver.”



Roesier is entering a new niche quite soon. Their new product is an advanced, 21st-century version of the jump rope. They have named it ‘Intelirope’. It is a jump rope but without a rope. Loboeki and his team are launching this product on Kickstarter at the start of March this year.

Intelirope has the latest hi-tech features such as first jump rope that includes Haptic feedback technology. You can easily workout along with listening to music without having the worry of counting the calories you lost as every time you jump, Intelirope in your hand notes the calories down automatically and once your workout is finished, it vibrates to let your hands and you know to stop.

Also, the app features AI (artificial intelligence) that decides the length of the workout itself based on their personal experience from previous workout sessions of rope jumping. It also recommends the user days on which they should workout to keep themselves healthy. Roesier performed some market research and came to know the customers complain that

of four members, including the CEO Loboeki, from diverse backgrounds. The executive board includes Dan, the production engineer, Hunain, the marketing manager and lastly, Umair, the campaign manager. Roesier values its members as its most essential asset.

Apart from distinguishing for its highest quality of performance testing and dynamic research, Roesier is advanced for its 3D knitting technology than our competitors, without compromising the customer’s mobility. He said,

“We are entirely dedicated to believing



DAN

Production Engineer

In charge of creating prototypes of Roesier’s products, CAD models, product designs, all the electrical work and issues related to software. Brings products from the prototype to production. Utilizing CNC technology rapid prototyping, extensive programming, and beta user testing to create robust intuitive products.



HUNAIN

Marketing Manager

Provides customer relationship, data acquisition, marketing, software and tools development, graphics designing and knowledge of business domains. In charge of providing social media audits and looks over the advertisement on various platforms. Website developer and marketing strategist that produces results through analysis.



UMAIR

Campaign Manager

Designs and creates professional videos of Roesier’s products, does voice-over and manages Kickstarter campaign page. Creates content that speaks to the audience. In charge of designing the whole campaign with a strategy based on the market. Everything from campaign pre-launch to launch stages.

the rope cracks after using it a lot from constantly hitting the floor, so they have provided a rope less option as well for your ease which is easily interchangeable through two slots at the top of the handles.

The main purpose of creating Intelirope was to solve some of the problems of people traveling in constricted spaces. These could be pilots, entrepreneurs, physicians, people traveling for a conference or a weekend getaway, etc. Loboeki uses air travel at least 4-5 times a year and observed that these people do not get to avail the benefits of exercise either due to their job descriptions or unavailability of time. This jumping rope will allow you to work out in small spaces such as inside your hotel room, in your office or at the airport.

Without a rope, you will be able to use this product everywhere, anytime.

1. NFC for quick access to app
A more convenient way to access the app by tapping your phone with Intelirope.
2. Bluetooth LED light connectivity
Recognizes Bluetooth and provides battery life through LED lights.

3. Easy access to change modes
Choose between rope less or full rope options
4. Precise Counter
The user can count on every jump to be synced with our Intelirope App to track their calorie burn and workout times.
5. Micro USB for easy charge
Just plug and charge your Intelirope
6. Grip
Premium touch while you workout

There are countless benefits of jumping rope which you will be able to receive by the help of this product. It helps you to improve your reflexes and coordination by making you focus on your feet.

You may feel like you are not paying any attention to it, but your brain is. Jumping Rope also decreases foot and ankle injuries. It is extremely beneficial for athletes who play sports like football, tennis, basketball, and cricket as it helps them focus and run faster.

Apart from burning major calories in your body at a faster pace than jogging does and being completely portable and fun, Intelirope will help

you to improve your bone density and cardiovascular health. It helps your breath easily, if you are an athlete, it will help you to play at a faster pace and for a longer period of time as you don't get out of breath easily after exercising on Intelirope.

Doctors have also recognized the benefits which Intelirope's use will bring to you.

If you are a student, a teacher, an entrepreneur, or a job that requires you to stay composed and smart every time, Intelirope is the product for you.

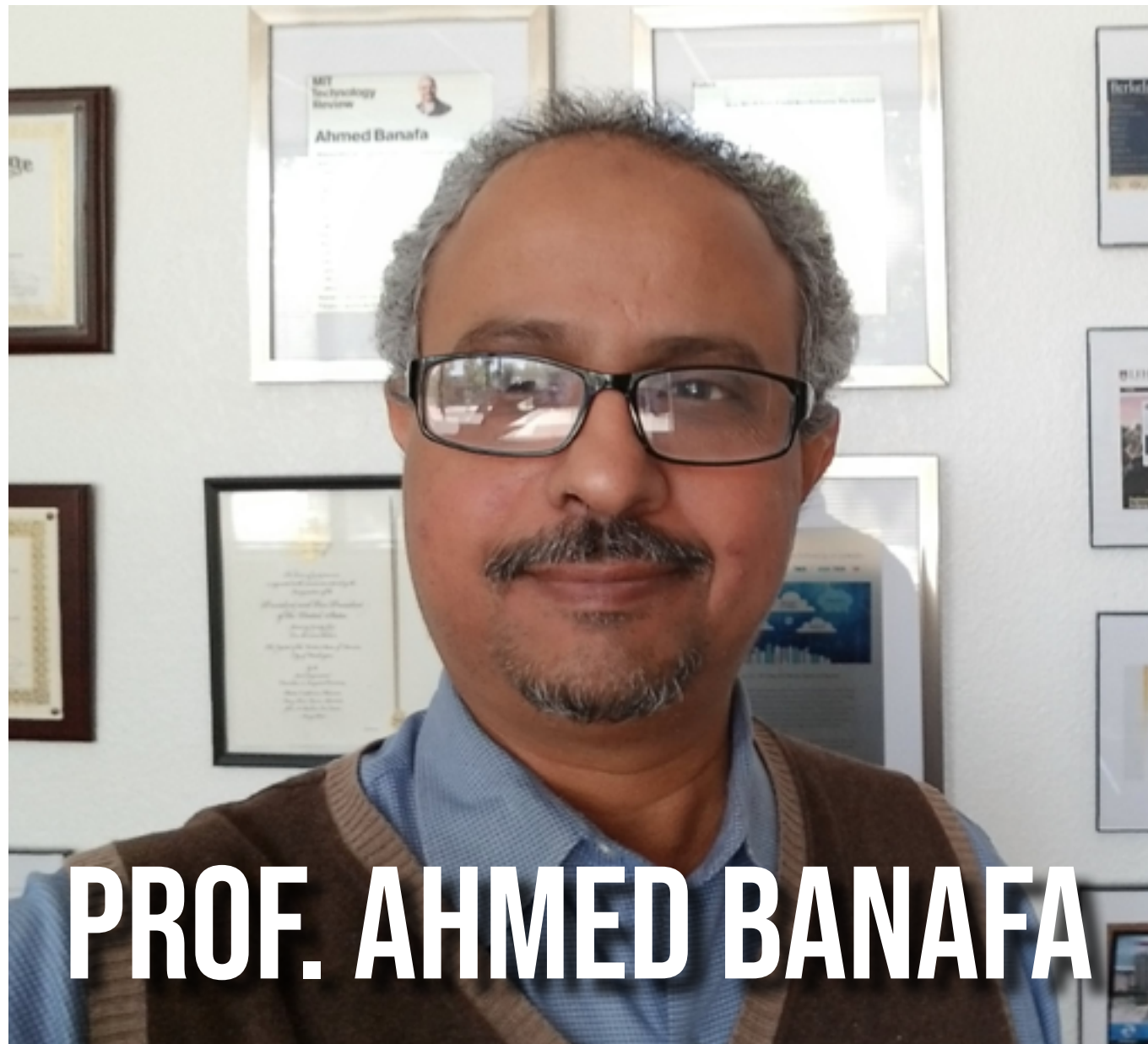
It aids in the development of right and left hemispheres of your brain which intensifies and improves your memory and reading skills. When viewed from a biochemical perspective, rope jumping represents a compound movement joining a circular movement with angular motion.

As you jump with the Intelirope and sync your jumping with your body,

brain and the rope, it will help you to be calmer than you were ever before in situations that require patience.

With an affordable price and a better quality with more features than its competitors, Roesier brings us their innovative tech product with an advanced electrical design to keep ourselves fit and smart to face to challenges of the upcoming world without a problem.





12 MYTHS ABOUT BLOCKCHAIN TECHNOLOGY

IoT-Blockchain -AI Expert Faculty Author | Keynote Speaker

Prof. Ahmed Banafa has extensive research work with focus on IoT, Blockchain, cybersecurity and AI. He served as an instructor at well-known universities and colleges. He is the recipient of several awards, including Distinguished Tenured Staff Award, Instructor of the year and Certificate of Honor from the City and County of San Francisco.

He was named as No.1 tech voice to follow, technology fortune teller and influencer by LinkedIn in 2018, featured in Forbes, IEEE-IoT and MIT Technology Review, with frequent appearances on ABC, CBS, NBC, BBC, and Fox TV and Radio stations. He is a member of MIT Technology Review Global Panel.

He studied Electrical Engineering at Lehigh University, Cybersecurity at Harvard University and Digital Transformation at Massachusetts Institute of Technology (MIT). He is the author of the books: "Secure and Smart Internet of Things (IoT) using Blockchain and Artificial Intelligence (AI)", and "Blockchain Technology and Applications"

PROF. AHMED BANAFA

BLOCKCHAIN TECHNOLOGY certainly has many positive aspects, but there is also much misunderstanding and confusion regarding its nature.

Myth # 1: The Blockchain is a magical database in the cloud

The Blockchain is conceptually a flat file – a linear list of simple transaction records. “This list is ‘append only so entries are never deleted, but instead,

the file grows indefinitely and must be replicated in every node in the peer-to-peer network”

Blockchain doesn’t allow you to store any type of physical information like a Word document or a pdf file. It can only provide a “proof-of-existence” the distributed ledger can only contain a code that certifies the existence

of a certain document but not the document itself. The file however can be stored in “data lakes”, the access to which is controlled by the owner of the information.

Myth #2: Blockchain is going to change the world

We can use Blockchain for complex and technical transactions – such as verifying the authenticity of a diamond or the identity of a person. There is also talk of a Blockchain application for the bill of lading in trade finance, which would be revolutionary in terms of cost reduction and transaction speed.

While Blockchain can support these cases and mitigate the risk of a fraudster tampering with the ledger, it does not eradicate the threat of fraud online and it still raises questions over confidentiality. Additionally, the use of Blockchain technology will still be inefficient for many of these cases when compared to maintaining a traditional ledger.

Myth #3: Blockchain is free

Despite the commonly held belief, Blockchain is neither cheap nor efficient to run – yet. It involves multiple computers solving mathematical algorithms to agree a final immutable

result, which becomes the so-called single version of truth (SVT). Each ‘block’ in the Blockchain typically uses a large amount of computing power to solve. And someone needs to pay for all this computer power that supports the Blockchain service.

Myth #4: There is only one Blockchain

There are many different technologies that go by the name Blockchain. They come in public and private versions, open and closed source, general purpose and tailored to specific solutions. Common denominator is that they are shore up by crypto, are distributed and have some form of consensus mechanism. Bitcoin’s Blockchain, Ethereum, Hyperledger, Corda, and IBM and Microsoft’s Blockchain-as-a-service can all be classified as Distributed Ledger Technologies.

Myth #5: The Blockchain can be used for anything and everything.

Though the code is powerful, it’s not magical. Bitcoin and Blockchain developers can be evangelical, and it’s easy to understand why. For many,



the Blockchain is an authority tied to

mathematics, not the government or lawyers. In the minds of some developers the Blockchain and smart contracts will one day replace money, lawyers, and other arbitration bodies. Yet the code is limited to the number of cryptocurrency transactions in the chain itself, and cryptocurrency is still far from mainstream.

Myth #6: The Blockchain can be the backbone of a global economy.

No national, or corporate entity owns or controls the Blockchain. For this reason, evangelists hope private Blockchains can provides foundational support for dozens of encrypted and trusted cryptocurrencies. Superficially, the

Bitcoin Blockchain appears massive. Yet a Gartner report recently claimed the size of the Blockchain is similar in scale to the NASDAQ network. If cryptocurrency takes off, and records are generated larger, this may change. For now, though, the Blockchain network is roughly analogous to contemporary financial networks.

Myth #7: The Blockchain ledger is locked and irrevocable.

Analogous large-scale transaction databases like bank records are, by their nature, private and tied to specific financial institutions. The power of Blockchain, of course, is that the code is public,

transactions are verifiable, and the network is cryptographically secure. Fraudulent transactions— double spends, in industry parlance—are rejected by the network, preventing fraud. Because mining the chain provides financial incentive in the form of Bitcoin, it is largely believed that rewriting historic transactions is not in the financial interest of participants. For now, However, as computational resources improve with time, so too does the potential for deception. The impact of future processing power on the integrity of the contemporary Blockchain remains unclear.

Myth # 8: Blockchain records can never be hacked or altered.



One of the main selling points about Blockchains is their inherent permanence and transparency. When people hear that, they often think that means that Blockchains are invulnerable to outside attacks. No system or database will ever be completely secure, but the larger and more distributed the network, the more secure it is believed to be. What Blockchains can provide to applications that are developed on top of them is a way of catching unauthorized changes to records.

Myth # 9: Blockchain can only be used in the financial sector

Blockchain started to create waves in

the financial sector because of its first application, the bitcoin cryptocurrency, which directly impacted this field.

Although Blockchain has numerous areas of application, finance is undeniably one of them. The important challenges that this technology brings to the financial world pushed international banks such as Goldman Sachs or Barclays to heavily invest in it. Outside the financial sector, Blockchain can and will be used in real estate, healthcare or even at a personal scale to create a digital identity. Individuals could potentially store a proof-of-existence of medical data on the Blockchain and provide access to pharmaceutical companies in exchange for money.

Myth # 10: Blockchain is Bitcoin

Since Bitcoin is more famous than the underlying technology, Blockchain, many people get confused between the two.

Blockchain is a technology that allows peer-to-peer transactions to be recorded on a distributed ledger across the network. These transactions are stored in blocks and each block is linked to the previous one, therefore creating a chain. Thus, each block contains a complete and time-stamped record of all the transactions that occurred in the

network. On the Blockchain, everything is transparent and permanent. No one can change or remove a transaction from the ledger.

Bitcoin is a cryptocurrency that makes electronic payment possible directly between two people without going through a third party like a bank. Bitcoins are created and stored in a virtual wallet. Since there are no intermediaries between the two parties, no one can control the cryptocurrency. Hence, the number of bitcoins that will ever be released is limited and defined by a mathematical algorithm.

Myth # 11: Blockchain is designed for Business interactions only

Experts in Blockchain are convinced that this technology will change the world and the global economy just like dot-coms did in the early 90's. Hence, it is not only open to big corporations; it is accessible to everyone everywhere. If all it takes is an Internet connection to use

the Blockchain, one can easily imagine how many people worldwide will be able to interact with each other.

Myth # 12: Smart contracts have the same legal value as regular contracts

For now, smart contracts are just pieces of code that execute actions automatically when certain conditions are met. Therefore, they are not considered as regular contracts from a legal perspective. However, they can be used as a proof of whether or not a certain task has been accomplished. Despite their uncertain legal value, smart contracts are very powerful tools especially when combined with the internet-of-things (IoT).





Linda Goetze

PRESIDENT/CEO OF THE BLOCKCHAIN CHAMBER OF COMMERCE
EMERGING TECH THOUGHT LEADER | EDUCATOR

As the President and CEO of the Blockchain Chamber of Commerce, I lead a team that promotes awareness of Distributed Ledger Technology /blockchain capabilities, educating those making careers in blockchain, and inspiring advocacy for blockchain based solutions for business and commerce. The Blockchain Chamber of Commerce supports 12 verticals (COMMUNICATION SERVICES, DISTRIBUTION, EDUCATION, ENERGY, FINANCIAL SERVICES, GOVERNMENT, HEALTHCARE, HOSPITALITY & TRAVEL, MANUFACTURING, REAL ESTATE, SERVICES, TECHNOLOGY) where blockchain has demonstrated significant impact.

In this article we discuss the life's work of three Members of the Blockchain Chamber of Commerce. These experts have coalesced their knowledge and focused their collective effort to make something better together. Proudly, I introduce Charles Northrup, John Greaves, and Michael Darden as members of the Blockchain Chamber of Commerce.

BLOCKCHAIN CHAMBER OF COMMERCE: EMPOWERING CONNECTIONS



BEFORE THE BIRTH OF THE INTERNET AND PERSONAL COMPUTERS, back in the 60's, business transactions were processed in batches. At the beginning of a business day, items were prepared for sale, a cash register was stocked with a pre-set amount of money to make change, and as items were sold a written sales receipt documented the items sold, the quantity sold, the person who sold it, and the amount that was collected for the sale. A monthly report tallying all such transactions told the management how well or poorly they were doing.

When business computers entered retail stores (in the 70's), the problems of sales staff inconsistently identifying items was addressed with the invention of the bar code, which could be read by a wand or infrared scanner. Reconciliation was still required, but the accuracy of the data was greatly improved by scanning items and having that data be captured and

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CHARLIE NORTHRUP

Northrup is a serial inventor, author, and managing member of NeurSciences LLC, whose mission is to digitally transform the Web from a collection of websites into a collection of independently owned and operated digital ecosystems. Each ecosystem will be operated by and for the benefit of intelligent agents working for individuals, households, and organizations where the trusted exchange of value across ecosystems will be enabled by blockchain technology.

<https://patents.justia.com/inventor/charles-northrup>

Current Technology Stack Assets:

1. **Holographic IoT memory cards data storage**
2. **MultiKey - a unique collection of PRD that can be used to generate an unlimited number of identifiers, passwords, and keys per MultiKey. One MultiKey can even generator a second MultiKey and this is how they are cryptographically chained together.**
3. **Agents - intelligent software agents that have a thinking vocabulary embodied as a graph of things. Everything the agent can do and act upon is defined in the graph.**

Prototyped IoT devices and corresponding agents:

1. **Optical hardware security module**
2. **IoT NAT device with IoT vault agent**
3. **IoT Hub device with agent**
4. **IoT OBD2 device with agent**
5. **IoT PRD generator device with agent**
6. **IoT cyber physical system (CPS) device with agent**

processed directly into a ledger for accounting and reporting purposes.

As manufacturing and distribution systems began to embrace these Automated Identification capabilities in manufacturing processes, engineers theorized things barcodes could do differently, and things computers can do differently if we shortened the time between batch processes. Many different standards came to the forefront and it took some time to gain additional advantages from operational efficiencies that were envisioned because the need for Commercial Standards emerged. For systems to share information with each other, those



JOHN GREAVES

John has been actively involved in AIDC, IoT, and IIoT for over 40 years. His pioneering work in the area of Global Logistics, Inventory Management, Transportation and Government are the basis for technology deployments in Transportation Facilities, Fisheries, Pharmaceuticals and more which has led to significant adoptions occurring in these technologies and applications globally today.

John is Convener of the ISO WG8 standards group, led the European Spectrum Initiative, was the leader of the GTAG program for EAN.UCC (GS1), and is a member of the PMA Blockchain Task Force, Chair of AIM Blockchain Council, and Chair of the MH10 ANSI Committee in labelling, marking and data for packaging and unit loads as well as a US delegate to ISO TC307 (Blockchain) of which Microsoft is the US Secretariat.. John was recently appointed to the IEEE ISTO BiHG (Blockchain in Health Care Global) as an IEEE Fellow and is a Board Member of AIM International, the AIDC industry body.

John is an invited expert to the GS1 Interindustry Blockchain Initiative.

His outstanding work in identifying Blockchain and the Digital Supply Chain as the next steps in Commercial Fulfillment is recognized by his being named “Dr Blockchain”.

systems needed to embrace the standardized rules of form and function. These standards allowed for the manufacturer of Juicy Fruit gum to print a barcode and every cash register in the US and around the world could read that number and know what item and unit of measure it was representing.

2 dimensional barcodes could be consistently read by fixed or dongled (don't you love that word!) scanners that were connected to a computer workstation, scanners were produced by numerous manufacturers and the adoption of standards led to other labeling innovations.





MICHAEL J. DARDEN SR.

Michael moved from Long Island NY to Atlanta in 1985. Studied at Auburn University and worked at the Coca-Cola National Parts Warehouse before serving as the Operations Manager for the 1996 Olympics. His technology was documented under the Patent titled, ,Dynamic and predictive information system and method for shipping assets and transport:

Today Michael owns: A Deeper View, LLC. - a Data Collection and progress monitoring system; Block Knowhow, LLC. - a Hyperledger Fabric Command Line Interface; and DFM Data Corp. Inc., which supports Digital Freight Matching adoption.

Michael is an active member of the Blockchain Chamber of Commerce.

New methods of applying barcode were tried and implemented and ultimately, item numbers for SKUs that are for sale in retail establishments had rules of how to make the barcode numbers and how to use them in commerce. ID Labels reduce friction in the transaction by eliminating error in data entry.

Limitations that were identified in 2 dimensional barcodes were addressed with Radio Frequency Identification Tags (RFID). These labels actually contain a low use battery that can sleep holding its information and be awakened when it is time to share its data. RFID tags can be active or passive, can be short range or long range. RFID labels bring the real-time information of the scan off the label, and to activation of some data and potentially some follow-on action.

With RFID technology, there is a requirement to have a device or reader, and the RFID tags have an electronic element that does carry a cost that is many times more expensive than a barcode sticker, but it can do a lot more than just a 2 dimensional barcode sticker. Its information can be updated. It can be appended with new data and it can maintain a change log of everything that happened to it through its life. The availability of readers and labels to interact and update information opened the imagination of what was possible with a label and storage of information that was computer readable, and with Tags learning or storing additional information, the cradle to grave concept of the RFID was contemplated and evaluated. These labels could add so much to the value chain by establishing providence and generating a bread

crumb trail of transactions. They further helped to reduce friction in the transaction, but the cost of the system and the infrastructure was prohibitive if the product was not high value or at threat of being stolen.

Fast forward to today....Enter decentralized systems challenging centralized ones, open source vs. private networks, multi-keys, Holographic IoT memory cards, Digital Agents and the speed of transactions, buyer decision support and decision execution... it is all changing right before our very eyes.

Welcome to a paradigm shift!

We are now in the Post 'Turing Era' in Information Technology.

Alan Turing created the post war IT Architecture that most of us have grown up with, have gained collegiate credentials for, and workplace experience in the application and use of 'the silo', modular based environment in which singular platforms with particular and appropriate settings have resolved ERP, WMS, EMS and many other elegant acronyms that allowed the creation of specialist functions, functionaries and increasing costs to maintain.

Digital Ledger Technology has arrived and is being adopted. (The rate of adoption is dependent on which industry you are engaged in and the compelling rationale to consider the investment strategy required to meet the new era, the rise of the Blockchain

Economy and the advent of DLT.)

Transparent, trusted, frictionless, and instantly reconciled transactions are key to effective commerce in the global economy. Clearing of transactions between buyers and sellers has to become more fluid to keep up with the speed and mobility of the human society. The OHIO Principle (Zero Human Intervention Operations) has also accelerated this inevitable adoption of streamlined IT, of single stage, no silo, immutable data. The digitization of information which then was processed in a silo environment did not, cannot, match the fulfillment expectations of the AI enabled society with empowered consumers who are information hungry.

Digital Ledger Technology is the solution that measures change, makes change and ensures the market leading positioning that is fundamental to the survival of the enterprise in the Post



block knowhow

Turing Era.

Innovators and entrepreneurs as well as established governments and

enterprise-level organizations all have an opportunity to benefit from this emerging technology stack. The only question is how efficiently this transformation will occur. Collaboration and global standardization is key!

Digital management of supply and demand for freight matching can be facilitated with current blockchain technology and Darden's patented processes to dramatically reduce carbon emissions and keep drivers and shippers accountable to jurisdiction-specific regulations. Digital agency and Country-specific marketplaces algorithmically managed with permissioned access to relevant data can give a true picture of commerce by removing the phantom driver and load problem that exists in the currently fragmented digital freight-matching ecosystems. Processes can be automated and communication more effective. This is good for commerce and the environment - saving costs on unnecessary fuel use and potentially reducing carbon emissions from trucks driving without loads by over 30%.

This Distribution Vertical example is only one of the many use cases that will be



able to benefit from the integration and standardization of the emerging technologies showcased briefly here.

Let's work together to bring about the significant beneficial changes possible through collaborative integrations.

This article was written on behalf of the Blockchain Chamber of Commerce and its Members. An educator and connector, Linda Goetze, M.Ed., has been engaged with blockchain technology since 2012. She is President and CEO of the Blockchain Chamber of Commerce and has served on the Blockchain Association (501c3) Board of Directors. Ideator of the BlockchainECOsphere.io platform, Linda has worked closely with enterprise-level blockchain leaders like Eric Piscini (Deloitte/IBM) and James Wallis (IBM) to bring an organic organizational infrastructure to the blockchain ECOSystem and the coming Blockchain Chamber ECOSphere.

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'CREDIBILITY' IS 'THE NEW CURRENCY'



CREDIBILITY
CREDIBILITY
CREDIBILITY

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



CORPORATE INVESTMENT TIMES

NIKOLAY SHKILEV

*an entrepreneur, CEO & Founder “Private Business Club”,
rated TOP 3 in People of Blockchain, owner and co-owner of
dozens of successful business projects, advisor, mentor.*

WHAT IS ZELWIN.COM?

In Q1 2020 will be officially launch very big project with mass adoption - Global Marketplace of Goods like Amazon, Alibaba – ZELWIN.com

A huge advantage of this platform will be that for every purchase, customers get guaranteed cashback in ZLW tokens. They will instantly be able to exchange these tokens for various cryptocurrencies, USD/EUR, send them to VISA/MasterCard or save them up.

Moreover, for the first 1000 merchants/sellers registration and participation is FREE of charge.

It is only necessary sign up on the Launchpad <https://zelwin.com/start-selling>, add goods, set the price.

Why does it benefit sellers?
Let us deal with you logically:

- People in 100 + countries will learn about product;
- Free and easy placement of goods;
- They will pay fee only upon real sale;
- They choose what products to sell and at what prices;
- They choose the size of buyers cashback;



- Additional sales channel
- Easy!

At this stage, 11 teams are working on this powerful project, including developers, designers, sales specialists, programmers, blockchain technology specialists, lawyers, economists, PR specialists and marketers, HR specialists, e-commerce specialists and many others.

In addition, it's ready-made product with a clear business model and with a mass adoption. We have received private information from different sources that ZELWIN have hundreds of partnerships in current pre-launch stage and before a massive PR campaign.

We tried to understand why so many companies from different spheres cooperate with this platform like TOP 5 exchange Coinsbit by CoinMarketCap with daily turnover more than \$1.5 Billion and many others?

Well, first of all, everyone from partners like Coinsbit understands that who is first will receive the biggest benefits and advantages. Secondly, these companies said us that online platform ZELWIN created not just WIN-WIN strategy, they created WIN-WIN-WIN strategy for all parties.

Briefly, these benefits can be described as follows:

For Buyers

- they can buy any goods around the world
- receive cashback in Zelwin tokens (ZLW)



- change ZLW to fiat money & crypto
- send to visa/mastercard or hodl and trade

For Merchants

- free registration. no charges (*for the first 1000 stores)
- one more active sales channel
- no monthly payments. only commissions for real sales
- set the cashback size
- free marketing and media support

For Partners

- invite stores, manufacturers and receive % for all their sales
- use advanced referral program and earn money
- invite new partners, friends and receive satisfactory commission
- great source of passive income
- solid alternative earnings

We invite all of you to become our partner and create a new Giant! Sellers, manufacturers, active people, exchanges, media etc.

And with you we can change the world!" ZELWIN.com



The Ambassador

H.E. AMBASSADOR PROF NABHIT KAPUR

A PSYCHOPRENEUR, mental health advocate, author, 3-time TEDx speaker and globally decorated ambassador of mental health and peace with over 200 recognitions from 30 countries around the world.

Acclaimed as World most influential Psychologists by the FAAVM-Canada, Prof Nabhit who is the Founder President of PeacefulMind Foundation, PeacefulMind Foundation Fellowship program and Global chamber of business leaders has also been recognized for establishing one of the most successful Mental Health forums in the world called the global Youth Mental Health Forum, a platform for youths to train in psychological first aid. His passion to bring perception about mental health cross continents through his network or business collaborations has lead him to establish various successful ventures like PeacefulMind health innovations in Zimbabwe, PeacefulMind center of happiness, tolerance and leadership in UAE, PeacefulMind center of leadership excellence in Ghana etc with PeacefulMind Foundation as a success platform in Nigeria, Senegal, South Sudan, UK, Canada, Uganda etc. Through his appointed ambassadors and directors passing a strict protocol, Prof Kapur works at the ground level to create the perception for mental health as a necessary aspect of daily life.

On 14th November Prof Nabhit was nominated as the first non African Ambasaador designate to the state of African diaspora with a mandate from African Union. He will assume the office after the official oath ceremony on 16th December in Paris in presence of the Prime Minister.

A global advocate and relentless crusader of promoting mental health, Prof. Nabhit Kapur, Psy.D, from India, envisages a world free of mental health stigmas and taboos. Through his exemplary work, indefatigable spirit and passionate endeavours he has been able to bring impactful transformative changes in several parts of the world including the African continent and the Middle East.

A PsychoPreneur, author, TEDx speaker and globally decorated ambassador of mental health and peace with over 200 recognitions from 30 countries, Kapur, is perhaps the youngest psychologist in the contemporary world, and only one from India, leading this remarkable movement to make mental health a household name.



Acclaimed as one of the world's most influential psychologist by the FAVM-Canada, Prof. Kapur is the founder President of PeacefulMind Foundation (PMF). Based in New Delhi, PeacefulMind Foundation (PMF)

is a global organization registered with the United Nations (U.N.) Global Compact and United Nations DESA. The foundation is present in more than 36 countries across the world.

PeacefulMind Foundation (PMF) Fellowship program and Global Chamber of Business Leaders has also been recognized for establishing one of the most successful Mental Health forums in the world called the Global Youth Mental Health Forum (GYMHF), a platform for youths to train in psychological first aid.

Combining his skills as a psychologist and his passion as a social entrepreneur Kapur has established various successful entities like PeacefulMind health innovations

in Zimbabwe, PeacefulMind center of happiness, tolerance and leadership in UAE, PeacefulMind Center of Leadership Excellence in Ghana etc with PeacefulMind Foundation as a success platform in Nigeria, Senegal, South Sudan, UK, Canada, Uganda etc.

His organization has several initiatives to his credit like

the PMF ambassadors, global academy of psychological science, the SPARK kit etc. In a unique initiative called as Open mic mental health karaoke, he is helping and spreading the need of mental health well-being by

peer tutoring.

With this multi-pronged approach, Prof. Kapur has been able to successfully transform PeacefulMind Foundation (PMF), into a global entity with a world record of serving more than 36 countries across the globe.

Through his work on mental health issues, aimed towards removing social stigmas and promoting positive mental health in society, Kapur has been able to develop a strong Africa connection, during the last couple of years. He has been recognized as the Ambassador of Mental Health and Psychology.



This nomination came as a recognition of his commendable work across Africa towards the advocacy and promotion of better mental health through psychology.

Being a social sector entrepreneur, Kapur was named as the 1 most influential friend of Africa' by Business in Africa magazine in September 2019 issue and was appointed as the Social Impact advisor to the Vice

President of Liberia.

Recently, in November 2019 he was also nominated as the first non-African Ambassador designate to the state of African diaspora with a mandate from African Union (AU).

He believes that these recognitions are a result of the work which he has initiated in different parts of the world. 'Son of Africa' is something he really cherishes as most of his work has been in Africa. He considers it's so humbling to see that people of Africa like him and his activities, and these awards are a great motivation to move forward.

Kapur is also on the board of organizations like PALEDC in Nigeria, which works on various activities in entrepreneurship development in Africa, Reset Global People in Ghana, which is working towards SDG's, Pan African foundation, in which he is the chairman.

What's truly remarkable is that all these organizations and many more have trusted a non-African to have an impact in their organizations and countries, through a leadership role.

To widen the scope and mission to involve the African Diaspora more towards the continent, Prof. Kapur would be combining the Global Chamber of Business Leaders (GCBL) to connect the continent with diaspora and vice versa; with a strong dialogue and mark the 60th year of return.

Through his exemplary leadership he is the harbinger of a new era, when mental health would be given its due importance sans the social stigma. However, for that, more concerted efforts at the global as well as the grassroots level are required.

He still feels, that mental health is largely an ignored issue among a large section of global population, including youth and people have a negative perception about mental health and don't see it as an important issue as most of the times they don't even know that it exists.

Through his passionate social interventions and ground work, Prof. Kapur wants to exhort everyone to join this movement aimed towards making mental health a necessary aspect of everyone's life.



TECHNOLOGY + HEALTH CARE + EMERGING MARKETS AN UNTAPPED OPPORTUNITY

*Dr Jane
Thomason*

DIGITAL TECHNOLOGIES are set to have a significant impact on the way we deliver and experience health care. In our recent book, *Blockchain Technology for Global Social Change* we argue that many new innovations will come from emerging markets. This is also the case for health technologies.

The digital health market is expected to grow by 17.1 per cent to USD\$504.4 billion in 2025, Africa has 88 per cent mobile coverage. Emerging markets are performing well on innovation, compared to their level of economic development. Sub-Saharan African countries like Kenya, South Africa, Rwanda and Mozambique have been top innovating countries, with rising investments in innovation from countries like Chile, Brazil, Mexico, Iran and India.

Countries like India, China and Brazil have used financial policies like research and development tax credits and built on education policies to foster innovation. They have concentrated on attracting multinational research and development firms, like General Electric and CISCO, which have established technology research and development centres in Bangalore, for example.

The ability to redesign health care and create new institutional paradigms is possible for markets and many believe that emerging economies can use frontier technologies to leapfrog advanced economies due to the limited number of structural hurdles to scale. For example, developing countries have been able to skip the fixed-line technology and moved straight to mobile technology, supporting



the growth of mobile banking and providing access to financial services in remote areas without bank branches.

Emerging markets typically embrace change. For instance, Rwanda has attracted leading science and technology institutions looking for innovative environments in emerging economies. Notably, the African Institute of Mathematical Sciences and Carnegie Mellon University-Africa, both have campuses in Rwanda. These institutions are contributing to developing a critical mass of digital leaders focused on solving context-specific challenges in Africa and beyond. Countries like Rwanda can leverage these institutions to develop curricula and programmes that respond to emerging workforce needs in healthcare including genomics, big data analytics and bioinformatics. Health education institutions can facilitate upskilling of healthcare workers or creation of new professional roles that fill existing gaps in the workforce while building a critical mass of appropriately trained health professionals.

There are close to five billion mobile phone subscriptions in the world, with over 85 percent of the world's population now covered by a commercial wireless signal and over 350,000

mHealth applications in the major app stores. MHealth apps are rapidly transforming how users and consumers engage with healthcare and how service providers consider its future delivery. Recent mHealth capabilities include facilitating medical connections, providing patient community health portals, hospital selection tools, sharing health records and appointment management systems.

Technologies that are able to operate on mobile networks present great opportunities for countries without the resources to extend fixed lines into rural areas. In this paper, I consider Blockchain, Artificial Intelligence and big data and as examples of transformative technologies in emerging economies. These may also be deployed in conjunction with other frontier technologies such as the Internet of Things (IoT), drones, and virtual reality.

Blockchain is a distributed database, where each party on a blockchain has access to the entire database and its complete history. Blockchain enables transparency where each transaction is visible to anyone with permissioned access to the system, but where users can choose to remain anonymous or provide proof of their identity to others. Transactions are

permanent, chronologically ordered, and available to all others on the network and can be tied to computational logic and programmed.

Blockchains offering properties of decentralization, transparency, and immutability that can potentially be leveraged to improve healthcare interoperability, programmable blockchains have generated interest as a potential solution to key challenges such as inefficient clinical report delivery and fragmented health records.

Distributed ledgers, enabled by the blockchain, give patients easier access to and control over sharing their own medical data, and enables different providers access to personal medical records or prescription history.

Blockchain in healthcare supply chains could take place across the entire supply chain spectrum, extending from drug companies and manufacturers, as well as improvement to pharma clinical trials and longitudinal health research for the patient. Distributed ledger approaches have something strong to offer to supply chain management, which should be tested for emerging health systems.

There is potential for



blockchain to improve health insurance payments, systems and management. Within the health payment process, the distributed ledger process can use smart contracts across parties that enable automatic adjudication of claims and direct payment processes and reduce the number of intermediaries that exist today which lead to more streamlined transactions.

Deployment of a blockchain application that utilizes a smart contract and verifiable ledger of all service and payment activities could further reduce fraud and overpayment in health systems. Blockchain can also be used for the automated validation of claims, increasing the efficiency and security of the payment process. The software can store encrypted patient identifiers, health plan information, and provider claims within a blockchain that is shared by payers and providers, enabling near real-time automatic claims processing, eligibility verification, and preauthorization. For emerging health systems, where health insurance systems are being scaled, there are obvious attractions in using a system with automated adjudication of claims, a reduced

number of intermediaries and possibilities of reducing fraud which should be explored. Certification and credentialing can apply to health provider identities



and validated credentials. While many different tools can periodically authenticate the user, health regulators and financiers must ensure that health care provider's claims are true, given surrounding fraud, waste, and abuse have become of paramount importance to both providers and payers. This facilitates deployment of health workforce in emergencies, disasters and outbreaks; and enables health workforce migration and movement. Blockchain can also facilitate the gathering of researchers and patient communities, social network data flows, with features of individual granularity, decentralisation and security and with transparent interactions to ensure easier and more transparent analysis. For both surveillance and clinical research, blockchain can

help check clinical trial integrity. Artificial Intelligence (AI) has been characterised as the cornerstone of the fourth industrial revolution. AI encompasses machine learning and the use of algorithms for data processing and pattern recognition. AI will make it possible to calculate and manage risk, better evaluate policies and make appropriate interventions. For example, Wadhvani AI software can be used by frontline health workers in India to estimate newborns' weight and intercede in issues caused by low birth weight. Workers take short videos of babies and AI builds 3D models of the babies to estimate their weight, length and head circumference. If babies are severely under-weight, the worker can inform the mother to go straight to hospital. Emerging markets are projected to surpass developed economies in the overall generation of health-related data by 2020, with the volume of healthcare data estimated to be increasing by 48 per cent year on year. China, for example, has ambitious plans in its 2020 AI strategy, which entails developing intelligent service robots, intelligent unmanned aerial vehicles, clinical medical image-assisted diagnostic systems, video image identification systems and intelligent voice interactive systems. AI is planned to be integrated into Chinese healthcare systems to accelerate breakthroughs in key technologies

and develop and apply a series of intelligent devices featuring intelligent equipment for complex environment perception, intelligent human-machine interaction, flexible and precise control and real-time group collaboration. Data governance involves striking a balance between the need to collect and protect individual information, on the one hand, and share information to create value for both the individual and the overall population, on the other hand. Many countries are reviewing their policies and regulations to address cybersecurity risks given the sensitive nature of healthcare data. The 'Leapfrogging with Precision Medicine Project', which is being piloted by the Government of Rwanda in collaboration with the World Economic Forum, provides an example of governance protocols and policies around genomic data. The project aims to show how emerging economies can bypass legacy systems and accelerate the adoption of precision medicine. Big Data and Analytics: Better quality data and increased data-sharing can improve healthcare

and reduce mortality. In India, iCHRcloud (an acronym for Integrated Child Health Record) is the first cloud-based, hospital-linked child health record that automates vaccination records and monitors child development. A web portal for healthcare practitioners has multiple modules for creating patient identification sheets, standardising prescription uploads, automating immunisation records and generating reminders for the doctor and the parents, offering transparent accountability to care providers and consumers. India also has a forward leaning digital framework called the National Health Stack (NHS), a platform comprised of big data analytics and AI, integrating various health verticals and their branches at national and state levels, in public and private domains. The NHS has a layered structure: At the base of the stack, there is a layer



of national health electronic registries. Above this, there is a layer of software platforms which include a coverage and claims platform for the implementation of a national health insurance programme, federated personal health records framework to provide an integrated view of an individual health records across various healthcare providers, national health analytics platform and many more. The system aims to create digital health records for all Indian citizens by 2022. The NHS ID will be a unique identifier which will be generated for each beneficiary upon successful registration using a national ID like an Aadhar card, Voter card, Pan card, etc. The system aims to create the largest and most comprehensive database for policy making, detection of fraudulent activities or medical research. The NHS will be a driving force in the process of achieving universal health coverage. In a sector as highly regulated as healthcare, the implementation of new

technologies can bring legal, regulatory and policy challenges. Some governments are on the front foot using regulatory sandboxes and other creative instruments to test digital innovations, while other governments are adopting a 'wait and see' approach to better understand emerging technology in greater detail.

Healthcare data is potentially so lucrative, the sector experiences twice the number of cyberattacks than other sectors. For example, in 2017, a typical healthcare organisation suffered an average of 32,000 intrusion attacks compared to 14,300 at organisations in other industries. The ability to manage cybersecurity risks within organisational zones of tolerance will be one of the key determinants of how technology is further integrated into healthcare sectors globally. While novel technologies can address entrenched systemic problems of distance and resources, many organisations feel more comfortable operating with more familiar technologies like mHealth which can provide healthcare advancements without dramatically increasing risk.

Notwithstanding the ecosystem challenges, mobile network operators continue to drive connectivity in rural areas, even supporting digital innovation in rural emerging markets with new forms of funding. Thus, there is a high likelihood of increased digital adoption in emerging markets in the years to come.



DR JANE THOMASON

CEO of Fintech Worldwide, The World's Leading Network for Fintech, Blockchain and Digital Impact. Lead author of "Blockchain Technologies for Global Social Change" IGI Global 2019. Focused catalysing ESG investments in emerging economies and enabling Frontier Technologies to accelerate achievement of Sustainable Development Goals (SDGs). Dr Jane believes that the next wave of transformational innovation will be from emerging economies and this will have the potential to transform economies and attainment of SDGs.

Industry Associate, University College London, Centre for Blockchain Technology. Co-founder British Blockchain and Frontier Technology Industry Association.

Section Chief Editor, Blockchain for Good, Frontiers in Blockchain and Member of Editorial Board of the China Global Health Journal. Successful founder of an international development company in 1999, merged with Abt Associates and managed a new growth phase to achieve a tripling of revenue and diversification to \$250m with 650 staff. Resigned in March 2018 to commit full time to a global digital transformation agenda.

DRINKLY

the award-winning tech platform delivering chilled beers, wines, spirits and more in 1 hour.



DRINKLY

by volume and, despite the existence of online beer or wine subscription services or the fact that alcohol can be ordered as part of an online grocery shop, pre-Drinkly you would have to get your coat on and trek to the nearest off-licence if gripped by a sudden, unquenchable thirst.

The idea for a drinks-on-demand delivery service came to Drinkly founder John Robertson during a condensed MBA-style entrepreneurship programme at eminent US business school, Babson.

“I had launched a consultancy business in 2015 that focused on selling drink brands internationally but quickly realised I was investing a lot of hours for the returns I was achieving so began to think of other ideas,” he said.

“Those four months in America opened my eyes to entrepreneurship and how it is viewed there. I was also fortunate to visit Silicon Valley and Shanghai, which further reinforced my conviction that businesses that added value and convenience to people’s lives was where the big opportunity lay. I came across an online liquor store called Drizly in the US that was incredibly successful (valued at \$73m) and was confident that a similar on-demand platform could be a game-changer in the UK given what was happening in the food delivery market.”

Tech disruptors in food takeaway (Just Eat, Deliveroo etc) were already making waves back in Britain. In the first half of 2016, more than 50% of the adult population or 28.6 million people had had a takeaway brought to their doorstep (CGA Peach data) and the market was worth £83 billion.

Drinking up as much of the US entrepreneurial verve as he could, the mathematics

MINI-SUPERMARKETS on your street corner stocking everyday household goods under one small roof, the ‘convenience store’ is deserving of its epithet.

And, while the convenience sector is expected to grow by 12% to £41.9bn in 2021, underlining that convenience is still very much a value proposition to today’s consumer, the rules of the

game are changing. In a socially-connected world, convenience has taken on an altogether different meaning. More than anything else, convenience has shifted to a digital not physical platform. True convenience lies at the touch of the button...it comes to the consumer, and award-winning drinks-on-demand tech platform Drinkly.co.uk is bridging this gap to prevent traditional high-street retailers from getting washed away in the e-commerce tide.

The UK drinks market is forecast to be worth £55.5 billion by 2022, with the e-commerce segment valued at £2 billion and growing by 16% YOY. At-home consumption accounts for 65% of the market

graduate then returned to Edinburgh, developing the software from scratch and identifying a specialist off-licence

have since followed, investment coming in two rounds from Seedhaus, a tech incubator backed by prolific entrepreneurs including BrewDog's James Watt and Stuart Middleton, CCO of Skyscanner, to grow the team and develop the technology.

An office in Edinburgh, team of five, 40-strong retailer network and a fleet of delivery drivers is a far cry from the early days when John was literally road-testing Drinkly's viability.

"For the first six months I delivered everything to customers myself in a branded smart car," John said. "While it meant I became a bit of a social pariah, constantly having to excuse myself from events to deliver orders, what it did was to give me a crucial insight into what our customers liked and disliked about our service and, more importantly, the answer to whether I could achieve a business of scale."

Sales grew 25% month over month, validation that the 'Uberisation' of drinks retail could be a lucrative addition to the thriving on-demand economy. The emergence of on-demand services, spurred by the spending power of the tech-savvy, time-poor Millennial, has revolutionised the way brands engage

with the consumer. Surprisingly, however, the drinks retail industry has been left lagging.

John added: "We quickly discovered that drinks retail was very much a 'bricks and mortar' sector and few businesses had combined internet retail with in-store sales because of financial constraints and/or because they didn't really know how to go about it. Technology has had a huge impact on the way we consume information and products and services and so the businesses that were once the cornerstone of the high-street were becoming disconnected from the digitally-engaged generation for the simple reason that they weren't competing in that space."

Something Andrew Lundy from Vino can relate to: "We wanted to drive our online presence," he said, "but didn't have the time or the expertise to make it happen. Drinkly provided us with an 'out-of-the-box' solution to deliver our product range to customers in 1 hour. Once

set up, the sales rolled in; it has been an excellent business decision for us!"

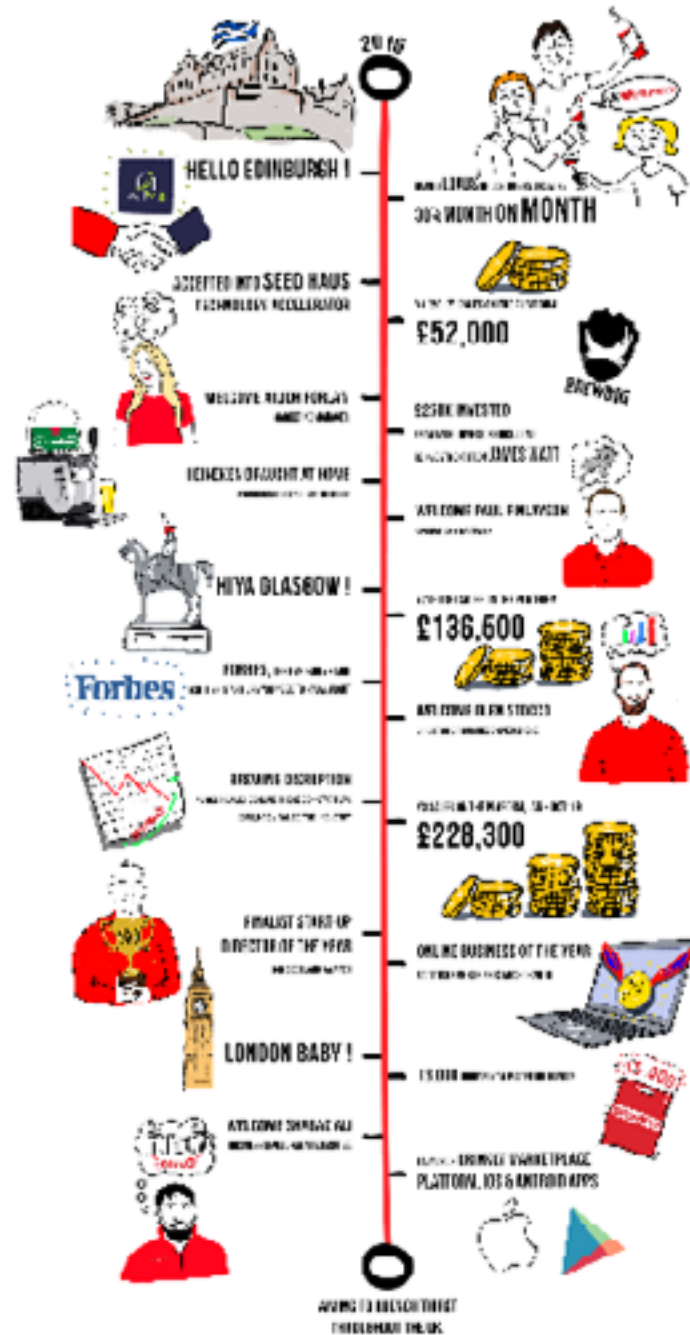
Traditional businesses the world over are turning to industry verticals like Drinkly who provide the technology to not only enable them to sell online but also to sell within the reduced timeframes by which convenience is now classified, meeting the demands of an on-demand culture. As an online multi-vendor marketplace, Drinkly hosts third-party retailers who provide the products and services while Drinkly manages the website.

John added: "Many of our retailers are second/third generation family-owned businesses that have a stand-out product offering but are never going to compete on price with the likes of the big supermarkets because of overheads and lack of buying clout. Where they have the competitive edge is locality, the ability to serve the consumer almost instantaneously. Drinkly gives them the e-commerce capability to open up a new

revenue stream at very little cost and effort."

The average basket spend on Drinkly is three times higher than of in-store purchases.

From the 14,000 plus orders delivered to date, Drinkly's average delivery time



chain in Edinburgh to partner with. Three years on and Drinkly has delivered £110,00 in additional revenue for its first retail partner, boosting the company's annual turnover by 20%.

Launches in Glasgow and London



is 33 minutes, the personal best being 7 minutes. Drinkly has become a tried and tested platform, it scores a 4.7/5 rating on Trustpilot.

Drinkly's primary income is earning a commission on sales; a second revenue stream comes in the form of exclusive partnerships with drinks brands, who approach Drinkly to carry out new-product trials and marketing campaigns and for valuable behavioural insights and trends/market data. The drinks industry is now spending about half of its £800m annual advertising budget online and Drinkly's customers are a prime demographic for test marketing strategies.

Collaborations have resulted with Innis & Gunn, Asahi, Pickering's Gin and Heineken, which committed to a £250K joint marketing campaign on a 'draught at home' pilot in Edinburgh.

"Drinkly allowed us to very efficiently test the market for a new product, gain data for a global product roll-out and direct new consumers from marketing campaigns to purchase seamlessly via Drinkly.co.uk," said Ross Williams from Heineken Global.

Sales on Drinkly.co.uk doubled in the last year and they are predicting £5.5M of sales placed on the platform in 2020.

Small wonder retailers and drinks brands are jumping on the Drinkly bandwagon by the dozen. Touted by Forbes magazine as one of the top five Scottish tech start-ups to watch, Drinkly has just concluded its first crowdfund, hitting its target of £250,000,

and is on course to reach 150 retailers by the end of 2020, firmly cementing its position as the market leader in the UK for drinks on demand.

James Watt: "I backed Drinkly because they are doing things differently, using technology to innovate and putting the customer at the forefront of everything they do. Anything that brings the customer closer to fresher BrewDog the better."

A simple postcode search on Drinkly.co.uk presents the user with all the retailers who deliver within their area. As soon as an order is placed – a date and time slot can also be specified beyond Drinkly's core 'one hour' pledge – the retailer processes the order through Drinkly's bespoke platform, a driver then receives a notification and collects the order, which triggers an alert with the user who can live track their order.

ABOUT DRINKLY

The next best thing to drinking in a bar and with an even greater choice, drinkly.co.uk is drinks-on-demand marketplace that promises 'chilled beers, spirits, wines and more to your door in one hour'. Over 650 carefully-curated drinks and snacks are available for delivery to customers in Edinburgh, Glasgow and London.



JOHN ROBERTSON

My degree was in mathematics but I'd always wanted to work in the drinks industry. My local pub got me the break I needed when it told me about a job with a drinks distributor.

I successfully applied and that led to 17 years working in international sales, marketing and management for a number of global brands and emerging craft beer producers. Throughout that time I'd never lost the desire to launch my own business.

In 2015 I left my salaried position as International Sales Manager for Innis & Gunn to launch my consultancy business. That led me to The Saltire Fellowship Programme which took me to Boston. From there, Drinkly was born.



CYBER RESILIENCE

KARM LEGAL CONSULTANTS are proud Members of the Arab Monetary Fund Regional Fintech Working Group, recently having been privileged to assist the Working Group in the research and drafting of three (3) policy guidelines in Fintech.

One such policy included The Cyber Resilience Oversight Guidelines for the Arab Region, concerning Financial Market Infrastructures, presented at the Third Meeting of the Arab Regional Fintech Working Group on 15 and 16 December 2019; and which will be formally published by the Arab Monetary Fund during early 2020.

We hope and trust that our work will be an informative resource for our readers.



“πάντα χωρεῖ καὶ οὐδὲν μένει”, translated to mean: “Everything changes and nothing stands still.” - quoting the Greek philosopher Heraclitus of Ephesus. Although a quote of approximately 2,500 years ago, same is true for the global, present-day cybersecurity and threat landscape.

Cyber resilience is an organisation’s ability to continuously deliver the intended outcome, despite adverse cyber events. It refers to an organisation’s capability to sense, resist and react to disruptive cyber events, and to recover from them in a timely fashion. Cyber resilience, as a

concept, essentially brings the areas of information security, business continuity and resilience together. Due to the nature of a digital (internet) economy being borderless and ever changing, it is advisable to create the capability to anticipate threats, to absorb the impacts of such threats and to react in a rapid and flexible way to ensure that an organisation’s key systems and processes continue operating, without undue interruption. This ability is further enhanced through an organisation’s use of smart technology.

The rapid digitization of the global economy has led, increasingly so, to a dramatic increase in the number of cybersecurity incidents. Cybersecurity issues are becoming a day-to-day struggle

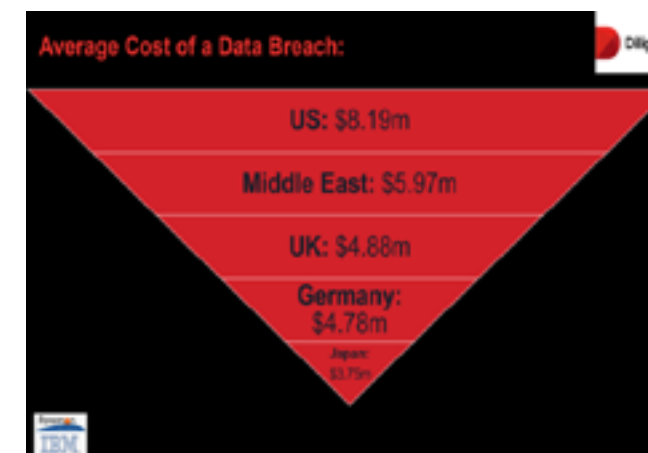
for organisations. Recent trends and cybersecurity statistics reveal a huge increase in hacked and breached data from sources that are increasingly common in varied environments, including workplace and household environments, given the fact that emerging technologies are expanding. Furthermore, recent security research suggests that most organisations have





the overall impact of cyber-attacks. As such, be advised of the following reported statistics:

1. Worldwide spending on cybersecurity is forecasted to reach US\$133.7 billion in 2022
2. Data breaches exposed 4.1 billion records in the first half of 2019
3. At \$5.97m, the Middle East's average data breach cost was topped only by the United States with \$8.19m. The Middle East ranks as the world's second-highest cost of data breaches, at \$6 million for each one, according to a recent report by the Ponemon Institute
4. Average cost of a data breach, continued:



IBM PONEMON "COST OF A DATA BREACH" REPORT, RELEASED ON 30 JULY 2019.

Governments, together with Regulators, Supervisory Authorities, as well as organisations and individuals alike all play a critical role in the establishment of a national cyber resilient culture, where all are informed, aware, educated, skilled and necessarily enabled in defence. Innovation and investment in technology will thrive within an environment nurtured by smart, strong authorities and organisations governed thereunder.

It is reasonable for Organisations to be expected to maintain adequate competence and capability in the area of Cyber Resilience. Due to the fact that cyber-risks pose ever-growing, ever-evolving and unique

unprotected data and poor cybersecurity practices in place, making them particularly vulnerable to cyber-attacks and possible data loss.

To successfully defend and fight against malicious cyber-attacks, it's imperative that organisations make cybersecurity awareness, prevention, security best practices and enabling foresight capabilities as a part of their culture,

in addition to strict adherence and compliance with regulatory provisions – the provisions in turn needing to be robust, with a measure of flexibility, so as to not stifle or frustrate the innovation of technology, which helps serve organisations' stakeholders, curb costs and provide organisations with a competitive edge to in the global market. There is a clear, growing imperative for cyber threat resilience

in the digital age. It is acknowledged that governments, organizations in the private and public sectors and individuals must all play their part in building an ecosystem that is resilient to cyber threats.

Statistics (from an international perspective) may assist to motivate the need for cyber resilience through representation of





challenges to organisations, it must be acknowledged (with a sufficient degree of understanding and appreciation) that dedicated attention and resourcing is required in the facilitation hereof. Organisations may minimise their cyber risk exposure by means of ensuring that systems are “secure-by-design”, where foundationally software and hardware development aim to ensure that systems are free from vulnerabilities (or at least best protected against vulnerabilities) and best impervious to attacks, in so far possible, through such

measures as continuous testing, authentication safeguards and adherence to best programming practices. Emphasis is to be placed on resilience (and foresight), having due regard of current and possible future threats, as opposed to ensuring mere compliance to a standard, without due reflection on whether there may be unique threats – particularly given the constant evolution of threats and changes in technology, the possibility of new attack mechanisms and vulnerabilities must always be taken into account.

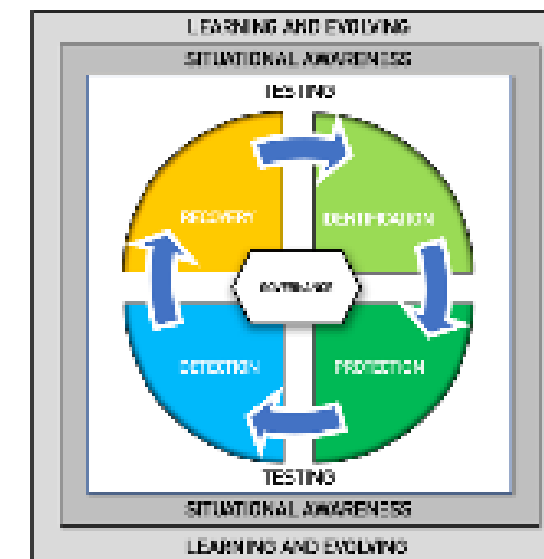
CYBER GOVERNANCE

Cyber governance, traditionally defined, concerns the organisational arrangements for the creation, implementation, examination and review of its approach to managing cyber-related risks (or perils), as well as cyber-attacks.

An effective Cyber Resilience Framework consists of the following components: -
In discussing cyber risk management: Governance; Identification; Protection; Detection; as well as Response and Recovery. Ancillary components, include: Testing; Situational awareness; as well as Learning and evolving.

SITUATIONAL AWARENESS & CYBER THREAT INTELLIGENCE

Situational awareness refers to an organisation’s understanding of the cyber threat environment within which it operates, the implications of being in that environment for its business / operations and the adequacy of its cyber risk mitigation measures. Strong situational awareness can significantly enhance an organisation’s ability to understand and pre-empt cyber events; and to effectively detect, respond to and recover from cyber-attacks that are not prevented. An organisation’s solid understanding of the threat landscape can help it better identify and appreciate the vulnerabilities



in its critical business functions, and facilitate the adoption of appropriate risk mitigation strategies, vulnerabilities in its critical business functions, as well as facilitate the adoption of appropriate risk mitigation strategies. It can also enable an organisation to validate its strategic direction, resource allocation, processes, procedures and controls with respect to building its cyber resilience.

As part of the Threat Intelligence Process, an organisation should establish a process to gather and analyse relevant cyber threat information. Its analysis should be in conjunction with other sources of internal and

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external business and system information, so as to provide business-specific context, turning the information into usable cyber threat intelligence, providing timely insights and informs enhanced decision-making by enabling the organisation to anticipate a cyber attacker's capabilities, intentions and modus operandi.

A key means of achieving situational awareness for an organisation and its ecosystem is an organisation's active participation in information-sharing arrangements and collaboration with trusted stakeholders within and outside the industry. In respect of information-sharing, organisations should participate actively in information-sharing groups and collectives, including cross-industry, cross-government and cross-border groups to gather, distribute and assess information about cyber practices, cyber threats and early warning indicators relating to cyber threats.

SITUATIONAL AWARENESS - FOCUSING ON THE MIDDLE EAST

In an interview with Mr Khaled Chatila of Anomali Inc., a niche provider of Cyber Threat Intelligence solutions, he discusses Threat Intelligence in greater detail.

Mr Chatila is quoted in saying: "Research on threats targeting the Middle East by Anomali, , indicates the following: In a

total of more than 870 000 malicious and suspicious observables are presently located in the Middle East - 75% of which is associated with Malware Command and Control - Communication channels between malicious actor and malicious software or tools infrastructure are used by cyber criminals to control and update/change their malware as needed. 13% is associated with Anonymization - Systems on the internet that obfuscates the origin of an attack. 6% is associated with APT (Advanced Persistent Threat) - An actor/group that has a high level of sophistication and skill, usually well funded and/or supported by Nation States. 4% is associated with Botnet activity - A network of systems used for various types of attacks like DDoS (Denial-of-service attack) or act as Command and Control for malware. 2% is associated with Phishing - Websites that trick victims to enter their credentials which is captured by an attacker.

A documented North Korean APT group known as Lazarus , has been observed to be very active in the Middle East region. Since the beginning of 2019 alone, North Korean agents have attempted five major cyber-thefts world-wide, including a successful \$49



million heist from a financial institution in Kuwait, according to the U.N.

With all this in mind, it is clear that cyber threats are very real and should be front of mind. Rapid digitization increases the likelihood of a cybersecurity incident. Within organisations, information security and situational awareness should be addressed from a top-down approach. This includes: budget allocation, awareness training for all employees; and investing in security technologies and people.

From an individual perspective the only form of defense against highly skilled social engineering campaigns, is our personal awareness and a culture fostering such awareness. For example, do not click on random, unknown or unexpected links received in messages, emails or communications from senders which you do not know. Deception is often a key tool in the attacker's arsenal and can, in many instances, craft and send an email or

Mind Matter

message to a victim that may appear to be legitimate.

Does this mean that we should turn off all of our phones, laptops smart / mobile devices and their connectivity capabilities? Absolutely not. The advent of the technological breakthroughs in connecting the world is one of man's greatest achievements, but as the renowned saying goes: "With great power comes great responsibility". Consider it your personal duty to be more aware, wise and informed of the digital threats that surround you. We like to refer to it in Threat Intelligence terms as "Protecting the Herd". Stay safe."

CONCLUSION

Cyber threats are real and can be as devastating as risks of terror and other catastrophic events. Embracing a culture of cyber resilience and cyber security awareness is of paramount importance

KARM passionately advocates sound cyber resilience and sound security practises. Given KARM's specialised focus on Cyber Law, Information Security, Cyber Security, Data Security, Data Governance, Compliance and Threat Intelligence, we are actively involved in consultancy, regulation and policy drafting, as well as education through training and workshops.

We invite you to engage with us directly on this topic for further discussion. Please contact us: <http://karmadv.com/contact-us/>



FROM 'ME TOO' TO 'WHO ELSE?'



POSITION
POSITION
POSITION



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



CORPORATE INVESTMENT TIMES

WHY THE VENTURE BUILDING MODEL IS IDEAL FOR THE MENA REGION

hatch  boost

CO-FOUNDER & MANAGING PARTNER

**FARIS
MESMAR**



ACCORDING TO THE LATEST MENA VENTURE INVESTMENT REPORT

issued by Magnitt, \$704 million was invested in MENA startups in 2019 with a total of 564 deals and an avg investment size of \$1.9 million. So the good news is that early stage funding is there. But, as we know, funding is not the only challenge in a startup world. Building a startup from scratch needs so many other things from its founder.

First of all, the wide range of areas of expertise that include but are not limited to product design, marketing, customer acquisition, data analytics, software development, sales, capital raising, and much more. If a founder doesn't have all these skills it requires hiring a lot of resources with a certain expertise in their niche.

Second of all, even if the founder masters all the skills described above it's not possible to be focused on so many activities at once which means that some of the critical areas of an early-stage startup won't be covered and the speed of building and scaling a startup might be hindered.

So, is there any way to build a startup with a team of experts in a faster and more efficient way while minimizing the risk of failure?

My answer is 'yes' and this supposes that the MENA startup ecosystem requires a new and more effective model of building startups. And we believe Venture Building is ideal for it.

Who are Venture Builders?

"A venture builder (startup factory, venture builder, startup studio, venture lab) is a team of startup veterans who take multiple ideas from scratch or startups in their infancy and simultaneously turn them into independent companies using shared expertise and resources. Studios generate own ideas and get the ball rolling towards creating self-sufficient companies." (Attila Szigeti)

Venture Building Helps Source Talent

While the MENA is featured by steadily growing talent, tech and digital nature of startups need talent with specific skills and competencies that are still hard to find or expensive to recruit. Most of the startups are launched with insufficient in-house staff because of the lack of financing or HR expertise or outsource talent from outside the region that is not engaged with the product as the in-house team would be.

Venture builder provides fully equipped and highly talented teams of product owners, software developers, marketers,

Faris is a venture builder with over 17 years of experience building and growing companies within the field of tech and supply chain. His work has included creating tech platforms as well as innovative supply chain models, revamping traditional sales models, product design and development. Faris Mesmar is the Managing Partner of hatch & boost, serial entrepreneur and startup coach. Prior to founding hatch & boost, the first venture builder in MENA, Faris served as a senior executive across multiple global tech organizations driving business expansion, breaking down the traditional silos and building cross-functional teams to accelerate growth. He is a big advocate of the startup culture and growth mindset. This led him to develop his own startups and helping various entrepreneurs to build successful businesses. His passion for founding and growing lean startups, innovative business models, tech platforms, and growth at rapid pace deeply rooted into hatch & boost.

A graduate of the School of Management at the Hashemite University of Jordan, Faris has enriched his career with professional certificates in Tech and Supply chain in addition to several Executive Management courses from Stanford, IMD and the AUB.

designers, lawyers, financial professionals and many more that help your startup to start multiple operations from day one that gives an advantage of speeding in the face of competitors.



It Creates A Fundraising Network

One of the key advantages of the Venture Building model is access to a network of investors. In a region like MENA, where there are fewer serial entrepreneurs than in Silicon Valley, it's particularly important to be connected to a network of investors and funds in the ecosystem.

Venture builders facilitate this access and help their startups to raise money on one hand, and on the other hand, investors consider it less risky to pour funds into the startups backed by a trustful brand of a Venture Builder.

It Facilitates Shared Services

Usually, startups require numerous non-core-services such as office space, accounting, IT infrastructure and support, office hardware, subscriptions to multiple online services, graphic design, etc. The advantage of operating under a venture builder model is that it's structured for acceleration and it helps to share these services between different startups while repurposing some talent and resources from one project to the other. When all these services are available in-house, it relieves the financial burden of early-stage startups. It improves the quality of the initial delivery while benefiting from an economy of scale.

It Changes the Culture Between Corporates and Startups



Corporations have the money to innovate, but they lack the agility. On the flipside, startups lack the money to be innovative but they possess the agility to do so. You would think this creates a perfect synergy between the two, and yet corporates and startups are still seen as direct competitors in the MENA region. I believe the Venture Builder model acts as the ideal go-between. It allows corporations to invest in new exciting projects, without entering into direct competition. Startups get funding and scale their operations through a corporate infrastructure.

It's a win-win situation, but one that is only possible if Venture Builders can help each side see the benefits of this relationship.

Finally: It Creates a New Model of Success and Innovation in the Startup Ecosystem Coming up with a successful idea is difficult but it's not enough. Today, 90% of startups fail because of no product/market fit, insufficient financing, missing team competencies, price/cost issues, or being much ahead of the trend.

By being a platform for founders, investors, and talent, Venture Builders bring innovation to the entire ecosystem by filling the gap in the market between accelerators and entrepreneurs by working hand in hand with Venture Capital companies and other types of investors. Venture Builders follow a systematic methodological approach in creating new ventures internally or backing up innovative ideas from the very early stage. Essentially, Venture Building creates a framework for designing, accelerating and scaling successful startups. This experience can be re-applied to multiple projects, concepts, and ideas.

This creates a methodology of success. What works can be reapplied to future projects, and what doesn't work can be cancelled or refined. **We believe this success formula can create a virtuous cycle that MENA entrepreneurs, talent and investors like VCs, Family offices and Angel Investors will continuously benefit from.**

'CREDIBILITY' IS 'THE NEW CURRENCY'



CREDIBILITY
CREDIBILITY
CREDIBILITY

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



CORPORATE INVESTMENT TIMES

GLOBAL WIRELESS ENERGY & TELECOM

BASED NEAR ZURICH, PIERRE GAUTHIER, TWD INDUSTRIES

AG's CEO says he offers global joint venture and investment opportunities: payments, wireless energy and telecoms must be globally deployed to relaunch growth, and make planet Earth clean and peaceful again.

Founded in 1998 to market its first product remote-anything.com (RA), TWD has deployed RA in 138 countries without any funding (organic growth). Today, TWD's leading product is Global-WAN, online since 2010.

Global-WAN started as a fully-compliant VPN based on governments-audited unbreakable security ("unconditional," say scientists). This is the ultimate security: it will never become obsolete.



Then, for payments and emergency services, users asked Global-WAN to operate even if the Energy-Grid and Telecoms Networks are down. This is the ultimate resilience: Global-WAN can work without any terrestrial relays or satellites.

The ability to operate without any critical infrastructure offers unique opportunities in Africa, Asia, and India where many still miss access to reliable electricity and telecoms. But more developed countries will also benefit:

"My personal conviction on the issue of stable coins is that we better be ahead of the curve. There is clearly demand out there that we have to respond to.,"- Christine Lagarde, President of European Central Bank (ECB)

TRUSTLEAP

The 2007 security division of TWD Industries AG (founded in 1998), protects digital assets and networks with governments-audited "unconditional" security ("unbreakable" in academic jargon). The TrustLeap secure platform leverages offers of enterprise, cloud, networking, digital media and financial services in global strategic markets.

TrustLeap lets partners and users form dynamic ecosystems where duly accredited strangers can safely trust each-other. Establishing widespread trust enables organizations to secure their infrastructure, raise the value of their offers and safely market their digital assets.

“The one thing that’s missing is a reliable e-cash, a method whereby on the Internet you can transfer funds from A to B without A knowing B or B knowing A. The way I can take a \$20 bill hand it over to you and then there’s no record of where it came from. You may get that without knowing who I am.,,
- Professor Milton Friedman, Nobel Prize winner

1. India, Asia and Africa need trillion-dollar investments for decades to electrify their land, Global-WAN can do it at a tiny fraction of these costs, almost instantly including 2 billion people in the World’s economy.
2. A demographic crisis is looming (mainly in Asia and Africa) but suddenly raising



living standards are known to boost international commerce and limit birth rates as many more newborns reach the adult age.

3. Energy plants (coal, oil, gaz, nuclear,

- renewable) will raise revenues by skipping energy transport and transformation. They can instantly export (losslessly) the electricity they generate - globally.
4. Hazard and pollution: there is no more need for energy plants and factories to be located near towns where citizens might fear deadly accidents and constant pollution.
 5. Energy plant operators will see their margins significantly grow: the “magnifier effect” discovered by Nikola Tesla a century ago lets energy plants provide less energy than end-users have requested (our tests show a 3-5 factor but longer distances should lead to even better ratios).
 6. Re-insurers cannot cope with the

sabotage or accidental break-down of a national critical infrastructure. Global-WAN makes such an existential threat obsolete.

7. Free markets are often distorted by political arm-twisting. As wireless energy transfers make it possible to export electricity,

communicate and trade globally, military pressure will become far less relevant boosting exchanges.

8. Carbon Trade aims at limiting the amount of produced CO2 - and wireless

energy transfers greatly limit CO2 production (pipelines, tankers and the energy-grid are no-longer required).

9. National „compliance“ will become ubiquitous as wireless electricity traverses metals, and water (unlike radio-waves). Each country will be able to know what is taking place on its territory and serve the most remote places.
10. Economic growth: the Energy and Telecoms industries, like the IoT, MedTech and Smart-Cities will reach a golden age based on the scarcity of the involved means, yet with unparalleled coverage and quality of service.

These TOP-TEN Up Selling Points is just the beginning of a new golden era where „globalization“ is synonym for freedom and lifestyle for the many.

Everyone is invited. Even the very few.



PIERRE GAUTHIER

CEO TWD Holding AG, TWD Industries AG (THALES, Nasdaq:SPCO)

As a distributed Level-2 VPN Global-WAN.com’s full „post-quantum“ (optionally „unconditional“) encryption secures the IoT (Internet of Things), digital identities, automotive, smartcards, SIM cards, regular phones/fax, medtech, fintech, blockchains, and Internet applications (Web apps, DB, VoIP..).

Pierre’s experience ranges from startups to top-5 world leaders, from California to Zurich, scaling products (either legacy or built from scratch) to global success, boosting market adoption by injecting easily identifiable technical value in complex software/hardware solutions.

Building customer loyalty with unmatched levels of efficiency while, at the same time, making technology incredibly much easier to use. Exceptional facility for analysis and synthesis with a proven track of successes in distributed security systems.