

HIGHLY ACCLAIMED: THE 5 MOST INNOVATIVE ENTREPRENEURS TO WATCH IN 2023

CIO TODAY

Investment
for Beginners:
Empower Your
Finances and Future

PG No. 24

The Fintech
Future: How this
Revolution is Taking
the World by Storm

PG No. 38

President
**US Institutional
Capital Investments LLC**

**H. BURAK
ERTEN**



*Choose
your level:*



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INTERMEDIATE



PRO

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TOMATO
OPEN SAUCE**
*for cooking
developers*



GOD LEVEL



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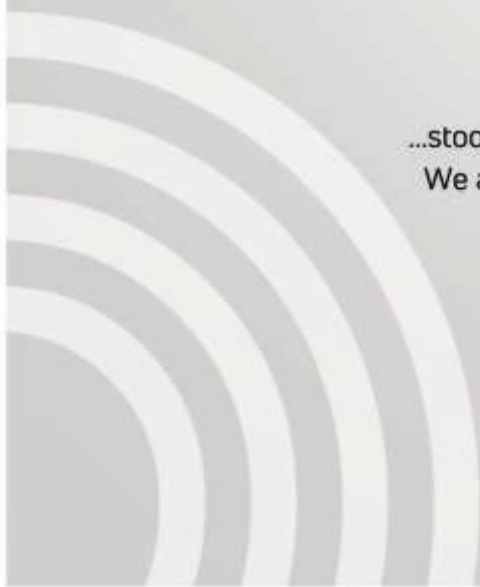
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 mask
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 social
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CONTENTS

COVER
STORY

H. Burak
Erten

10

24

Investment for Beginners:
Empower Your
Finances and Future

38

The Fintech Future:
How this Revolution is
Taking the World by Storm



20

Davielle Jackson



28

Dr. Shay David



34

Nandini Devi



42

Shyamal Kumar

Cover story

President
US Institutional Capital
Investments LLC

H. Burak Erten

HIGHLY ACCLAIMED: THE
5 MOST
INNOVATIVE
ENTREPRENEURS
TO WATCH IN 2023



“
*Success
showers its
blessings
upon those
who pour
their efforts
and
dedication
into their
pursuits*
”

Leaders shape our nations, communities, and organizations. We need good leaders to help guide us and make the essential large-scale decisions that keep the world moving. Our society is usually quick to identify a bad leader, but how can you identify a good one? Meet H. Burak Erten, the epitome of exceptional leadership.

Mr. Erten is the President of US Institutional Capital Investments LLC, where he directs his unwavering motivation towards aligning institutional capital with US interests. With authorization from both the Commission de Surveillance du Secteur Financier (CSSF) in Luxembourg and the Malta Financial Services Authority (MFSA), he is a highly skilled fund manager in structured finance, risk mitigation strategies, and credit-enhanced transactions. Beyond the financial landscape, Mr. Erten also serves as a consultant in geopolitical negotiations, supporting US interests globally and fostering strategic partnerships with financial institutions worldwide. With C-level and advisory-level roles in various entities and foundations, his influential leadership continues to leave an indelible mark on the world, making him a true exemplar of exceptional leadership.

The Story of His Origin

Born in 1975 in Istanbul, Turkey, H. Burak Erten embarked on a remarkable journey that has led him to become a prominent figure in the world of finance and global advisory. His educational path began at Bosphorus University, renowned as one of the most prestigious business schools in Europe and the MENA region. Through his exceptional academic performance, Mr. Erten secured a place among the top 100 students nationwide in a highly competitive national exam, solidifying his commitment to excellence.

As his career unfolded, Mr. Erten gained valuable international experience, residing in the United Kingdom, the United States, and various parts of Europe. With a diverse background in structured finance, project finance, fund management, investment banking, strategic advisory, and geopolitical consultancy, he honed his expertise and assumed influential leadership roles as president, CEO, board member, and principal of significant organizations in Turkey and Europe.

Driven by a deep-rooted belief in the values and principles upheld by the United States, Mr. Erten has been an advocate for American interests and values since the age of 19. He

has actively participated in several US-based organizations engaged in the geopolitical sphere, championing the principles of democracy, liberty, innovation, and leadership on a global scale.

Over the past decade, Mr. Erten has been a licensed fund manager in both Luxembourg and Malta, leveraging his extensive knowledge and expertise in finance. Currently, his focus lies on developing financial models and architecture to support manufacturing projects in the United States, with a particular emphasis on empowering small and medium-sized enterprises (SMEs) and entrepreneurs to engage in the manufacturing sector. As a strategic advisor, he is instrumental in creating innovative financial products, combining existing capital market tools with industry benchmarks. Additionally, Mr. Erten is actively involved in writing guidelines for credit underwriting, facilitating the creation of institutional-grade asset classes from projects and streamlining the deployment of capital.

H. Burak Erten's journey serves as an inspiring testament to his unwavering commitment to excellence, global engagement, and the advancement of financial models that empower entrepreneurs and support the interests of the United States.

Remarkable Milestones

H. Burak Erten has a plethora of notable accomplishments that have left an indelible mark in various fields. In the realm of real estate, during his tenure as the President of a real estate development company in Turkey, he pioneered the development of two innovative mortgage products that revolutionized the Turkish banking industry. Additionally, he spearheaded seven groundbreaking innovations in sales, marketing, and green initiatives, introducing the concept of bioclimatic architecture to Turkey as early as 2006.

In the field of geopolitics, Mr. Erten's accomplishments span across more than 50 countries. Notably, during the COVID-19 pandemic, he played a pivotal role in task forces addressing the challenges posed by the global crisis. His contributions included authoring two influential letters to parliaments, which were published by the EU independent press agency. These letters played a crucial role in raising awareness and fostering unified responses to the unprecedented challenges faced during those turbulent times.

Furthermore, Mr. Erten made significant strides in economic stability. In 2016 and 2017, he assisted the



Turkish Presidential Office Economy Team in tackling devaluation issues. With strategic planning and pre-announcements of target rates through international press agencies, he successfully reduced the USD/TRY exchange rate from 3.9 to 3.4 within a few months, all without burdening the Turkish Treasury. His objective was to contribute to the improvement of relations between the United States and Turkey, recognizing the strategic partnership between the two nations as NATO allies.

Adding to his list of accomplishments, Mr. Erten is currently authoring a book titled "Prosperity Bonds." This influential work serves as a call to action to the G7, urging the establishment of a new agency to issue bonds with a proprietary bond architecture. This groundbreaking financial concept aims to mobilize capital for emerging markets and has far-reaching applicability in various areas.

While Mr. Erten's accomplishments are numerous and diverse, he takes immense pride in his lifelong dedication to advocating for US values globally. Having firsthand experience with multiple countries and political systems, he deeply appreciates the significance of the United States and its role in advancing humanity. Being on the right side of history and aligning with the values the US represents is a source of great pride and fulfillment for him.

H. Burak Erten: Curator of Leadership

Mr. Erten's leadership style can be described as bold, brave, and unafraid to challenge the status quo. As a seasoned

geopolitical advisor, he approaches decision-making from a unique standpoint, driven by the values he holds dear. Rather than following conventional management practices, Mr. Erten thinks outside the box, presenting concepts that may take time for others to fully comprehend. However, his perseverance and ability to effectively communicate his ideas ultimately lead to acceptance and understanding within his social and business ecosystem.

In his approach to decision-making, Mr. Erten employs a 180-degree perspective, thoroughly evaluating all aspects before embarking on any mission, business endeavor, or project. This comprehensive assessment allows him to consider diverse viewpoints and weigh the potential outcomes from different angles, ensuring a well-informed and strategic approach.

With a prestigious reputation spanning the realms of finance, real estate development, and geopolitical advisory, Mr. Erten takes immense pride in his ability to understand both sides of the table. Having held management positions and successfully built organizations, he comprehends the challenges faced by sponsors. Simultaneously, his knowledge of capital market practices positions him to meet the expectations of capital market players.

A self-described merchant banker with a hands-on approach, Mr. Erten leverages his technical expertise to efficiently structure projects and develop alternative solutions. His 29 years of experience in geopolitical advisory have honed his risk management and mitigation skills, allowing him to approach projects with creativity and innovation. This unique combination of financial acumen and geopolitical expertise equips Mr. Erten to address complex issues and successfully structure projects in line with the expectations of institutional capital market players.

In essence, H. Burak Erten's leadership style blends a courageous, out-of-the-box mindset with a thorough understanding of various industries and the ability to navigate geopolitical complexities. This distinctive approach influences his decision-making process, enabling him to deliver exceptional results in both finance and global advisory realms.

The Cornerstone of His Triumphs

H. Burak Erten's greatest strength lies in his tactical and strategic thinking. With over 28 years of experience in business, finance, development, and global affairs, he excels in calculating risks, creating multiple scenarios, and





immersing himself in those scenarios to be fully prepared for any outcome. While others may rush into situations, Mr. Erten takes the time to think and prepare meticulously, ensuring that he is equipped to handle challenges and hurdles. His ability to continuously evaluate and refresh his simulations allows him to navigate variations in outcomes and minimize surprises. This distinctive approach sets him apart from others in his field, giving him a unique advantage and enabling him to make well-informed decisions.

When it comes to empowering and motivating his team members, Mr. Erten believes in the power of open communication and transparency. He ensures that there is a constant flow of communication, allowing ideas, feedback, and concerns to be shared openly. By reflecting on his own passion and dedication for every project or mission, he inspires his teammates to tap into their full potential. Mr. Erten firmly believes in the importance of genuine belief and commitment.

As long as his team members believe in him and the mission at hand, they receive his unwavering support and dedication in return. By establishing an environment of authenticity, sincerity, and honesty, he builds confidence in his team members, encouraging them to go the extra mile throughout the entire journey.

Key Attributes of an Ideal Leader

Three-character traits that H. Burak Erten believes are necessary to be an ideal leader are uniqueness, dedication, and perseverance. Being a standout leader requires bringing a unique vision and mission to the table, offering true value and distinct perspectives in a complex business landscape. Dedication is essential, as it drives the leader to take multiple steps towards achieving their goals and inspires teams to rally behind the vision. Perseverance is crucial when facing challenges and pushbacks, as it enables the leader to overcome obstacles, prove their concept, and establish acceptance in the market.

In order to stay updated with industry trends and changes, Mr. Erten follows a comprehensive approach. He is an avid reader, devouring

thousands of pages of publications, magazines, social media interactions, and articles every month. Additionally, he engages in podcasts and seminars to gain insights into the strategies and developments of key market players. Mr. Erten also analyzes sociological and philosophical trends, recognizing their significance in understanding changes and adapting to evolving dynamics within the social and business ecosystems. By staying informed and embracing a holistic perspective, he ensures that he remains at the forefront of industry advancements.

Guidance for Future Leaders

H. Burak Erten offers insightful advice for aspiring leaders in his profession, guided by the iconic song "My Way" by Frank Sinatra. He encourages fellow associates to embrace their uniqueness and stand out from the crowd, even in the face of challenges and hurdles. Doing things differently and leading the way, Mr. Erten emphasizes the importance of staying true to oneself and persevering through headwinds, always doing it "your way." While carving a distinct path, he also stresses the significance of finding balance within societal norms, respecting others, and being respected for one's character, actions, and philosophy. Ultimately, he urges aspiring leaders to discover their life mission, define their beliefs, and work towards the greater good in any capacity they can, embodying the spirit of "My Way."

When it comes to handling failures or setbacks, Mr. Erten sees them as invaluable gifts. With a positive attitude, he embraces the understanding that nobody and nothing is perfect. Post-event, he delves deep into thorough analyses, aiming to uncover the root causes of setbacks. Applying the motto "what does not kill you makes you stronger," he seeks to comprehend the underlying issues, whether they stem from people involved, personal mistakes, or broader structural factors. Asking the right questions is key to effective analyses, ensuring accurate conclusions and enabling him to learn, grow, and overcome future challenges with resilience and determination.



LET US
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CEO and Founder
Femi Secrets

Davielle Jackson

Black women have plenty of hurdles that would make a man of any other race or creed quit their job and run off screaming! Davielle Jackson is a female entrepreneur who believes in the power of her own vision of what is best for others. As the CEO of Femi Secrets, Davielle is motivated to ensure that every woman has access to healthy hygiene products. As she continues to battle for making a difference on a daily basis, this charismatic leader takes pride in taking on a large amount of responsibility that comes with being a girl boss.

Femi Secrets, the only award-winning feminine care brand, offers women of all ages the best protection throughout their monthly menstruation cycle. It inspires women to take charge of their bodies, their health, and their lives. With strong work ethics, Davielle Jackson strives to nurture all the amazing women out there in all the best ways with her venture!

Femi Secrets – Breaking the Taboo

Femi Secrets is a safe, long-lasting, and innovative source of period protection. This wonderful brand has a passion for investing in women's health solutions. With chemical-free and FDA-approved products, Femi stands for young, healthy, and beautiful women. Before Femi, women were afraid to talk about periods.

The company has been the first to come up with non-chemical and disposable panty to infiltrate the feminine care market in over 20 years. Made to fit ladies of all sizes and ages, The Pretty Panty is purely natural and sustainable! Davielle adds, “A tampon was literally invented by a man, to stop a leak! Never did they think how harmful this product would be on the Feminine eco-system. My products are dedicated to healthy women. I was basically the creator of the 'Fem Tech space’”. Before anyone started like, “thinx, lola, Knix, etc.”

- **Award Winning Patented “Pretty Panty”:** Women not only love the idea of having a product that is chemical free, biodegradable, eco-friendly and disposable. But most important leak free. Also, send directly to your door via monthly subscription. The embodiment of a carefree period.
- **Amazon for women with periods:** Taking away the stress of having to rush to the store to acquire period essentials, this subscription box delivers everything you need for a healthy, happy month. Designed with all the necessities to give you a whole month of feeling the best, Femi provides subscription period products that are shipped right to your door.
- **Premium subscription box:** This wholesome subscription box includes The Pretty Panty, pads, liners,



wipes, and some relaxations tools like CBD bath bombs and fibroid tea. Filled with hygiene products, Femi Secrets helps in providing a better way to care for your body and turn your life into a beautiful & healthy one!

- **Wegmans and Giant retail:** Statistics will demonstrate how Femi Secrets has transformed the feminine care industry in years to come! The company is thrilled to be accessible at Wegmans and Giant retail and grocer locations, and by 2023, it expects to be offered at all major retailers.

Integrating Technology with Ease

We see the negative effects of being too open on social media quite often! Fear is what stops a lot of people from making the move to social space. One major blunder Davielle Jackson made was hiding her company from social media for a period of time. She was present when it began, but due to concerns about her privacy and intellectual property, she decided it wasn't for her. As it is now extremely critical to any brand's success, Jackson feels that she would have arrived sooner and worked harder!

Femi Secrets work with the technology of its products on a daily basis in order to achieve a competitive advantage.

“We will be releasing a Femi app that will help women in so many different ways this summer. We have an entire team dedicated to technical advances,” mentions Davielle.

Ultimate Accolades

You name it, she has done it! Davielle aspires to have a life full of adventures and possibilities. Throughout her chosen career, this remarkable personality has received numerous accolades and recognitions, making her stand out among the crowd.

At the age of 25, she was featured on the front page of the Atlanta Business Journal. She is also a two-time winner of 43 North, the world's largest business competition. With 100% control of her company, Jackson is the youngest woman to work with Walmart and Target. She has won multiple honors, including entrepreneur of the year, and has been featured in publications like Forbes. Besides, she has written two business books, one of which is titled "Ready, Set, Go!"

Davielle Jackson, as a young and dynamic businesswoman, motivates millions of women to live a healthy and happy life every day!

Inspiration in a Box

Davielle Jackson exemplifies how tenacity and a never-say-die attitude help you achieve your goals. She calls Sara Blakely her inspiration. “Sara started her company a few years before mine. She is maybe 10-15 years older, but she just sold her company for a billion-plus! She invented spank, cut a hole in a stocking, and change a woman's life. I invented the Pretty Panty, made a pad and a panty one and change a woman's life. She dedicated her life to helping women,” asserts the CEO of Femi Secrets.

People didn't take Jackson seriously, regardless of how robust her business was. Despite having patents, trademarks, and multimillion-dollar contracts with Walmart, this black woman has faced discrimination on countless occasions. But her persistent belief that she had a mission and that God would provide for her necessities kept her going!

Pearls of Wisdom

Davielle Jackson, an established businesswoman with an impressive track record of accomplishment, uses her line of work to spread a message of hope, kindness, and love.

When asked Davielle about her piece of advice to young female professionals, she shared, “Follow your passion. When I was young, I always protected women. If they were getting bullied, I stood in and fought their fights. I was also superior in biology and sales. Together, all these things led to who I am today.”

After many ladies begged her to tell them how she was so successful at such a young age, Davielle addressed the power of self-belief in chapter 8 of her book “Ready, Set, Go!” She defined success as the accomplishment of a goal.

According to Jackson, success is not a thing that is measured monetarily, or by others. But success is setting a goal, and seeing it through, with dedication and the sacrifices and doing everything you possibly can to see it through.

With unwavering determination and enthusiasm, this woman pursued her goals, believed in herself, lived her dream, and achieved all great things. She added, “I never followed the path of others, I looked into what I knew, what I did well, and what I would do for free. I would help women for free any day. And it has led me to leading and growing what will be the greatest feminine brand of all time, Femi Secrets!”

Femi Secrets, the brand that creates happier and healthier women every month, now has over 20,000 subscribers and counting. Davielle is adamant in her belief that she has been chosen to assist women and provide them with a voice that they have lacked for so long! She has been coined as the Vagina Saver by customers for saving their vagina but creating the healthiest product for their periods. She also is the first woman to release an NFT collection for women empowerment.



Investment for Beginners: Empower Your **FINANCES AND FUTURE**



From the moment that an individual begins to earn their first paycheck, they are encouraged to invest as it is the best way to gradually build wealth over the years.

Despite having access to an abundance of resources online, investing is still viewed as a complicated subject as each has its views on how it should be done. This article ought to simplify that process for you!

Investing is all about making the most out of the power of compounding. The term means that you aim to gradually build up your wealth and double it, triple it, and quadruple it over a long period. Before you start investing, it is of paramount importance to understand your financial goals along with your capacity to take financial risks. For instance, if you are just starting in your career and intend to invest with the sole purpose of retiring earlier and accumulating a significant corpus, then you would want to invest in the stock markets, real estate, retirement accounts, and government bonds. However, if you aim to finance a house or a car, then you will need to consider short-term options such as high-yield savings accounts, peer-to-peer lending platforms, and so on.

Determine your financial goals first, and the earlier you start, the better as your appetite for risk will be higher in comparison to an individual who may begin investing in their late 30s. With that being said, here are some of the best investment avenues for beginners:

- **Exchange-traded funds or ETFs**

ETFs have become one of the most preferred avenues of investment for investors owing to their simplicity and consistency in terms of offering returns. The average return if you were to invest in one of the top ETFs would be 13% in 5 years, which is a pretty significant amount.

ETFs are great for beginners as the sum to invest is significantly lower yet they offer diversification by allocating that fund pool towards different stocks and assets. It becomes much more affordable when compared to buying individual stocks in different sectors and the rate of return is attractive when it comes to ETFs.

- **Mutual Funds**

You want to make money but at the same time, you lack the time and patience to familiarize yourself with the markets? Then mutual funds are the best option for you. Mutual Funds involve a large pool of money accumulated from a range of small and large-scale investors which is in turn invested and handled by professional fund managers. Mutual funds are of different kinds, some may focus on

investing in a few sectors, but most offer diversification across a wide array of sectors. The funds charge a small commission on your returns, however, they offer stability and the professional experience of the individuals who handle your money is beneficial. Would you rather risk suffering a loss on your investments or be content with significant returns consistently?

- **Retirement funds and fixed deposits**

These are relatively safer options, employers and governments across the world offer retirement plans which involve a small deduction in the monthly salary of an individual which is contributed to their retirement fund. These investments are advantageous as they come with attractive tax perks and it gives you a sense of assurance for life after retirement.

In recent years, a better alternative has emerged. Target-Date retirement funds are mutual funds that invest funds based on the estimated retirement date provided by the investor. As you near your retirement, the fund will begin to adopt a more conservative approach and focus on getting consistent returns as compared to early on in your career when it will be willing to take on some risk.

Fixed deposits have been one of the oldest methods of compounding wealth. They are safe and offer a guaranteed rate of return, however, it does involve locking in your money for a long period. If stability and guaranteed returns matter the most to you, then these are options worth considering.

- **The Stock Market**

While most of the options above involve the stock market in some form or the other, you are not the person responsible for making investments ultimately. As a retail investor, you can dip your toes into the market on your own as long as you know what you are doing. It is very easy to get caught up in the glamor and hype of earning massive returns, however, the stock market is only for those who have patience. Patience to learn and the patience to earn.

Make sure you do your research before investing in a stock, observe the trends, the company history, the scope of the industry it operates in, and most importantly the ratios. Do not rely on the advice or tip offered by a friend or an acquaintance. Remember, that it is ultimately your hard-earned money and you have to be responsible for the same. By now, you ought to have a better understanding of investing as a whole and the options at your disposal. Take advantage of them and make the most of the power of compounding!





Kids grow better outside.





Co-founder and CEO
retrain.ai

Dr. Shay **David**

retrain.ai has created a skills-based Talent Intelligence Platform leveraging the power of unbiased, Responsible AI to help enterprises hire the right people up to twice as fast and keep the best talent significantly longer.

At a time when HR leaders are more challenged than ever to find and keep the best-fit talent with the in-demand skills of today, the retrain.ai platform uses Responsible AI to source and screen candidates, as well as connect employees with opportunities to grow within challenging, fulfilling positions in their organization.

The retrain.ai Talent Intelligence Platform enables HR, Recruiting, Learning and DE&I leaders to not only unify their workforce skills data into a single system of intelligence but also to decipher insights from that data to make proactive decisions to positively impact their people and business. As a result, a company's customers can hire in half the time, decrease attrition, increase retention, improve internal mobility, boost employee engagement, and better achieve DE&I goals.

Taking On a Skills Crisis

The global skills emergency is like nothing we've seen before. While across industries and countries, there are more jobs available than skilled people to fill them, another reality lies underneath the statistics; one that represents a different truth for individuals and organizations. Digital transformation has ramped up at lightning speed, accelerated even further by COVID, dramatically changing the world of work and the skills needed to thrive within it.

As unemployment rates go down, long-term unemployment is still rising due to the widening skills gap. Simply put, millions of people don't have the skills to participate in the new economy. Proper reskilling and upskilling programs, powered by accurate data on job demand and skills supply, are essential for addressing long-term unemployment.

Enterprises that don't seek the right talent in their workforce and don't upskill their workers with new capabilities will be left behind; while workers whose skills are growing obsolete risk becoming not just unemployed, but



unemployable over the long term. This skills gap will only widen as digital transformation accelerates.

Lacking the right skills for in-demand jobs immediately decreases a person's chances to be employed, particularly if there is no remediation through upskilling and reskilling programs. The even greater risk, however, is not just long-term unemployment; it is unemployability—a more dire scenario in which employees' skills are not relevant to any of the job market's demands.

A Purpose-driven Mission and Vision

The main goal behind retrain.ai is working to close the skills gap by powering the talent ecosystem. By identifying capabilities rather than focusing on titles, degrees, or other intangibles, the platform can help fuel upskilling and personalized career-pathing opportunities for workers who might otherwise be displaced or overlooked.

Whereas in-demand skills brought about by digital transformation—and exacerbated by the pandemic—might seem to shut some people out, retrain.ai believes it creates a tremendous opportunity for those whose industries underwent a digital transformation, those who aged out of the workforce, or those who feel overlooked and undervalued. Through candidate screening for skills,

upskilling and active career-pathing, those workers can remain relevant; while at the same time, the economy can benefit from newly skilled and energized workers.

retrain.ai's commitment to building the most robust skills taxonomy in the market, and to leading the forefront of Responsible AI in the HR Tech space, supports its mission to inform, empower and redefine the way enterprises hire, retain, and grow their employees. Using world-class AI-driven talent intelligence, retrain.ai aims to make a measurable impact on global unemployment rates by helping 10+ million users find meaningful career opportunities and by helping enterprises future-proof their organizations.

The organization's vision is also one of reduced inequality. Studies continue to show the tremendous business benefits of growing a diverse workforce. By focusing on skills—those who have them and those who can gain them—other factors lose importance, leveling the playing field. The company's platform supports DEI by engaging machine learning models specifically designed to highlight the potential of every worker, without drawing in factors that could introduce unintended bias.

Power-Packed Solutions

retrain.ai provides three key solutions: **Talent Acquisition, Talent Management and Skills Mapping.**

The retrain.ai Talent Acquisition module works to source and screen hundreds of CVs at scale, uncovering and ranking each candidate's skills and aptitudes to connect them to in-demand positions where they'll have room to grow. Based entirely on skills-matching, retrain.ai's Responsible AI masks demographic and other factors that can invite unintended bias and derail DEI efforts. As a result, retrain.ai customers can cut the time to hire by 55%, boost acceptance rates by 45%, and increase candidate pool diversity by 39%.

retrain.ai's Talent Management module uses its sophisticated matching engine to connect employees with challenging, stimulating positions in their organization, including roles, projects, mentorships, learning opportunities, and gigs. Statistics show that having clear opportunities for growth increases career satisfaction and keeps employees with their employer longer. To that end, retrain.ai has been shown to increase employee engagement by 62%, internal mobility by 57%, and retention by 30%.

retrain.ai's unsurpassed skills mapping capabilities empower enterprises by recognizing the nomenclature used within their business functions and incorporating, improving and normalizing taxonomies holistically. Once all skills language is standardized, skills-matching becomes fully streamlined so the right candidates can be identified more efficiently.

From the Leader's Desk: The Covid-19 Pandemic and Its Post Period

"Prior to Covid-19, we had already been conceptualizing retrain.ai, recognizing the rapidly changing landscape and the unprecedented escalation of digital transformation, and we saw a true skills crisis coming for the global workforce.

The long-term effects of the ensuing workforce skills emergency are still being felt today and will continue to be felt well beyond this post-pandemic period. retrain.ai will continue to bring innovation to the world of work to help organizations find and keep the talent with the skills they need to remain competitive."

Building Trustworthy Customer Relations around AI

The latest issue impacting AI and trust at the moment is the promise of Responsible AI. Providing bias mitigation by using an ethical solution is critical for enterprises; so much so that increasing regulation is being introduced in 2023 to ensure enterprises and organizations that implement automated hiring tools in their talent acquisition efforts, are doing so using Responsible AI.

The retrain.ai Talent Intelligence Platform is an industry leader in the Responsible AI space. On a global scale, the company's membership in the World Economic Forum includes working together with the public- and private-sector leaders to contribute new solutions to overcome the current workforce crisis and build future resiliency.

retrain.ai leadership also works with the Responsible Artificial Intelligence Institute (RAII), a leading non-profit organization building tangible governance tools for trustworthy, safe, and fair artificial intelligence.

Powerful Advice for Aspiring Technologists

"Successful entrepreneurs have a vision and the creativity to bring that vision to life. But they also must start with a sort of dissatisfaction with the world. They see a problem where perhaps other people don't - but they see that problem as an opportunity," says Shay. "From there, the vision is articulated and the visionary can put the right team together with the right expertise."

In addition, Shay says, it's critical that entrepreneurial leaders look beyond their bubble, especially in technology. Using Covid as an example, he points out that while the pandemic was positive for pushing tech, it was just the opposite for the many people who lost their jobs, their loved ones, or even their lives. Considering the bigger picture enables everyone to focus on putting technology in the hands of people who may not otherwise have access so that it can help them too, he says, emphasizing the importance of making sure the machines work for people, not the other way around.



A kitchen scene with a large plume of smoke rising from a stove, illuminated by a warm, glowing light source. The scene is dimly lit, with a single pendant light hanging above the stove. The smoke is thick and billowing, creating a dramatic effect. The kitchen counter and shelves are visible in the background, with various pots and pans on the shelves. The overall atmosphere is one of intense heat and activity.

EXAGERADO BBQ PORK RIBS.
APPROVED BY THE
BIGGEST SMOKE
SPECIALISTS.





Founder & CEO
Mpowered Health

Nandini Devi

Nandini Devi: Outstanding Founder & CEO

Nandini Devi, a serial entrepreneur, strategic thinker, and results-driven executive, is an engineer by education. She graduated from Bangalore University with a bachelor's in electrical engineering and has a master's degree in business administration from The Wharton School, University of Pennsylvania. As part of Accenture's M&A practice, Nandini advised clients in a variety of industry verticals, including health insurance and pharmaceuticals. She was struck by the complexity of US healthcare during this period and saw a chance to use technology's transformative power to lessen this complexity.

She says, *"This belief formed the basis of my work for the last two decades which spans founding two healthcare technology companies - ZeOmega & Mpowered Health, and my investing, advisory & board work with both private and public companies in the healthcare sector."*

She co-founded ZeOmega, her first company, in 2001. She helped scale it to become one of the nation's largest population healthcare management platforms in the country. Today, health plans and other healthcare organizations use ZeOmega's best-in-class solutions to coordinate care for around 15% of the nation's population.

Reinventing the Consumer Healthcare Experience

It is well known that the healthcare system in the US is fragmented and the consumer experience often stressful. Millions of people do not have adequate access to healthcare either because they cannot afford the insurance or the out-of-pockets or because they live in areas &

situations where such access is limited. As a leader in the healthcare industry, Nandini has observed enormous health disparities in some of the most vulnerable populations in the nation, including seniors, caregivers, the uninsured, and the underinsured. Empowerment begins only by speaking up and making your opinions heard. In an effort to highlight the consumer's voice, she launched Mpowered Health in 2019.

Awe-Inspiring Accomplishments

As the industry's first independent health information fiduciary, Mpowered Health intends to provide a platform for healthcare organizations and consumers to transact as well as exchange value like never before. The company definitely did not embark on this endeavour casually. The company operated in stealth mode for nearly two years developing the key components of this platform. To achieve its vision, Mpowered Health strives to be a neutral, independent and trusted platform that delivers solutions in transparency, choice, access, and convenience to people irrespective of age, gender, or coverage.

Talking about the significant accomplishments throughout her journey, Nandini Devi says, *"We launched the first version of our consumer app in 2021, with connections to Medicare & Apple Health kit. Within a few months, we launched a personalized insurance shopping service in partnership with eHealth. We followed up on that quickly with connections to the top 100+ Medicare Advantage & Medicaid Health plans and Health Systems in the country."* Mpowered Health also established a connection with the Veterans Administration, allowing almost 9 million veterans to use the Mpowered Health App to view their records. Today, the Mpowered Health app allows more than 150

million people in the US, including the elderly, to quickly and easily access their medical records. *The Company is rolling out features to help consumers track their other health related information as part of their health records all of which can make a difference in their health outcomes.*

Under Devi's leadership, Mpowered Health launched a FHIR compliant member / patient portal and mobile app for Health Plans and Providers. The portal, which has cutting-edge capabilities like support for personalized experience for finding care, consent based engagement, virtual health, etc., is designed to assist companies in swiftly and affordably developing an advanced and streamlined digital presence! *"We launched a compliance platform that enables Medicare Advantage, Medicaid plans, and providers to quickly become compliant with the Patient Access (9115F) Mandate. In addition, we also launched the Price Transparency compliance to meet the CMS Price Transparency (9915F) requirements.."* she includes further.

Her Dose of Inspiration

When asked Nandini Devi about her biggest inspiration in life, she says, *"I am inspired by every individual I come across that has surmounted considerable challenges to achieve something – be it in sports, or overcoming physical handicap, or some other challenge. I am inspired by the indomitable human spirit demonstrated by ordinary human beings every day."*

Devi feels that without the help & guidance of her family, friends, co-workers, as well as the individuals she encountered along the way, she would not have been able to succeed. Needless to say, this businesswoman inspires her team to perform better towards a challenging purpose every day and builds her organization on strong values!

Future Plans of Mpowered Health

Mpowered Health has a solid team of about 50 people and is getting close to the inflection point where it can scale quickly thanks to its tested technology, products, and market fit as well as an influential marketplace, which can serve more than 150 million individuals and hundreds of organizations. During the first three years, Nandini's focus was on building the core leadership and team that could be inspired by Mpowered Health's vision, systematically create the technology stack, and deliver the core capabilities for the platform.

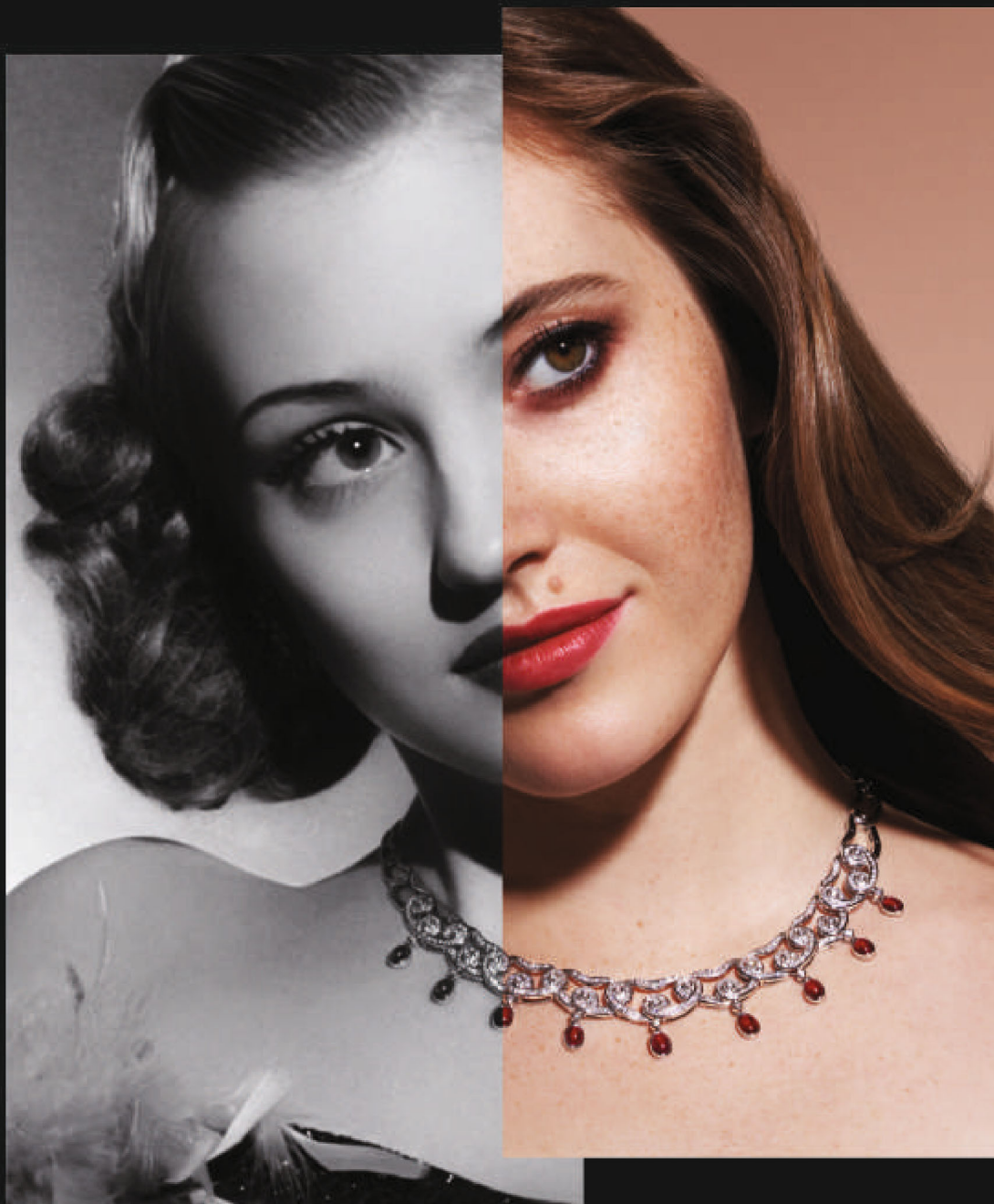
Despite her ambitious scaling plans, Nandini Devi takes a methodical and disciplined approach to growth. She is a firm believer in the fact that growth is not a monolithic framework. And each stage of a company's growth demands a different approach. She shares, *"The typical approach is to spend the minimal effort to prove product-market fit, and then prepare for growth & scale. However, scaling teams, systems, and processes can be messy and can be fatal to the company, if not designed for scale and executed properly."* This female entrepreneur is keen to grow the team, paying special attention to the company's marketing initiatives.

While the business has so far relied on founder and angel financing to build its offerings, it is thinking about raising money to support the next phase of expansion. *"I hope to work with investors who get excited by not just the potential for return on investment, but also by the positive impact we will have on the lives of millions of individuals and families in this country,"* she adds on. Devi is certain that she will make it possible for users to share their records securely with family, physicians, caregivers and other organizations in the upcoming months. She is determined to establish Mpowered Health as the first consumer-mediated health information exchange (xChange) in the market, allowing healthcare organizations to seek and get patient health records with informed consent.

Words of Wisdom

We fail only when we give up. But if we learn from that failure, it becomes a stepping stone to our success. Nandini believes that success is all about making a great impact on those around you. Sharing her pearls of wisdom with the next generation of aspiring business people, she mentions, *"Great organizations have great cultures, but culture-building starts on Day 1 and it starts with you. Be compassionate not just to your customers, but employees, investors & other partners."*

According to the **Founder & CEO of Mpowered Health**, only through regular tweaking do successful business strategies & plans emerge. One should pay close attention to signals, pick up new skills, and be adaptable. Along with this, we should not forget to keep our eye on the broad picture while concentrating on attainable goals as it is still preferable to reach the summit even if the path to it meanders a little. As a compassionate leader, she looks forward to watching her children develop into responsible adults who would leave a positive legacy.



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The Fintech Future:

How this Revolution is
Taking the World by Storm



Technology has transformed our lives for the better in recent times. One prominent area that has been immensely impacted by this revolution is how we handle our finances. In the dynamic digital landscape, the emergence of fintech or financial technology has revolutionized how individuals manage their money, make payments, and access financial services. While fintech has already managed to stir up a positive change in the financial world, it is just getting started as the future of the industry holds tremendous potential to make payments simpler and more secure.

Imagine a scenario in which you no longer need to scramble for cash or carry around multiple cards in your wallet. Fintech is all about digital payments, all that time you would have spent putting your hand in your pockets and counting up the correct denominations to make the payment is now gone as you can complete your payment in seconds via mobile wallets, contactless payments, and digital currencies. The emergence of blockchain has enhanced this technology as now payments are much more secure and quicker without any middleman. The seamless integration of payments into various platforms and devices has made transactions simpler and faster than ever.

Fintech has changed the manner in which we access financial services by shifting the preference toward

personalized experiences. Artificial Intelligence and machine learning algorithms make this possible by analyzing massive amounts of data to understand individual preferences and financial behaviors. This makes the creation of custom solutions such as personalized investment advice, automated savings plans, and custom insurance coverage more feasible. Fintech applications empower individuals to make better financial decisions and improve their financial position.

While fintech does have a multitude of advantages, the biggest one is the potential that it carries to promote financial inclusivity. Technology is better when it's used on a massive scale and when it is accessible to individuals and communities from all walks of life. This has led to the opening of more doors to underserved populations who can now access banking services, loans, and insurance.

With features such as mobile banking, it has become convenient for users residing in remote areas to be a part of the formal financial system and take advantage of the banking system. Open banking has made life simpler for banks and their customers. The increased degree of security involved while sharing financial data has instilled a sense of confidence in the customer. By leveraging APIs or application programming interfaces, users now have access to a wide range of financial services from different platforms on a single platform. Due to the number of players in the space, banks and fintech startups are competing to deliver the best services, charge as low fees as possible, and develop the most innovative of solutions, all of which are extremely beneficial to the customer.

The future of finance is online, as transactions are making the shift from the offline medium to online, it has become paramount to ensure that all security concerns are addressed. Cyber threats are constantly evolving and fintech companies in an attempt to curb any sort of attack are known to invest significantly in taking cybersecurity measures, utilizing advanced technologies like biometric authentication, tokenization, and encryption. AI and ML algorithms assist companies in the detection and prevention of fraudulent activities, which can benefit small businesses and individuals as well.

Fintech holds much promise when it comes to transforming how we handle our money. From enabling seamless digital payments and custom financial services to promoting financial inclusion and empowering individuals, the developments in the fintech industry are remodeling the entire financial industry as we know it. The future opportunities and potential that exist in the fintech industry are bright and promising. For decades, money management has been a complicated subject for the common man, however, it has now become much more easier, more









Shyamal Kumar

Your greatest resource is *TIME*, spend it carefully.” This accurately sums up the philosophy of Shyamal Kumar, a standout entrepreneur who is the Founder and CEO of Lavelle Networks, one of the fastest-growing enterprise networking technology companies in India. Shyamal has managed to successfully create a unique startup from scratch and today his organization has business ties to tech pioneers such as Microsoft, Dell, and Intel!

A Lot Can Happen Over Coffee!

Lavelle Networks has one of the most fascinating backstories! The now world-class enterprise networking software expert began as the result of an idea that originated in a coffee shop on Bangalore's Lavelle Road. The Café Coffee Day outlet was the spot for Shyamal and his partners since they came up with the idea to start their SDN upstart in that location!

This is Shyamal's way of offering a tribute to the city of Bangalore and of course, his love for coffee which is similar to other software engineering teams who live on it! Lavelle Networks may have been named after a street but the true meaning behind the word is synonymous with success. Lavelle translates to “best of breed,” just like Shyamal's organization!

The idea behind building a world-class enterprise networking software firm stemmed from Shyamal and his partner's belief that every organization in India and abroad requires faster, better, simpler, and much safer networks to access their applications.

Though Lavelle Networks aims to solve a problem that is very real, there are organizations similar to it that aim to do the same. Having said that, the unique selling proposition of Shyamal's firm is that they have built networking software using the principles of the Modern Hyper Scalar Web Applications. What this means is that their products tend to

bump the product scale from 10-10,000 locations without the hassles of establishing more hardware operations.

Dawn of the Digital Age

The digitalization of the world has been one of the biggest revolutions in history. Considering the evolution of technology in the last decade alone, businesses have had to do a lot of adapting. Today, every business application has an online interface even something as basic as a coffee shop and has an app that offers rewards in the form of points to customers.

In today's business environment, for software companies, apart from providing the best product, offering reliable customer service has become one of the top priorities. With this, networks have become more important than ever! And a great network translates to better productivity as there will be lesser interruptions and hassles. Shyamal Kumar gives us an insight into his witty self by stating that today networks have become more important than electricity!

Going Digital is Significant

The more you digitalize your business, the better it is for you! Take the Aadhar Card, for instance, we have multiple citizen service centers established in place for the convenience of those who wish to make a new card or make changes to their existing ones. But the employees in the center cannot do so until they have access to a solid network.

Shyamal does not like the thought of enterprises establishing networks just for the sake of things. He believes that web interface has a massive role to play for businesses to be able to thrive and prosper. Lavelle Networks advises all its clients that their web representation is their biggest asset and that it is the most critical piece of infrastructure that they will require.

Striving for Excellence

Since its inception, Lavelle Networks has developed its own ScaleAOn™ software-defined networking platform, which is one of the industry's first hardware agnostic, multi-cloud connectivity solutions.

The team's drive, passion, and focus on delivering the best product and customer experience for their clients have led them to win multiple accolades, including CIO Choice Awards. Shyamal has been named one of the “Top 25 Software CEOs of Asia” in 2020 as Lavelle Networks was one of the few companies that continued to grow despite the hurdles presented by the pandemic. Jio and Google have put this software company in their startup accelerators, and they have been featured in Gartner's APAC & Global reports. Despite all of these awards, Shyamal and his team are most proud of having developed substantial and effective networks for Indian businesses across a variety of industries, including retail, e-commerce, banking, and insurance.

Leadership Brings You Rewards

Talking about SD-WAN products and marketing them or explaining them to customers is not the easiest thing to do. The individual seated in front of you is unlikely to pay attention to you if they have no idea what you are talking about because they are unable to relate to it themselves.

Lavelle Networks has an organizational structure that starts at the top and goes all the way downwards. Recognizing that good leadership is something that every startup requires, the partners invested a lot into building strong leaders and empowering them from the very moment that they identify the ones worthy of being put in such a role.

His Secrets to Success

Rome was not built in a day, and neither was Lavelle Networks. Shyamal ensures that the firm focuses on a few priorities at once and does not end up taking on too much. This is because when you have less on your plate, you are more likely to focus on your work and give your best but if you have a lot to concentrate on, the outcome may not be as desired.

Shyamal feels focus is the most important criteria for success. It is the only factor that has the power to successfully make or break a company's execution and

drive them off course. This is why the employees at Lavelle Networks are trained at staying focused for 30-90 days and they are taught to remain agile to the needs of the market. The team keeps on refining their long-term roadmap from their experiences and though they may bring in a lot of revenue from long-tail projects that consume time, they usually refrain from involving themselves in those as they require more resources and the end product may become outdated or be of no relevancy as something new may have emerged in the markets.

Failure Over Fear

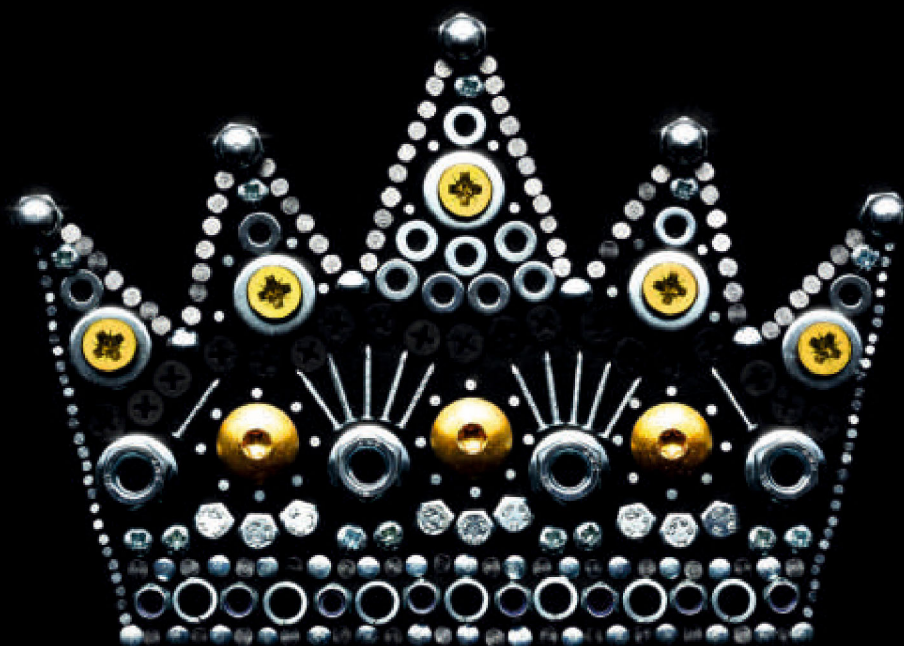
Without experiencing failure, we cannot understand the true value of success. As a startup, you are bound to face challenges and setbacks on a daily basis. These hurdles test you and determine if you are courageous and smart enough to overcome them or if you are willing to give up at the first chance that you get.

Therefore, even though they had many clients, they still experienced failure, but because of the lessons they learned from it, Lavelle Networks never again suffered from its success. Shyamal also understood the importance of taking time and slowing down the entire roadmap to create the needed systems, processes, and software versions to address the customer segments. As a result, the required time was increased to six months, and it took a further six months to combine everything into a single software delivery process when the networks had stabilized. It is not always simple to push the refresh button on projects like this, especially when you are a startup, but Shyamal was forced to make a hard choice.

Future Prospects of Lavelle Networks

Since working from home has now become the norm, the company is actively attempting to transform its solutions into an architecture that is user-centric. Shyamal envisions that it will no longer be uncommon to see people work from offices, homes, labs, airports, and every location that is connected. The team at Lavelle Networks is working on a new architecture that is set to transform the entire paradigm!

Learning is the secret to success and how you progress in life. According to Shyamal, the 21st century is a time of constant learning and growth, so never stop learning or seeking a coach. This is the most valuable lesson that 18 years of being in the data industry has taught Shyamal.



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PRISMA POSTERS

USING TYPOGRAPHY TO TRANSFORM THE WAY PEOPLE SEE NEWS

CONTEXT

We live in the age of fake news and social media. GloboNews, the largest news channel in Brazil, needed to reconnect with its audience and show why credibility is so important. So, in 2017 it launched PRISMA, a conference that brought together some of the most prestigious experts in the country to discuss the hottest topics of today.

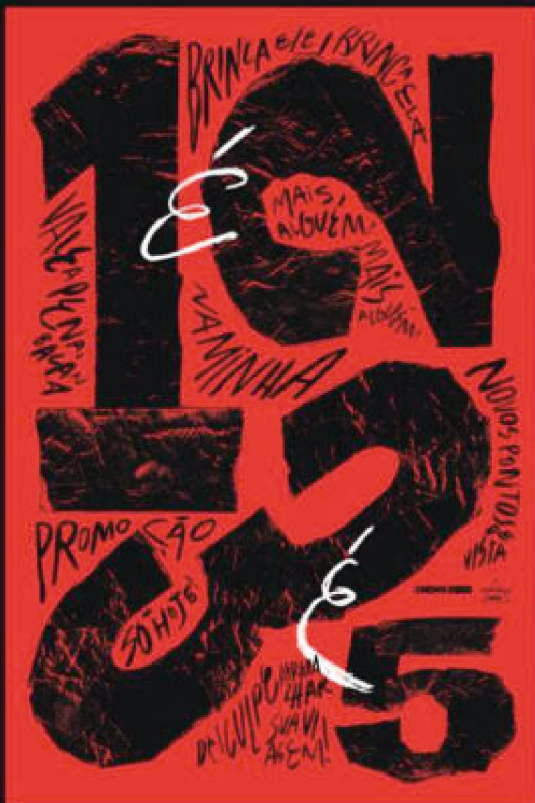
IDEA

To promote PRISMA we invited young Brazilian designers to interpret the event's main topics like, New Politics /New Citizens, Smart Cities and Social Entrepreneurship using only **typography**. The result was a diversity of posters that represented the discussions in surprising ways.

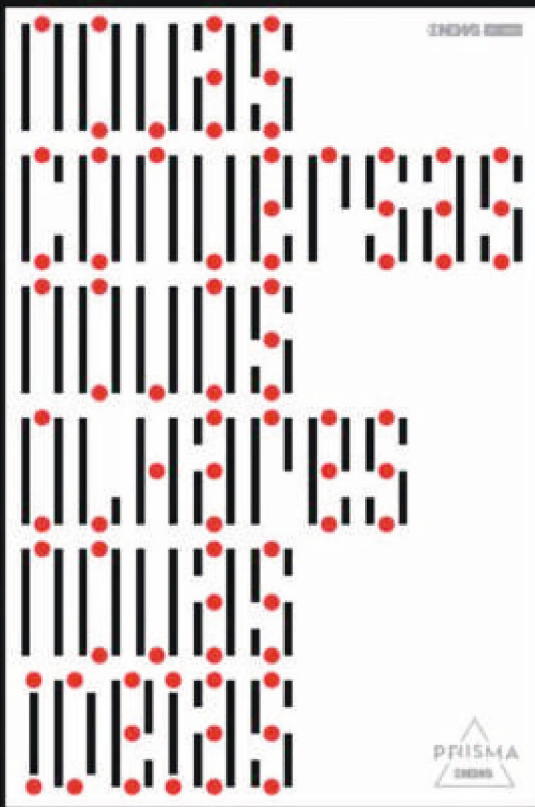
GNEWS



NOVOS PONTOS DE VISTA "New Points of View"



1 é 2, 3 é 5
 "1 is 2, 3 is 5"



NOVAS CONVERSAS,
 NOVOS OLHARES,
 NOVAS IDEIAS

"New Conversations,
 New Perspectives,
 New Ideas"





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RESISTANT
THAN MOST
BUSINESSES

