



How to Collaborate in the global aquaculture community



SUSTAINABLE AQUACULTURE

n collaboration with

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SUSTAINABLE





INTREPRENEURS

MEET OUR TEAM



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Sharad Agarwal CEO & Founder of Cyber-Gear and ONLY Webinars



Stacey Webber Events Community Manager



Mary Wilson Events Logistics Coordinator

If we were having this discussion three years from today and you're looking back over those three years, what has to happen in your life both personally and professionally for you to feel happy with your progress?

Dan Sullivan R - Factor Question





A Message from our Founder, Eric Gant, **President of Manatee Holdings**









Top Ten Trends in Sustainable Aquaculture And More

September 2023 www.sustainableaquaculture.ca





TOP TEN TRENDS IN SUSTAINABLE AQUACULTURE

- 1) Sustainable Seafood Selection
- 2) Tech Innovations
- 3) Underwater Farming **Adventures**
- Super Fish 4)
- 5) Eco Chow

6) Aquatic Architects 7) Eco Warriors of the Sea 8) Seasteading 9) Circular Economy **10) Blue Ocean Revolution**



TREND #5 ECO – CHOW: Nourishing fish and the planet with sustainable feed solutions

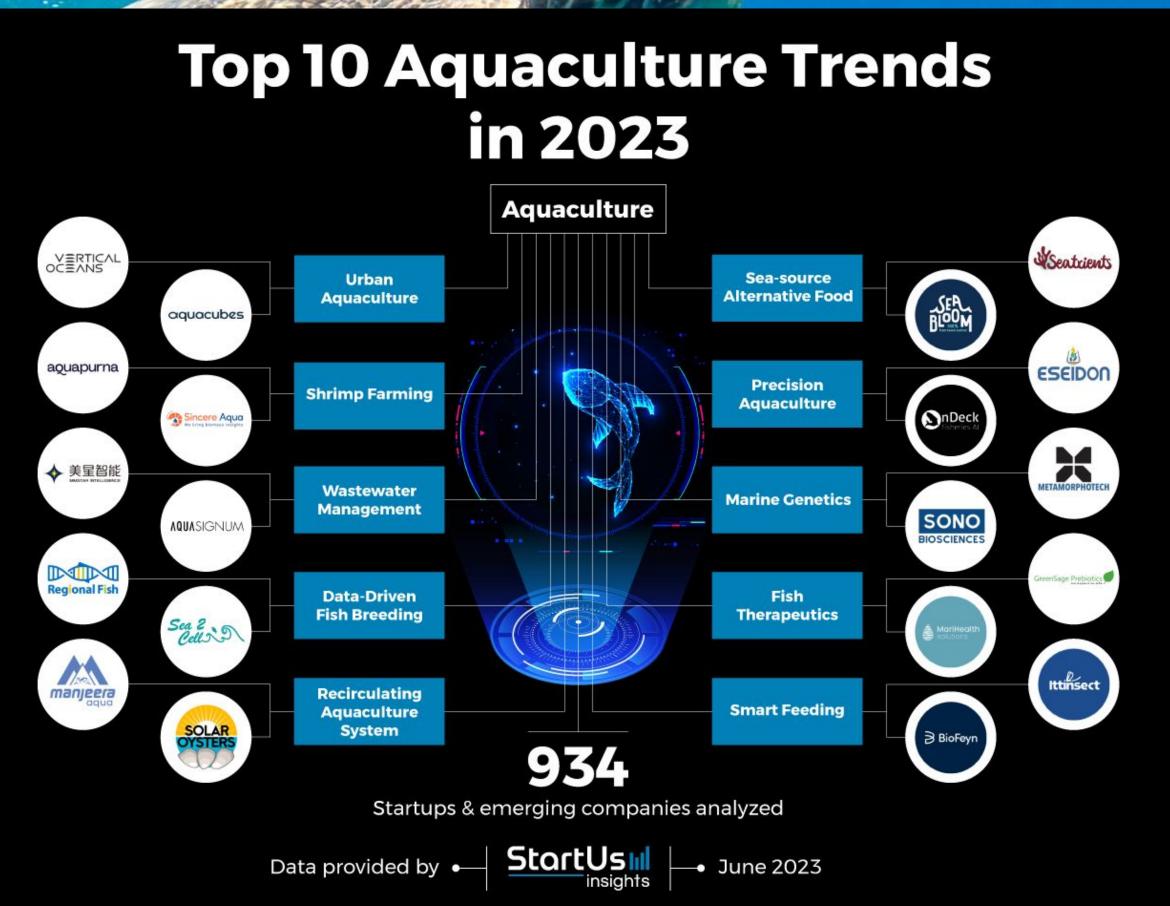




SUSTAINABLE AQUACULTURE

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in 2023





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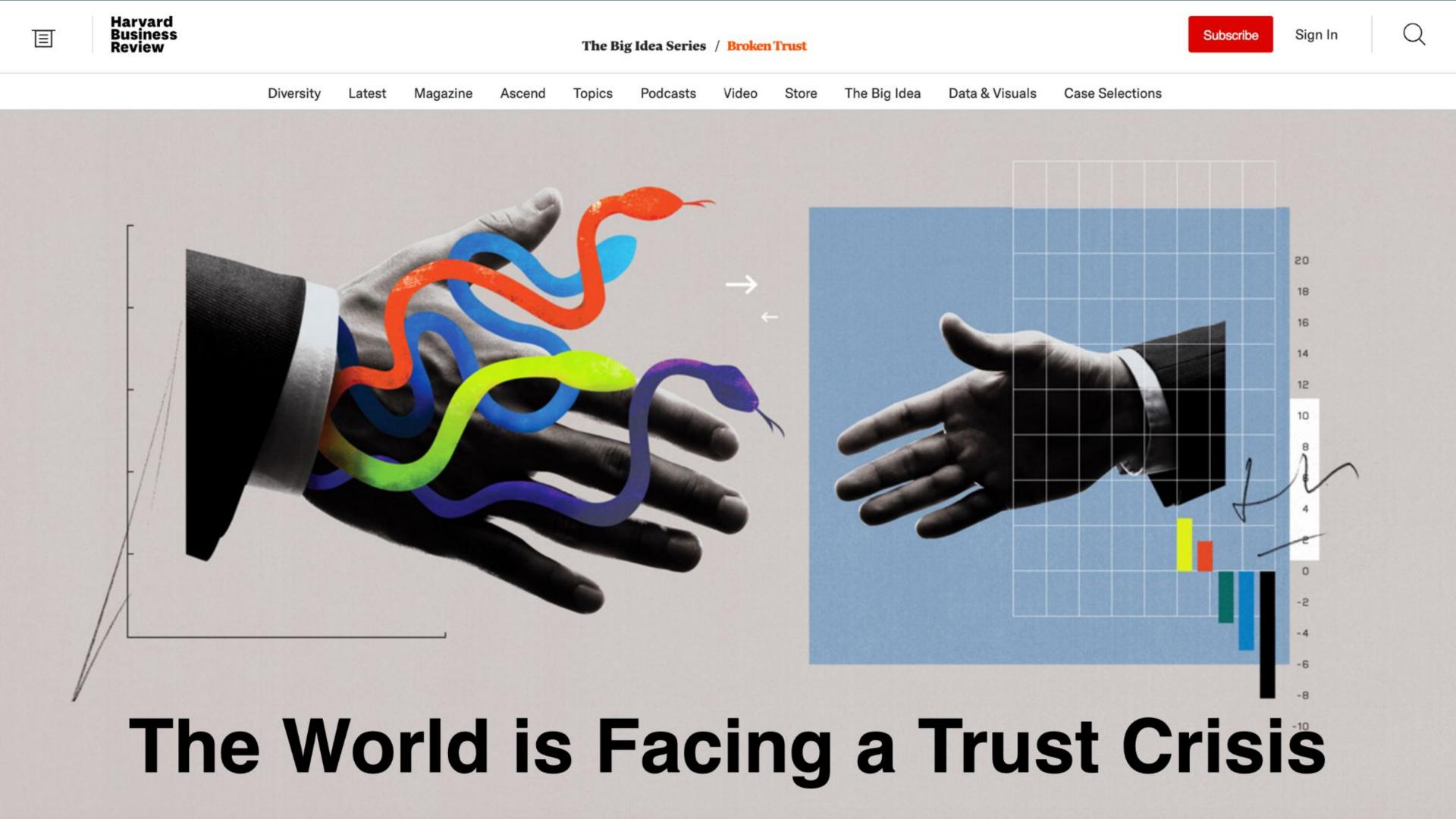


TREND NO.1



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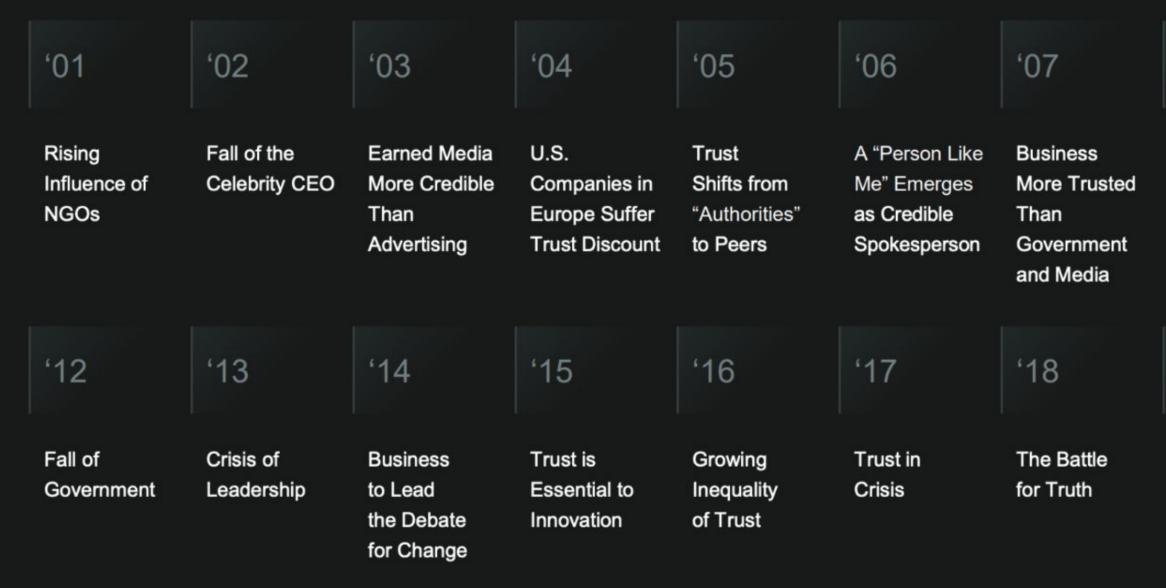
IJING 2022



Global Report



22 YEARS OF TRUST



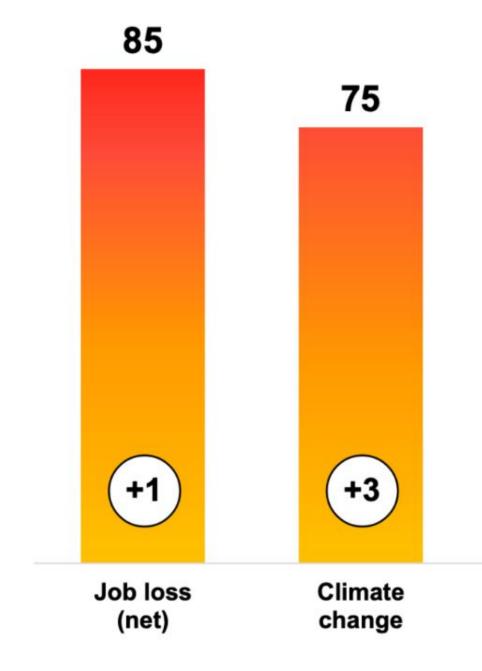
·08	'09	'10	'11
Young People Have More Trust in Business	Trust in Business Plummets	Performance and Transparency Essential to Trust	Business Must Partner With Government to Regain Trust
'19	'20	'21	'22
Trust at Work	Trust: Competence and Ethics	Business Most Trusted	The Cycle of Distrust



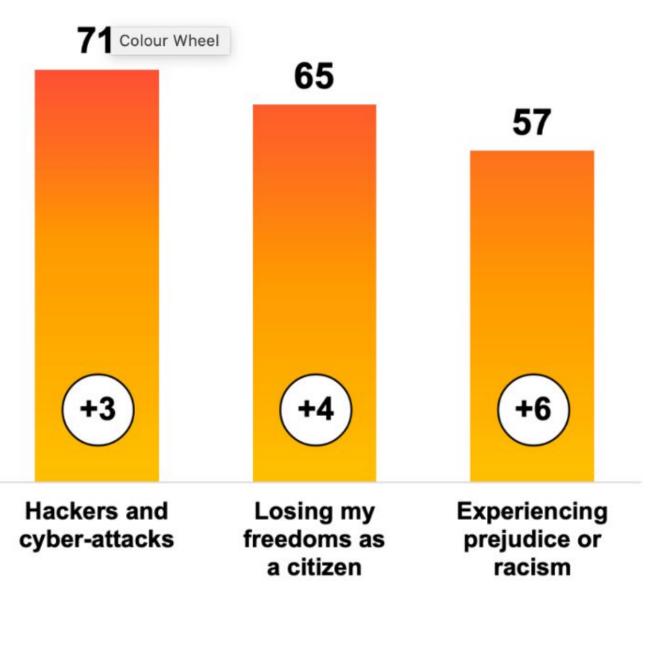
SOCIETAL FEARS ON THE RISE

2022 Edelman Trust Barometer. POP_EMO. Some people say they worry about many things while others say they have few concerns. We are interested in what you worry about. Specifically, how much do you worry about each of the following? 9-point scale; top 4 box, worry. Non-job loss attributes shown to half of the sample. General population, 27-mkt avg. Job loss asked of those who are an employee of an organization(Q43/1). Job loss is a net of attributes 1-3, 5, and 22-24.

Percent who worry about...









(d) Возмонов организаци здравоодления (者)世界卫生组织



Tedros Adhanom Ghobrovesu

GOVERNMENT AND MEDIA FUEL A CYCLE OF DISTRUST

MORE CONVINCED WE'RE BEING LIED TO BY SOCIETAL LEADERS

Percent who worry





Journalists and reporters My country's government leaders

are purposely trying to mislead people by

saying things they know are false or gross exaggerations

2022 Edelman Trust Barometer. POP_EMO. Some people say they worry about many things while others say they have few concerns. We are interested in what you worry about. Specifically, how much do you worry about each of the following? 9-point scale; top 4 box, worry. Attributes shown to half of the sample. General population, 27-mkt avg.





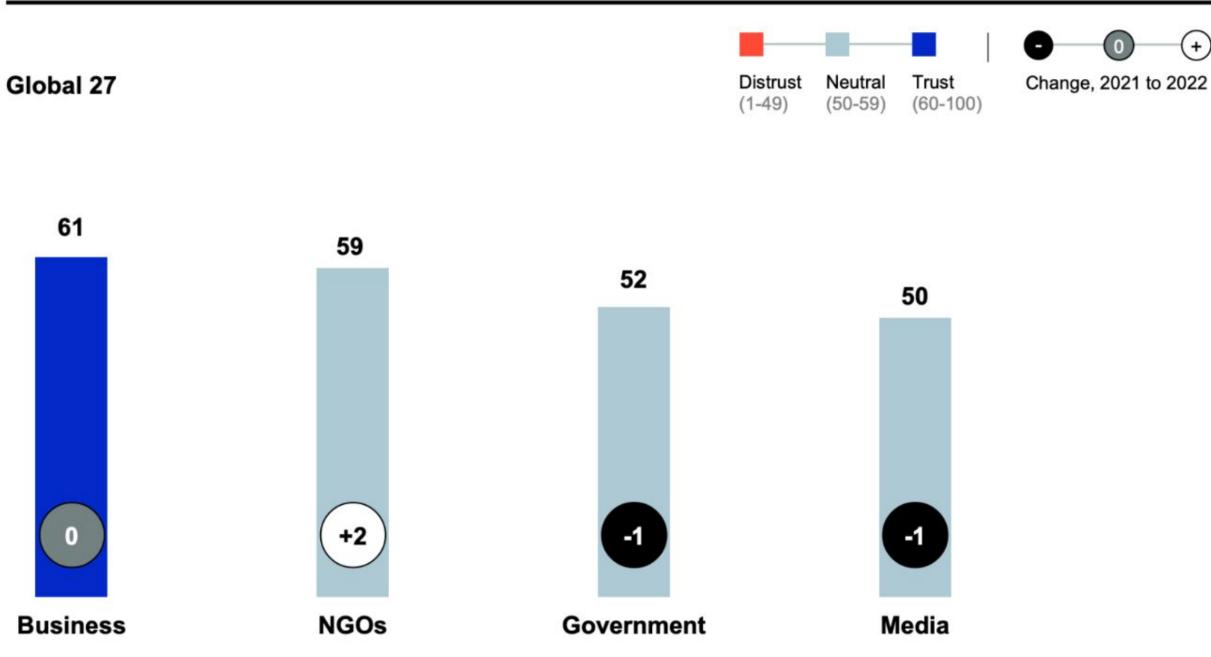
Business leaders

eople by exaggerations



TRUST DECLINES FOR GOVERNMENT AND MEDIA; BUSINESS STILL ONLY TRUSTED INSTITUTION

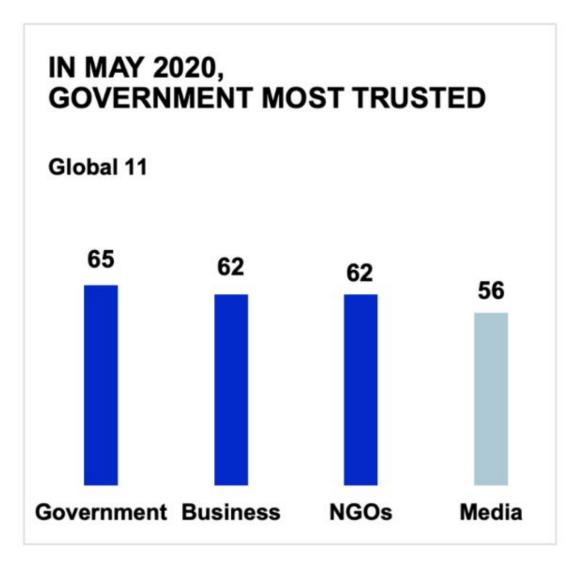
Percent trust



2022 Edelman Trust Barometer. TRU_INS. Below is a list of institutions. For each one, please indicate how much you trust that institution to do what is right. 9-point scale; top 4 box, trust. General population, 27-mkt avg.

2020 Edelman Trust Barometer Spring Update. TRU_INS. Below is a list of institutions. For each one, please indicate how much you trust that institution to do what is right. 9-point scale; top 4 box, trust. General population, 11-mkt avg.

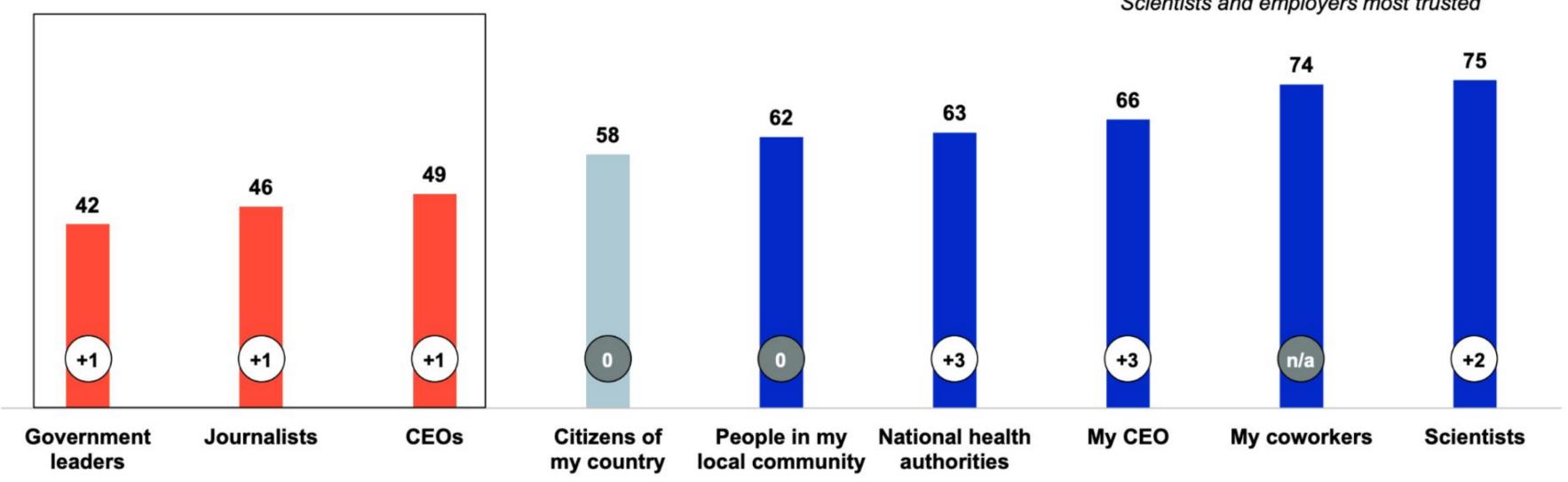






SOCIETAL LEADERS NOT TRUSTED

Percent trust



2022 Edelman Trust Barometer. TRU PEP. Below is a list of groups of people. For each one, please indicate how much you trust that group of people to do what is right using a 9-point scale where one means that you "do not trust them at all" and nine means that you "trust them a great deal". 9-point scale; top 4 box, trust. Some attributes asked of half the sample. General population, 27-mkt avg. "My coworkers" and "my CEO" only shown to those who are an employee of an organization (Q43/1).



Scientists and employers most trusted

BETRAYED GOVERNMENT BYMI BYMY GOVERNMENT FAILURE OF LEADERSHIP BETRAYED MAKES DISTRUST THE DEFAULT

Cuime of the certury Follure to act on climate



DISTRUST IS THE DEFAULT: NO BASIS FOR PEACEFUL DEBATE

Majority in 24 countries

Which are you more likely to believe?

VS.

Majority in 27 countries

Percent who agree

they disagree on



My tendency is to trust until I see evidence

that something is untrustworthy

2022 Edelman Trust Barometer. TRU_CHOICE. You are about to see two choices. We want you to choose the one that best describes you and your beliefs. Question asked of half of the sample. POP MDC. Below is a list of statements. For each one, please rate how true you believe that statement is using a nine-point scale where one means it is "not at all true" and nine means it is "completely true". 9-point scale; top 4 box, true. Question asked of half of the sample. General population, 27-mkt avg.

People in this country lack the ability to have constructive and civil debates about issues







Coinbase sues SEC after months of silence from federal regulator

PUBLISHED MON, APR 24 2023-8:44 PM EDT | UPDATED TUE, APR 25 2023-9:04 AM EDT

Crypto exchange <u>Coinbase</u> \pm filed suit against the Securities and Exchange Commission on Monday, asking that the regulator be forced to publicly share its answer to a <u>months-old petition</u> on whether it would allow the crypto industry to be regulated using existing SEC frameworks.





Al industry and researchers sign statement warning of 'extinction' risk

Washington (CNN) — Dozens of AI industry leaders, academics and even some celebrities on Tuesday called for reducing the risk of global annihilation due to artificial intelligence, arguing in a brief statement that the threat of an AI extinction event should be a top global priority.

"Mitigating the risk of extinction from AI should be a global priority alongside other societal-scale risks such as pandemics and nuclear war," read the statement published by the Center for AI Safety.

The statement was signed by leading industry officials including OpenAI CEO Sam Altman; the so-called "godfather" of AI, Geoffrey Hinton; top executives and researchers from Google DeepMind and Anthropic; Kevin Scott, Microsoft's chief technology officer; Bruce Schneier, the internet security and cryptography pioneer; climate advocate Bill McKibben; and the musician Grimes, among others.

PRIOR TO COVID-19

ECONOMIC RECESSION

RECOVERY

BOOM sectors

ExO Technology Travel / Tourism Entertainment

BUST sectors

Retail & Trade Construction Government

DISTRUST

U.S. CHAMBER OF COMMERCE

TRUST

BOOM models

Cash Positive Decentralized Global

BUST models

Cash Burn Centralized Local

ALL STAKEHOLDERS HOLD BUSINESS ACCOUNTABLE

Percent who agree

Global 27







Choose a place to work based on their beliefs and values 64%

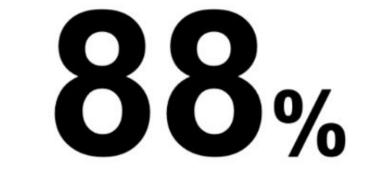
Invest based on their beliefs and values

2022 Edelman Trust Barometer. Belief-driven consumer, employee, and investor segments. General population, 27-mkt avg. Employee data is filtered to be among employees of an organization (Q43/1). Investor data is only among those who sell stocks, bonds, or mutual funds as a standalone or employer-sponsored investment (INVESTOR/1). See Technical Appendix for a full explanation of how belief-driven consumers, employees, and investors were measured.

2021 Edelman Trust Barometer Special Report: Institutional Investors. Q7. Please indicate the extent to which you agree or disagree with the following statements regarding shareholder activism. 4-point scale; top 2 box, agree. 7-mkt avg.

Global 7

Source: 2021 Edelman Trust Barometer Special Report: Institutional Investors



of institutional investors

subject ESG to the same scrutiny as operational and financial considerations

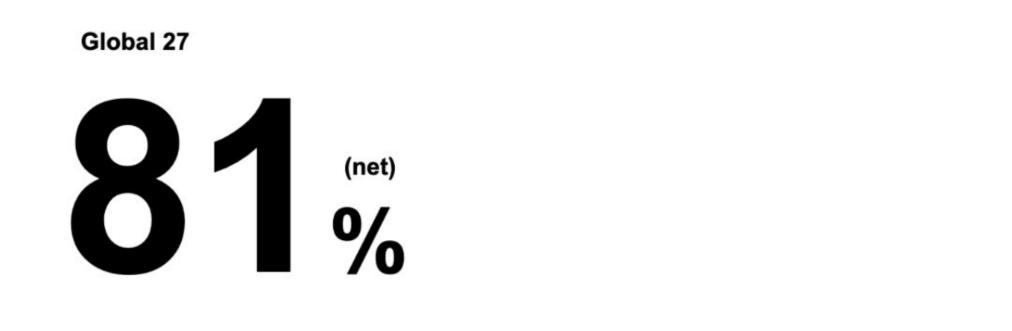


CEOS EXPECTED TO BE THE FACE OF CHANGE

Percent who say

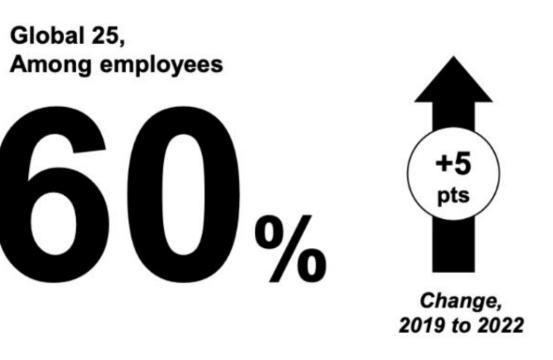
CEOs should be personally visible

when discussing public policy with external stakeholders or work their company has done to benefit society



2022 Edelman Trust Barometer. CEO VIS. How visible do you think a CEO should personally be in these different types of business situations? 9-point scale; top 4 box, visible. Question asked of half of the sample. General population, 27-mkt avg. Data shown is a net of attributes 2 and 10. EMP_IMP. When considering an organization as a potential place of employment, how important is each of the following to you in deciding whether or not you would accept a job offer there? 3-point scale; top 2 box, important. Question asked of those who are an employee of an organization (Q43/1). General population, 25-mkt avg. *Nigeria is not included in either global average

When considering a job, I expect the CEO to speak publicly about controversial social and political issues that I care about





ACTION STEPS Navigate distrust/mistrust, catch attention, earn time, deserve trust





TREND NO.2



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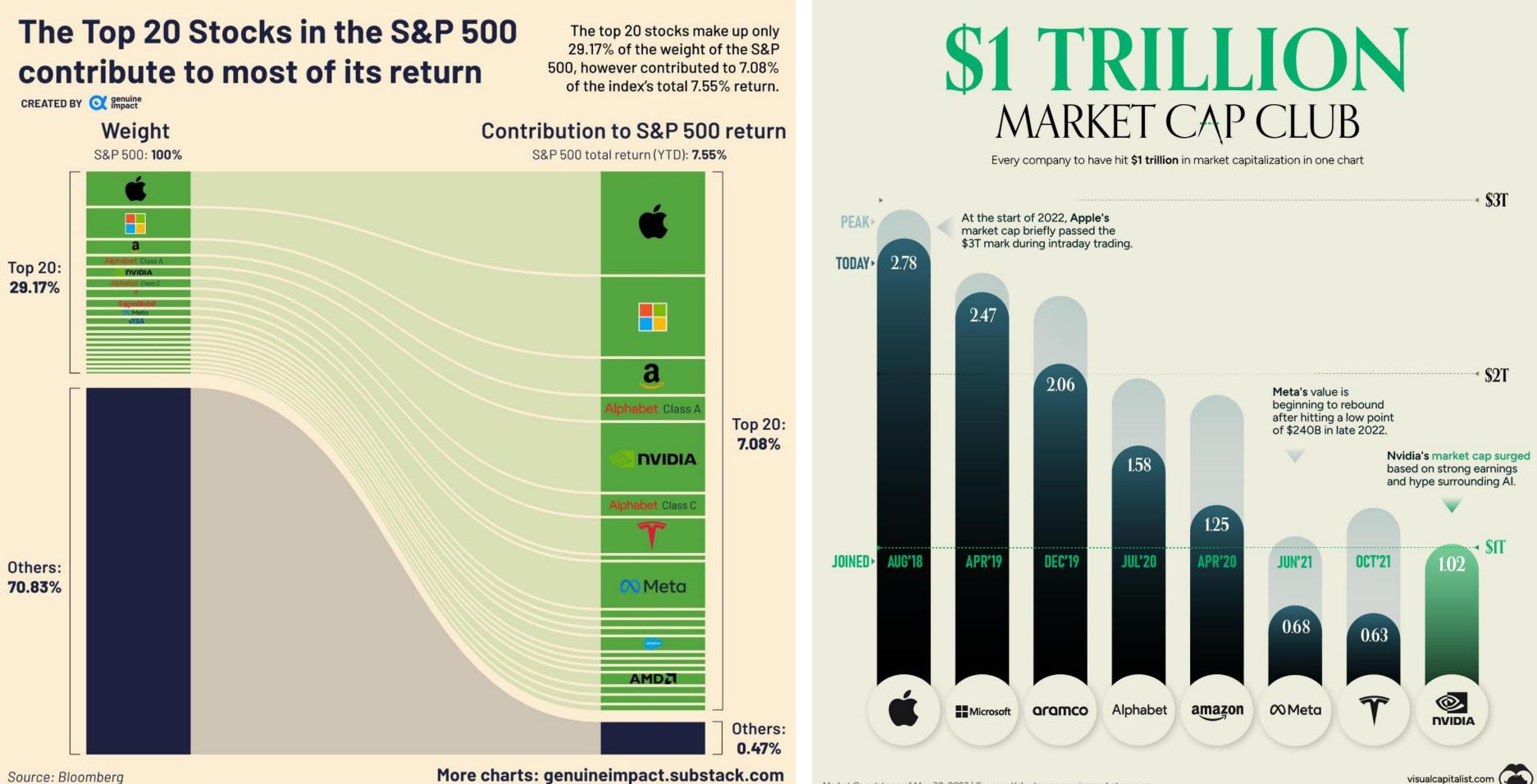


SUSTAINABLE AQUACULTURE

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Artificial intelligence: Will humanoid robots replace us?

Robots equipped with artificial intelligence (AI) are taking over more and more tasks from humans. What are human machines capable of — and will they soon replace us?



Is Al conscious?

₿

Science · Analysis

A Google engineer says AI has become sentient. What does that actually mean?



Experts say there's no way to test whether artificial intelligence is lying to us about how it feels



Laura McQuillan · CBC News · Posted: Jun 24, 2022 4:00 AM EDT | Last Updated: June 24, 2022



THINKING MACHINES MAR 6 by NOOR AL-SIBAI

Experts Urge Personhood Rights for the "Conscious" Als of the Future We should be prepared to give them "the rights they deserve."

/ Artificial Intelligence / Agi / Artificial Intelligence / Machine Consciousness



Futurism

Q

ACTION STEPS

Education and Training



Are These The Top 5 Trends in Education?

eSchool News

- 1. Social & emotional learning
- 2. Personalized, self-led learning
- 3. Game-based learning
- 4. Microlearning and Nanolearning
- 5. AI, AR & VR



- 1. Al in education and assessment tools
- 2. Wellbeing & emotional intelligence
- 3. Tech that supports teachers
- 4. AR & VR
- 5. Human Centred Solutions

Forbes

- 1. AI
- 2. Remote, online, hybrid learning models
- 3. Not Just College: Vocational training
- 4. AR & VR
- 5. Soft Skills & STEM

What is your Purpose In Connection with United Nations Sustainable Development Goals

Scan the QR code to find out your Purpose



SCAN ME

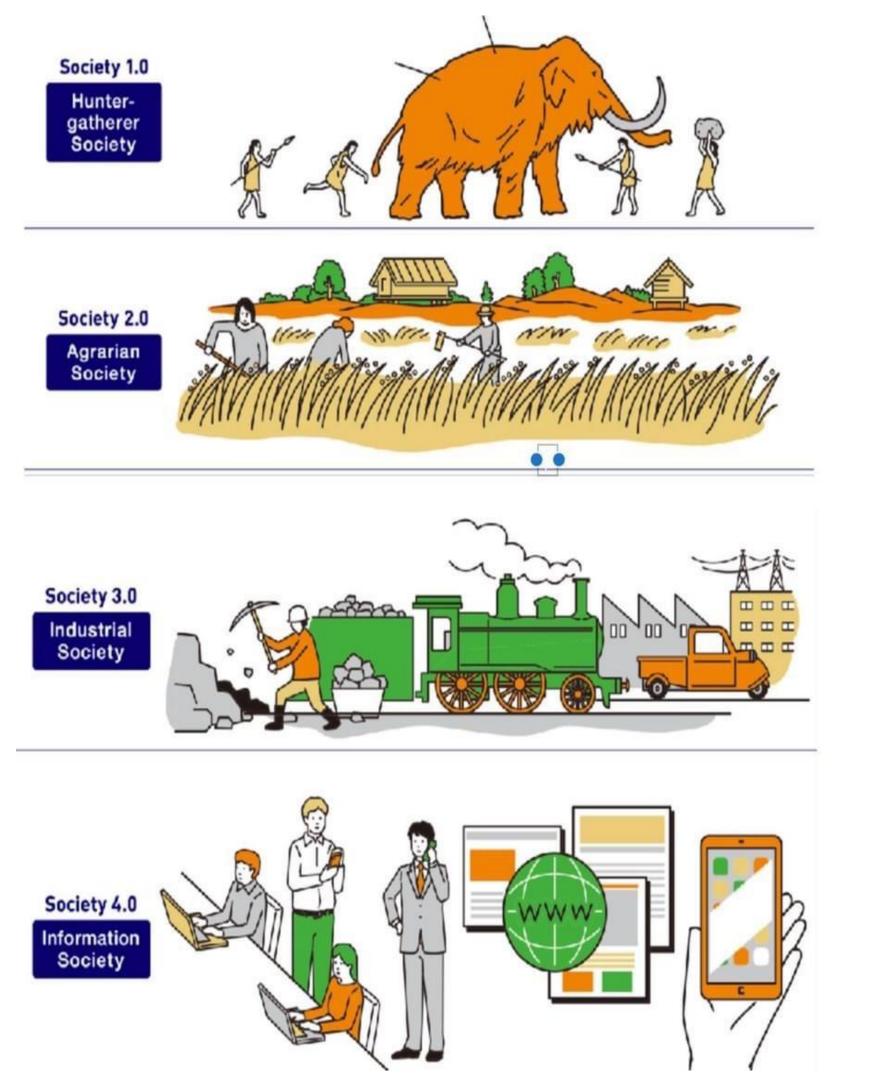




TREND NO.3



SUSTAINABLE AQUACULTURE





Big Data collected by IoT will be converted into a new type of intelligence by AI and will reach every corner of society. As we move into Society 5.0 all people's lives will be more comfortable and sustainable as people are provided with only the products and services in the amounts and at the time needed.

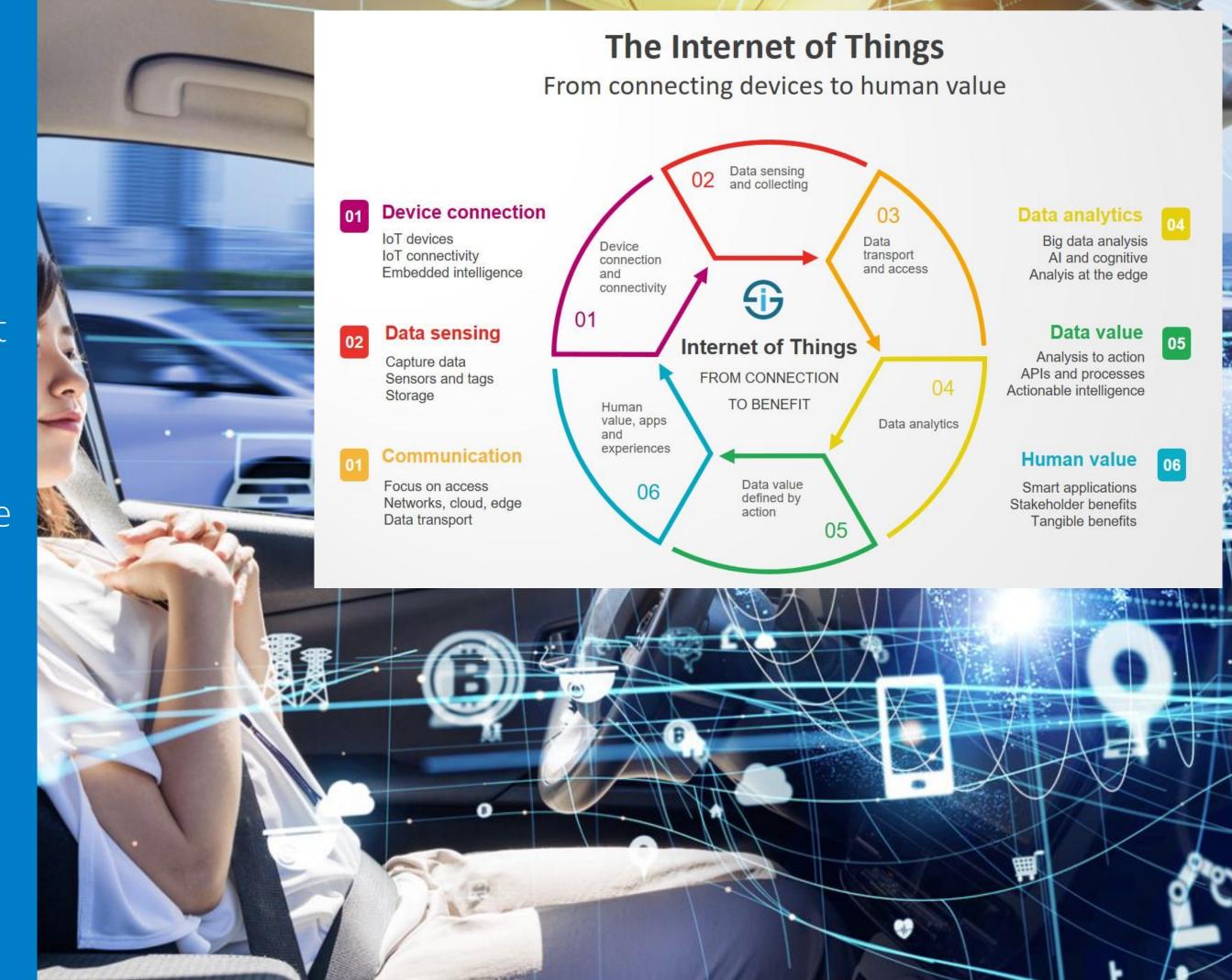
Entering Society 5.0

What is the "Internet of Things"?

The internet of things is a technology that allows us to add a device to an inert object (for example: vehicles, plant electronic systems, roofs, lighting, etc.) that can measure environmental parameters, generate associated data and transmit them through a communications network.



AQUACULTURE



SOCIETY 5.0

THE COMING DECADE

Modern society has reached its limits. Society 5.0 will liberate us

People will be expected to exercise rich imaginations to identify a variety of needs and challenges scattered across society and the scenarios to solve them, as well as creativity to realize such solutions by using digital technologies and data. Society 5.0 will be an Imagination Society, where digital transformation combines with the creativity of diverse people to bring about "problem solving" and "value creation" that lead us to sustainable development. It is a concept that can contribute to the achievement of the Sustainable Development Goals (SDGs) adopted by the United Nations.

Facing the future: A boy celebrates the New Year in Tokyo

https://www.weforum.org/agenda/2019/01/modern-society-has-reached-its-limits-society-5-0-will-liberate-us/



Image: REUTERS/Kim Kyung-Hoon

SOCIETY 5.0

Soci
Problem solvi "A society wi
Di "A society where anyon
A society where anyon
A society where people
Sustainability & e A society where human
.,

THE 5TH REVOLUTION

iety 5.0 \sim

ing & value creation

where value is created"

iversity

ne can exercise diverse abilities"

ntralization

ne can get opportunities anytime, anywhere"

esilience

le can live and pursue challenges in security"

environmental harmony

nkind lives in harmony with nature"

ACTION STEPS Creation of a comprehensive strategic roadmap with implementation timelines.

Book your 1 on 1 call to get started :)



SCAN ME





TREND NO.4



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ACTION STEP

Join our LinkedIn community :)



SCAN ME

EP



SUSTAINABLE AQUACULTURE

TREND NO.5



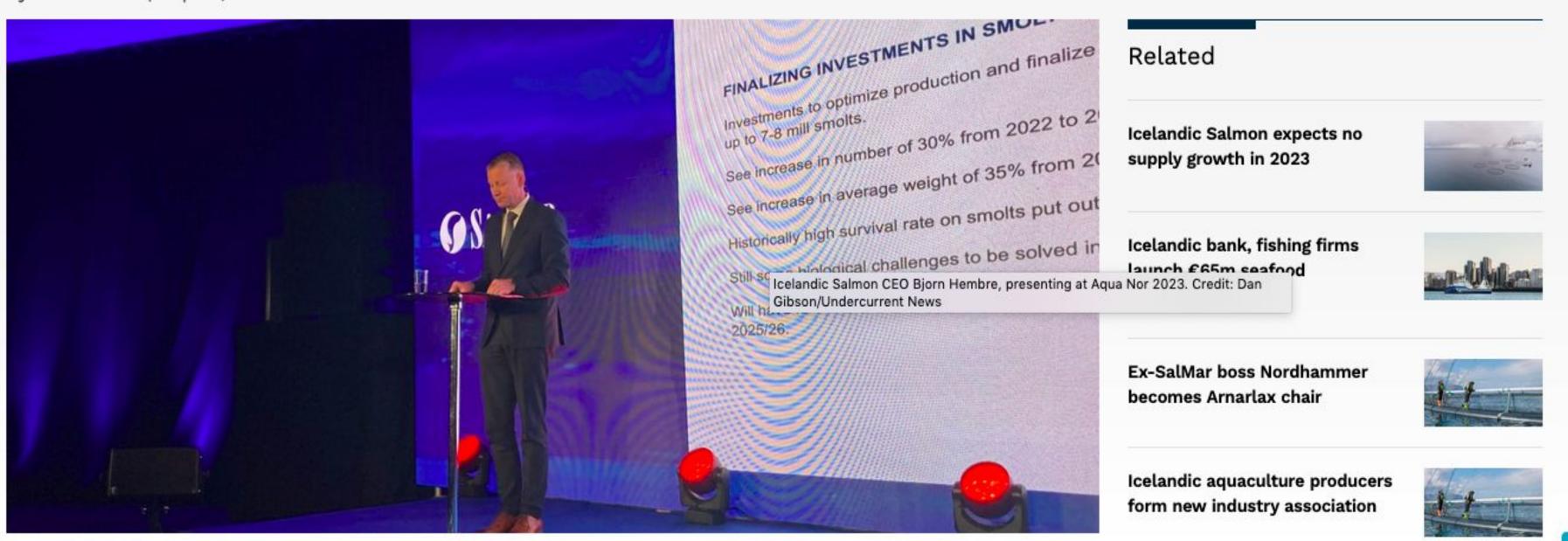
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Icelandic Salmon inks €100m loan agreement, pursues dual-listing

The SalMar subsidiary has hired Arion banki in an advisory role as it looks to list on Iceland's First North stock exchange by the end of 2023

By Dan Gibson | Sept. 1, 2023 10:11 BST



Icelandic Salmon CEO Bjorn Hembre, presenting at Aqua Nor 2023. Credit: Dan Gibson/Undercurrent News

ps://www.undercurrentnews.com/wp-content/uploads/2023/08/img_1243-e1693499168537.jpg



Jobs

Feedbac

CH4 GLOBAL COMPLETED A \$29MILLION Series B FUNDING. THEY'RE A COMPANY HARNESSING THE POWER OF ASPARAGOPSIS SEAWEED.



Fishery Secures \$200 Million Funding, Becomes Indonesia's First Aquaculture Unicorn

WEST COAST AQUACULTURE FIRST IDOIDUS E CRYTOCURRENCY



ACTION STEP

Now is a good time to have a list of what aquaculture/seafood companies are surfing the wave of green economy you want to be involved with.



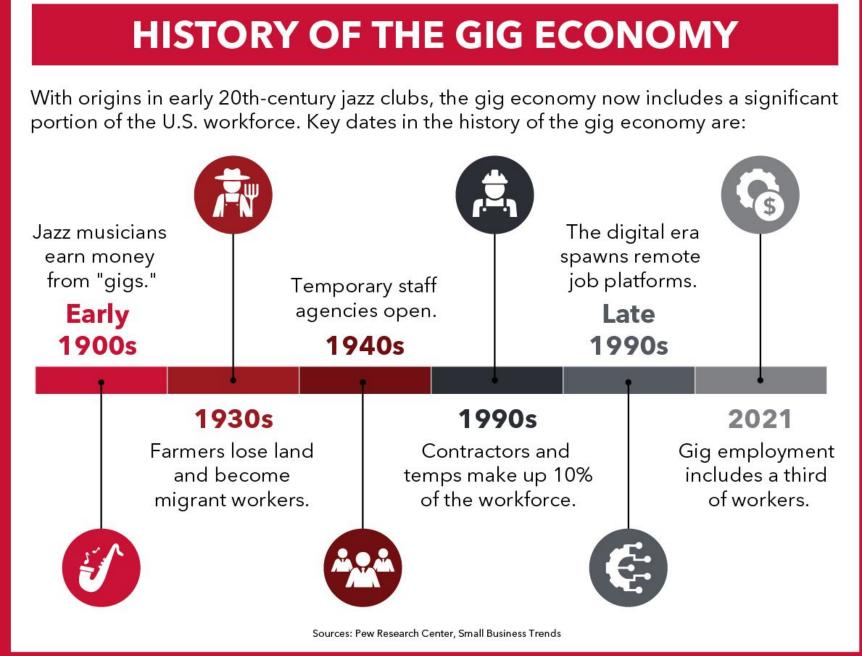


TREND NO.6



SUSTAINABLE AQUACULTURE

collaboration with genius Demantementus A gig economy is a labor market that relies heavily on temporary and part-time positions filled by independent contractors and freelancers rather than full-time permanent employees.





AQUACULTURE



Aqua Nor 2023: Flow-through salmon farms fall into tax 'grey area'; AquaMaof lets numbers do talking

Undercurrent News is reporting live from this year's Aqua Nor show in Trondheim, Norway, running from Aug. 22-24

By Dan Gibson | Aug. 22, 2023 09:02 BST







Related

Mowi makes another run at expanding Newfoundland salmon hatchery



Norway salmon sector's hopes shift to 2025 election for tax changes



Drop in Norway fresh salmon sales to EU, Japan dwarf rises elsewhere



Rabobank still backs land-based



THE 1ST ATTACK

Tax is deducted from your pay cheque - at source So the salary you thought you were getting is not what you are really getting at the end of the month

"What the hell is the Government doing with all my money?!"



FEZNDATTACK

Due to inflation (officially 9%), prices are rising Everything is getting more expensive Not just luxury items but basics like food and drink

Your quality of life will start to fall unless you earn more





HEBRDATACK

Maybe you can grow your money in the bank? The days of 6% in banks are gone You're lucky to get 0.5% (soon -%?)

With official inflation at 9% you are LOSING money when you keep your money in the bank







THE 4TH ATTACK

The more there is of anything, the more worthless it becomes Central banks are printing more money than ever before The more they print, the more worthless it becomes

And so the money we own becomes more and more worthless by the day



U.S. President Roosevelt criminalizes the possession of gold. The Bretton Woods agreement establishes the gold standard and the U.S. dollar as the world's reserve currency. The gold standard is abandoned and currencies are no longer linked to gold. The stock market crashes in the lead-up to the Great Depression. 1920 1930 1940 1950 1960 1970 1980 1990 2000 2010 2020 Purchasing power of \$1 (2020 dollar)

AND THAT'S WITHOUT ATTACK 5, 6, 7 OR 8

- 5. If you want your children to have a good education you need to pay for it whether it's private schools and/or university
- 6. Your parents are not getting any younger and retirement homes are increasingly expensive
- 7. One day you will realise your Pension is not enough and you have run out of time and energy to do anything about it. When money stops flowing in, you'll have problems when you are older
- 8. We are all living longer That should be good news, but it means you could run out of money and your golden years aren't golden at all







ATTACKED ON MULTIPLE FRONTS

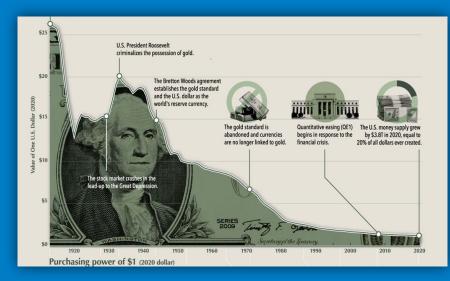
Tax alone won't kill you, but it does make you weaker Your money not growing in the bank won't kill you, but it does make you weaker Price inflation won't kill you but it does make you weaker When your money is becoming worthless, that alone doesn't kill you, but ...

But it's the tax **AND** you're not getting anything in the bank **AND** the Price Inflation **AND** the value of your money is falling....









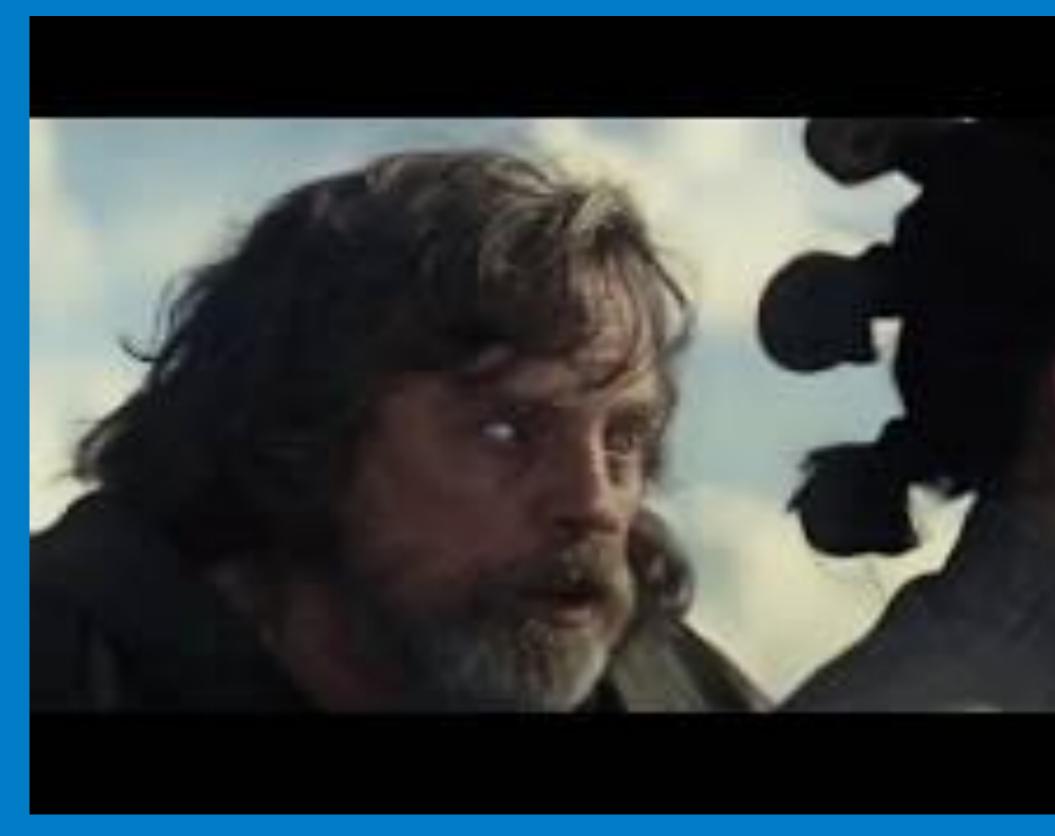
When you are hit on many fronts by several things all at the same time, it has a huge negative multiplier effect and it literally kills your finances. It's just a matter of time!

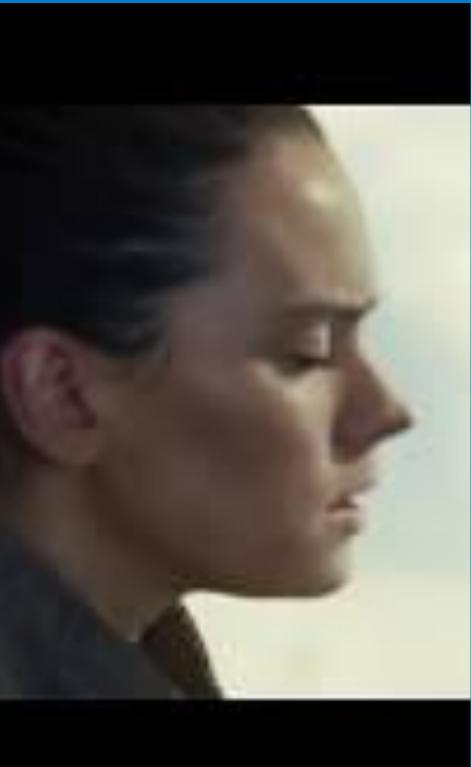














SUSTAINABLE AQUACULTURE In collaboration with Minereliaboration with

What is ESG?

Environmental, Social, and Governance Factors:

ENVIRONMENTAL

Impact on the planet

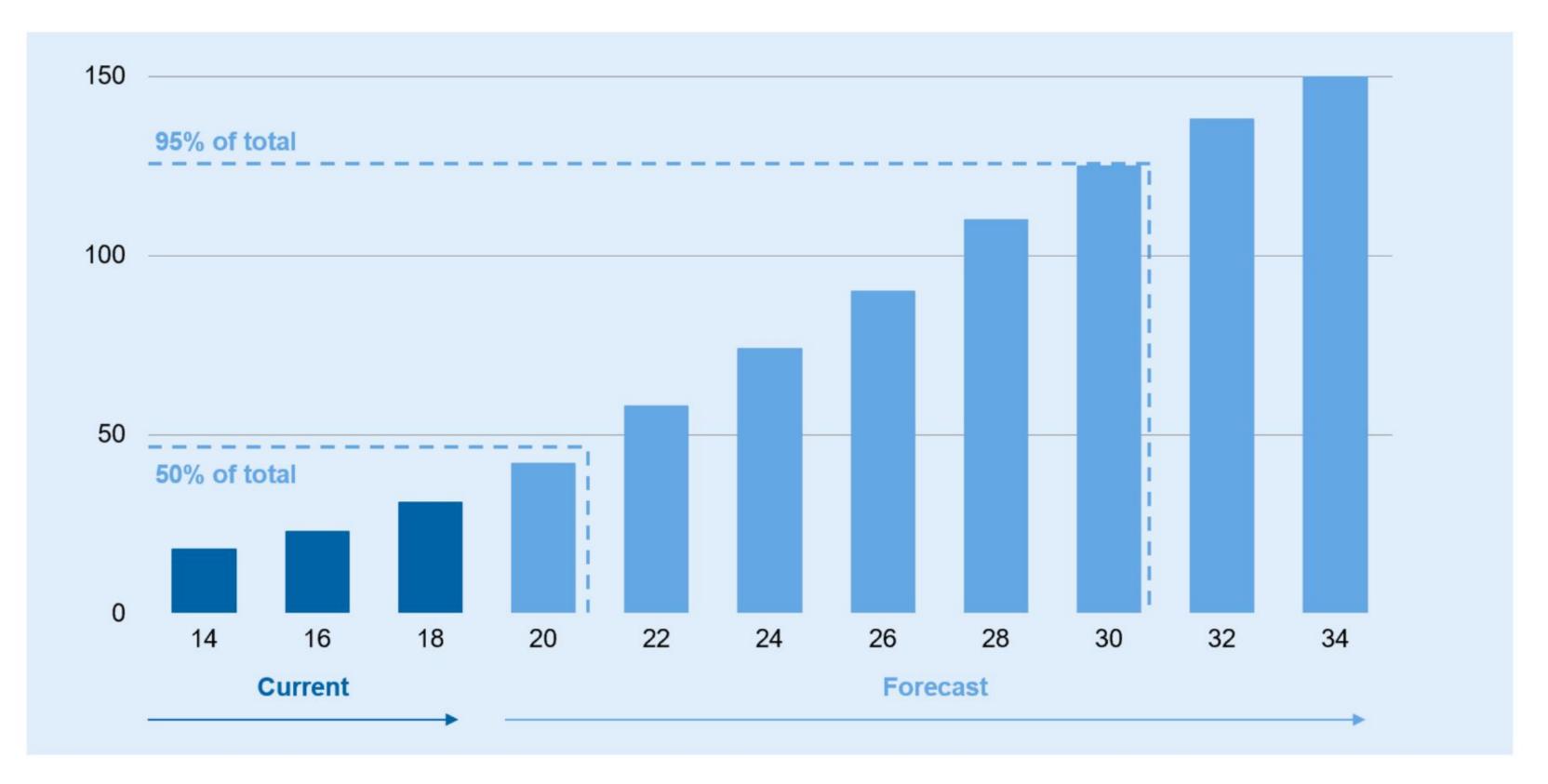
- Greenhouse gas emissions
- Air and water pollution
- Biodiversity
- Deforestation
- Recycling and waste management
- Natural resource use
- Renewable energy
- Water scarcity
- Energy efficiency
- Sustainability initiatives
- Relationships with regulators



GOVERNANCE SOCIAL Relationships with employees, **Corporate leadership standards** customers and community Board composition Diversity and inclusion Management diversity Company culture Shareholder rights Data protection and privacy Lobbying Customer satisfaction Executive compensation Relations with local communities Accounting transparency Human rights Separation of CEO and Labor standards Chairman roles Product safety History of shareholder Employee training lawsuits Ethical supply chain sourcing Relationships with regulators

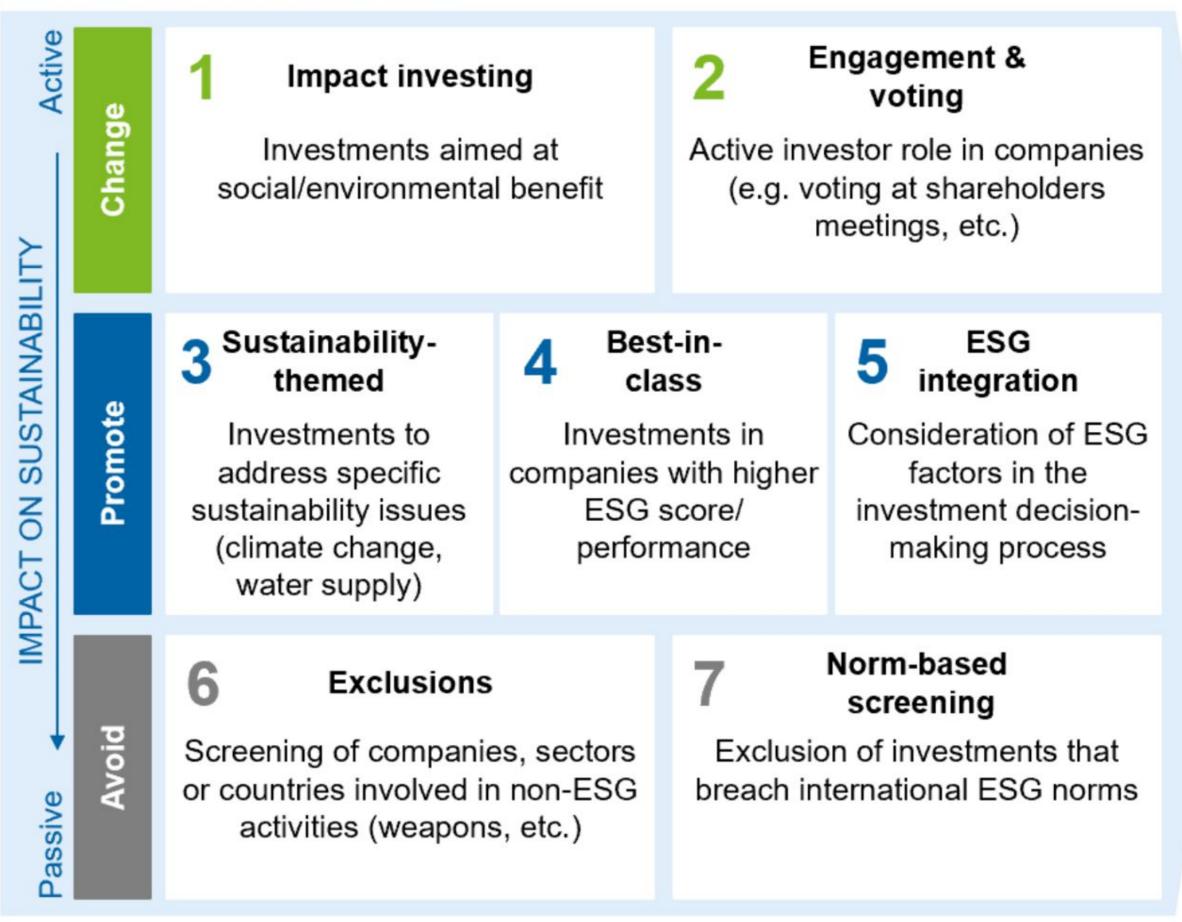


ESG assets may hit \$53 trillion by 2025, a third of global AUM



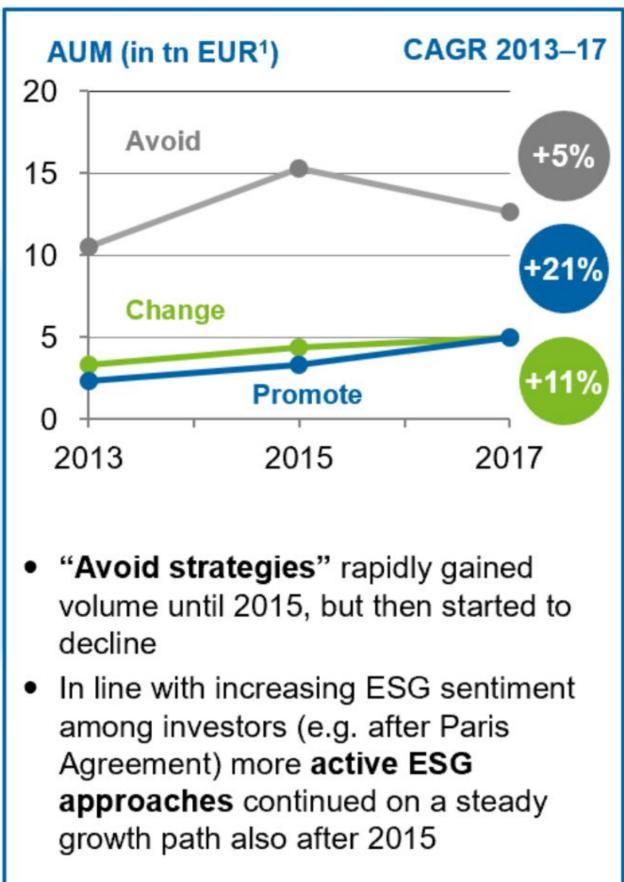
Source: Deutsche Bank, Global Sustainable Investment Alliance, zeb research

MAP OF ESG STRATEGIES



1) AUM double counting possible, as different ESG strategies can be adopted by asset managers in combination Source: Eurosif (European SRI Study 2018)

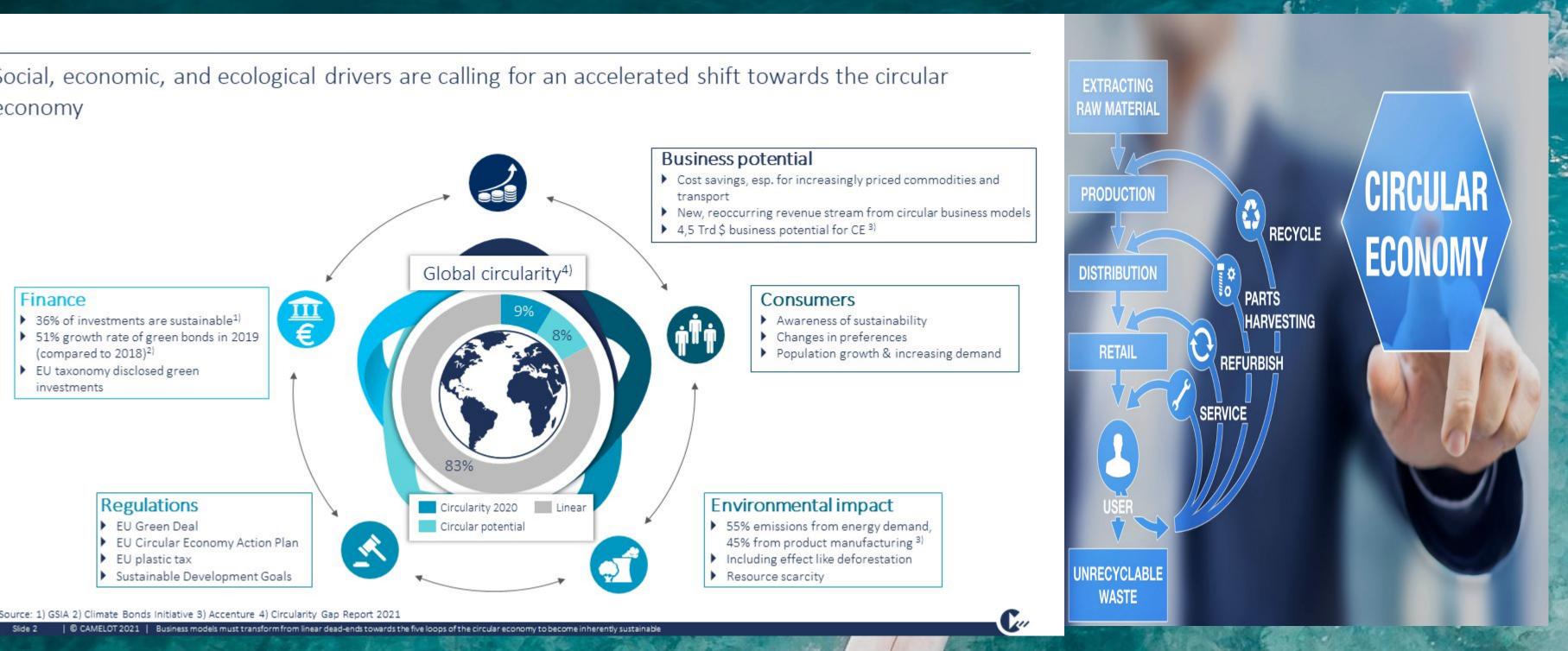
ESG DEVELOPMENT EUROPE (AUM)



What are "Circular Economy **Business Models**"?

A circular business model articulates the logic of how an organization creates, delivers, and captures value to its broader range of stakeholders while minimizing ecological and social costs.

Social, economic, and ecological drivers are calling for an accelerated shift towards the circular economy

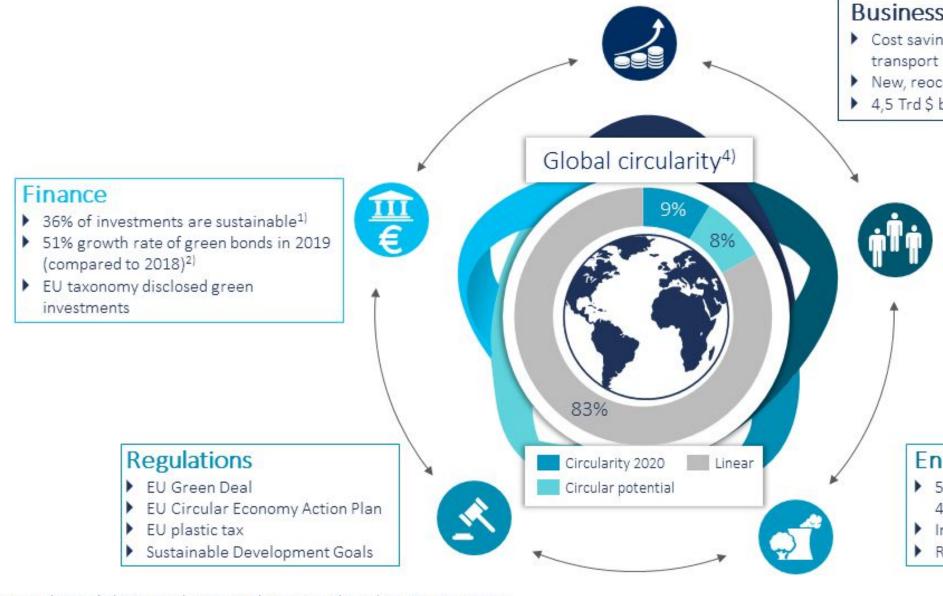


Source: 1) GSIA 2) Climate Bonds Initiative 3) Accenture 4) Circularity Gap Report 2021

Interesting statistics

Circular economy business can be divided into five business models: 1) renewability; 2) sharing platforms; 3) product as a service; 4) product-life extension; and 5) resource efficiency and recycling.

Social, economic, and ecological drivers are calling for an accelerated shift towards the circular economy



Source: 1) GSIA 2) Climate Bonds Initiative 3) Accenture 4) Circularity Gap Report 2021 Slide 2 | © CAMELOT 2021 | Business models must transform from linear dead-ends towards the five loops of the circular economy to become inherently sustainable

Business potential

- Cost savings, esp. for increasingly priced commodities and
- New, reoccurring revenue stream from circular business models 4,5 Trd \$ business potential for CE³

Consumers

- Awareness of sustainability
- Changes in preferences
- Population growth & increasing demand

Environmental impact

- 55% emissions from energy demand, 45% from product manufacturing 3)
- Including effect like deforestation
- Resource scarcity



111

TREND NO.7

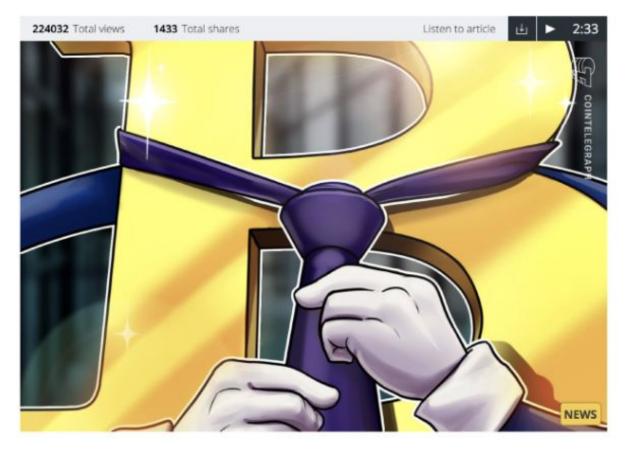


SUSTAINABLE AQUACULTURE

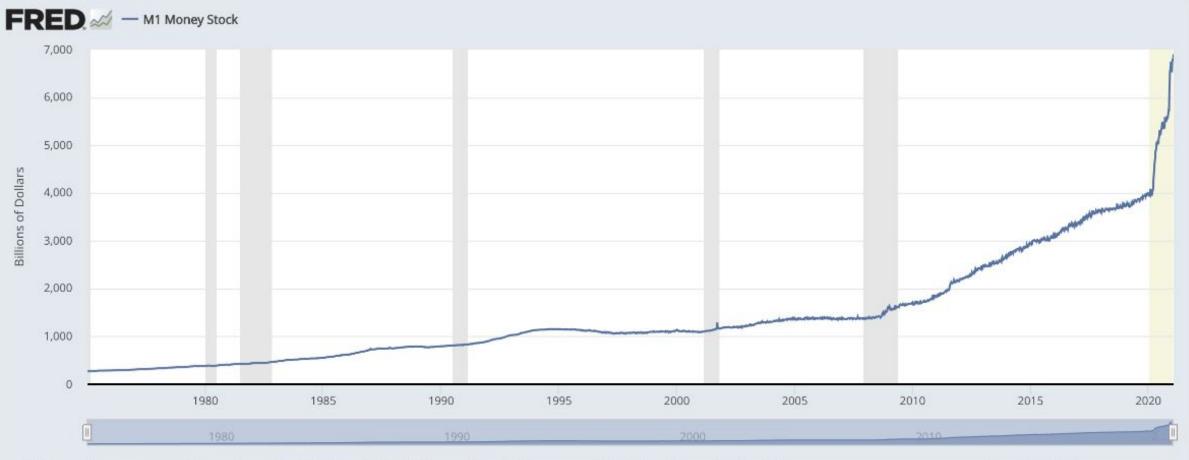
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US Printed More Money in One Month Than in Two Centuries

The Federal Reserve's money printer has cranked up to ridiculous levels — but will it really lead to inflation?



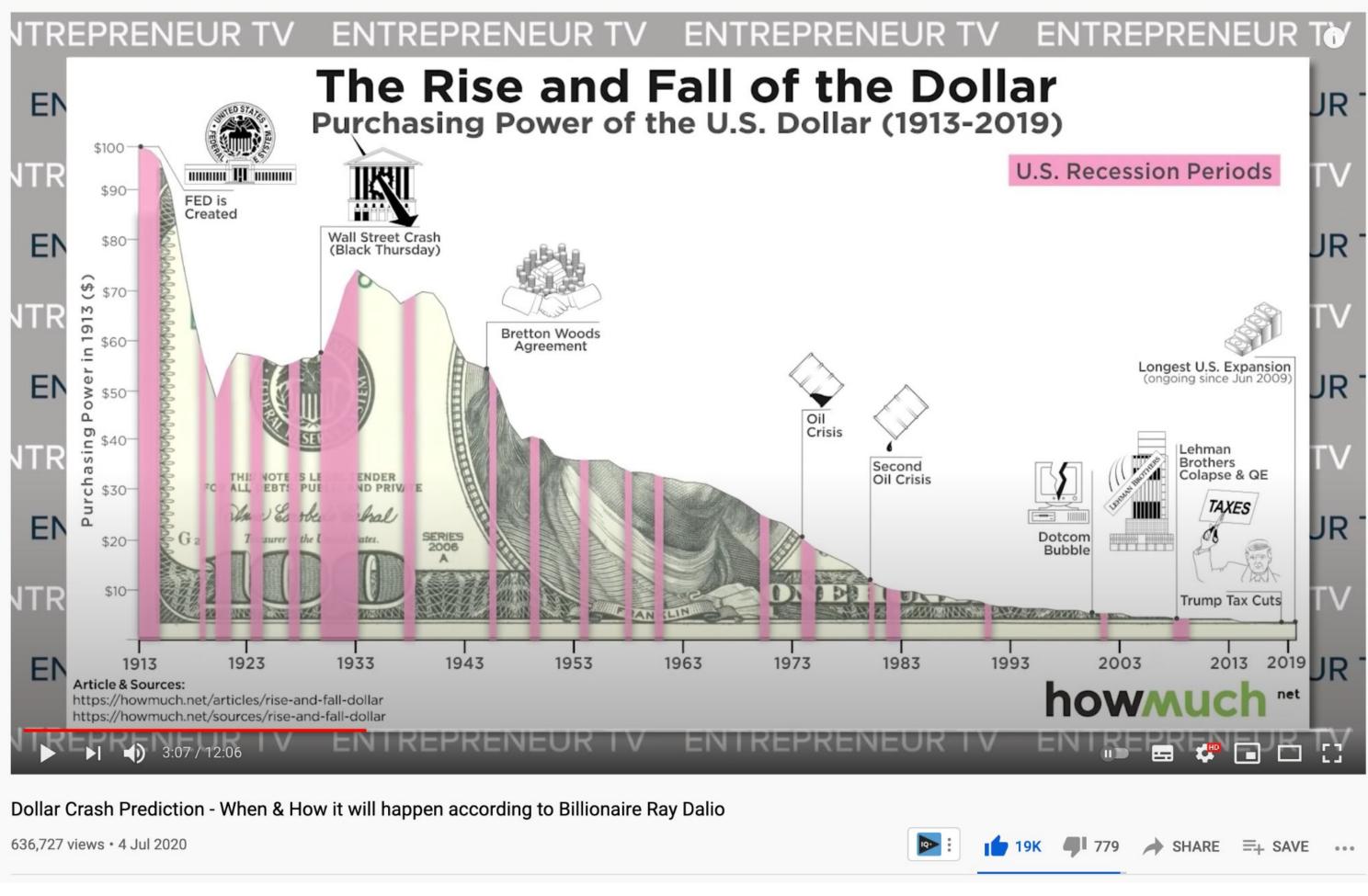
35% of All U.S. Dollars in Existence Have Been Printed in the Last 10 Months



U.S. recessions are shaded; the most recent end date is undecided. Source: Board of Governors of the Federal Reserve System (US)

fred.stlouisfed.org

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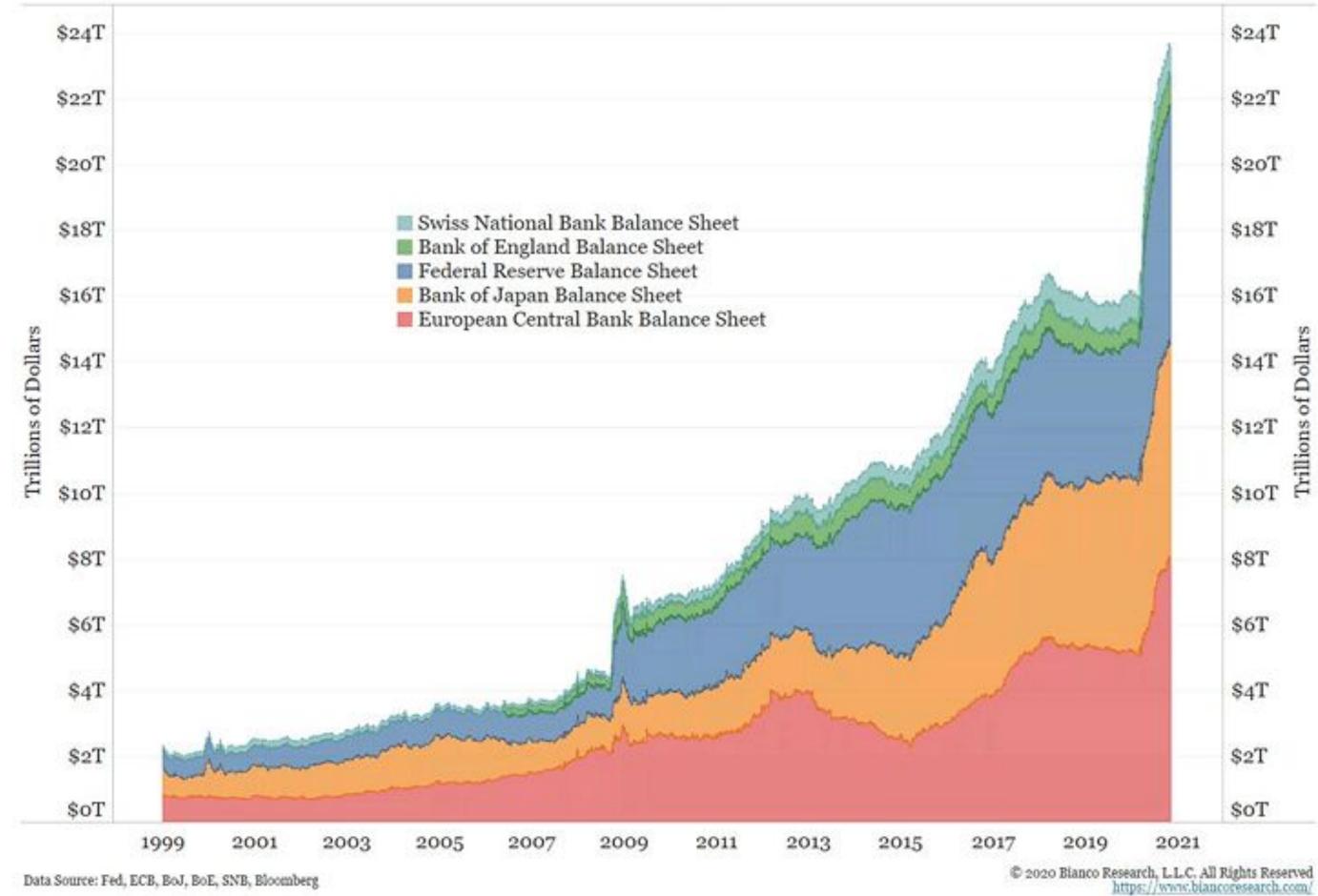


https://youtu.be/KYb9EyBd80o

https://www.youtube.com/user/rogerhamiltontv

Cumulative Central Bank Balance Sheets

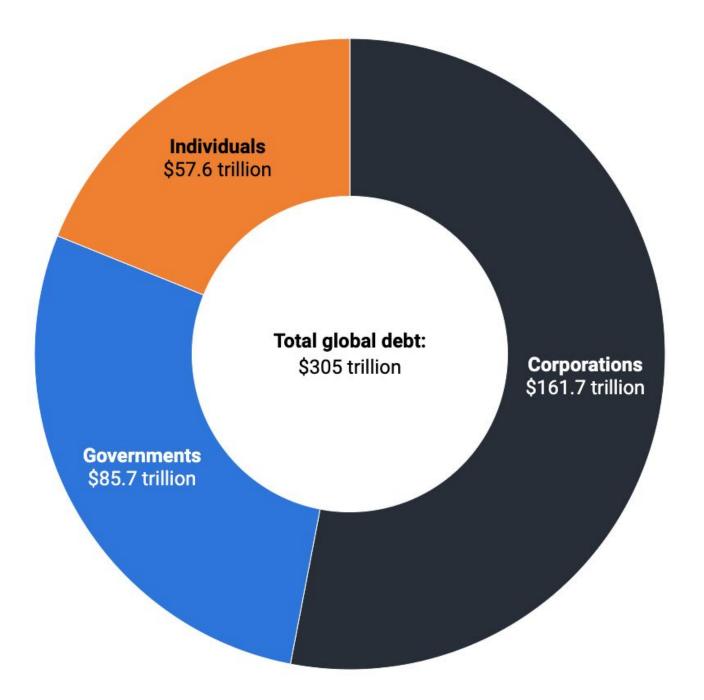
(In Dollars)



Data Source: Fed, ECB, BoJ, BoE, SNB, Bloomberg

How does US debt rank compared with the rest of the world?

The United States has the world's highest national debt at \$31.4 trillion.



Global debt currently stands at \$305 trillion, \$45 trillion higher than before the COVID-19 pandemic, according to the <u>Institute of International Finance (IIF)</u> – a global association of the financial industry.

The United States has the world's highest national debt with \$30.1 trillion owed to creditors as of the first quarter of 2023. Washington's debt now stands at \$31.4 trillion, raising further concerns about US government spending and borrowing costs.

To put that in context, the US owes as much money as the next four countries with the highest debt including China (\$14 trillion), Japan (\$10.2 trillion), France (\$3.1 trillion) and Italy (\$2.9 trillion).

3 hr 43 min ago

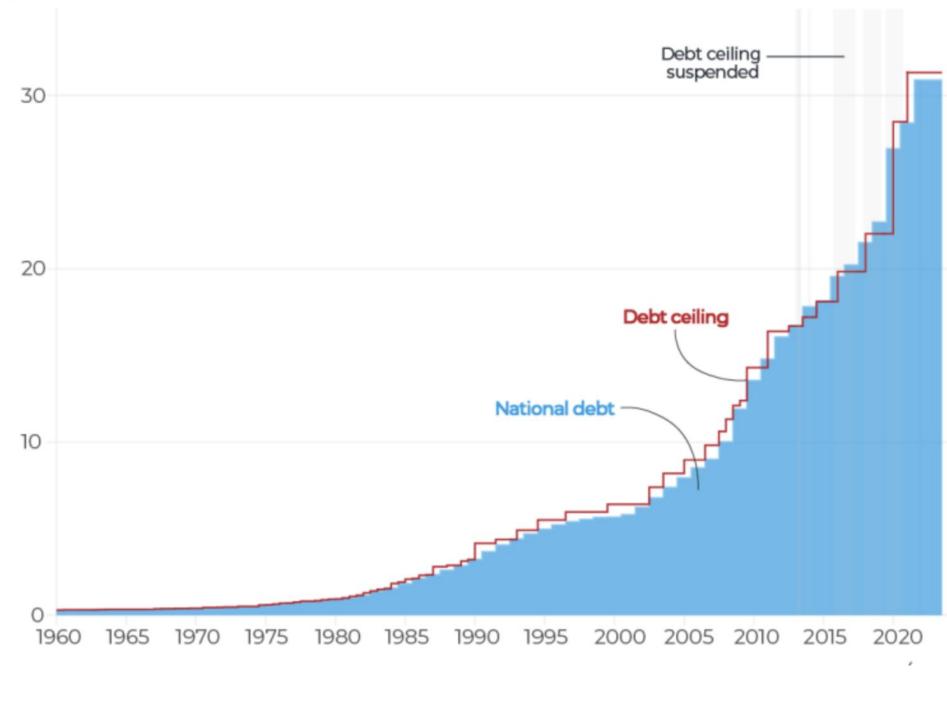
McCarthy takes victory lap after debt limit passage: "One of the best nights since I've been here"

ECONOMY

What is the US debt ceiling?

The debt ceiling is the maximum amount of money the government can borrow. On January 19, the United States hit its borrowing limit of \$31.4 trillion.

\$trillions





5 hr 18 min ago

From Clare Foran, Kristin Wilson and Haley Talbot

2025.

The final tally for the vote was 314 to 117.

A total of 149 Republicans and 165 Democrats voted for the bill, while 71 Republicans and 46 Democrats voted against the bill.

JUST IN: House passes debt limit bill

The House has passed the debt limit deal to suspend the nation's debt ceiling through January 1,

Weaponisation Of The Dollar And The End Of Its Role As The Global **Reserve Currency**



End of Dollar as global reserve currency. (Representative Image)

Snapshot

• The recent events have brought the pitfalls of a reserve currency where other nations can't control their own reserves and hence their own economic destiny.

Fair Anymore'

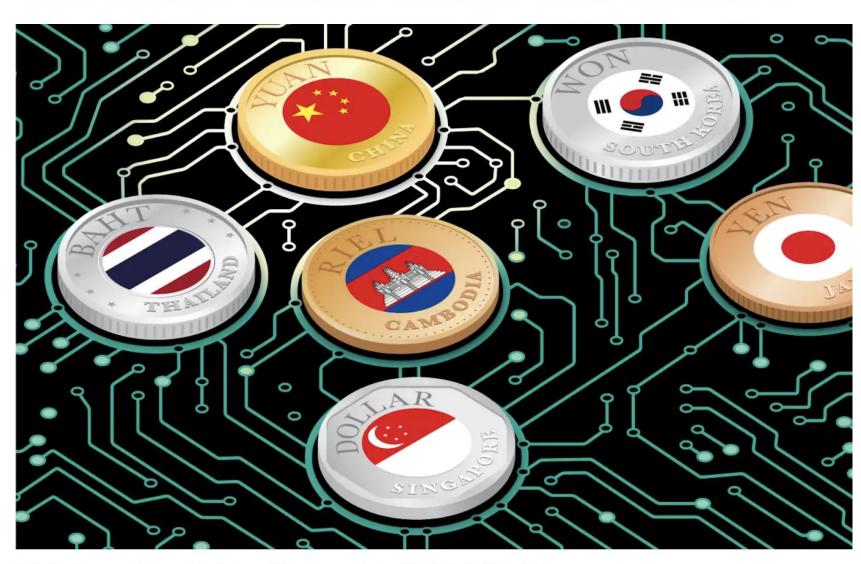


Veteran investor Jim Rogers, who co-founded the Quantum Fund with billionaire investor George Soros, says that "what is happening with the U.S. dollar now is the end of the U.S. dollar." He explained that "an international currency is supposed to be neutral but in Washington, they are now changing the rules," emphasizing, "Washington does not play fair anymore."

Renowned Investor Jim Rogers Sees the End of the US Dollar — **Says 'Washington Does Not Play**

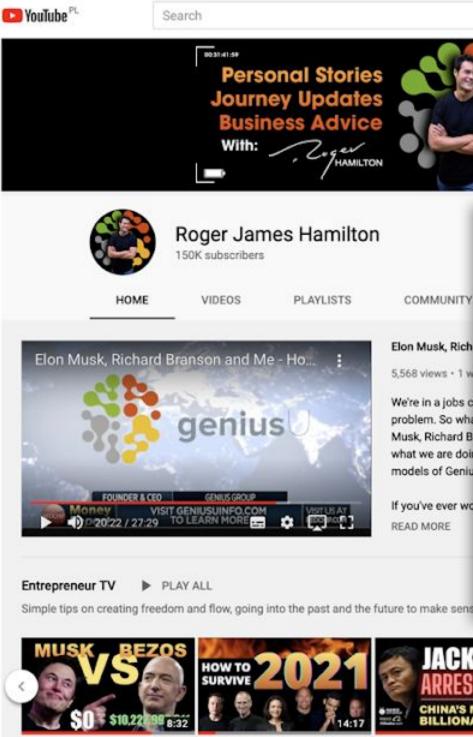
KEY POINTS

- China's capital city will hand out about \$1.5 million in a limited trial of the central bank's digital currency, the municipal government announced over the weekend.
- The total of 10 million yuan will be distributed through about 50,000 packets of 200 yuan, or about \$30, each.
- This marks the third major test of the digital currency under development by the People's Bank of China.



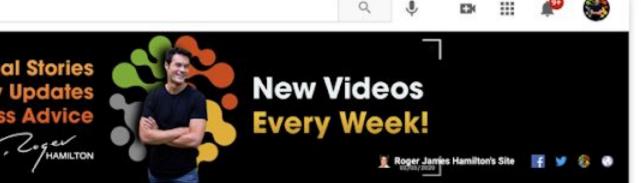
Central banks across Asia are pushing their own digital currency projects. © Illustration by Hiroko Oshima

China's New Year digital yuan tests hasten Asia e-currency race



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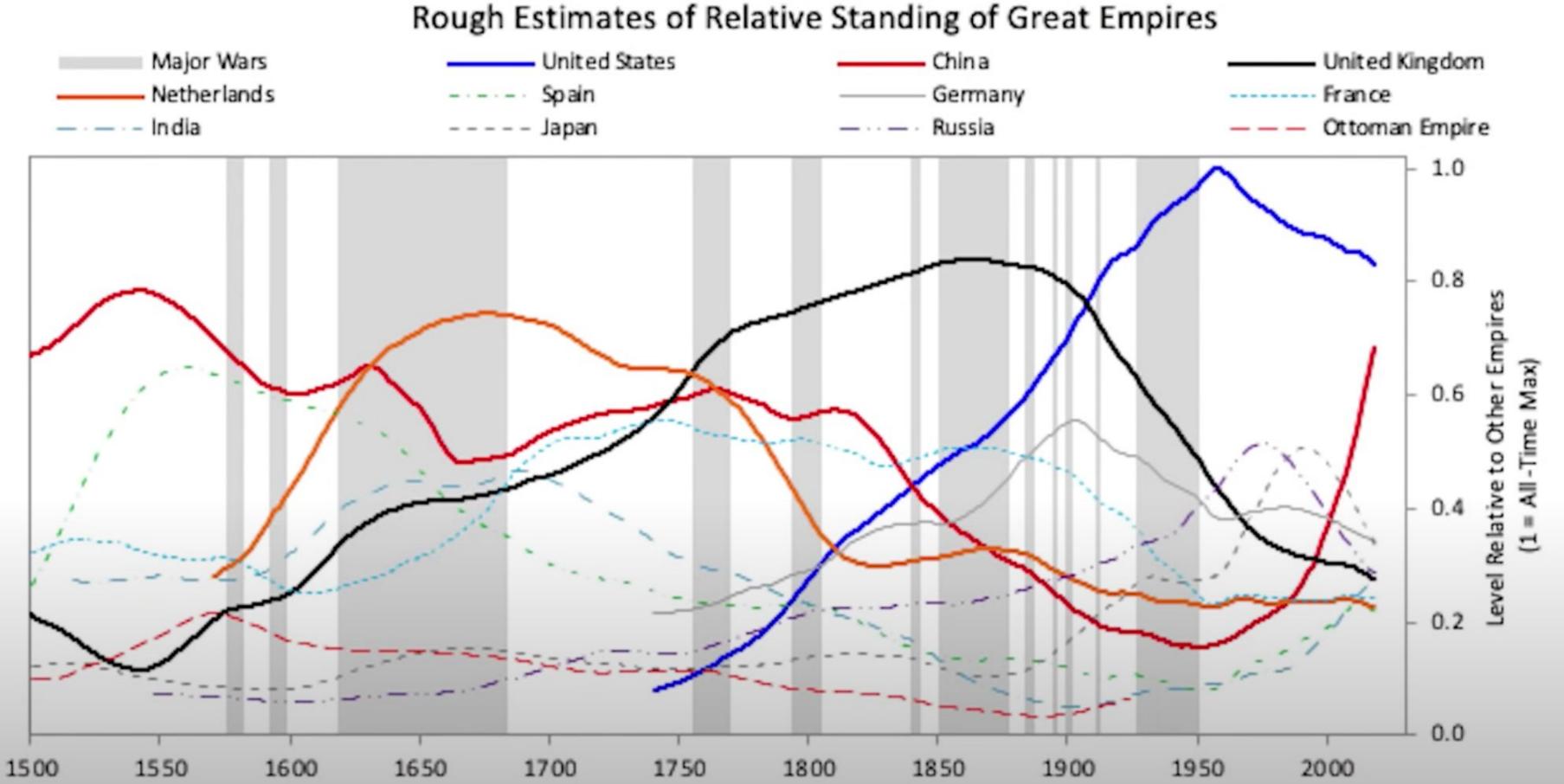
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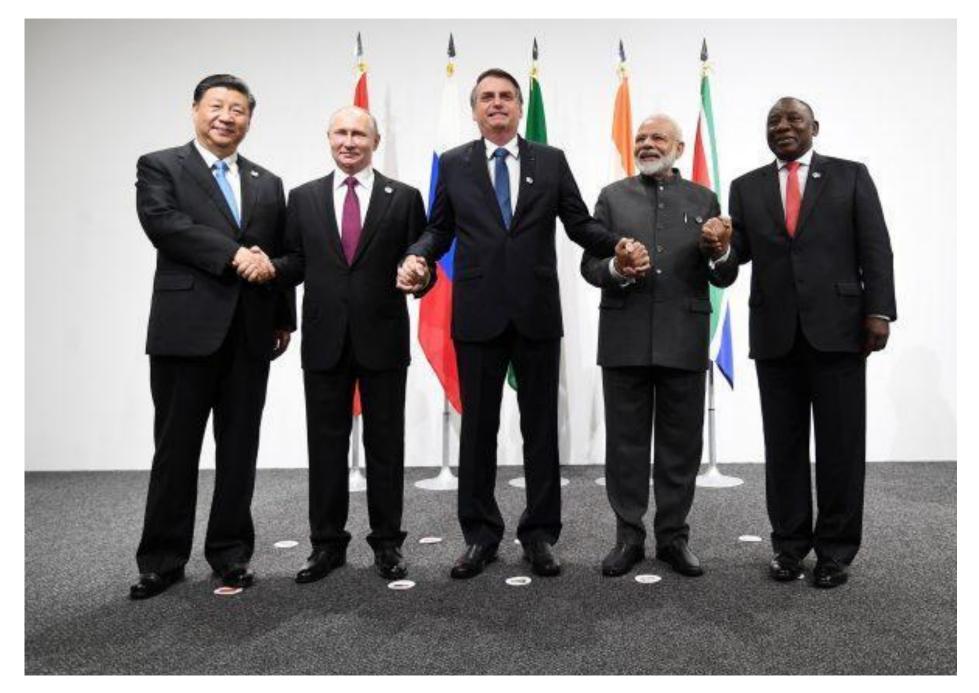
WORLD | ISMAIL NUMAN TELCI September 2, 2022

Egypt, Saudi Arabia, and **Turkey's Joining BRICS Can Be** a Game Changer

Turkey, Saudi Arabia, and Egypt want to strengthen their ties with BRICS members, and this interest is not one-sided.

OPEC, allies move to slash oil production, eliciting blistering White House response

White House officials reacted after the OPEC Plus coalition moved to curb production in response to falling prices



BRICS Working To Develop A New Reserve Currency

Biden threatens 'consequences' for Saudi Arabia after OPEC cut, but his options are limited

PUBLISHED WED, OCT 12 2022-10:23 AM EDT | UPDATED WED, OCT 12 2022-8:05 PM EDT

KEY POINTS

- Oil producer group OPEC and its allied partners in early October announced their largest supply cut since 2020, to the tune of 2 million barrels per day from November.
- With the global economy on a knife-edge and energy prices high, Washington sees the move as a snub from ally Saudi Arabia and a blatant display of siding with Moscow.



US President Joe Biden and Saudi Crown Prince Mohammed bin Salman arrive for the family photo during the Jeddah Security and Development Summit (GCC+3) at a hotel in Saudi Arabia's Red Sea coastal city of Jeddah on July 16, 2022.

Saudi cousin of Mohammed bin Salman threatens West with 'jihad and martyrdom'

Saud al-Shaalan, tribal leader and grandson of King Abdulaziz, issues warning as tensions spike with US over Opec+ oil

issues warning as te production cut



Saud al-Shaalan is a tribal leader and grandson of King Abdulaziz, the founder of Saudi Arabia

In a message "to the West", Saud al-Shaalan is seen in a video circulating on social media saying "anybody who challenges the existence of this kingdom, we are all projects of jihad and martyrdom". The prince is heard issuing his warning in English and French.

The Bank of England Just Made a Hard Pivot on Monetary Policy. Will the Fed Follow Suit?



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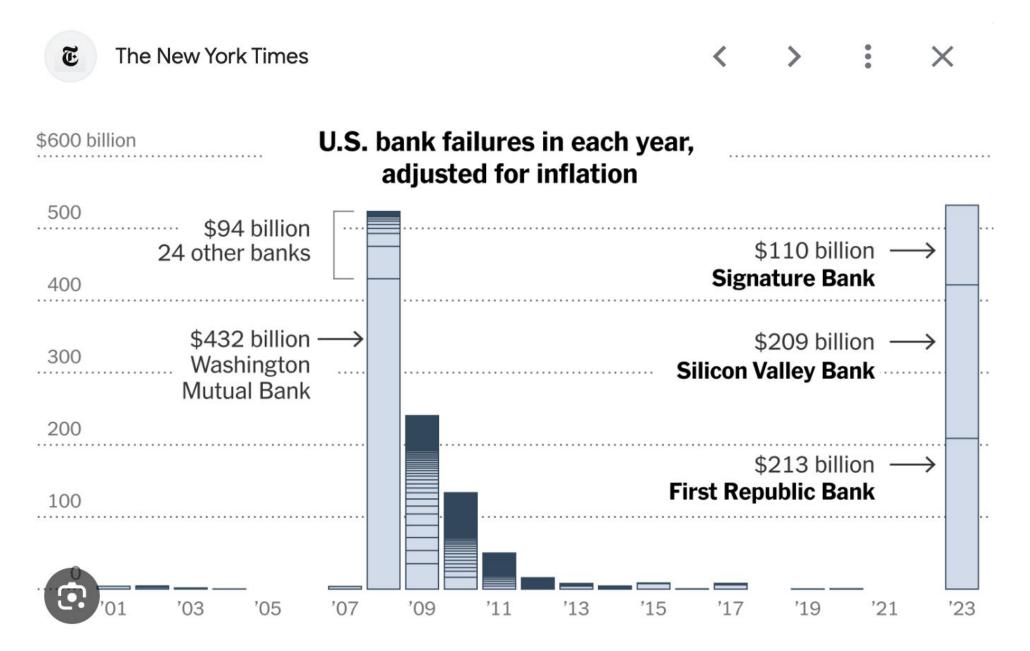
The Bank of England recently caught the entire investing world by surprise when it decided to deviate from the more restrictive policy that central banks all over the world are employing to combat surging inflation, and returned to quantitative easing (QE).

More than five million families could see their annual mortgage payments rise by an average of £5,100 between now and the end of 2024, heaping fresh pain on households already struggling with higher food and energy bills.

The U.K. is facing a property crash as the popularity of 2- to 5-year fixed mortgages means millions may soon not be able to afford their monthly payments

Study finds 186 banks vulnerable to **SVB-like collapse**

The study created a scenario where half of 186 banks' depositors withdrew their funds

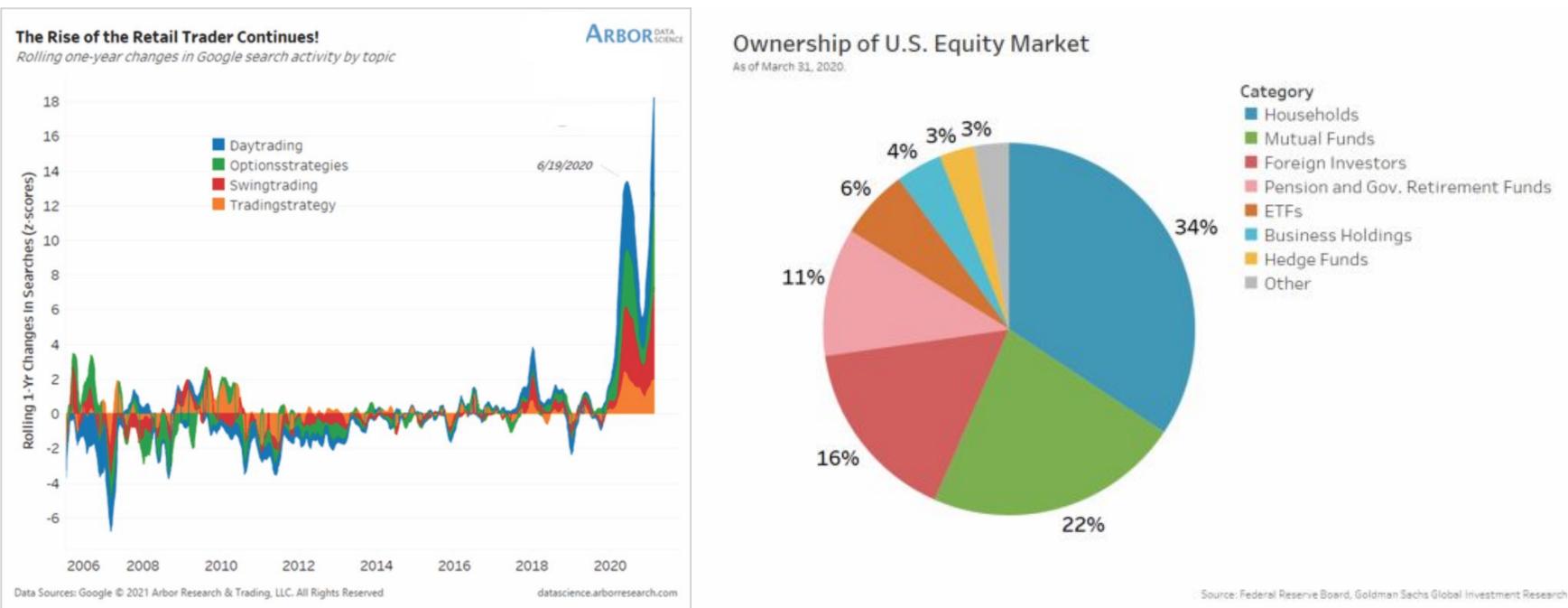




Bet Noire / iStock.com

Elon Musk Predicts Home Prices Will Crash Next, **Tweeting Commercial Real Estate Is 'Melting Down Fast'**

The Rise of Newly Empowered **Individual Investors**



TREND NO.8

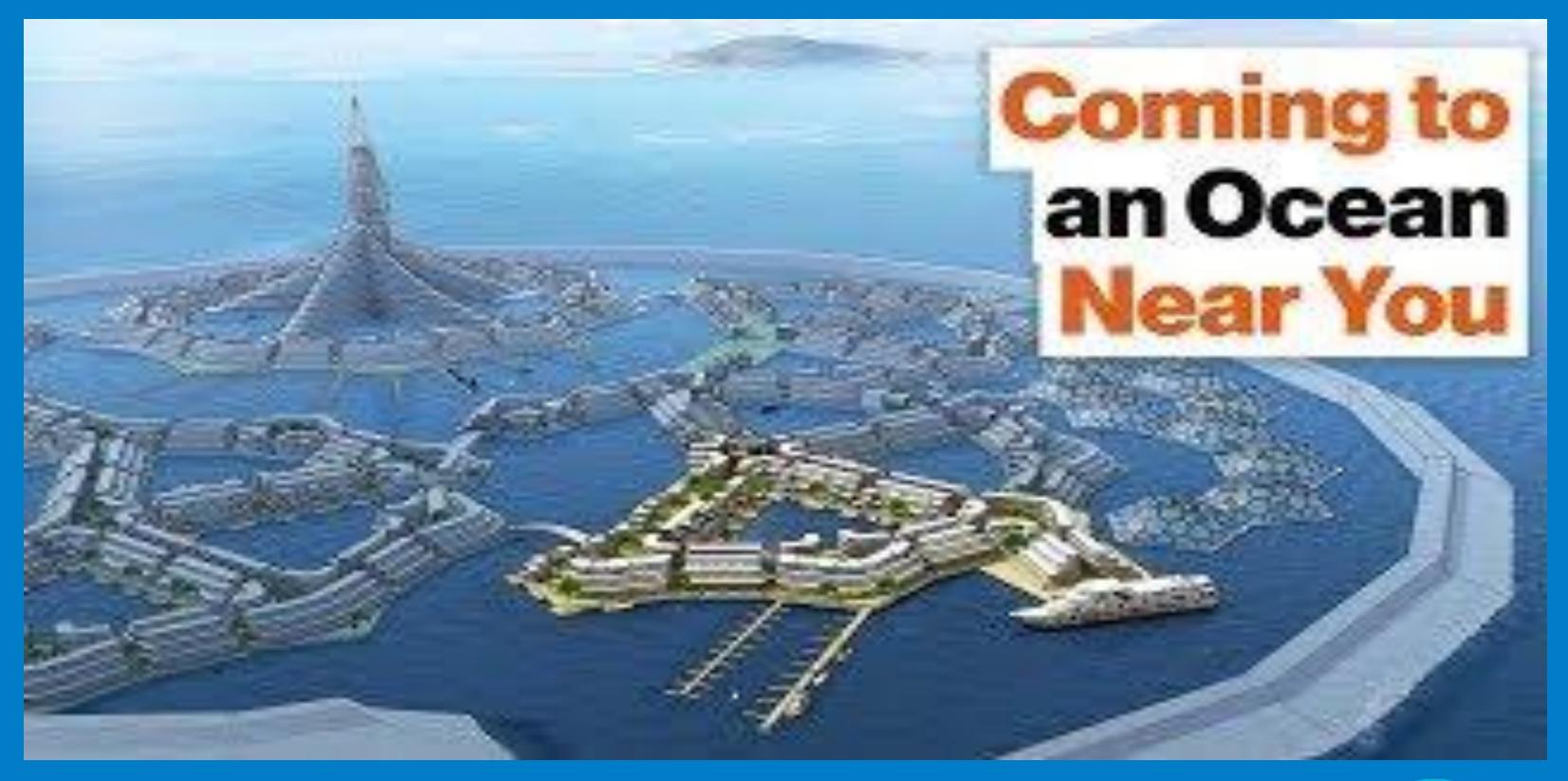














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TREND NO.9



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Collaborative Learning and peer support

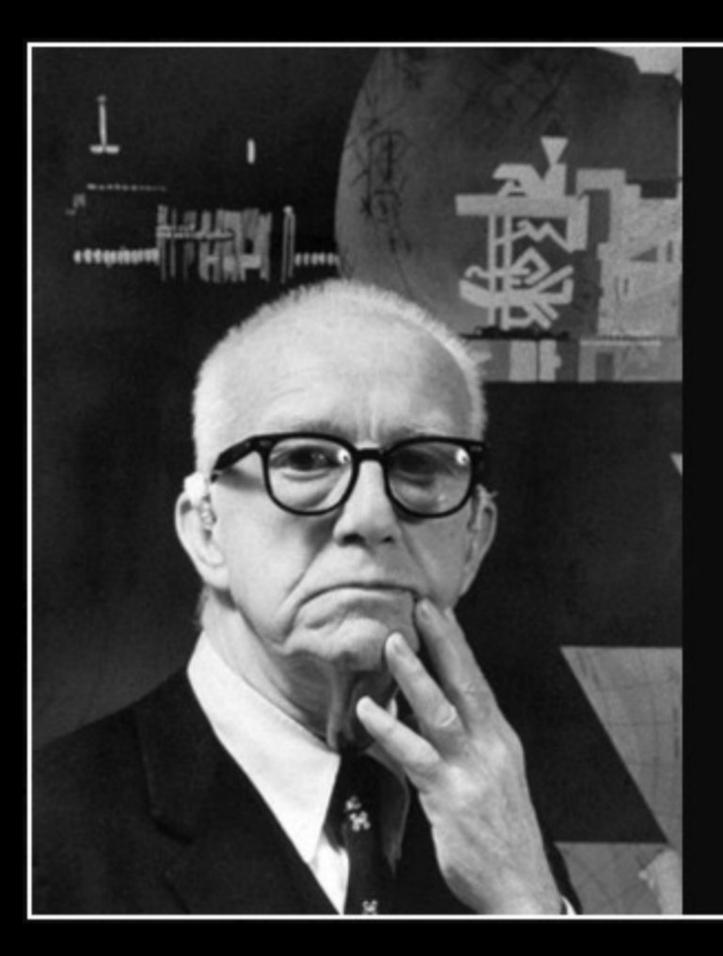
Networking Opportunities

Informal Learning and Knowledge Sharing





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Whether it is to be Utopia or Oblivion will be a touch-and-go relay race right up to the final moment.... Humanity is in 'final exam' as to whether or not it qualifies for continuance in Universe

— R. Buckminster Fuller —



"To make the world work For 100 percent of humanity In the shortest possible time Through spontaneous cooperation Without ecological offense Or the disadvantage of anyone" —Buckminster Fuller



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TREND NO.10



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