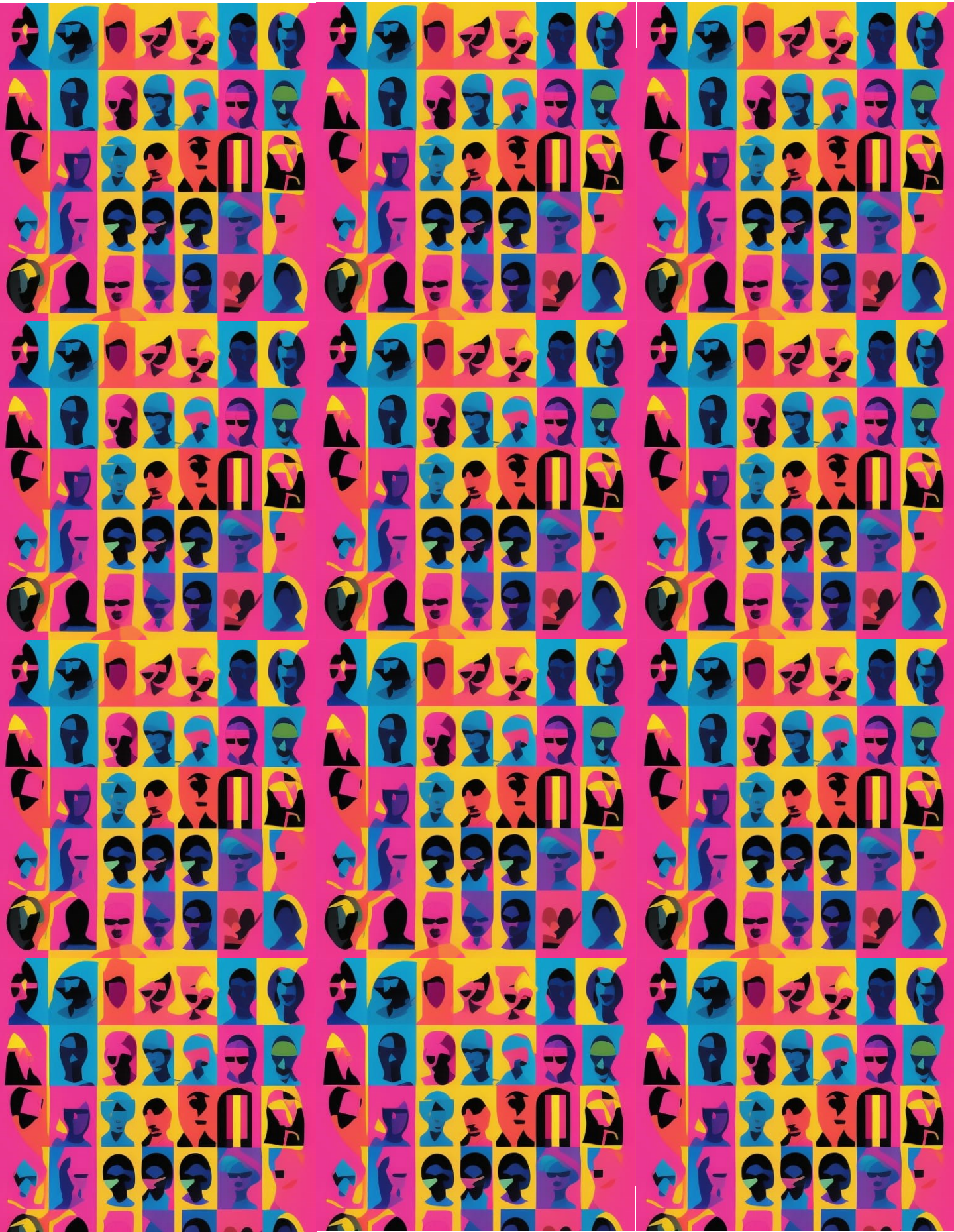


# loyal future insights



Edition #10

09.03.2023

jump  
your  
business  
into the  
future



# about

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## loyal future insights

Understanding the ecosystem and the drivers of change are key to providing insightful and transformative advice.

We're listening to the businesses of the future so that we understand the prospective dynamics of business, policy and behavior. The advisor of the future is also to be disclosed in the future insights. Every month, loyal ecosystem team members will explore the unknown with the collaboration of ten future-driven minds.

## loyal ecosystem

Loyal is an ecosystem of advisory services directed to future led organizations that seek transformational change to adapt and thrive into the 21st century.

A go to one-stop-shop for fast-paced organizations to softland or expand in Europe.

# content

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1 What is the future of business?

2 What is the future of policy?

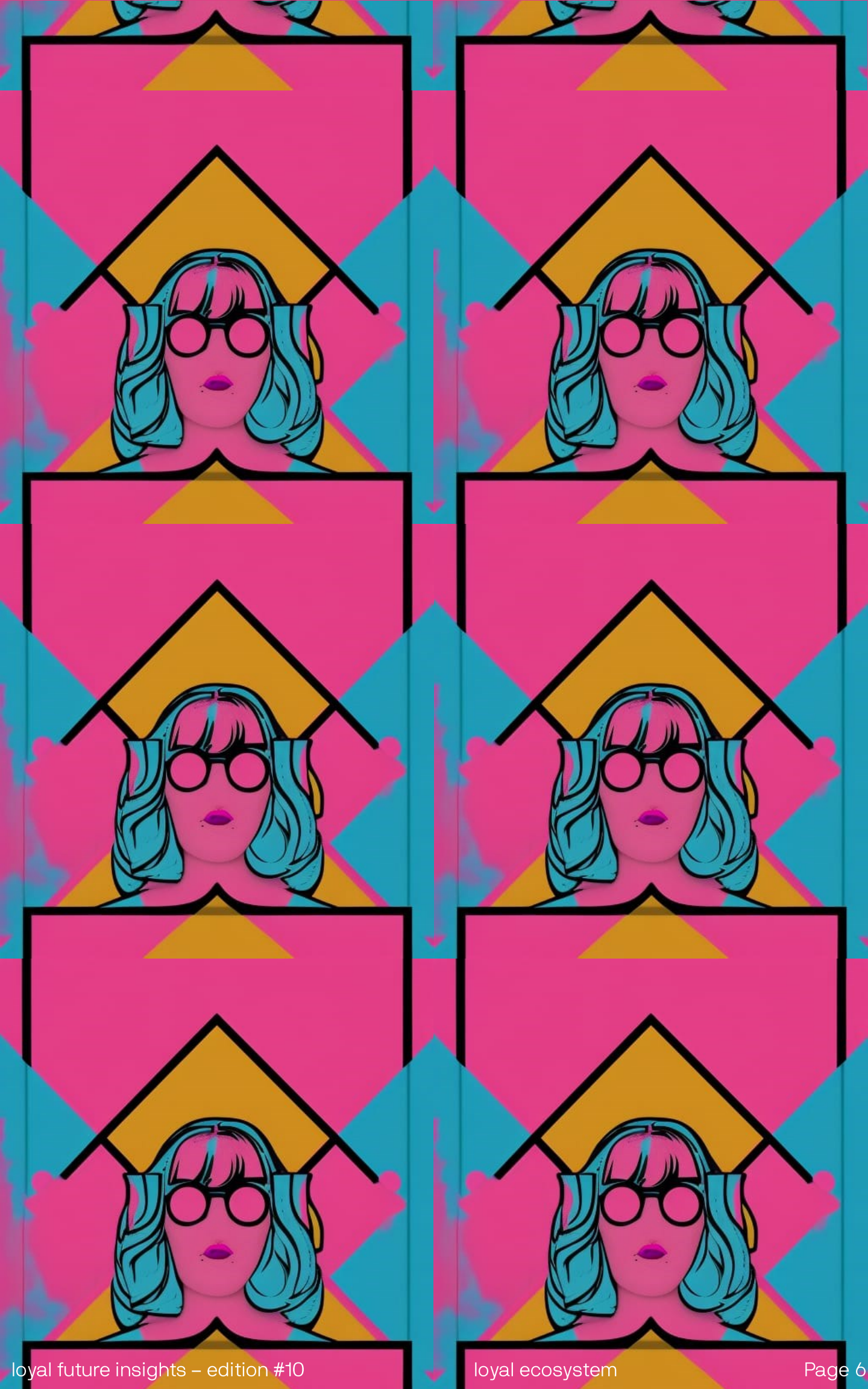
3 What is the future of behavior?

4 Who is the consultant of the future?

what  
is the  
future of  
business  
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# Five Gen Degrees Of Diversity

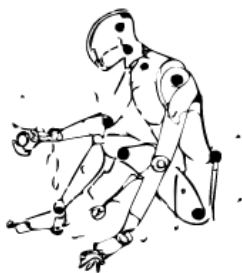
As the workplace now experiences the presence of five different generations, CEOs can capitalize on this diversity to create a more inclusive and dynamic work environment. .



Leaders need to actively accommodate and cater to the needs and values upheld by each of the generations as they all have unique experiences and perspectives that can contribute to the overall success of the organization. Businesses need to create a thriving and dynamic workplace that embraces this diversity and utilizes the strengths of all employees.

## Cumulate Human and Artificial Capital

It will be important to balance out automation and technology with human intelligence and skills to optimize business processes and stay relevant in a rapidly evolving technological landscape.



While technology and data are valuable resources, there are certain tasks where human input and skills are required - such as creativity, emotional intelligence, critical thinking, and empathy - and which cannot be replaced. Therefore, business leaders must strive to find a balance between human and artificial capital to achieve optimal results.

# The Era of Responsibility

We have entered the age of responsibility because the non-intended consequences are increasing and catching up with us. All industries should look at their value chains and respective impacts.

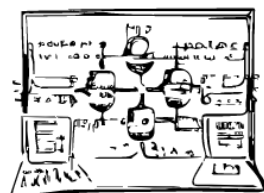


By minimizing the negative ones – and increasing the positive ones – through concrete actions to reduce environmental footprint by implementing sustainable practices, investing in renewable energy, and reducing the use of non-renewable resources, business leaders can lead the way in the era of responsibility and position themselves for long-term success in a changing world.

# Disrupt or be Disrupted

The overall disruptions currently happening – from digital transformation to remote working and cybersecurity threats – are only beginning. This means incorporating the latest technological advancements at businesses' disposal is no longer an option unless they want to be seen falling behind.

As the shift in the way business is done is taking over the working environment, it is the leaders and entrepreneurs guiding the way that will be the ones deciding what tomorrow is made of, and what they are going to make of it.





# No water,

# No life

Water scarcity poses a significant risk to business operations and supply chains in the upcoming future. Business leaders, entrepreneurs, and CEOs need to take concrete actions starting now to reduce water usage by implementing water-efficient technologies and investing in water conservation projects, among others.

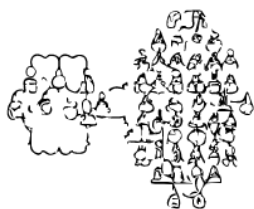
By working to engage the right stakeholders and partner with their suppliers, businesses can address water scarcity issues and ensure the sustainability of their operations in the long term while contributing to ensuring water availability in the long run.



# None of us is as smart as all of us

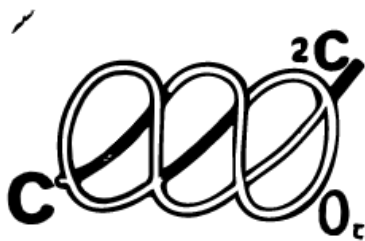
Prioritizing community building in business is a long-term investment for success. By fostering a sense of community, companies can increase employee engagement and productivity, build customer loyalty, and stay competitive by meeting the demands for social responsibility and inclusivity.

To prioritize community building, businesses can create opportunities for team building and socializing, provide regular feedback and recognition, offer professional development and growth opportunities, as well as promote a culture of inclusivity and diversity.



# From enemy to lover

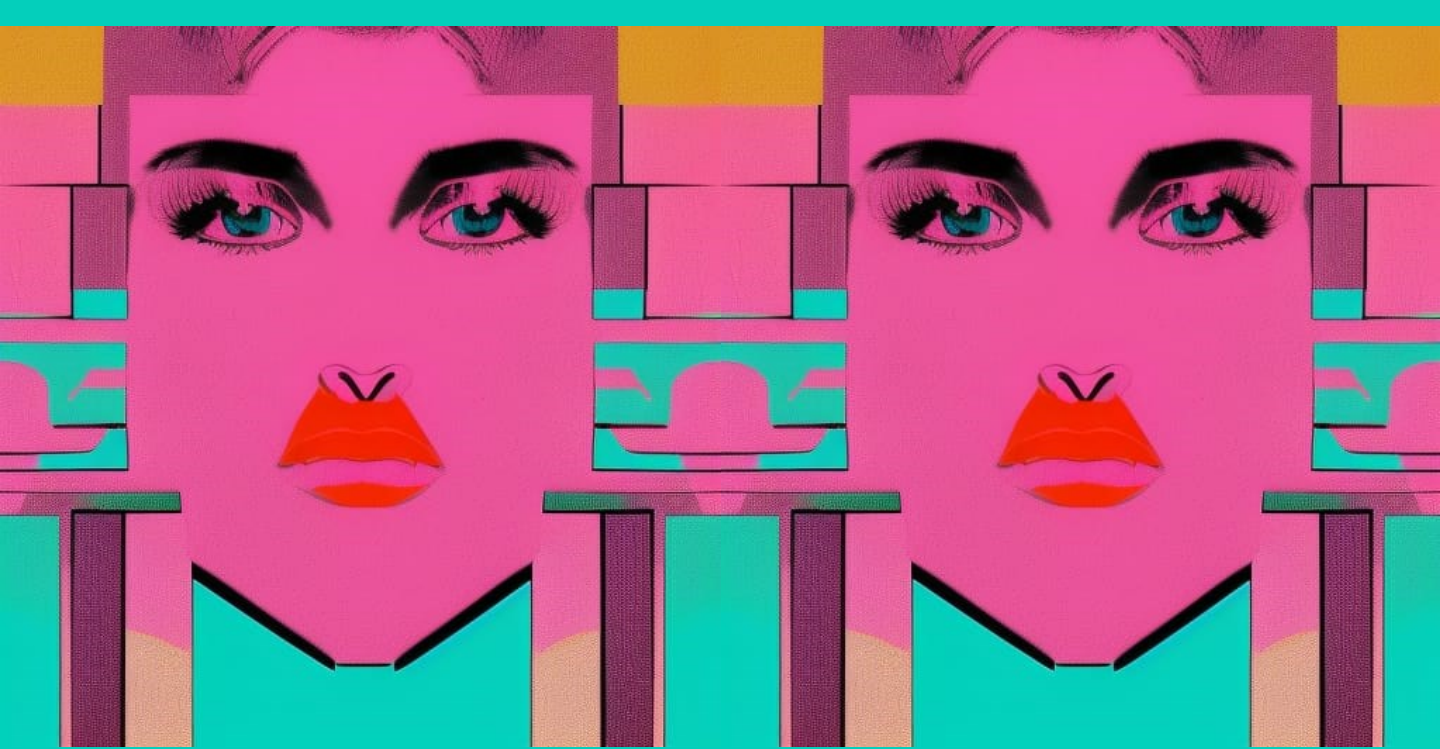
Innovative and sustainable food production methods, such as CO<sub>2</sub> upcycling, offer a promising solution to feed a growing global population while minimizing the environmental impact of agriculture.



By capturing carbon dioxide emissions and using them to produce protein-rich microorganisms, we can reduce the carbon footprint of food production while providing a reliable source of nutrition. By embracing sustainable food production, companies can demonstrate environmental stewardship and meet the growing demand for sustainable food products.

what  
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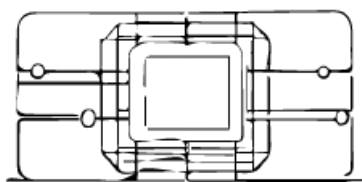
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# Plugged-in to public services

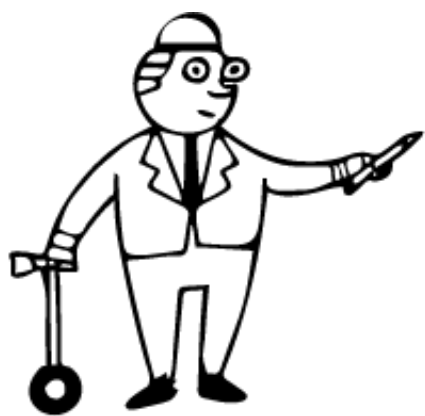
As blockchain technology continues to improve and as governments become more open to the idea of switching to online-based communication, citizens of tomorrow will be able to plug into public services entirely remotely.



Following the examples of Estonia – where a blockchain-based digital identity system allows citizens to securely access government services online and digitally sign documents - or West Virginia - experimenting with using blockchain technology for voting in elections – the public services will be all about cost-savings and time efficiency.

# Detach, Rethink, Rebuild

Policymakers of the future need to review and update regulations to keep pace with changes in the business world.



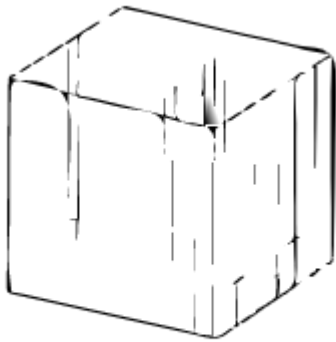
This includes standardizing regulations, such as the relationship between companies and tax authorities, across countries and continents to simplify processes and reduce complexity. This is a critical component of good governance and a prerequisite for a healthy business environment and policymakers should approach this task with accuracy, fairness, and consistency, while being mindful of the broader implications of their decisions.



# White Box Test

## Regulations

Software engineers “white box test” their code before releasing them.



This structural testing looks at functionality and internal logic of a program to ensure it functions properly and meets the design goals in every scenario. Applying white box testing to regulations will guarantee they are effective in achieving their goals while providing transparency during the decision-making process, making it easier to involve stakeholders in the design and testing phases.

## Balance it Out

There is a need for more balance and stabilization in the global economy. Policy makers should consider adopting measures that support smaller and less developed economies during times of economic uncertainty. Such measures could include providing financial assistance, offering trade concessions, or supporting development initiatives.

By doing so, larger economies can foster a more equitable and sustainable global economy, which benefits all nations.



# Embrace the Unpredictable

Policymaking needs to start accounting for the unforeseen, the unpredictable, the unexpected.



By moving away from rigid and linear policy-making processes that assume a static and predictable environment, and by embracing a "Think, make, break; repeat" mindset, policymaking will recognize the dynamic and uncertain nature of the world we live in, allowing for policymakers to have more opportunities to take calculated risks.

## Be Truly European

When looking at the disparities between EU and US start-ups, policymakers need to understand the country-specific regulations are part of the hurdles facing the European start-ups. From digitalization of the administrative processes to creating a distinct start-up / scale-up environment, there are multiple aspects which need to be improved to (i) simplify the regulatory landscape and (ii) enhance growth possibilities.

Additionally, focusing on providing pan-European products and services is the core mindset regulators need to adopt.



# Local Sustainable Implementation

Sustainable development requires policymakers to support it at all levels of government. Although policies at the macro-national level may have clear principles and outcomes related to sustainability, they often face implementation challenges at the operational level in municipalities.



These challenges arise from a tendency to follow traditional policies and practices, hindering the achievements of the intended goals of higher-level policies. Policymakers need to take decisive actions to address these issues and ensure sustainability policies are effectively implemented at all levels down to the local ones.

## Empowerment over Coercion

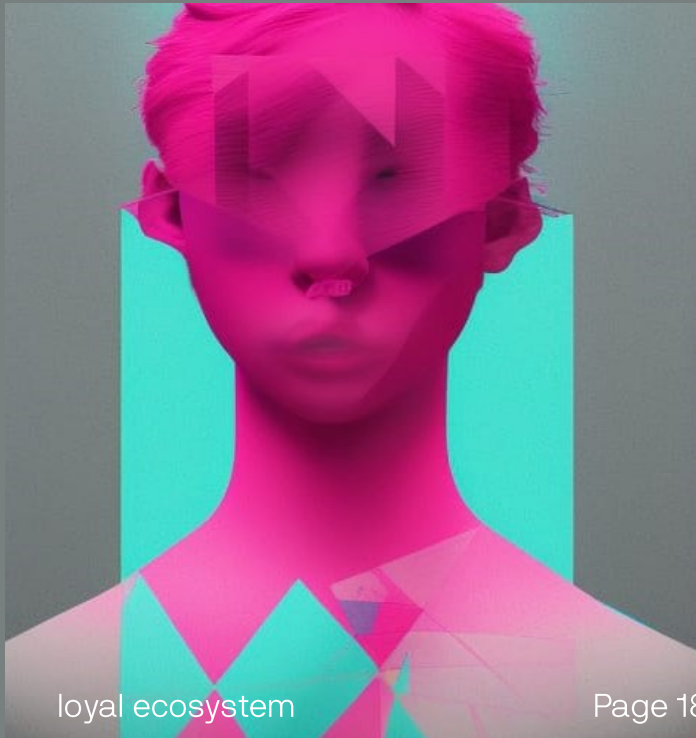
It is important for governments to encourage sustainable behaviors through positive incentives and citizen empowerment instead of coercion or fear. This approach can make it easier for individuals to make small changes towards sustainability, leading to a collective effort towards environmental protection.

By implementing policies aiming to incentivize sustainable behaviors, policymakers can encourage individuals - and therefore communities and businesses - to adopt best practices for reducing the overall ecological footprint.



what  
is the  
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# Combine Intelligences

As automation – through AI (Artificial Intelligence) and ML (Machine Learning) - keeps developing to become more accurate, we must also work on improving human education systems with a focus on topics such as creativity and strategic thinking. This would allow to combine both intelligences - artificial and human - to increase productivity and efficiency in the long run.

Additionally, businesses making place for this combination will promote problem-solving and foster innovation by leveraging a workforce better equipped to collaborate with AI and ML tools.



## It takes a Village

As we gradually understand the impact of the individual on the community, we must not forget the impact of the community on the individual.



By valuing both experiences – individualistic and collectivist – leaders can take advantages and learnings from both sides; that of the caring community and the boldness of the individual. Moreover, as group diversity enhances creativity and innovation, cooperation of individuals not losing sight of their particularities will lead to high adaptation and flexibility.

# Resist the Irrational

In today's rapidly changing world, unexpected changes can lead to new, potentially irrational patterns of behavior, often driven by fear and anxiety. .



To counteract this, leaders must actively educate their employees especially when it comes to strengthening and improving data collection and analysis. Applying critical thinking to identify what is truly relevant, instead of focusing on just surveying massive amounts of data, will allow companies to build resilience to change in the long run and will prevent us from falling into the hands of irrationality..

# Constructive Feedback

By using emerging technologies in ways unforeseen, business leaders have at their disposal a range of solutions to the current problems facing their relationship with the workforce. One such issue is that of employee commitment and retention, deeply connected to one feeling valued.

Using AI to provide personalized and constructive feedback to employees could be a way to remediate this, by assisting managers in accessing the relevant data to provide helpful and practical evaluations to build stronger relationships.



who  
is the  
consultant  
of the  
future  
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# Promote Growth in Caring

As sustainability and ethical values become part and parcel of consumers buying behaviors, companies are faced with the challenge to not only grow but to grow well and with care – for the environment, for the climate, for human rights, for their employees, etc.

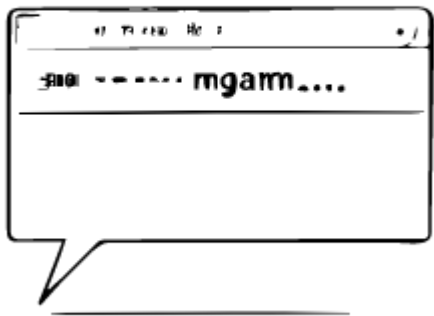
This means the consultants of the future will require to actively integrate these different aspects in the strategies and advice given to their clients as to ensure they grow with the proper roots to prosper.



# No Bias for All

Reducing bias is crucial for consultants to provide valuable insights and recommendations.

In today's fast-paced and constantly changing world, consultants must adopt an unbiased approach to information, whether it comes from clients or other sources. By using diverse data sources, applying rigorous analysis, and engaging multiple stakeholders, consultants can reduce bias to bring actionable knowledge to the table and help their clients make better decisions.

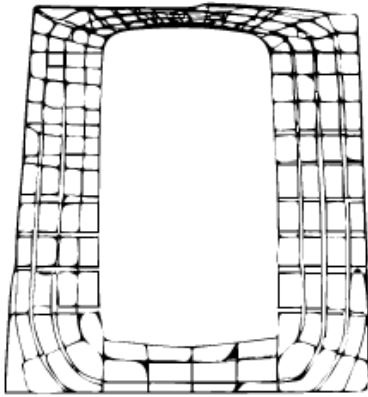




# Adjustable Frameworks

The traditional approach of relying solely on past experiences and fixed processes is outdated. Consultants need to adopt more flexible and adaptable procedures.

By developing adjustable frameworks, consultancy will no longer rely on past truths and will therefore be able to meet the changing needs of clients in a rapidly evolving business environment. .



# Worldwide Wanderlust

Understanding international affairs is crucial in consultancy, as it helps to develop global perspectives, communicate effectively with clients from diverse backgrounds, assess political risks, and develop strategic plans that are tailored to the unique needs of each client.

By adopting an international mindset, consultants will ensure to provide valuable insights and guidance to their clients, helping them navigate the challenges and opportunities of the global business landscape.



# lyl.fi ed #10 future thinkers





**Alexander Rose | CEO of Water proved GmbH**

From the very beginning, it was important for Alexander Rose to take tailor-made aquaculture literally. At Water proved GmbH, they design, deliver and support land-based aquaculture systems such as Recirculating Aquaculture Systems (RAS) and Flow Through Systems.

*You need to think ahead a little bit more about how sustainable your product is.*



**Andrea Alvares | Founder of Camomila Regenerative Systems Developer**

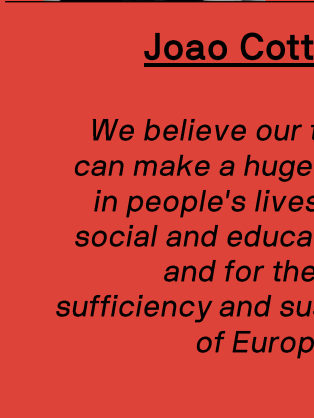
Independent Thinker and Regenerative Systems Developer on a sabbatical adventure. Served on several Boards, including the World Business Council for Sustainable Development and a founding member of Women of Brazil Group.



**Gregor Tegl | Co-Founder and CEO of Arkeon**

Has 10+ years of experience in biochemistry and biotechnology and is on a steady quest for new technologies that have the potential to revolutionize the way we're utilizing the natural resources of our planet.

*We founded Arkeon to nourish people and regenerate the planet for this generation – and everyone who comes after us.*



**Joao Cotter | Founder and CEO at Aquaponics Iberia**

*We believe our technology can make a huge difference in people's lives, at health, social and educational level and for the food self-sufficiency and sustainability of European cities.*

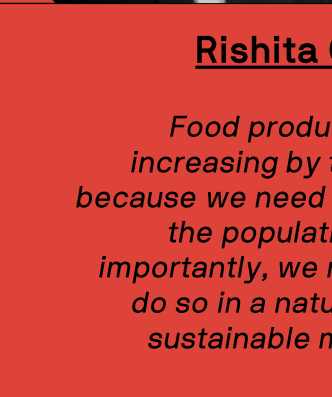
Integrator of high-tech sustainable aquaculture with sustainable agriculture, making the sum much more efficient and sustainable than the parts alone! Develops technologies and ways to efficiently deliver sustainable and nature based fresh food to everyone.



**Joshua Charles | Chief Partnership Officer at Primesec Ghana Limited**

An emerging business leader committed to addressing deficits in economic development through a multi-dimensional approach. Currently Chief Partnership Officer at Primesec Ghana Limited: an infrastructure development company headquartered in Accra, Ghana.

*The future of business will embrace a more globalized and data-driven world.*



**Rishita Chagede | Founder and CEO at TeOra Life**

*Food production is increasing by the day because we need to feed the population, but importantly, we need to do so in a natural and sustainable manner.*

CEO and Co-founder of TeOra, with a focus on synthetic biology used for various applications in health care, agriculture, aquaculture, & cell-based meat, with a goal to bring clean and natural ingredients for healthy and sustainable food for the planet.





**Rui Carvalho | Co-founder and COO at Coverflex**

Rui entered startups through Unbabel where he joined as first Director of Finance and was later promoted to the company's first VP of Operations. Before co-founding Coverflex, Rui took the challenge of building from scratch CIRC (scooter company) in Iberia where the company became a market leader, despite the strong incumbents on the market.

*There is a lot of disruption coming in the next few years, so the change is coming, and all businesses are going to feel it.*

**Sergiy Lebedyn | Founder and CEO at DeliveryCouple**

*Promising future with autonomous delivery robots.*

Forbes 25under25 and Founder of Delivery Couple - autonomous food delivery robots.



**Victor Paraschiv | CEO at YumiDocs**

Background in control theory and machine learning. Spent 17 years building data centric applications and products across oil and gas, banking, advertising, psychographic profiling and legal services.

*Policy making has a big impact on how we look into the future and what we are set to achieve.*

**Virginia Maria Barchiesi | President of the Babel Initiative**

*The products of the future are the ones that resonate with individuals, their identity and values.*

A Political Science Student and a youth advocate and leader., who has advised a number of organizations on youth inclusion: the EU Commission, UN Women, UNICEF and OHCHR. Also, the President of a Student-led no-profit promoting youth cultural exchange, the Babel Initiative.



**Digvijay Singh | Team Member at Loyal Ecosystem**

Process and data-focused consultant at Loyal Ecosystem with experience in Machine Learning and Deep Learning techniques, working for continuous challenges that enhance my learning curve. Co-founded two technology startups, solid expertise in Transformation, Strategy and Technology Operational Excellence, and with a never fading curiosity to dive into the available data, interpret it, search for patterns and trends, and build predicting models that could indicate new insights.





## **Julie De Nève | Team Leader at Loyal Ecosystem**

With knowledge in Life and Social Sciences and a deep interest in understanding the complex ecosystem of connections that make up our surrounding world. As a stakeholder management consultant, the aim is to participate in the co-creation of Innovation and Sustainability projects by applying novel consulting approaches.

## **Mafalda Henriques | Behavior Partner at Loyal Ecosystem**

Founder and Managing Partner at Loyal Ecosystem. Keen to invest, partner with and/or advise businesses and business-oriented people that are result driven, common good committed and holistic-intelligence based.



## **Pedro Pires | Business Partner at Loyal Ecosystem**

Entrepreneur, Advisor, Investor and a Martial Arts and Self-Defense Instructor. Founder and Managing Partner of Loyal Ecosystem, a future-led advisory decentralized company that helps innovative organizations to soft land or expand in Europe. Pedro is Industry Agnostic and loves to swing between a Helicopter View and Deep Dive, Zooming Out and Zooming In.

## **Sofia Cartó | Policy Partner at Loyal Ecosystem**

Founder and Managing Partner of Loyal Ecosystem. Leads policy driven challenges where the ability to understand regulations and engage stakeholders is key. Senior Policy and Stakeholders Management Consultant, with Reputation and Crisis Management experience.



## **Valentin Kranz | Business Connector at Loyal Ecosystem**

Business Connector & Senior Consultant at Loyal Ecosystem. Blockchain Advocate. Founder at Buenatura. Investor. Connecting Businesses and People globally. Looking to partner with and invest in impact driven companies. Passionate about Blockchain and new economies.



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