

# loyal future insights

Edition #12 03.08.2023



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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# No More Age FOMO

45 seems to be the average age of a successful startup founder.

A track record of relevant experiences may be key to creating a sustainable new venture. So, when is the best phase in life to create a first-time business? The future of business is age-stress-free. No fear of missing out, nor biological or societal pressure to create a business sooner or later in life.

The future of business will happen where education meets entrepreneurship. Where all options are accepted and considered: from dropping out of college to focus on a business idea or putting on hold a business endeavor to focus on self-development.



# The Afritech Uprising

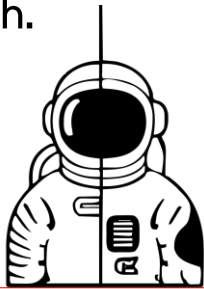
By 2050, Africa will be home to one-third of the world's young population. Led by the Big 4 countries (Nigeria, South Africa, Egypt, and Kenya), the region will be the playground of the businesses of tomorrow as per its young and tech-savvy population.

Fintech is currently the #1 industry in the region accounting for 38% of VC funds raised by startups (2022). A new generation, that has grown up in an underbanked society, already made Africa the world's leading mobile money market with roughly half of the world's active accounts and transactions. Following and after the money, what will be the next Afritech boom?



# Twins: Deep Sea and Deep Space

On Jupiter's Moon Europa a salt-water ocean with more water than all of Earth's oceans combined has no sunlight penetration below its icy surface. The pressure we can find in that Jupiter's moon area is similar to Earth's Hadal zone, the deepest areas of the oceans on Earth.



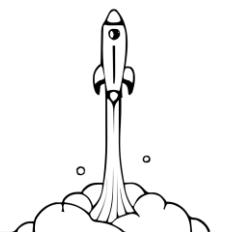
The extreme conditions we can find in the Deep Sea are comparable to the conditions NASA expects to find in other areas of the Solar System.

Advancements in one field are relevant to the other, like the development of autonomous underwater vehicles using Space visual navigation technology. Cross-transferring technology between the twins is remarkable for the future of business and life.

# Water - Electrolysis Space Propulsion

Current propulsion systems are dangerous both for humans and the planet. Within the so-called green propulsion solutions, water-electrolysis may be a game-changer for the future of space operations. This new innovative technology can make propulsion systems cheaper and more sustainable.

Being able to optimize resources is key in space. Wastewater-as-a-fuel can be of circular use via the electrolysis of sweat or urine. Adopting water as a space propellant may be a key technology for a safer and greener future of space.



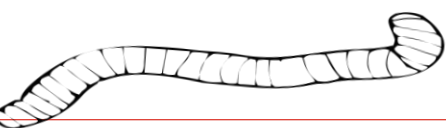


# The Extremophile

## Entrepreneur

Extremophiles are organisms that live in environments considered extreme since they are tolerant to several parameters like PH, temperature, salinity, pressure, ionizing radiation, or nutrition.

Of the several types of Extremophiles, the Anaerobe is very curious since it can grow without oxygen.



Global VC funding fell 53% year over year in Q1 2023, which means oxygen for entrepreneurs is more difficult to get.

Bootstrapping your business may be more than a quick fix – it can be a driving force of the biology of your venture.

Like the Extremophiles, these unusual circumstances can create unique advantages to thrive in the future economy.

# GDPR Devil's Advocate

## or Data Business Angel

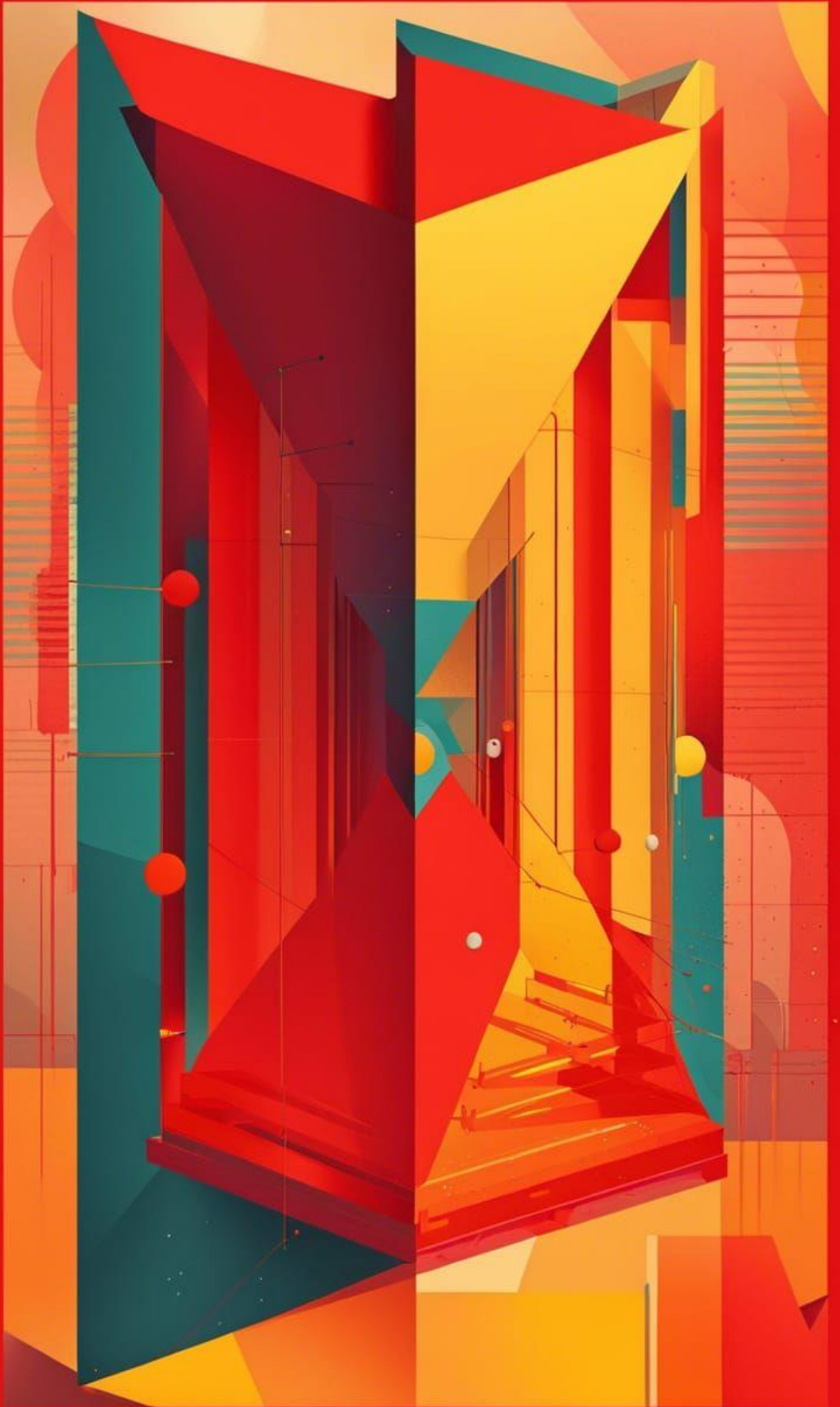
EU's GDPR is the world's toughest privacy and security law establishing especially difficult requirements for SMEs to comply with. Despite the good intentions on the “spirit” of the law, its application is today an excuse to freeze used by internal “GDPR devil's advocates”.

A breeze is entering the room with the European Strategy for Data, which focus is to foster the EU's competitiveness and data sovereignty. One of its pillars is the Data Act, which will accelerate B2G and B2B data sharing and protect SMEs. To have a seat in the first row of change, assign an internal “Data Business Angel” to be on top of this topic.



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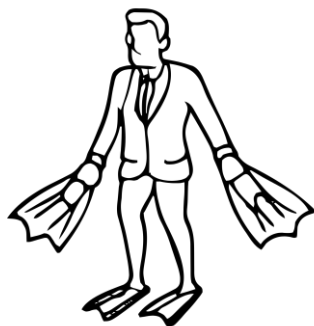
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# Blue Finance

Integrating the Ocean into the Global Financial Architecture is a matter of the present and future of policy. Blue Finance is the designation of the financial flows channeled into ocean-related activities via an adequate economic and financial system. Blue Bonds are already a class of assets on the move. The Republic of Seychelles launched the first sovereign blue bond back in 2018 followed in 2019 by the Nordic Investment Bank.

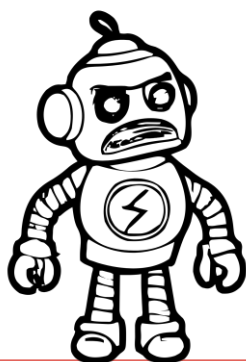
There is a need for increased understanding and expertise in Blue Economy within the financial system. Blue Financing like Ocean14Capital, Blue Halo S, or Regional Blue Banks are examples of foundational work that is only beginning.



# Extinction by Bad+Tech

The first extinction-able technology to be developed was nuclear fission and the atomic bomb. Science and technology leaders are since then at the forefront of anticipating unprecedented tech risks.

The ability to engage these scientists and technologists with the policy and decision makers is key to prevent the bad use of current technologies like AI, nanotechnology, biotechnology, autonomous weapons, or geoengineering. The letter from Einstein to Roosevelt in 1939 is of great historical insight on this matter. Currently, the EU AI Act is a leading comprehensive work to prevent already known AI risks. Still, less than a global consensus won't be enough.



# Retail Democracy

Representative Democracy is the system of government where the power of citizens is exercised through the officials they elect. Non-inclusive Ancient Athenian Direct Democracy, where only free men could vote, is still an inspiration to different types of Digital Democracy where digital media is used to pursue the practice of democracy. Recently, a Liquid Democracy concept is being formulated where the delegation of voting is considered.

Still, if we consider the power of individual (conscious) citizens and their choices when influencing Retailers, these influencing Industry, and the latter influencing Policy and Decision Makers, we can conceptualize also a reversed chain of power by the citizen – a kind of Retail Democracy.



# Bumper Sticker Policy

In policy making there's a tendency to see a continuum where on one end sticks a science, paper-based approach and on the other end a bumper sticker approach. Still, there can be room for both.

The ability to incorporate science into solving citizens' problems is key, but “science communications” is not the way to engage or influence. The Bumper Sticker approach here is just more effective. It is a concise form of commitment, and eventually, a lasting one. A sort of tribal marking that creates a feeling of belonging. Governor Whitmer will continue to Fix The Damn Roads, as per the commitment stuck in the bumper of her voters' vehicles.



# Shoe - Leather Lobbying

Direct Lobbying, *aka* shoe-leather influence, states that on-site participation is key to influencing policymaking. Washington is *per se* the environment where “being there” at the right moment means using a more formal attire. Even the expression “shoe-leather” can be related to the time Lobbyists spend standing up and waiting for that right moment. Still, new times may be arriving since sneakers were seen in a meeting at the White House’s Oval Room.

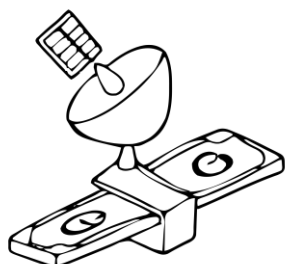
The game-changing influence of Tech may be a driving force behind this trend – a clash of cultures when US West Coast Tech meets Washington institutions. Old School Direct Lobbying will be a guarantee in the future of policy but eventually within a more decentralized (supported by technology) structure.

Will lobbyists, then, change shoe-leather for sneakers?



# Space & Green Finance

There’s a bright future for Green and Sustainable Finance if the added value of Space is leveraged. There are relevant technological challenges and data gaps that are barriers for the application of the Green Finance policy frameworks already in place.



In ESG, Space can provide value to the Impact Monitoring of Assets namely by geolocation and environmental changes detection (Earth Observations & AI). Additionally, natural wealth and nature-based solutions can benefit from geospatial information that can measure green growth. Finally, climate risk can benefit from the synergies between Space and Green Finance, since 60% of the 54 Essential Climate Variables can be addressed by satellite data.

# Learn from other isms

Policy making is influenced by culture just like any other dimension of life. How people respond to situations can be, in part, explained by their cultural background – Individualism-Collectivism [IC] is a frequent framework used to analyze that cultural impact. A perspective of divergence can be used when looking into the IC world map, creating a geo-continuum with the concepts of individualism and collectivism.

Still, we can learn from the other side of the “ism”, especially when designing new policies.

In the future, more individualist societies and policies can be less emotionally reactive (to political and media cycles) and collective societies can step outside their consensus and increase debate.



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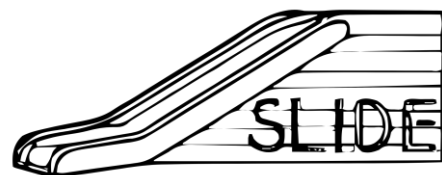




# Homo Ludens

We play because it is in our nature. Still, the current societal organization is a system where we decrease the level of play as we get older. People tend to play less when they go to college, and even less when they go to work. Eventually, Taylorism influenced a world where the ability to be faster and better, doing repetitive tasks, made the capabilities brought by playing less useful. Artificial Intelligence is and will be great for Education since we can Taylor-delegate to the machines.

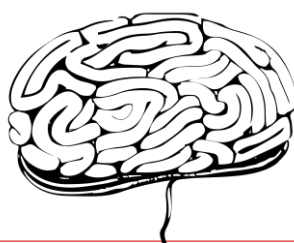
Therefore, Play can become this universal human behavior nurtured across all ranges of life span since it relies on free will – the Homo Ludens. If it is mandatory, it is not playing. If even rats play hide-and-seek, next time you ask yourself why someone risks a “Panenka”, you’ll know the answer – it is because playing, is still, in our nature.



# Divergent Thinking

Made by Dyslexia is a recent example of a paradigm that is changing. Reframing what is traditionally called as a disorder can create a massive transformation in our society, being not only more inclusive but also more solutions-driven. A radical change of perspective is behind this movement – what if you look at Developmental Dyslexia as a Specialization in Exploration and not as a disorder?

Give an analytical and detailed task to a Person with Autism, a fast-paced environment to a Person with ADHD or check the art of a Person with Synesthesia. Neurodiversity is already being seen as an advantage in the HR departments, so divergent thinking can be pretty much a standard in the future.



# Sync Chronotypes with Working Schedules

Sleep loss is a relevant factor in industrial and engineering disasters like the Space Shuttle Challenger Accident. To prevent or minimize these consequences but also to optimize work, health, and well-being, a change of perspective is needed regarding sleep. In a more human-centric workplace, we'll see the alignment of sleep chronotypes with people's working schedules.

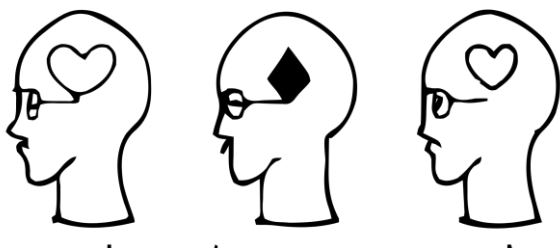
Designing working schedules to optimize human biology is not only a matter of non-discrimination of chronotypes but also a productivity leverage.



# Space Superminds

The Earth Application of Space Developed Solutions is not an easy task. There's no doubt about the relevance of the advances in Space technology, but when it comes to applying, transferring, or even communicating the benefits, there is a bottleneck.

Space Industry is essentially a matured and successful environment where "super smart" people (graduated in Aerospace Engineering, Physics, Computer Science, Mathematics) can be overconfident and have a hard time in accepting feedback. And groups where members are more socially perceptive tend to be more collectively intelligent. The evolution of the space ecosystem into a stronger collective may facilitate the earth application of space-based solutions and cross industry collaboration.



# The Attribution Error

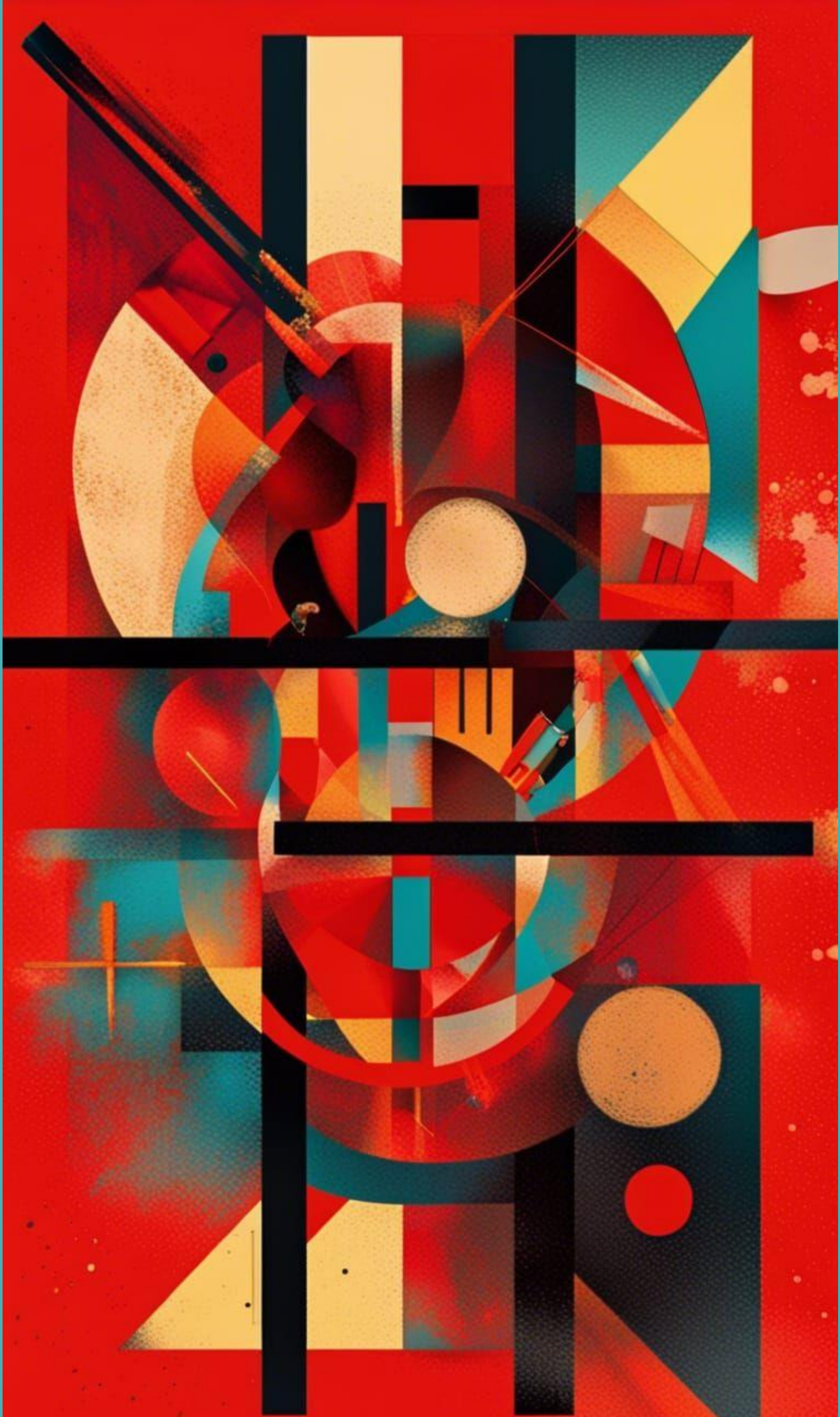
“We judge ourselves by our intentions and others by their actions” is Stephen Covey’s quote that reflects one of the most frequent human cognitive bias – the attribution error. The fundamental attribution error is the tendency of a person to associate another’s actions with their personality and their own actions to an external context, therefore, out of their own control. Being aware of the confirmation bias is also important since these tend to go hand in hand.

It’s not possible to prevent having these bias, since they are ingrained in our brain, but it’s possible and recommended to step back and think. Therefore, we can analyze intentions and actions more consistently and uniformly so that we improve our decision making.



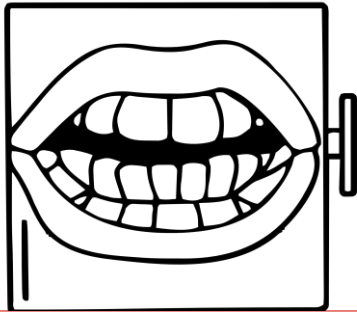
who  
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# Don't Overpromise

Consultants are known to overpromise especially when closing contracts. This situation can damage the trust established with the client but also the firm reputation.



Telling the truth can be extremely difficult since it means, more often than not, to bring to the table a recommendation that the client did not anticipate and, also frequently, causing discomfort. **Overpromising is sometimes the consequence of delivering what the client wants to hear.** The future of consulting relies in creating an honest and accountable relation with the client, where the external value of the fresh perspective of the consultant is recognized.

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thinkers







## Angelo Minotti | Founder & CEO of Miprons & MIEEG

Founder & CEO of two innovative Italian Start-Ups, has based his life on research and science, convinced that the technological contamination may boost social development in all its aspects.

*“Water is the gate for the New Space Revolution”.*

## Derek Donnellan | Founder & Master Creator of Opozo

*“Make the impossible possible by making the complex simpler”.*

Creating frameworks to deliver more agile and confident mindsets.



## Emmanuel Mondon | Co-Founder of SCE

Co-Founder of Space Cooperative Europe and Independent consultant at AdviceGEO. Emmanuel Mondon is French National, 47 years old, living in Munich (Germany) since August 2014, specialized in Geospatial & Earth Observation (GEO) services, helping this particular segment to tackle the digital (r)evolution.

*“We are the space family, the space guys. We are super well together. We are just not realizing that everybody else is afraid. We need to understand that yes, we can bring lots of value but not alone.”*

## Frederick Puckle Hobbs | CEO of Sea Green

*“We stand by the fact that we need governance and it's a huge part of our focus. You can't have the E and the S without the G.”*

Fred is a blue finance professional, ocean economy advocate and seaweed industry entrepreneur, working in Southeast Asia. With a background in finance operations and an active interest in nature-based solutions, he bridges the gap between impact capital and aligned projects in the real economy



## Fred Turner | Senior VP at BGR Group

Fred Turner serves as a Senior VP in BGR Government Affairs International Practice where he brings perspective from a long and distinguished career on both sides of Capitol Hill and as Chief of Staff to the U.S. Helsinki Commission. He also provides valuable insights and support to clients in the Commerce and Financial Services practices. Fred was named a 2022 Top Lobbyist by The Hill newspaper.

*“With AI it'll be easier to write white papers, but I don't think it will replace the old-fashioned shoe leather lobbying, having relationships. You know, a computer is not going to have a relationship with the chairman of a Senate Committee.”*



## Olavur Gregersen | CEO of Ocean Rainforest

Olavur Gregersen has more than 30 years of experience as an entrepreneur. He is the co-founder and CEO of Ocean Rainforest, which is one of the largest seaweed cultivation companies in Europe and also has an operation in California, USA.

*"It's very much about working with the nature, not against it."*

## Rasmus Riim | Co-Founder and CEO of Drycycle

*"I hope to see more like small and mid sized companies' kind of spread around everywhere."*

Sustainable transport activist, Co-Founder and CEO of Drycycle - the Best Student Company of Estonia 2022.



## Rupert Evill | Founding Director of EthicsInsights

As the Founding Director of EthicsInsight, Rupert helps organizations prevent and respond to ethics, risk, and compliance issues using technology, behavioural analysis, and simple design. He has over 20 years of experience in risk management, crisis, investigations, and compliance consulting across various industries and regions.

*"The problem with Humanity is that we have Paleolithic Emotions, Medieval Institutions, and God light technology - Edward O. Wilson"*

## Theresa Schnorbach | Senior Sleep Scientist at Emma

*"Sleep is your magic power. It is the key to a healthy and happy life, to empowered relationships, to success and to new visions. Don't lose it - use it!"*

Psychologist and Sleep Scientist, specialized in Clinical and Cognitive Neuropsychology, is an experienced sleep consultant dedicated to helping elite athletes and other professionals unlock their full performance potential. She applies scientific knowledge to assist individuals in achieving a healthy, happy, and thriving life.



## Victor Eyo | Founder of Wegodigiteens Africa

Innovator, Tech Founder and Artist.

*"There's no such thing as giving up, giving up is an excuse for a mind that has already failed."*

**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 results 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.



