



## Interview LeaderX Maple Bear

"From 2017, the growth strategy used was to migrate to a Maple Bear Premium delivery in Brazil, focusing on differentiated structures and architectures, which enhanced the delivery of high quality education based on Maple Bear standards. Also to enhance the growth of the existing franchisees, with the opening of new segments in their current schools - from kindergarten to elementary school and then to high school. As a result, the expansion to new cities and regions accelerated in 2018, and since then, we have grown about 300% in the period. This result involved the work of a highly skilled and highly motivated team." - Arno Krug - CEO Maple Bear

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*"You can always expect me to 10X everything. The goal is to go to \$50B in real estate holdings sending out \$30M a month to everyday investors in the USA. I am launching a TV division, 10X Studios, and I expect at some point in the future we will go public."*

---

## GRANT CARDONE

The 10X man.

*"The best time to start investing in real estate was 20 years ago. The second-best time is now. I believe in the next 18 months we are about to enter the best real estate cycle of my career."*

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Downtown Lake Charles, LA - United States of America

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“The best revenge is massive success.”

**Frank Sinatra**

American singer, actor and producer.

**Simple Business.**

#### EXPEDIENTE

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# Business

## How your personal brand can leverage your career and business

Ricardo Dalbosco

There is a very strong movement in the national and international market in which many corporate brands, as well as investors, are analyzing the presence and capacity that entrepreneurs, executives and company directors have in influencing digitally and forming a community not only of followers, but also of buyers and advocates of the values that branding promises. This has caused the careers of these professionals to be seen from another perspective, not only dependent on the CNPJ to leverage business, but also through personal branding.

When the "CPF" starts to enter this game, career opportunities, invitations, and business can increase exponentially, mainly due to the fact that we live in the Age of Digital Distrust where there is a volume of online content, but one doesn't know who to believe. Therefore, those who share more valuable content and have strategies to convey security to the target audience, tend to have greater appreciation in the market, becoming a machine of attraction to potential customers, as well as recruiters.

Although the concept and trend of personal branding has been present in the US for years, in Brazil it is now arriving with full force, despite the fact that many professionals have not yet realized

this and are left lamenting (and indignant) as less qualified and less experienced colleagues from the segment get opportunities that should be theirs. Now is the time to create a bigger impact wherever you go by having a name and a surname in the job market that are your own, and not just a CNPJ that you represent where you were known only as "so-and-so from company X". You are a brand that constantly conveys impressions, emotions, technicality, and is ranking in the mind of your consumer when they have a challenge to solve. Therefore, being "top of mind" is a journey toward achieving moral authority that you can also travel through reputation.

If you want to show the strength and competence of your work, and be a reference not only in your industry but to other leaders by increasing invitations, even to join Boards of Directors or Advisory Boards, there is some data you need to know. Since 2010, the number of CEOs present on LinkedIn has increased 122%, according to a study done by Weber Shandwick, and concluded that the more they engage through their companies' pages, the more the companies get boosted. The survey also found that when the CEO appears in corporate videos, the influence on communication is much greater. However, the survey shows that only 28% of CEOs worldwide

participate in networking groups. These reflections and changes in the market have generated reflections and debates, such as, will one of the strongest criteria in the next years in the evaluation of the remuneration of a CEO be the power of the same in social networks leading a legion of followers to be buyers of the brand?

Despite the trend of CEOs' presence in social networks, most of them have not yet contributed in an aggregative way in terms of producing content that generates value to the target audience of the company and of their personal brand. Many, when they do post, only talk about the company's products and services (the so-called "sales push" in the style of traditional advertising from the 80's and 90's), or talk only about their own achievements, which ends up feeding their own ego and seeking likes through what I call "vanity metrics", which solves nothing.

We have the ability to control our personal brand and be a CPF that tells a story, and not a professional who depends solely and exclusively on a CNPJ telling where, how, when and if you can move forward in your career or which position you will occupy. Many professionals claim to be leaders, but they don't have the capacity to lead their own journey having, in fact, the independence of choices in their professional journey.

From the moment you can see what needs to be improved in the positioning of your personal branding and what gaps can hinder it, you will realize that there is a greater achievable to achieve in this and the coming years beyond paying next week's bills and having a house and the car of the year. Find that greatness of yours, and don't forget that the race for "financial happiness" alone can consume your energy, time, and peace of mind that are irrecoverable.

May you be the protagonist of your own story and earn your space to tell it strategically by creating a legacy that is truly memorable, impactful, and remarkable. After all, you can be a brand.



Ricardo Dalbosco  
Dalbosco is a personal brand strategist with experience in projecting professionals on four continents, as well as corporate brands. He is a company counselor and award winner, as well as a columnist for CBN. He has lived in several countries and was elected LinkedIn Creator in Brazil.





# Innovation in Sports

Cesar Patiño

Technology advances at a rapid pace, and since pandemic invaded our lives in 2020, everything has happened at a faster pace when it comes to implementing the latest digital tools. The world of sports is no exception.

The projects known as eSports and sport-tech are having a good time amidst the uncertainty plaguing global entrepreneurship. They are not immune to the macroeconomic difficulties triggered by the war in Ukraine, spiraling inflation, or tension in the supply chain, but under the protection of sports media stars, they are managing to weather the storm better.

In Spain, athletes such as Iker Casillas (former goalkeeper, captain of the Spanish national team during the 2010 FIFA World Cup), Rudy Fernández (basketball player in the NBA and Spanish national team), André Ramalho (Brazilian, soccer player for PSV Eindhoven), Alex Rins (Spanish motorcyclist), and Pau Gasol (former NBA basketball player) have made investments in eSports startups such as the company INDYA, which has received funding of more than one million euros.

According to Javier Guerrero, CEO of INDYA, "Many athletes want to remain connected to an industry that has given them a lot and that, of course, can continue to bring them many positive things when they retire. In our case, they always tell us that they are indebted to the sport and that they feel the need to give back to the world of sport some of what they have received."

**The new generations of digital natives also accelerate the evolution of the industry, especially in gaming.**

Wayra, Telefónica's innovation arm, made an investment in Champion Games, a video game studio in Barcelona that created Metasoccer, the world's first soccer metaverse based on 'blockchain' technology, in

which the user can manage their own club and generate income while playing.

With this investment, Telefónica's open innovation initiative reinforces its commitment to startups through innovative proposals in the new Web 3.0 era.

There are also other reasons associated with the growth of the eSports and sport-tech sector defying the global crisis.

Despite all the bad things the Covid pandemic brought, it also allowed us to include our health in the list of priorities and people started to care more about their health where diet, physical activity, mental and emotional stability are key factors, sustaining a new life model that gives rise to interesting disruptive projects.

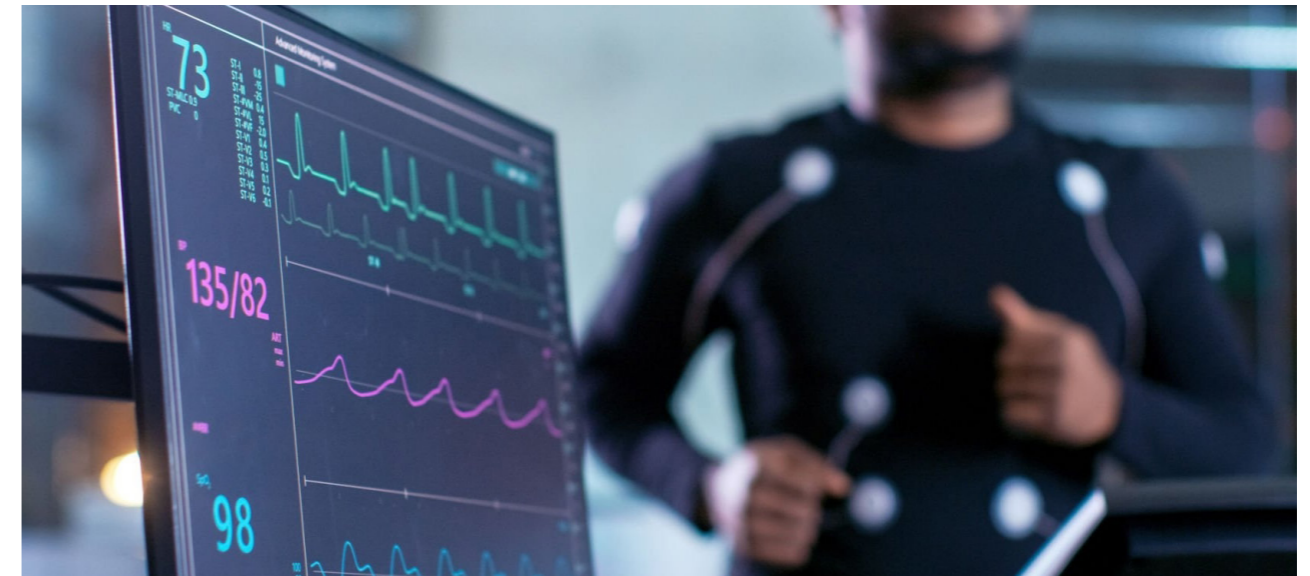
This is also valid for the professional sports environment where startups like Miobio are dedicated to improving the health and performance of athletes through nutrition and the most advanced tools of technology.

Technologies can be applied to the sports segment in many ways, from improving performance to creating new business models. Below we list some examples.

## 1. Using Data Science for athlete recruitment

In 2002, Billy Beane, general manager of the Oakland Athletics baseball team, and statistician Paul DePodesta began using data and mathematical algorithms to evaluate players with the potential to succeed on the field, but untapped commercially allowing them to be recruited at a low price. This allowed them to build a competitive team within the very limited budget available to them.

This way of evaluating and recruiting players caused a revolution in baseball that became known as Moneyball, giving rise to the book and, in 2012, the movie Moneyball.



The technology has evolved, including the use of Computer Vision, and in any sport, it is possible to track players' movements accumulating a huge amount of data, providing the insights about their performance to help make well-informed decisions.

## 2. Improving athlete performance with the help of Artificial Intelligence

Coaches have long used data science in sports to help improve the performance of their players. To do this, coaches leverage Big Data to help them make quick decisions to improve performance. AI allows coaches to gain insights into a team's strengths on the day, make changes to accommodate them, and also exploit their opponents' weaknesses.

The introduction of sensor technology (Wearables) has also helped in capturing and analyzing data from athletes by collecting information about stresses within their bodies, alerting them and preventing them from having serious injuries.

There have also been startups such as Miobio, dedicated to improving athletes' health through nutrition, allowing the creation of customized menus to optimize each athlete's performance. For example, lack of potassium can lead to cramps and cardiac arrhythmias.

In some sports it is possible to use AI during the training phase, putting the

athlete to compete with the machine. One sport that allowed the immediate incorporation of AI was chess.

The matches of Garry Kasparov, considered the greatest chess player of all time, against IBM's Deep Blue in 1997, despite being controversial, made history. For this, Deep Blue relied on a base containing essentially the sum of all human chess knowledge. Today, machines are already better than humans without room for discussion, and they are breaking the boundaries. Since 1974, the World Championship of Computer Chess has existed.

But AI applied to games evolves and today the elite is DeepMind AI (Google), AlphaZero, capable of mastering the games of chess, shogi and go, where the algorithm is supplied only with the rules of the game and then is trained by playing against itself.

In a game before the pandemic, AlphaZero destroyed Stockfish (another AI for chess) in a game of a thousand moves. Even more enriching was the case of using AI in the Chinese strategy game Go, which was supposed to be more difficult than chess for the computer. However, playing against the greatest human champions, AlphaGo made moves that seemed absurd at first and in the end was victorious.

## 3. Creating new models, games and sports

The development of Web 3.0, has been instrumental in catapulting projects revolutionizing the way young sports' promises are financed.

Investment funds dedicated to the sector are using blockchain technology to finance them and return to investors a share for the risk of having bet on someone so young. Imagine going back in time and being able to invest in the career of Neymar, Rebeca Andrade, or Rayssa Leal?

But it is also possible to create something totally new. Speedgate, the first sport created by AI

A neural network driven by Nvidia Tesla GPUs created sets of rules after processing regulations and basic concepts of 400 sports. The result, however, was more than a thousand sports, some of them almost surreal, and it took a support from the human mind to choose the easiest ones to put into practice.

Speedgate was the chosen one. It is a kind of rugby in which possessions last only 3 seconds, and you have to score first on the center gate and then on the opponent's goal.

In motor racing, last year the first autonomous race was held on the Indianapolis circuit: the Indy Autonomous Challenge Powered by Cisco. Nine universities competed for a million-dollar prize with full-scale prototypes on a real circuit. The win went to TUM Autonomous Motorsport from





the University of Munich. The race was run on the fastest lap model, and there was only one obstacle to overcome. It was followed by twenty thousand streaming viewers.

#### 4. Improve Fan Engagement through Technology

Increasingly technology is being used to enhance the fan experience, looking to innovations designed to engage, inspire and immerse audiences using technology in ways that will enhance the spectator journey.

Recently the French Tennis Federation (FFT), used a variety of technologies powered by 3D, AR, VR and AI, giving fans access to a new immersive 3D display that shows the evolution of racquets throughout the tournament's history. It is also set to transform match viewing with contextual match statistics and game patterns.

In addition, it aims to extend the viewing experience through AR and VR. With this, fans can point their phone's camera at any flat surface and see an augmented reality court with interactive representation of shots, statistics, positioning and ball trajectories for every point won.

Another possibility of increasing immersion for users is the Metaverse itself.

Digital horse races are already being held. It is a system that allows the user to create a racehorse in NFT (Non Fungible Token) format.

The interesting thing is that each horse has a unique behavior, like a DNA based on an algorithm. They can be bred in virtual stables and pass on the algorithm to offspring, and it is predicted that fatigue will have an impact on race results. Large amounts of money have been paid for some of them, and their races are broadcast on Twitch.

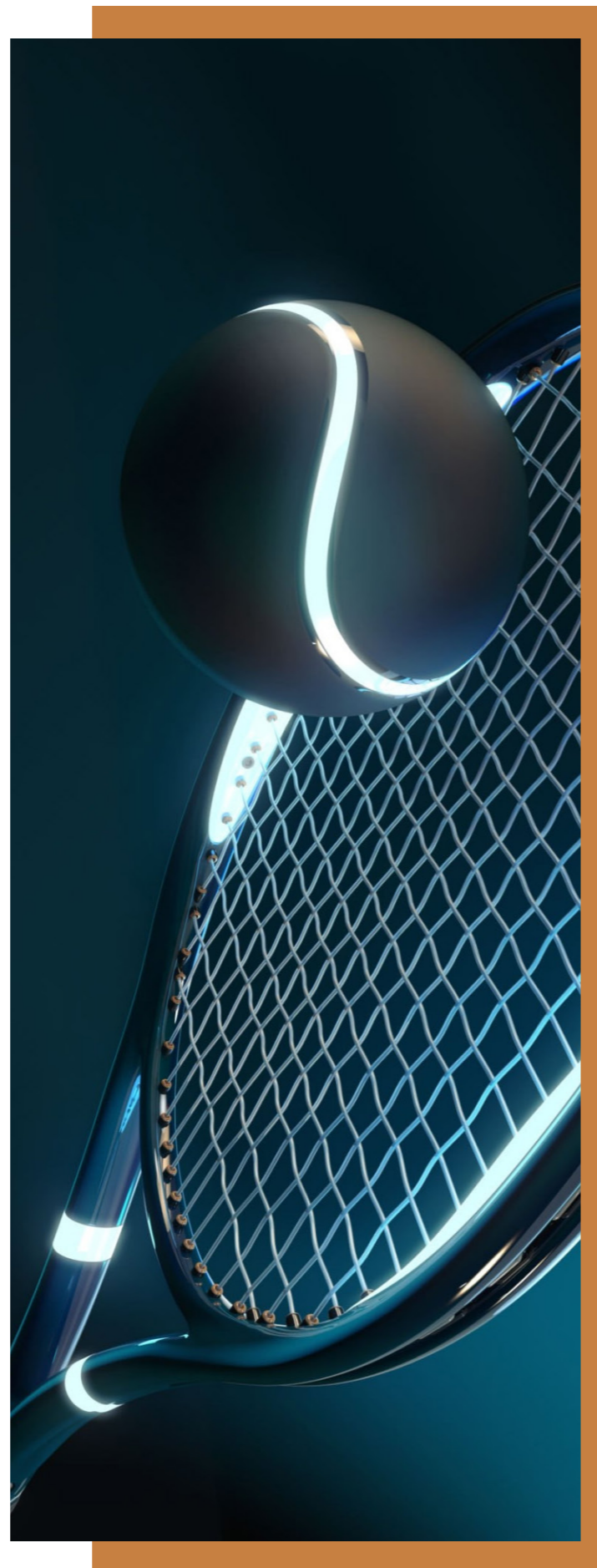
As AI advances, make way for 'The Matrix'

During a webinar, entitled "AI for \*REAL\* good - real-time innovation, real-time applications for esports and beyond", moderator and BBC presenter Li Rich made an interesting comparison.

She said that it has been 20 years since the iconic scene in the movie Matrix for which 120 cameras were needed for its recording, but today this is the kind of innovation that "we take for granted in games now with 360-degree vision."

And the statistics for the e-sports industry are impressive, with annual growth rates of up to 20 percent and revenues in excess of \$1 billion per year.

**It is certainly a sector that will evolve a lot in the coming years. It is worth keeping an eye on.**



*Cesar Patiño  
Professional with extensive experience in the areas of Information Technology and Consulting, working in Brazil, USA, Argentina and Chile.  
He is currently a mentor in startups and a consultant for companies in the processes of Innovation and Digital Transformation and, for the last 20 years, he has been working on the definition and implementation of business solutions, specializing in the areas of Artificial Intelligence, Internet of Things (IoT) and Blockchain.  
Speaker for the dissemination of new technologies at events such as: Gartner, IDC (Argentina), Amba (Argentina), and guest professor in MBA courses at FGV, EBDI and Faculdade Anhembi-Morumbi.*

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of determination and persistence!



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# 5 tips to lose weight fast without counting calories

Andryely Pedroso



It is possible to lose weight without counting calories, however, necessarily you need to spend more energy than you consume daily so that your body burns fat. For this, you can increase your daily caloric expenditure through physical exercises, but the balance in the diet is indispensable, because if you spend more energy, but continue consuming in exaggeration, you will still have reserves to store in the localized fat. In this article I share five practical tips to lose weight with quality and without suffering. If you practice these tips, you will probably be able to lose weight quickly even without counting calories. I want to make it clear that the best way to lose weight in good health is to follow personalized advice from a nutritionist for your needs, goals, and routine. However, if you are determined to lose weight, start practicing these habits today that will bring many benefits beyond weight loss, but also mood, more energy, and focus for your daily activities.

## 1. Add vegetables to every meal

To lose weight with quality, you need to control your hunger, because during the weight loss process, the body naturally increases the release of ghrelin (hunger hormone) concomitant to the reduction of leptin (satiety hormone). Besides helping to increase satiety, vegetables provide vitamins, minerals, and important phytochemicals to maintain the proper functioning of the body, including the production of hormones and enzymes responsible for the elimination of stored fat. Vary the types, preparation methods, and seasonings

of the vegetables you consume daily. I like to roast vegetables with herbs and spices (as in the photo above from my ebook Healthy Recipes 2.0). Diets that include diverse vegetables reduce the risk of metabolic diseases and aid in weight reduction in a healthy way.

"Individuals who consume raw, leafy green vegetables have a 15.8% lower risk of developing cardiovascular disease" JRSM Cardiovascular Disease

Tips from the nutrient

- Include vegetables such as tomatoes, kale and spinach in your omelet preparation at breakfast.
- At lunch and dinner, include starch-free vegetables such as carrots, okra, broccoli, cauliflower, and various leafy greens such as lettuce, arugula, and watercress.
- In sweet or savory preparations, carrots are a vegetable that can be used frequently.

## 2. Prefer whole-grain carbohydrates

If you want to lose weight, one of the main changes you need to make in your diet is to avoid simple carbohydrates, nutrients that, when consumed in excess, increase the levels of glucose in the blood (glycemia) and the release of insulin (hormone that takes glucose to the cells). Insulin is a very important hormone, but in excess it harms weight loss by inhibiting the fat oxidation (burning) pathways.

"Whole grains help with weight control, intestinal health, and prevent diseases such as type 2 diabetes, heart

disease, and colorectal, pancreatic, and stomach cancers."- Journal of Chiropractic Medicine

Tips from the nutri

- Avoid refined foods (sugar, pasta, bread, sweets, cookies);
- Prefer whole grains (brown rice, whole wheat, oat flakes) rather than polished and refined ones (white rice, refined wheat, oatmeal);
- Include whole-grain seeds in your meals (chia, flaxseed, sesame, oatmeal);
- Consume 1 tablespoon of psyllium once a day. It is a soluble fiber that regulates blood cholesterol and reduces the glycemic load of meals, which helps to control hunger.
- In whole grain processed foods, choose those in which whole grains are the first items on the ingredients list.

## 3. Unpack less, peel more

It is very important to avoid ultra-processed foods because most of them are high in calories and have little nutrition. Try to vary the natural foods you eat such as grains, roots, tubers, legumes, vegetables, fruits, nuts, milk, eggs, and meats.

Natural and minimally processed foods should be the basis of your diet to ensure the necessary nutrients for the proper functioning of the body and hunger control.

At each meal you have one more opportunity to nourish and protect your body. Choosing the foods richest in antioxidants is an excellent way to make your food your medicine and fight the inflammation generated by excess body fat. The main anti-inflammatory nutrients found in food are:

- Vitamins: E, A and C;
- Minerals: zinc, manganese, copper, and selenium;
- Bioactive compounds / phytochemicals: anthocyanins, carotenoids, resveratrol, catechins, gingerols, betaine, sulforaphane, piperine, allicin, quercetin.
- Unsaturated fats: omega 3.

These nutrients are found especially in fruits, vegetables, grains, legumes, seeds, fish, herbs, and spices.

Tips from the nutrient

- Add fresh herbs at the end of cooking and dried herbs at the beginning of food preparation.
- Avoid excess salt and industrialized spices. Prefer to season food during preparation rather than bringing salt to the table.
- Vary the natural foods you eat daily and avoid highly processed products that are rich in chemical additives.

## 4. Pay attention to the way of preparation

In addition to paying attention to the foods you consume, prefer to prepare foods cooked in water, grilled with little oil, or baked in an oven/air fryer. The cooking methods can be decisive in the weight loss process. Foods prepared by immersion frying or sautéing with a lot of fat such as lard and butter, add a lot of calories to the food, not to mention that these fats are harmful to health because they generate inflammatory processes.

Frying can introduce toxic substances into the body such as acrylamide heterocyclic amines (HCAs) and polycyclic aromatic hydrocarbons (PAHs) - Environmental and Molecular Mutagenesis

Tips from nutri

- Remove the apparent fat and skin from meat, chicken and fish and chicken;
- Use natural ingredients to make the preparations tastier, such as onions, garlic, fine herbs and natural spices;
- Prioritize the steam cooking of vegetables rather than discarding the water, because some vitamins may be lost during cooking. If cooking, try to use the liquid in other dishes such as soups;
- Avoid any deep frying in oil. When deciding to fry, the least harmful oils are canola, peanut and avocado, as they have a higher smoke point;
- Choose non-stick pans to avoid excess oil in preparations.

## 5. Make healthy substitutions

- Prefer using unrefined oils, such as olive, peanut, or avocado, rather than solid fats, such as lard and butter;
- Choose lower-fat cheeses in your recipes (ricotta, minas frescal, cottage cheese) rather than mozzarella, parmesan or provolone;
- Avoid embedded and ultra-processed foods. Prefer to use natural and fresh ingredients;
- Prefer natural sweeteners such as stevia, xylitol, erythritol, or thaumatin instead of sugars.

Finally, losing weight without suffering and definitively requires a healthy lifestyle. There is no such thing as a forbidden or necessary food. The secret is in the balance, and conscious choices generate efficient results. To lose weight, give your body the nutrients it needs to stay healthy.



Andryely Pedroso.  
Elected the first nutritionist LinkedIn Top Voices and Creator in Brazil. Master in Human Communication Health, Lecturer, Mentor of Nutritionists. Presenter of the panel "Dicas da Nutri" on BAND TV, Brand Ambassador and Author of the books "Personal Branding for Health Professionals" and "365 Ideas for Nutritionists".



# Politics and Business

## Beloved Motherland Brazil.

Bruno Musa



This government that is ending now in Brazil is the first in Brazilian history that will end the 4 years spending LESS than it did at the beginning. It is also the first to end with fewer public employees than at the beginning.

He has reduced the state by 15.5% in real terms and this is unprecedented in Brazil.

We went through many important reforms from the point of view of market liberalization: law of state enterprises, autonomy of the Central Bank, privatization of Eletrobrás (the main energy company), privatization of many Petrobrás subsidiaries, the intention to privatize not only Petrobras but also the Post Office, cabotage law (allowing foreign investments), concessions to the public sector of the main highways, ports, airports, etc.

All of them, without exception, allowing the management of private capital and with this there was an important inflow of foreign money. An example: for the next 10 years we have already contracted the amount of R\$ 1 trillion (200 billion Euros) for these projects from abroad. More than 10% has already entered as collateral.

Unemployment is at 8.3% (and has not stopped falling for more than a year); it was the only country in the western world that already had a lower debt/GDP ratio than before the pandemic (it is at 76% of GDP and by 2020 had risen to 90% of GDP due to social aid).

The state companies that were all losing billions with negative results, ALL had exceptional profits in those years with a management shock where the managers were all technicians and not politicians as in the previous years.

But with all this, how could Lula, a man condemned by more than 20 judges in different instances of justice, return to power? Let's understand a little bit of how complicated this country is.

In 1988 we had the first constitution after 21 years of military rule (1961-1985). The Brazilian people voted for the first time in years in the 1989 elections, won by Fernando Collor against Lula.

He ended up being impeached 2 years later for fol-

lowing disastrous heterodox economic policies and freezing commodity prices to control inflation and confiscating people's savings in the bank. Many never saw their money back.

Naturally, the result was more inflation and commodity shortages. In 1994, with the "Real Plan", Brazil began to have monetary stability and we still have it today. The president was Fernando Henrique Cardoso (FHC) who was president for 2 terms and was replaced by Lula in 2002.

There are many claims that Brazil grew a lot under him. In fact yes, but you have to analyze the world situation: the commodities boom that made Brazil's surplus grow, but the country grew less than its emerging peers.

Was there a surplus with this? Yes, in Lula's first term he had to write a letter to the market saying that he would be fiscally responsible and not do socialist stupidity.

In his second term (2006-2010), the surplus fell and Lula appointed Dilma Rousseff to replace him and Brazil entered the worst crisis in years, with GDP falling more than 7% in two years. She also suffered impeachment and was replaced by her vice president, Michel Temer, who made important reforms, such as labor reforms (more flexible) and being stricter with the public banks by no longer financing "friends of the king" projects and companies with subsidized rates, which led to immense biases of the public banks in Lula's and Dilma's governments.

An operation called "Lava Jato" put Lula and more than 20 businessmen and politicians in jail. Lula was convicted in all judicial instances and by more than 10 judges. The businessmen have returned more than R\$20 billion (you didn't read wrong!!!!) which is more or less 4 billion euros of corruption.

Here there is an instrument that is called "plea bargaining". If you present evidence that you participated in the corruption scheme, give the names and return the money, you can get a reduction in your sentence.

So the Brazilian state recovered 4 billion euros. A single Petrobras manager returned \$100 million. In other words, it is impossible not to have corruption.

And here we come to the childish joke called Brazil. One of the Supreme Court justices, who was appointed by Lula years before, discovered a violation of the constitution and threw him out of prison and made him eligible to be president in 2022, or at least to run for election.

How could he do this? Well, in the breach he said that Lula had been tried in Curitiba and that the crimes had happened in Brasilia. He wouldn't admit it, canceled the process, and said he would have to start over from scratch, but in Brasilia.

"Coincidentally," the judge did it when the other cases (he was arrested for one of more than 5 different crimes they are charged with) were close to the age when he could no longer be tried, as the Constitution says.

It's like if someone robbed a bank in Madrid, they put him in jail, but then they say that the process with all the evidence, the money they returned is all cancelled because he was tried in Barcelona and not in Madrid. Did you imagine this? Well, neither did we.

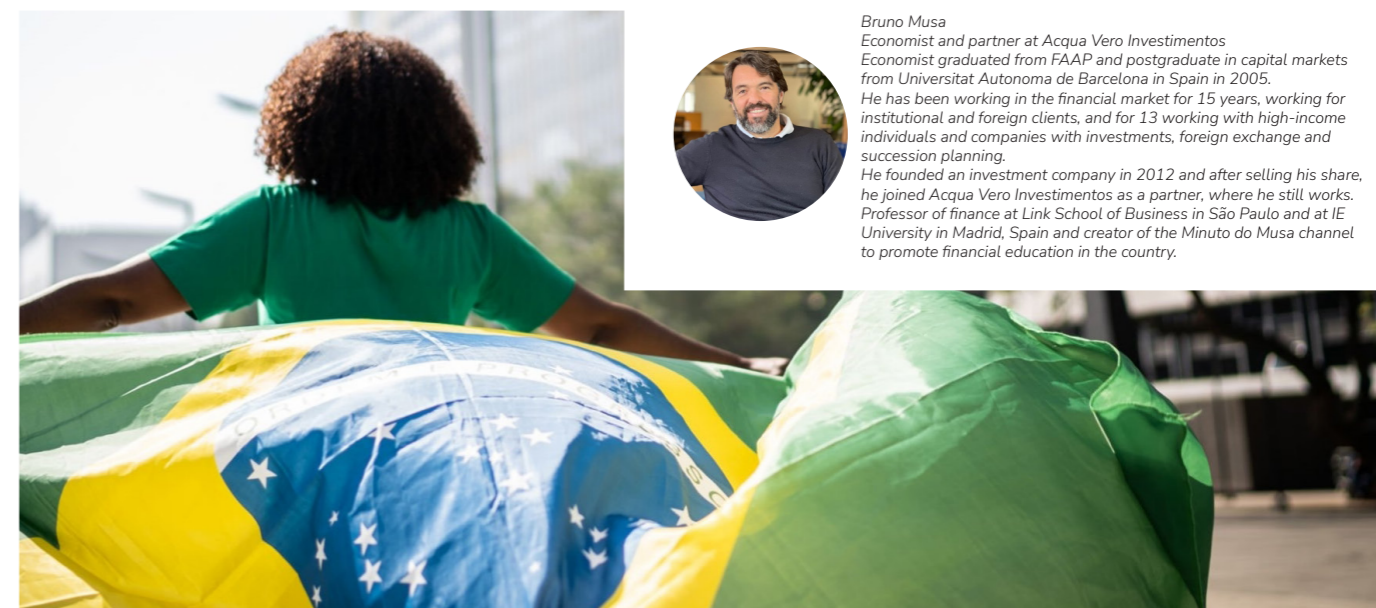
This has nothing to do with Bolsonaro, who, yes, often created childish crises unnecessarily, but we had a technical government, with privatizations and important advances in society with more and more discussions in the direction of economic and individual freedom.

Besides all the lies in the world newspapers about how Bolsonaro managed vaccines, the issue of masks, we had a technical management everywhere and the country advanced a lot in 4 years. He fought for individual freedom of trade, people and businesses and went against anti-constitutional blockades.

We have been in the streets since October 31 (the second round of the elections) and the media doesn't show it. There are millions of people asking for help and it is not about a Bolsonaro, but about a corrupt convict returning to power. This is unacceptable.

How to explain this to children...what about the values we teach our little ones at home? NO!!! We simply do NOT accept it.

There is a saying in Brazil that goes, "In Brazil, even the past is uncertain."



**Bruno Musa**  
Economist and partner at Acqua Vero Investimentos  
Economist graduated from FAAP and postgraduate in capital markets from Universitat Autònoma de Barcelona in Spain in 2005.  
He has been working in the financial market for 15 years, working for institutional and foreign clients, and for 13 working with high-income individuals and companies with investments, foreign exchange and succession planning.  
He founded an investment company in 2012 and after selling his share, he joined Acqua Vero Investimentos as a partner, where he still works. Professor of finance at Link School of Business in São Paulo and at IE University in Madrid, Spain and creator of the Minuto do Musa channel to promote financial education in the country.



# THE BRIDGE BUILDER

Ricardo Cancela, co-founder and Chairperson of LeaderX, realized in 2015, that he could establish a new business concept in the world, based on the Collaborative Economy, through a multilateral platform capable of promoting the meeting between leaders from around the world and generate business opportunities, strengthening increasingly interpersonal and business relationships. So LeaderX was born, the most qualified network of Executives and Entrepreneurs in Brazil.

"We believe that the next 20 years will be greater than the last 200 years. We are living a unique moment for humanity, where what used to be important has lost importance, what was not thought about is now lived in people's daily lives. These changes are so evident that we are witnessing the expansion and decentralization of knowledge, of the economy, of the way we relate, how we do business, even in our lifestyles. We are evolving faster and faster in a very short time, towards a development never seen before." Ricardo Cancela

LeaderX also makes room for social institutions that are in or near our ecosystem to share their needs and challenges. Today there are 17 national and international projects supported by our network, which have the agility to seek or offer ways to help their causes.

Through Cancela's initiative, new business and partnerships happen all the time in the LeaderX Ecosystem, making it known and affectionately called a "Bridge Builder". One of these new partnerships was made between Adus Institute and BASF, Marcelo Haydu and Marcos Fernandes.

## THE PARTIES:

**Ricardo Cancela**

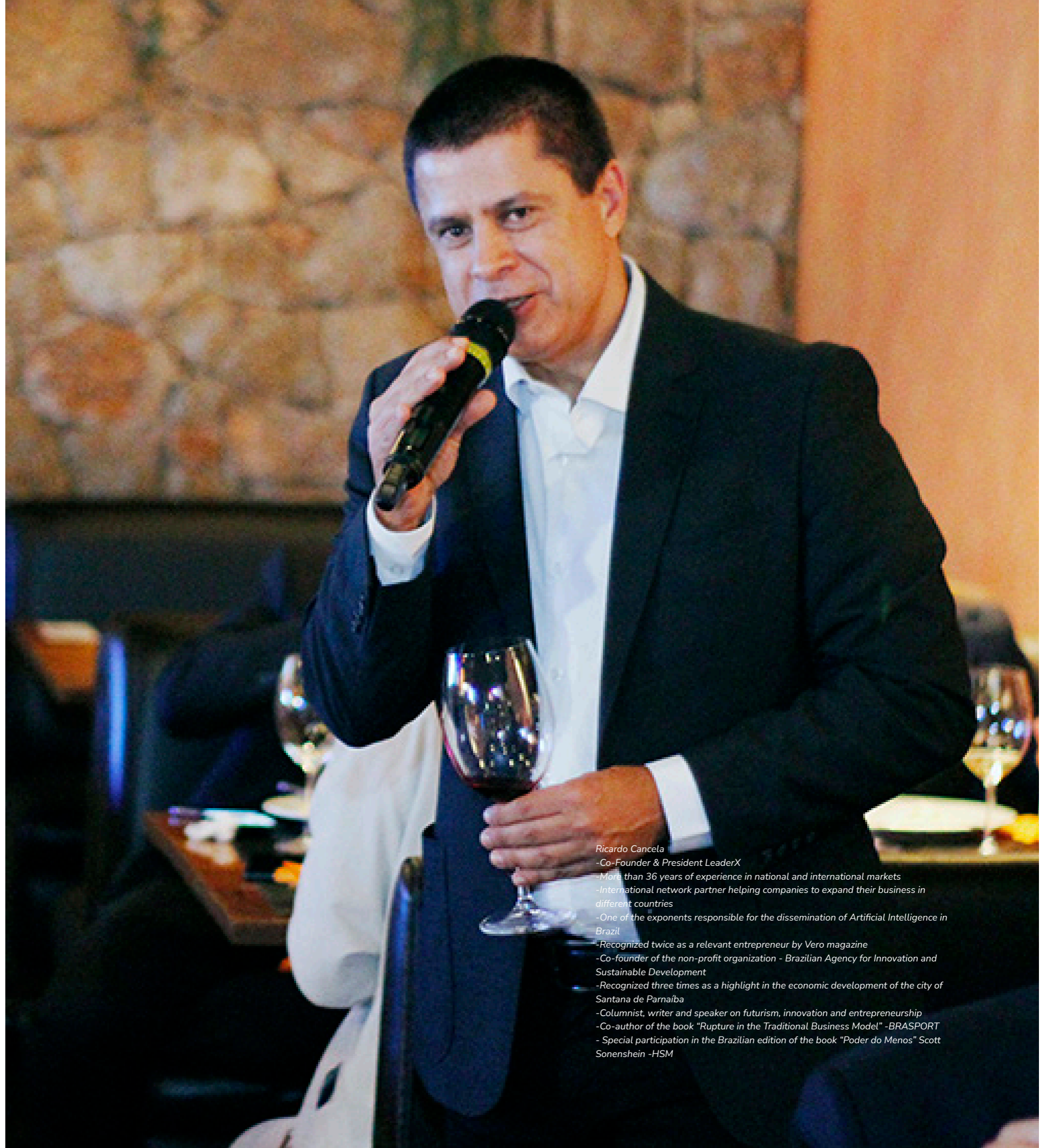
Co-founder and Chairperson of LeaderX.

**Marcelo Haydu**

Founder and Executive Director of Instituto Adus.

**Marcos Fernandes**

With over 30 years of career at BASF, Marcos has been Director of the Automotive Paints business for over 6 years. The executive has already held the position of CFO at the company's branch in Colombia. With a degree in Accounting from Fundação Santo André, and an MBA in Logistics from



*Ricardo Cancela*

*-Co-Founder & President LeaderX*

*-More than 36 years of experience in national and international markets*

*-International network partner helping companies to expand their business in different countries*

*-One of the exponents responsible for the dissemination of Artificial Intelligence in Brazil*

*-Recognized twice as a relevant entrepreneur by Vero magazine*

*-Co-founder of the non-profit organization - Brazilian Agency for Innovation and Sustainable Development*

*-Recognized three times as a highlight in the economic development of the city of Santana de Parnaíba*

*-Columnist, writer and speaker on futurism, innovation and entrepreneurship*

*-Co-author of the book "Rupture in the Traditional Business Model" -BRASPORT*

*- Special participation in the Brazilian edition of the book "Poder do Menos" Scott Sonenshein -HSM*





Instituto IMAM, the director has more than 25 years of experience in financial management, controlling, marketing and supply chain processes within transnational companies.

**Adus Institute**

is an NGO that has been promoting the integration of refugees into Brazilian society for more than ten years. We, at Adus, know that seeking refuge is not a choice. It is a right. Refugees are people in situations of risk and vulnerability, who try to restart their lives in safety.

Their forced migration occurs for various causes, including persecution, armed conflicts, and human rights violations. This is a global reality, and Brazil is one of the countries that have undertaken legal duties and obligations related to the reception of refugees. By exercising this commitment, our country reaps economic, cultural and social benefits. In this context, Adus supports those who arrive in Brazil, so that they can choose their paths autonomously and consciously.

In practice, we offer the refugee legal orientation, training, intermediation with companies for job placement, and Portuguese language instruction. We are also responsible for the language school Unno, where refugee teachers teach English, French and Spanish. Adus is a secular and non-partisan organization. We believe that integrating is only possible thanks to the mobilization of civil society, and much of the work we do is done through volunteer work, with low cost and high social impact.

**The BASF Group**

BASF is a German chemical industry that contributes to almost all productive sectors and in almost all countries in the world and has the purpose of creating chemistry for a sustainable future. It combines economic success with environmental protection and social responsibility. Its portfolio is organized in the segments of Chemicals,

Materials, Industrial Solutions, Surface Technologies, Nutrition and Care, and Agricultural Solutions. In Brazil, it has more than 4 thousand employees, 8 production units in addition to research and development centers.

**THE POINT:**

Ricardo Cancela is an advisor on several projects, among them the Adus Institute, With Marcelo Haydu's (founder of the ADUS Institute) entry into the LeaderX ecosystem and Marcos Fernandes' knowledge of the refugee cause, the purposes quickly converged. Cancela mediated the contact between the two. Fernandes met Haydu and the institute in 2021, through his participation in the LeaderX group. He made the connection of the Institute with the BASF team responsible for diversity and social engagement initiatives. Adus presented the work done and a proposal for collaboration, which ended up generating a partnership with BASF, which has supported the Institute both financially and in publicizing the actions they do internally. Now they are looking for ways to extend the partnership, trying to make possible the use of the services they offer internally.

*"ADUS focuses on the training of refugees and inclusion in the labor market, bridging the gap with companies, clearing doubts, who the people are, why they came to Brazil, in what context, if they have documentation, etc. Basic questions to more complex, cultural questions. We have a language school, a social project called "Nós o Mundo" (We the World), training refugees to teach classes, those who have a command of French, English or Spanish, eventually they will have a source of income. Classes at the headquarters, partner spaces and some companies, e.g.: Nubank, Camargo Correia, Easy Invest etc. We have already benefited more than 11,000 people over more than 12 years of life,*



*people of more than 60 nationalities. There is an increasing number of people seeking refuge in Brazil. Brazil has about 65,000 refugees, with about 140,000 seeking refuge. At the end of the line, the NGOs are the ones who do the work. What Adus does not do, we try to make possible with third-party guidance or with partners."*

**Marcelo Haydu**

*"It has every connection with Adus. We want to keep the support and keep working internally generating engagement, bringing people to Amigo Adus, regardless of the company, helping Adus Institute to grow, develop and generate more impact. We look for recruitment solutions, to use the selection process of people at the base that Marcelo offers to work here. We seek to encourage corporate volunteering within the company, to help train people. Many times people want to participate but don't have opportunities. This is a way for us to encourage this. We are also trying, somehow, to bring solutions that Marcelo uses at Adus, to make them work internally at BASF. It is necessary that every manager and company do a little bit so that we can help social causes. All of this has a very great power if we do it in a continuous way."*

**Marcos Fernandes**

*"We know the importance of these actions and how much it impacts human life. Each life we manage to change is a gigantic victory. We, as citizens, must take action, without waiting for government action. The more we do, the more it will draw people's attention to help the cause. Try yourself to help a nearby life."*

**Ricardo Cancela**

LeaderX keeps growing and making a difference. After almost 8 years of existence, it is a differentiated organization, in network, structured in horizontal communities of cooperation with initiatives in 14 countries. A new level in business relationships. In Brazil, the community already exceeds 4 thousand great leaders. Come and be part of this environment of transformation of businesses, causes and people. [Access leaderx.com.br](http://Access leaderx.com.br).





# MAPLE BEAR

*“From 2017, the growth strategy used was to migrate to a Maple Bear Premium delivery in Brazil, focusing on differentiated structures and architectures, which enhanced the delivery of high quality education based on Maple Bear standards. Also to enhance the growth of the existing franchisees, with the opening of new segments in their current schools - from kindergarten to elementary school and then to high school. As a result, the expansion to new cities and regions accelerated in 2018, and since then, we have grown about 300% in the period. This result involved the work of a highly skilled and highly motivated team.”*

*Arno Krug - CEO Maple Bear*

Interview by

**LEADERX**  
exponential leadership



# Interview

## Maple Bear

### Tell us a brief summary of Maple Bear's history?

Maple Bear, founded in 2004 in Canada, is an internationally operating education company, and was created with the goal of offering a teaching program based on the best practices of the Canadian educational system, considered one of the best in the world.

Through the best practices of bilingual education, focused on the student, it offers a safe and stimulating environment that prepares the student for success throughout his or her career (Life Long Learning).

Since then, Maple Bear has expanded its services to offer programs from preschool to high school, respecting the legislation of each country and incorporating the best of Canadian education.

Today Maple Bear is present in over 35 countries and is recognized for its innovative and effective approach to teaching in a variety of languages and educational strategies.

### What are the characteristics of the Maple Bear educational method?

The Maple Bear curriculum is written by a team of Canadian educational experts and continually updated with the latest practices.

At the pre-school level Maple Bear offers an English immersion learning system, in the case of Brazil, with a student focus, based on Canadian educational pedagogy and best practices. In elementary and high school, the program is bilingual and ensures that students can continue their studies in their home country or abroad.

Some of these characteristics are

- Use of playful and fun activities to make learning more attractive and enjoyable for children;
- Focus on the development of reading, writing and speaking skills through the use of quality teaching materials and effective teaching methods;

- Use of a variety of educational resources, including technology and project-based teaching materials;

- Teaching values and social skills (Soft Skills) through hands-on activities and learning experiences;

- Use of a highly qualified and experienced team of teachers who are continually trained in the Maple Bear method.

### How do the classes work?

Maple Bear classes are designed to be fun and engaging to make learning more enjoyable for children. Teachers use a variety of teaching techniques, such as fun activities, games, and projects, to help children develop their language and social skills. They may also include the use of technology, such as tablets and apps, to supplement learning.

Maple Bear classes are divided into groups according to the age and ability level of the children to ensure that each child is receiving instruction that suits his or her needs. Lessons are also adapted to meet the individual needs of each student to ensure that they are receiving the support they need to develop and progress.

### Are there any differences/peculiarities in the teaching method from country to country?

The teaching method, the strategies used, and the dynamics of the classrooms are developed in Canada based on the best practices of Canadian Education, and the contents and curricular structures are adjusted to the National Base or Common Core of each country, to allow double certification and full compliance with the rules of local legislation.

### Maple Bear is a global education network. Do you offer joint classes with students from several countries? Are you considering this possibility?

This is one of the great things that Maple Bear differentiates us from others;

because we work in several countries, we developed an innovative program called Global Connections. This unique program offers students the opportunity to connect with students from different countries and cultures through collaborative activities and projects. In this way, students develop intercultural and global skills, as well as foster understanding and respect for cultural differences.

Global Connections activities are designed to be fun and enriching for students in order to help them learn in meaningful ways and connect with others in ways that go beyond geographical boundaries.

### What are the advantages and challenges of a Franchise business model?

A franchising business model is an arrangement in which one company, known as the franchisor, allows other companies, known as franchisees, to use its name, brand, and business model in exchange for a franchise fee, royalties, and other forms of compensation.

There are some advantages and challenges associated with the franchising business model:

Advantages:

- Franchisee can use the franchisor's established brand and reputation to attract customers and build trust;
- Franchisee receives training and support from the franchisor to ensure that he/she is equipped to operate the business efficiently and successfully;
- Franchisee has access to the franchisor's know-how and proven business practices;
- Franchisee can benefit from the franchisor's scale and resources, such as bulk purchasing and shared marketing.

Challenges:

*"Today Maple Bear is present in over 35 countries and is recognized for its innovative and effective approach to teaching in a variety of languages and educational strategies."*



- Franchisee must pay fees to access the franchisor's brand and business model;

- Franchisee must follow the rules and standards set by the franchisor, which may limit the flexibility of the business;

- The franchisee depends on the franchisor to provide training, support, and business updates, which can be challenging if the franchisor is not efficient in this regard;

- Franchisee may face competition from other franchisees of the same brand if well-defined rules are not established from the start by the franchisor.

### What indicators are needed to implement a new Maple Bear location?

There are several indicators that can be considered when evaluating the feasibility of implementing a new Maple Bear location. Some examples include:

- Demand for education services in the area: it is important to assess whether there is sufficient demand for education services in the area/region to justify opening a new location.

- Availability of Human Resources: It is important to make sure that qualified personnel are available to work at the new location.

- Operating costs: you need to consider the costs associated with the implementation and operation of the new facility, such as rent, equipment, and staff salaries

- Financial Viability: It is important to evaluate whether the new plant will be financially viable and whether the expected profits will be sufficient to cover the costs and generate an adequate return on investment.

- Competition: it is important to evaluate the existing competition in the area and how the new unit will be able to operate.

- Availability of physical space: you need to consider whether there is adequate physical space available for the new unit.

- Regulation and Licensing: It is important to make sure that the new facility complies with all applicable regulations and licensing requirements.

### How is the franchisee selection and training process done?

At Maple Bear, the franchisee selection and training process is carefully planned and executed to ensure that franchisees are equipped to operate their units efficiently and successfully.

The franchisee selection process usually begins with a review of the franchisee's application. Maple Bear will then invite the candidate to the selection process, with several interviews and check points to evaluate their investment and management capacity. During the interview, the franchisee's requirements and expectations will be discussed, as well as the candidate's experience and ability to manage a business.

If the candidate is successful in the selection process, he/she will attend an intensive training that will prepare him/her to operate his/her Maple Bear location.



The training may include face-to-face and online training sessions, as well as steps conducted by a team of in-country executives and Canadian trainers specially assigned to transfer know-how and practical experience. In addition, franchisees will have access to a wide range of Maple Bear resources and support to help them manage and operate their business efficiently and successfully.

#### What is the relationship like with franchisees?

Maple Bear places great value in the relationship with its franchisees and works diligently to ensure that franchisees are equipped with the resources and support they need to operate their units efficiently and successfully.

Maple Bear offers franchisees a wide range of resources and support, including intensive training, access to educational materials and resources, marketing and sales support, and technical and operational support. Maple Bear maintains an open line of communication with its franchisees, and is always available to answer questions and provide guidance and support.

Maple Bear also promotes collaboration among its franchisees by offering the opportunity to participate in events and discussion groups to share ideas and experiences. This helps to foster a culture of collaboration and mutual success among Maple Bear franchisees.

#### What advice do you have for people who want to be in the franchising industry?

If you are considering entrepreneur-

ship in the franchising industry, ABF (Brazilian franchising association) offers several courses that can help you succeed.

Some tips below:

1. Do thorough research on different franchising options before you make a decision. This includes researching different brands, evaluating their franchise fees and profitability, as well as understanding the responsibilities and commitments of being a franchisee.

2. Have good financial planning: This includes evaluating whether you have the necessary capital to invest in a franchise, and whether the expected profits will be sufficient to cover costs and generate an adequate return on investment.

3. Be dedicated and committed: Being a franchisee involves a lot of hard work and dedication. It is important to be willing to put in the time and effort required to make the business work.

4. It is important to follow the rules and standards set by the franchisor to ensure the success of the business. This includes following the franchisor's operating and marketing protocols and maintaining the quality of the product or service.

5. Maintain good communication with the franchisor, this includes asking questions, asking for guidance, and

sharing ideas and suggestions.

#### After you took over as CEO of Maple Bear in 2017, the company more than doubled growth in Brazil. What strategies were implemented?

It was a synergy involving a Brazilian educational group (Grupo SEB, which has been operating schools and education businesses in Brazil for over 50 years) joining the Maple Bear Network in 2017 as a Master Franchisee for South America, expanding to Latin America in 2018, and taking over the Global operation in 2020, on the eve of the Pandemic; and the experience and business model of the Maple Bear founding partners in Canada that generated a major growth catalyst for the schools in Brazil that were already in operation in the country since inception in 2004;

*"Maple Bear classes are designed to be fun and engaging to make learning more enjoyable for children. Teachers use a variety of teaching techniques, such as fun activities, games, and projects, to help children develop their language and social skills."*

The strategy used was to migrate to a Maple Bear Premium delivery in Brazil, focusing on differentiated structures and architectures, which enhanced the delivery of high quality education based on Maple Bear standards. Also to enhance the growth of the existing franchisees, with the opening of new segments in their current schools - from kindergarten to elementary school and then to high school. As a result there was an acceleration of expansion to new cities and regions in 2018 and since then, we have grown about 300% in the period (from 72 schools in operation in 2017 to over 200 schools in 2022, also evolving from a number of students served from 12,000 in 2017 to 33,000 in 2022).

This result involved the work of a highly skilled and highly motivated team.



#### What are the company's expansion plans?

We continue with a very structured expansion plan to open new schools in Brazil, with great opportunities in Latin America and the continuity of our processes in several other regions of the world, where we have evolved from 200 schools in 2017 to more than 550 schools this year.

In the next steps we aim to operate in new territories, taking Maple Bear to a level of over 1,000 schools in the next 5 years, ensuring that Maple Bear's delivery of the best of Canadian education can be offered to more and more families and students.

#### What are the characteristics of good management?

There are several important characteristics that can help ensure good management in any company or organization. Some of the most important characteristics include:

- The Best People : Having the right people on the team, well-prepared, well-trained, empowered, motivated and happy with being able to share the same purpose;
- Clear Vision of Strategy: A clear vision and a well-defined strategy are key to effective management. This includes having clear goals and objectives and a plan to achieve them.
- Effective communication: effective communication is key to successful management. This includes being able to communicate clearly and concisely, as well as listening to and understanding the needs and concerns of employees and other stakeholders.
- Leadership: Good leadership is crucial to effective management. This includes being able to inspire, motivate, and lead teams and make important decisions.
- Time management skills: The ability to manage time effectively is critical to effective management. This includes being able to prioritize tasks, delegate responsibilities, and give decision-making autonomy so that the process does not get bogged down.

#### What are the biggest challenges as CEO of a large company?

There are many challenges that a CEO of a large company may face, but I would cite some that in my opinion are essential as:

1. Leading a team of leaders: as a CEO, you are responsible for leading a senior leadership team and inspiring your employees to achieve their goals. You are responsible for taking care of your team and your team delivers the best results.
2. Change management: it is important to be able to manage change and adapt quickly to an ever-evolving environment.
3. Strategic decision making: As CEO, you are responsible for making important decisions that affect the company as a whole. This can include business, marketing, production, and financial decisions.



4. Managing risks: a CEO needs to be able to assess and manage the risks facing the company, including financial, operational, and image risks.

5. Relationship management: a CEO needs to be able to manage relationships with suppliers, business partners, and other stakeholders.

6. Time management: a CEO has many responsibilities and needs to be able to manage his time efficiently to ensure that everything is under control.

#### Advice for those who want to succeed in their corporate career?

In my experience of over 20 years in large companies:

1. have a continuous learning attitude , seeking new development opportunities to keep up to date and enhance skills.
2. Be proactive: don't wait for opportunities to appear, look for ways to grow and take the initiative.
3. Make good connections: having a strong, positive network of contacts can help you advance your career. Keep those relationships active.
4. Develop a good, well-trained team that clearly understands the strategy and is committed to the company's purpose, and especially give them the autonomy to act. Trust is a key part of being successful.
5. Have a good sense of problem solving: companies face many problems and challenges, and they need people who can think creatively and find effective solutions.





**What is your opinion about the increasing number of CEOs resigning in recent months, citing mental stress? How can companies address this situation?**

Mental stress is a serious and growing issue nowadays that can lead to personal demotivation, work performance, and loss of quality of life. To prevent this, companies should create a healthy and positive work environment that promotes the well-being of their employees, making it possible to balance work with personal life and, if necessary, offer emotional and professional support tools.

**How has your experience been inside the Leader X corporate group been?**

It has been very positive and constantly evolving. I have participated for many years and the quality of the meetings, connections, and always relevant and up-to-date themes have positively surprised me. The high quality network allows high level contributions aiming at the continuous improvement of all involved.

**The education sector was one of the most affected by the Coronavirus pandemic. How did you deal with the situation?**

Yes, it is true. The COVID-19 pandemic affected the education sector all over the world very badly. Many schools, universities and other educational institutions were forced to close their doors or adopt distance learning models in an effort to contain the spread of the virus. This has had a very significant impact on the way people learn and on the bottom line of these institutions.

At the same time, the pandemic also brought new opportunities for the industry, such as the expansion of distance learning and the increased demand for online learning tools. The big challenge was to be able to deliver the same quality of education, in an abrupt and necessary adaptation from traditional to virtual models.

We adapted in a very quick and structured way, involving intense work, and in less than 90 days we had our platforms 100% aligned to the new distance learning reality. Likewise, our teachers were trained and prepared, with support from our distance educators and Canadian experts, with real time monitoring of the classes.

**We are living a new normal after the coronavirus pandemic. Are the classes all face-to-face? Do you have some kind of hybrid system? How has the post-Coronavirus teaching system worked?**

Depending on each of the countries where we operate, the realities are different; some regions are back to 100% face-to-face, but with more hybrid training; others remain hybrid due to restrictions or new regulations, and others are still in Lockdown to this day, such as China, Hong Kong, and until recently Vietnam, where we continue with the 100% remote model until it is cleared for face-to-face.

Our Global Connections program has been constantly evolving and has been able to serve more students and teachers with quality by enabling hybrid teaching between face-to-face and distance learning whenever needed.

**With the metaverse coming and technology becoming more and more developed, how do you envision educational methods in the future?**

If we think of this theme as an idea that refers to interconnected virtual worlds that can be accessed by virtual or augmented reality devices, this can greatly contribute to the engagement of students in shared activities.

However, it is important to remember that technology should be used as a tool to enhance education, not as a substitute for it.





## The ball of the time

Matheus Freitas



One more World Cup and the dream of seeing the hegemony of Brazil become the best in the world is still vibrant. Without Italy, only Germany can match our national team in number of titles. And the economy? How is Brazil in 2022 compared to the other seven countries that have already lifted the trophy as the best in the world?

We have eight countries that have been champions in past World Cups (Brazil, Italy, Germany, Argentina, Uruguay, France, Spain, and England), three of them located in South America and five in Europe. Today, the two continents live completely different realities, with few similarities. While the champions of the southern hemisphere worry about post-pandemic economic recovery, unemployment, and inflation, the countries of the northern hemisphere face, besides the economic problems caused by COVID-19, a gigantic increase in the price of fuel and energy caused by the war in Ukraine.

### Inflation

The way things are going, there is a possibility that Brazil will be champion and will close 2022 with the lowest inflation among the 7 champion countries. Until September/22, we have the scenario of Brazil with inflation of 4.3% for the year, followed by France 4.6%, Uruguay 4.9%, Spain 5.3%, Italy 7.1%, England 7.60%, Germany 9% and Argentina 66%. In the 2018 World Cup the scenario was completely different. We had Spain in first place with the lowest inflation of 1.10%, followed by England 1.2%, France 1.6%, Uruguay 1.7%, Germany 2.1%, Brazil 3.4%, Italy 8% and Argentina 47.70%.

When it comes to inflation, it is hard to imagine better scenarios for the European champions by the end of 2022, since the economic blockades against Russia due to the war are not expected to end.

### GDP

The gross domestic product (GDP) is the sum of all final goods and services produced in the country, and is used to analyze economic growth. In this item there are also chances that Brazil will be first among the champions of previous World Cups. Until October the results published showed

Argentina with a 4.3% growth in GDP in 2022, adding up the 1st and 2nd quarters, followed by Brazil with 2.5%, Spain 1.4%, Italy 0.9%, England 0.7%, France and Germany with 0.3%. There is no data about Uruguay. It is worth noting that Argentina's high inflation justifies the GDP growth, since the high prices of products generate a larger sum among the final goods and services produced in the country.

Faced with the challenges imposed by the war, the European unwillingness to negotiate peace with Russia, and the escalation of internal problems, especially in England and France, it is very likely that Brazil will end the year 2022 with economic growth higher than that of the European countries.

Besides all the problems already mentioned caused by the war, there are several internal problems that hinder the economic growth of the European soccer giants. Germany is facing difficulties in hiring skilled labor, causing a drop in production in large companies such as Airbus, BMW, and BASF, which could cost the country up to \$85 billion a year. In France, demonstrations motivated by the rising cost of living gather almost 150,000 people, leading to nationwide strikes and a crisis that cannot be ignored. Meanwhile, the United Kingdom has been collecting crises since the pandemic, devaluation of the currency, successive resignations of ministers, including that of Prime Minister Liz Truss after 6 weeks in office.

With a less tense scenario, South America faces more internal problems than external ones. Brazil is fighting inflation by cutting taxes and raising interest rates, while trying to lower the unemployment rate. Our neighbor Argentina suffers from high inflation, accumulating 83% in the last 12 months, and a low level of international reserves, while Uruguay continues with a worrying inflation of 9.4% accumulated in the last 12 months.

A few months ago we lived in a unipolar world, where the West held most of the power and the world was guided by its interests. Perhaps with some miscalculations and unintended consequences,

NATO made Russia feel threatened with expansion policies that took place after the end of the Soviet Union. Whether this is true or not, the fact is that with the war in Ukraine, the power hegemony of the West is challenged. With major economic sanctions putting the entire Russian economy in check, perhaps China itself feels threatened, considering that it could be the next target if it were to carry out any action on Taiwan.

Today we live in a world that tends to be less globalized, as the mistrust between China and the West begins to dilate. With the heightened tensions, the West will import fewer Chinese products, seeking to strengthen local industry, and with this it may reduce the export of raw materials that can strengthen the Chinese armed forces and economy.

With two military powers (Russia and China) on one side, and the West on the other, the world goes back to being multipolar, as it was during the Soviet Union. Thus, strategic oil, mineral and food exporting countries like Brazil are gaining a greater importance on the world stage, since both poles of the world need our products.

Several economic crises in Europe are being caused by this split in world power, where Europe is no longer consuming low-cost energy supplied by Russia, substituting it for the more expensive gas from the United States and Norway. With gas and oil rising in price so rapidly, Europe loses competitiveness to China, which continues to buy gas and oil at a discount from Russia, making the gap in competitiveness between China and the West even greater.

In a scenario of extreme complexity and uncertain future, for Brazil to be a "champion" in 2022 and the following years, it will be necessary to be very cautious when negotiating with the various world powers but without taking sides.



Matheus Freitas.  
Graduated in Economics  
Investment Advisor  
Partner at Kaza Capital



# Sports and business

## A brief reflection on sports betting

Manoela Penna



More and more betting websites are investing as sponsors in sports. It is a new and abundant money, which clubs and entities - especially in soccer - are knowing how to mine well. So much so that in the Series A of the Brazilian Championship 2022, all 20 clubs will have the sector's brands printed on their uniforms.

If on the pitches in Brazil and around the world there is a proliferation of brands linked to gambling, in Olympic sports betting is still a "taboo", with few sports organizations opening space for this segment.

Expanding the presence of bookmakers close to athletes and events is a dilemma that goes through the word "integrity" and brings to the discussion several nuances that make the issue even more comprehensive. The credibility of the sport is at stake.

All over the world, discussions are being held on the various aspects of the "integrity in sport" theme: fair play, combating harassment and abuse in sport, ethics and good governance, combating doping and the manipulation of results...

To stick to the issue of betting - as I said at the beginning of this text, a financial vein full of appetite for growth - we should look at global initiatives that are willing to regulate the segment and combat the so-called "cheating". And reflect on what has been happening in Brazil.

In 2011, Australia already addressed the issue in a local government document called National Policy in Match-Fixing in Sport. UEFA raised the issue in 2013, calling the criminal practice of match-fixing a "cancer" and a "contamination" in European soccer, found in about 1% of the 2,000 matches monitored by the entity in 53 countries. According to data from the United Nations Office on Drugs and Crime (UNODC), about US\$ 1.7 trillion circulate in the illegal betting market every year.

The International Olympic Committee has not been left behind, with the publication in 2020 of its manual directed at sports organizations, which outlines the rules of sponsorship by betting operators. In it, recommendations such as education and awareness of the various audiences, and the affiliation of operators to the so-called IBIS - Integrity and Betting Intelligence System, 2014. All in order not to leave the Olympic movement far from a market that poured into the American Football League (NFL) alone no less than US\$ 2 billion last season, with contracts with clubs ranging from US\$ 10 million to US\$ 200 million per year.

A discussion so relevant that it reached the European Parliament, leader of the so-called Macolin Convention of 2014: "The Macolin



Convention is a legal instrument and the only rule in international law on the manipulation of sports competitions. It asks public authorities to cooperate with sports organizations, betting operators and organizers of sports competitions to prevent, detect and sanction the manipulation of sports competitions. It proposes a common legal framework for efficient international cooperation to respond to this global threat," says the presentation text of the convention, which, among others, relied on the advice of its Sports Commission regarding the image of sport being strongly (and negatively) impacted by the manipulation of results.

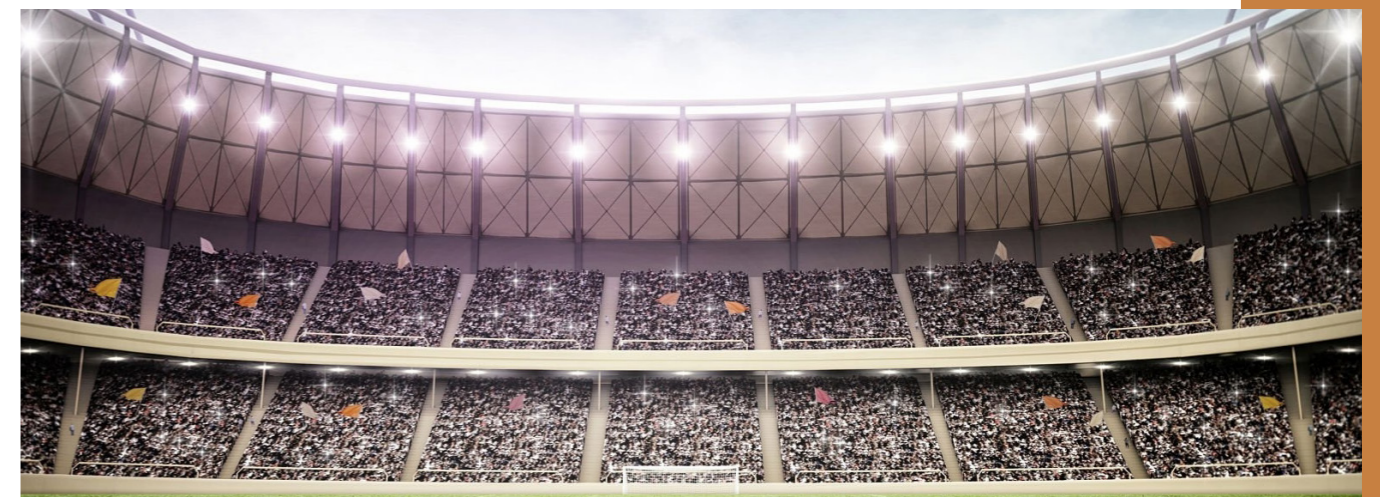
The Macolin Convention is considered, today, fundamental, and has the adhesion of more than 30 countries. But it has not yet been signed by Brazil, which is content with isolated initiatives from sports entities such as the Brazilian Olympic Committee, the Brazilian Football Confederation, and the Brazilian Paralympic Committee.

"The proper regulation of sports betting is a topic of public interest because it concerns the protection of popular savings, preservation of sports integrity and improvement of the business environment of the sports industry as a whole," says lawyer Pedro Trengrouse, consultant to some of these organizations for the topic. "The manipulation of results by sports betting mafias is a similar problem to doping and should be treated in the same way: a convention between states, with the support of sports organizations and the creation of a global regulatory agency like WADA," he adds.

You have to know that in the equation Betting + Money the result must always be the credibility of the sport.



*Manoela Penna has more than 25 years of experience in sports communication and marketing, working in loco in five editions of the Olympic Games and two Paralympic Games. In 2002, he founded Media Guide Comunicação (later In Press Media Guide), specialized in sports, with dozens of national and international award-winning cases for clients such as Unilever, Estácio, Nissan, Cuiabá at the 2014 FIFA World Cup and GOL Linhas Aéreas at the World Cup of the FIFA World Cup 2018 – the latter, winner of Lions at the Cannes Film Festival. She was Director of Communications and Marketing for the Brazilian Olympic Committee from 2018 to 2021, when she left to spend a season in France.*





## 2023: Strategic technologies as a source of revenue

Henrique Campos

To improve their organization's financial position in uncertain political and economic times, directors and executives must look beyond costs to new forms of operational excellence by continuing to accelerate their digital transformation agendas. The strategic technology trends for 2023 projected here have been architected around three themes: optimize, scale, and pioneer-in which innovations can help companies that want to strengthen resilience and confidence in their operations; scale vertical solutions and product delivery; or, in pioneering other ways of engagement, accelerated response, or business opportunities.

However, in 2023, delivering cutting-edge technology will not be enough. These issues are impacted by environmental, social, and governance (ESG) expectations and regulations, which translate into a shared responsibility to apply sustainable resources. Every investment will need to be compared to its impact on the environment, with future generations in mind. Thus, 'sustainable by default' as a goal requires sustainable technology.

### The key strategic technology trends we project for 2023 are:

**Sustainability** - Sustainability influences all strategic technology trends for 2023. In a recent Gartner survey, Chief Executive Officers (CEOs) reported that environmental and social change is now one of the top three priorities for investors, after profit and revenue. This means that executives must invest more in innovative solutions designed to meet ESG demand to meet targets.

To do this, institutions need a new framework that increases the energy and material efficiency of IT services, enables business sustainability through capabilities such as traceability, analytics, renewable energy, and Artificial Intelligence, and implements IT capabilities to help customers achieve their goals.

### Being a pioneer

**Metaverse** - as a collective 3D virtual shared space created by the convergence of virtually enhanced physical and digital reality. Moreover, it is persistent, providing enhanced immersive experiences. I project that a complete Metaverse will be independent of any device and that it will not be owned by a single vendor. The Metaverse will have its own virtual economy, enabled by digital currencies and non-fungible tokens (NFTs). By 2027, my understanding is that over 40% of large institutions worldwide will use a combination of Web3, Cloud, Augmented Reality (AR), and Digital Twins in Metaverse-based projects designed to increase revenue.

**Superapps** - A superapp combines the features of an

app, a platform, and an ecosystem into a single piece of software. It not only has its own set of features, but also provides an ideal environment for third parties to develop and publish their own applets. By 2027, combined with the accelerating expansion of global hyperconnectivity (already explained in previous articles), certainly more than 50% of the global population will be active daily users of various Superapps.

Although most of the known examples of Superapp are mobile applications, the concept can also be applied to desktop applications such as Microsoft Teams, Slack and other collaboration platforms, on the premise that a Superapp can consolidate and replace multiple features for customer or employee use.

**Adaptive Artificial Intelligence** - Adaptive Artificial Intelligence systems aim to continuously train models and learn in runtime and development environments based on new data to quickly adapt to changes in real-world circumstances that were not foreseen or available during initial development. They use real-time feedback to dynamically change their learning and adjust goals. This makes them suitable for operations where rapid transformations in the external environment or constantly updating business objectives require an optimized response.

### Optimize

**Digital Immune System** - Today 75% of the teams responsible for digital products are now also responsible for generating revenue. Chief Information Officers (CIOs) are looking for new practices and approaches that their teams can adopt to deliver this high business value, as well as mitigate risk and increase customer satisfaction. A digital immune system delivers that roadmap.

Digital immunity combines data-driven insights into operations, automated and extreme testing, automated incident resolution, software engineering in IT operations, and application supply chain security to increase systems resiliency and stability. By 2025, rest assured that institutions that invest in building digital immunity will reduce the downtime of their environments by up to 80%, and this translates directly into increased revenue.

**Applied observability** - Observable data reflects the digitized artifacts, such as logs, traces, API calls, dwell time, downloads, and file transfers, that appear when any stakeholder performs any kind of action. Applied observability feeds these observable artifacts back into a highly orchestrated and integrated approach to accelerate organizational decision making.

Importantly, applied observability enables organizations

to exploit their data artifacts for competitive advantage. It is powerful because it elevates the strategic importance of the right data at the right time to rapid action based on confirmed stakeholder actions, rather than intentions. When planned strategically and executed successfully, applied observability is the most powerful source of data-driven decision making.

**Trust, Risk and Security Management of Artificial Intelligence** - Many organizations are not well-prepared to manage the risks of Artificial Intelligence. We know that 40% of institutions have experienced an Artificial Intelligence privacy breach or security incident from 2020 to this point. However, it is observed that companies that actively managed Artificial Intelligence risk, privacy, and security had better results in Artificial Intelligence projects. More of their Artificial Intelligence projects moved from proof-of-concept status to production and achieved more business value than Artificial Intelligence projects at businesses that did not actively manage these functions.

Institutions must implement new capabilities to ensure the reliability, cyber resilience, security, and data protection of the model. Trust, risk, and security management of Artificial Intelligence (TRISM) requires participants from different business units to work together to implement new measures.

### Scale

**Industry Cloud Platforms** - Industry Cloud Platforms offer a combination of software as a service (SaaS), platform as a service (PaaS) and infrastructure as a service (IaaS), providing area-specific modular feature sets to support specific business use cases. Enterprises can use the tools of industry Cloud Computing platforms as building blocks to compose unique and differentiated digital business initiatives, providing agility, innovation and reduced time to market, avoiding delays.

By 2027, we predict that over 50% of organizations will use industry Cloud platforms to accelerate their business initiatives.

**Platform Engineering** - Platform engineering is the discipline of building and operating self-service internal development platforms for software delivery and lifecycle management. The goal of platform engineering is to optimize the developer experience and accelerate the delivery of customer value by product teams.

80% of software engineering organizations will establish platform teams by 2026 and that 75% of them will include self-service portals for developers.

**Realizing wireless value** - While no single technology is predominant, enterprises will use a spectrum of wireless solutions to address all environments, from Wi-Fi in the office, services for mobile devices, satellite internet, and even radio connectivity. By 2025, 60 percent of organizations will use five or more wireless solutions simultaneously.

We understand that as networks move beyond pure connectivity, they will provide insights using integrated analytics, and low-power systems will collect power directly from the network. This means that the grid will become a source of direct business value.

In the meantime, we will continue to be here, following and bringing you the evolution of science and technology so that you can drive actions today that will take you and your business exponentially and disruptively into the near future. I wish you all a great and enlightened 2023!



Henrique Campos. PhD in Computer Science from Unicamp with 20 years of corporate experience in Technology and Information Security in large companies. He is currently a Counselor and Advisor for emerging and future technologies, innovation and cyber security for startups and companies in the technology market.



# GRANT CARDONE

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*Grant Cardone, CEO of Cardone Enterprises, Cardone Capital, international speaker, entrepreneur, and author of The 10X Rule & creator of 21 best-selling business programs, Grant Cardone owns & operates seven privately held companies and over \$4 BILLION portfolio of multifamily properties.*

*Named the #1 marketer to watch by Forbes Magazine, Cardone is also the founder of the The 10X Movement & The 10X Growth Conference, the world's largest business & entrepreneur conference.*

*Grant Cardone was in the Discovery Channel's "Undercover Billionaire" Season 2.*





# Interview

## Exclusive Interview with Grant Cardone

**Can you briefly share a bit about your upbringing and what inspired you to become an entrepreneur?**

I was raised in middle-class family by a single mother and I'm the youngest of five. My mom and dad's parents both came to America as Italian immigrants. Both my parents lived through the Great Depression and my father was the first in his family to get a formal education.

My dad grinded to get our family into the middle class & even though I was a very young boy I knew he was proud of his achievements. He died only a short year after he had finally confirmed our family's position in the middle class. Home and care paid for and a little life insurance.

My dad didn't work hard because he wanted fancy stuff, he did so because he thought it was his responsibility to provide for his wife and kids.

He approached work as his duty to provide for his family. He instilled this work ethic in me by how he lived his life.

Unfortunately, my dad died when I was only 10 years old leaving my mom with 5 kids to raise by herself. She was not educated and had never held a job. It was 1966 & her main job was being a mother not an income provider.

There was no plan for my father's unexpected departure. While there was no debt on the house or cars, and my father had some life insurance, there was no new income coming in each month, so my mother had to go on defense immediately.

Every day I'm watching my mom clip coupons and fearful there wouldn't be enough money to pay the bills. It was stressful and I could feel her fear.

As a teenager, I lacked direction, guidance, and discipline and was in deep grief and resentment of losing my father. At the age of 16, an older man took interest in me & introduced me to drugs.

By the time I was 18 I was using drugs almost every day. At the age of 20, I experienced another major loss, with my older brother, who died suddenly from an accident at the young age of 25. It just accelerated all the problems I had with drugs, and I would become a disappointment to myself and my family.



At age 23, I was almost killed by some very bad people that I was mixed up with. Wound up in the hospital. I realized I had hit rock bottom. At that time, I made a decision to change my life. I quit all the drugs, the alcohol, and everything that was killing me.

It was that day I decided success is not an option. I had to have it and I turned myself around. It's all about me now. I can't blame daddy. I can't blame my older brother and I'm not going to blame my mom either.

At the time, the economy was bad. There was 24% unemployment. I had to take a job I didn't want in car sales because it was the only job I could get.

**"I decided to make the best of it. I learned everything I could about selling cars. I spent the next two years developing my sales skills and saving my money."**

I decided to make the best of it. I learned everything I could about selling cars. I spent the next two years developing my sales skills and saving my money. From there, I used that money to buy my first piece of real estate.

I got fired from that job for something I didn't do. That pissed me off. I swore that I would never depend on anyone else for a job again. And I put all of my effort and energy into starting and growing my own business.

Fast forward to today. I started with nothing and now I own 18 different companies and have over \$4 billion in real estate holdings.

**How did you come to start your first business and was it a success?**

I was fired from seven jobs and after the last firing

I thought it was best that I figure out how to work for myself. I had become very good as a salesperson and so I started consulting businesses teaching them how to increase their sales using customer retention and customer satisfaction strategies I had created. That business kept me busy traveling the country, logging 3 million air miles on United, Delta and Continental.

My second business, was a hobby business, was in real business as a place to invest my money. I have never been a stock guy and I hated saving money at the bank, so I started buying apartment buildings in my free time. That was >\$4Billion dollars ago.

**Can you share a bit about what led you to write the 10X Rule, and how it led you to start the 10X Global Movement and the 10X Growth Conference?**

When the Great Recession hit in 2008, I got slaughtered. I had three businesses at the time, two in consulting and the third in real estate and twenty years of working-my-ass-off and I watched it all get taken from me. The first two businesses were cut in half and the real estate investment could not be traded. Banks were calling loans, I had a new baby on the way, my entire world was turned upside down. I literally watched twenty years of hard work and success get taken from me. I contemplated about what I had done wrong, and immediately realized I had gone too small my entire career. I said to myself, "if you had gone 10X bigger you wouldn't be on your knees crying like a little b\*tch."

The banks went after all the little guys, like me, who had a little cash and they didn't just ignore big banks and Wall Street institutions who created this entire problem, they protected them. Thus, the phrase "Too big to fail."

The Great Recession Wake Up Call forced me to understand a few million dollars of net worth, two businesses, and a couple of hundred apartments was NOT enough to ensure my future. I had to go 10 TIMES (10X) bigger, ten times more customers, 10X more verticals (industries), 10X the income, 10X the properties, 10X the employees, 10X everything. This was just 12 years ago, when I only had 3 employees and two businesses and 260 apartment units. I was flying commercial everywhere and all my business combined probably did \$2M per year. Today, I run eighteen different businesses, gross income is \$195M in revenue from the businesses, another \$350M from the 12,440 apartment units, I fly private on a 2020 Gulfstream 650ER, an Augusta 139 Helicopter, and my partner at Cardone Ventures operates a Falcon 900. Rather than having a couple of hundred customers today I have almost four million who do business with me in 160 countries.

**How important is family in reaching the goals? Can we say that your wife, Elena, is your right arm?**

CREATING ON THE FAMILY DYNAMIC increased my desires, commitments and creativity to 10X levels. I used to think family getting married and becoming a father would take away from my drive, but on the contrary.

Taking care of my wife and kids, supporting and providing for them is the ultimate for me. My wife, Elena Cardone, recently wrote me a note saying,

"Love you so much rock star. Thank you for creating this life for us. I know how hard you have worked and how many disappointments you've persisted through in order to create this life for us. You have helped so many people and I'm at the top of the list."

**What is the hardest part about being a real estate investor?**

I think there are three things people struggle with most in real estate; 1) discipline, 2) patience and 3) not thinking big enough. Discipline is never given the proper value but I believe it is the single attribute responsible for me NEVER losing money in real estate and I have been investing for almost forty years. Patience in real estate is always rewarded in real estate, so those who never compromise location, like we do and never use too much debt will always be rewarded. In real estate it's not if you make money, the question is when. And lastly, every economist, real estate broker and investor in America has underestimated how valuable real estate would become and how much rents would grow.

Patience in our society is an all-time low as everyone wants instant scores even though we know it's BS. We have been conditioned to think short term, chasing the latest meme stock, doge coin, companies forced to produce quarterly returns, and investors glued to their phones watching for moves in their stocks or crypto accounts like they would watch the final two minutes of a basketball game. Real wealth is created over time not quarters much less minutes. And one of the reasons I love real estate so much is I am able to invest in an asset and be paid to wait (passive income monthly) and as rents increase over time so will the value of the property. With real estate

**"I started with nothing and now I own 18 different companies and have over \$4 billion in real estate holdings."**





like I buy its never “if you get rich,” It is just a matter of when you get rich.

**What variables do you analyze before closing a deal?**

The most important variables I analyze when closing a customer is do I have a decision maker with financial wherewithal, a reason to purchase and urgency? If any of those four things are missing, you can't close the deal.

Regarding Real Estate or a partnership the variables are 1) do I want this asset? 2) Will it become worth more because I get involved? And 3) will it be cash flow positive?

**With the future of real estate being a bit of an unknown, how do you see the next five years going in terms of investing? Is now a good time to start or does it make more sense to wait for the next downturn before making any new investments?**

The best time to start investing in real estate was 20 years ago. The second-best time is now. I believe in the next 18 months we are about to enter the best real estate cycle of my career. The reason I love real estate is that the future is NOT unknown. We have a shortage of affordable places to live in most states in our country and in some states, severe shortages. 2) Over the next two decades America will have more renters than owners and this will prove to be a BOOM for the kind of investments we make at Cardone Capital.

Yes, real estate is cyclical... but multifamily real estate I invest in pays me every month to wait for rents to go up. Also, investors, not homeowners, will continue to represent a larger majority of those purchasing single family homes in America.

America is becoming a nation of renters and nothing can change that. Inflation will only make owning a home less possible. What the FED is doing when they raise interest rates almost double in the last ninety days, is making it impossible for ordinary people to qualify for a home loan. This only makes more renters, making it a great time to invest in multifamily - in the right areas.

Occupancy numbers are the highest levels in history, rents are the highest ever in most markets, renewal rates highest ever, no affordable homes are being built, the two largest populations of people in the country, and millennial would rather rent than own.

**Technology has made people's lives easier. However, many still only complain. Do you think it is easier to succeed today, with technology in your favor, or in the past, with less technology? And why?**

It is 1000% easier to succeed today because of technology. It is thousands of times easier to work today than it was 100 years ago. Writing a letter required ink and paper and then had to be delivered. All of that could take weeks. Today I can send out ideas and have them delivered in fractions of a second to millions of people. The problem with technology is the user! It gets so easy people forget how to work. Those who know how to combine work, persistence and discipline on top of

*“The best time to start investing in real estate was 20 years ago. The second-best time is now. I believe in the next 18 months we are about to enter the best real estate cycle of my career.”*



technology will never complain about it.

**What is your view on the metaverse?**

We are a long way from the metaverse.

**You have millions of followers on social networks and you are known all over the world. Does the fact of being famous help or hinder you in any way in your negotiations?**

One hundred percent it helps to be known! I would rather have the problems that come with being known than the alternatives of not being known. Being known makes business go faster and easier.

**What was your secret to mastering social media/influencer marketing?**

My secret to my social media success has been I saw the possibility when others didn't. It was so obvious to me. It is free, I can use it as much as I want, it is not regulated (as long as I don't know about COVID, the CDC or the Democratic Party), I can say almost anything I want and I can reach the entire world. People make social media success harder than it needs to be. Frequency and quantity beats production and quality

Here's how I gained millions of followers in various social media channels...

I showed up every day - even when no one is watching or listening and I share my ideas, opinions and thoughts. I always have something to say - even if it's not popular. I am never trying to go viral or be popular, and I never worry about how much I post. I don't use filters or much editing and I know quantity is senior to quality or at least it has been for me.

I reward my followers by providing frequent (daily) useful content so they never feel like they've wasted their time watching any of my social media channels. I keep it real with the audience. In one of my recent videos, I shared my workout routine and said I wasn't really happy with my abs at the time. I asked people for suggestions on what they found worked to get great looking abs and they bombed with me advice. I share everything with them, the jet, helicopters, the real estate purchases, our victories, setbacks, the travel and I do this on good hair days and bad.

My policy is promote, promote, promote. @grant-cardone

**Having a good relationship network is a great way to do business and be successful. How do you do good networking?**

Networking today is easier than any time in history. Using social platforms to get known and then creating repeated, scheduled events where you can spend time getting to know people and having them get to know you, especially audio apps, and then combining that with physical meet ups makes networking easier and more powerful. This is why I invest so much time on audio apps, like Twitter Spaces where you see me hosting rooms to have conversations with people I don't yet know.



**As an expert in crowdfunding, what advice would you give others who are looking for similar opportunities?**

I have raised over \$1B in cash without using brokers and banks, with almost no advertising allowing everyday people (not just the wealthy institutions who have had this asset class on lock for decades). Without exaggeration I buy the best real estate money can buy and I compete with the largest institutions on the planet. The difference is they get money from wealthy families and I share my deals with my sixteen million social media followers and give them an opportunity to invest alongside me in real estate they would never otherwise get a chance to invest in. While many people raise money for real estate no one has ever done what I am doing.

My success in crowdfunding came from two things:

- 1) Buying great real estate with my own money.
- 2) Due to my persistence in promotion, I actually have millions of people watching for my next deal.
- 3) I have proven, bona fide results as a real estate investor which resulted in my ability to get great deals normally reserved for huge players in the industry, and others trusting me to invest their money.
- 4) Then I pay our investors passive income every month and then pass ALL depreciation to them allowing the investor to offset his income with a loss. Huge tax benefit for most our investors.

**How has helping inspire others to follow in your footsteps impacted your life?**

I have always wanted to help others achieve their dreams. I am basically doing for others what I wanted as a kid and then later as a young entrepreneur. Servicing others is the greatest payoff in life, more than money, watches, cars and jets. Service is what drives me and it's my legacy play.

People see me on social media... or on television... or on the stage... and they think I'm all about the jet life, the money, success, watches, cars and houses but the truth is, while those things are great, they don't compare to helping others.

My mission in life is to help others improve their businesses, careers, finances and relationships is at the core of all my companies.

Cardone Training Technologies services individuals and companies so they can be at

the top of their game achieving higher sales revenues and increasing customer retention.

Cardone Capital invest in institutional quality investment and allows the everyday person to invest in the best real estate available alongside me, which they would never have access to otherwise.

Cardone Ventures helps companies scale their business so the CEO can grow their business and possibly exit for a huge multiple.

10X Health works on wellness and energy which are at the heart of the ability to work and play in life.

The Grant Cardone Foundation helps kids without fathers.

The Foundation's mission is...

To provide mentoring and financial literacy education to adolescents in underserved and at-risk populations, especially those without a father figure.

I can't think of a more worthwhile goal - especially because I grew up poor and without a father figure myself.

Every single person will have a different story, but where you start has nothing to do with where you end up. With the right information and a dedication to success, anyone can become a millionaire.

My greatest passion is helping people do just that.

**How do you maintain a healthy lifestyle as a busy jetsetting entrepreneur?**

A few years ago, I wasn't in terrible shape but my body was starting to hurt. My ankles, knees, hips, lower back it all hurt. Today, I'm 64 years old and now I'm in the best shape of my life. I became so committed to my health in my research to solve my problems I ended up buying a company that could support me in staying healthy. Gene and blood testing, pure wave, HyperMax oxygen, therapy full body red light therapy. I start each day and follow what we call our 10X Health System Super Human Protocols with my exercise, recovery, managing any joint pain, and for boosting my immune system.

Business is about creativity, energy, passion, leadership and being a good example. How can you do any of this if you are in pain, don't have the energy and don't feel good about yourself?

Even 10 or 12 pounds overweight and you don't feel good about yourself. And you're



putting an additional body weight that your joints aren't built to handle.

Diet... I am not religious about any particular diet, but I usually eat healthy, nutritious food and I always leave a little on my plate.

**What can our readers expect from your brand over the next few years?**

You can always expect me to 10X everything I have already done. The goal is to go to \$50B in real estate holdings sending out \$30M a month to everyday investors in the USA. I am launching a TV division, 10X Studios, and I expect at some point in the future we will go public. Big think keeps ME inspired. I will continue to look for new ways to bring inspiration, real-world success information and business advice to those who follow me.

We've also got some amazing new things going on. We're always 10X'ing everything. (Remember my lesson from 2008.)

Here are some of the things we're working on...

We're growing 10X Health and expect to launch 1,000 10X Health Centers in the USA with 25,000 nurses in our economic model and that doesn't count what we can do globally.

10X Studios is set to shoot seven entrepreneur shows this year including:

The Real Estate King, Mini Moguls, The Millennial Investor, For Love or For Money, Whatever It Takes, The Ultimate Hustler

and two more I can't mention at this time.

And then, there are our events, like the 2023 10X Growth Conference [10xgrowthcon.com](http://10xgrowthcon.com) at the MGM in Las Vegas February 14-16, 2023 plus another 100 plus smaller training events at our offices in Miami and Scottsdale. None of these should be confused with motivational events you might think about, as we are giving people real strategies and skills they can convert to customers, money and expansion.

We are teaching people that the only way to protect themselves is through expansion, If you aren't expanding, you're contracting.

**Where is your favorite place to travel to?**

I love exploring new places, almost anyplace. There are so many countries I have not been to and I can't wait to go and spend time to learn about the people and the culture. I love going places where I don't know the language, the culture, where I don't look like the local people and I can have a new experience. Before we were all locked up with COVID, I went on a world tour and visited Dubai, Thailand, Singapore, Malaysia, Tokyo, Australia, New Zealand, Fiji, England, France, Spain, Greece, Gibraltar, Malta, Ireland and that didn't include an additional 20 cities in the USA.





***“Networking today is easier than any time in history. Using social platforms to get known and then creating repeated, scheduled events where you can spend time getting to know people and having them get to know you, especially audio apps, and then combining that with physical meet ups makes networking easier and more powerful”.***

I guess I don't really have a favorite place to travel to, it would be the next place.

I just like seeing new things and experiencing different cultures.

**What is the best thing about flying private?**

Everything is the BEST thing. After flying 3 million miles commercial mostly in a coach seat trapped with 200 other people the fact no one else is on the Gulfstream is the greatest thing. Someone asked me how many seats are on the 650, the answer is 17 but it's perfect for one! The second benefit is the time it saves. When we go anywhere I tell the pilots, pedal to the metal... Go as fast as this thing can fly.

The third thing is knowing the bird is mine and what I had to do over my lifetime to be able to fund this investment. Look, I am not Coca-Cola, Google, Facebook, Walmart, Goldman Saks, some tech founder who hit it big, hedge fund guy or blue blood money. I am a guy who grew up in the swamps of Louisiana. And by the way anyone can buy a jet, taking care of it and keeping it is another thing all together. The amount of financial discipline required to buy one and keep one should be acknowledged and admired by others.

Also the luxury is nice, but you

can't beat getting where you want to when you want to go and whenever you want to go; no TSA lines, rude flight attendants, seat belt and dumb ass turn off the phone announcements, and virtually no hassles.

The other great thing is I get to take my family with me everywhere and they all work with me in the business so I get the best of all worlds watching my kids grow up and having an influence on them while being on a business trip. We homeschool the girls, just at 51,000 feet and 700 mph.

**What is your favorite car?**

I love cars but I put them off until I got my money really right. One of the smartest things I did in my life was that I didn't go and buy exotic cars. Like so many of my friends the first time they got a little bit of money. I didn't have a European car until I was 45 years old. My buddies were buying their first home, Ferrari's and watches, while I was secretly investing in real estate that would later pay for my homes, cars and watches.

I waited...and waited...and waited some more until I didn't have to pay for anything, the real estate did. I told myself, invest first spend later. And then one day realized I didn't have to spend because

the passive income from the real estate was buying everything for me. I still do this today. I don't use earned income to buy things, I only buy cars, watches, etc. from passive income from investments.

I suggest that people who want to create wealth should not waste your money on watches and cars until their investments can pay for them. Guy buying \$3,000 suits, shoes, \$30,000 watches and \$300,000 cars, from earned income is stupid. You trade time for paper and then convert the paper to something that goes down in value. People should convert earned income to assets and wait for the assets to produce passive income that buys the Rolls-Royce or the Gulfstream. That's what I did. I didn't buy the stupid stuff (including the jet) until I could follow my When to Buy Stupid Stuff Rules; 1) Able to buy two of them, 2) from Passive Income, 3) with Cash not debt 4) Admit it is still stupid.

**Can anyone be an entrepreneur? Does it come from birth, can it be learned? What are the main characteristics an entrepreneur must have?**

Anyone can be an entrepreneur but most simply are not willing to take the risk necessary to become successful entrepreneurs and busi-

ness owners.

An Entrepreneur is defined as someone who manages a business or businesses, taking on greater financial risk in order to do so.

Just because someone goes into business does NOT mean, by definition they are operating as entrepreneurs, because to do so means you would TAKE ON GREATER than normal FINANCIAL RISK.

**If you were to start building a business from scratch, what would you do and how would you do it?**

This period of time we are about to experience will CREATE more entrepreneurs and home businesses than at any other time in history.

Global economic issues will force people to spawn businesses all over the world. Now the question will be, How successful can you make that business?

**If you could give the younger version of yourself one piece of advice, what would it be?**

I would think much BIGGER, I would give myself permission to be completely obsessed, I would only go to college to meet Blue Bloods, I would leave women alone, no drugs or alcohol and I would chase BIG money and big possibility. I would not do what I am good at, I would do what I could get super rich at. People underestimate the value of money. It will not make you happy, but it will change your life.

I would GO all in and stay broke (as I have done in my life and still do today).

I would run from the middle-class giving anything that suggest comfort the middle finger and bet on my real true potential.

And lastly the most important thing is to help others become all you become and more. The greatest reward in life is not the accumulation of stuff by how many people you can help while you accumulate success and possessions for yourself.

**What differentiates the good from the great?**

Results and repeated results and then repeating success in different verticals or industries.

Anyone can do something great once, but can you repeat it and then scale it? That is what greatness is to me.

**What legacy do you want to leave to the next generations?**

I want to live for hundreds of years beyond this time through other people who I helped. My books, audio and video trainings on CardoneU.com and 10XKidsU.com will live into the future and help others by providing them with skill sets needed to start and grow a business and take care of their families and friends.

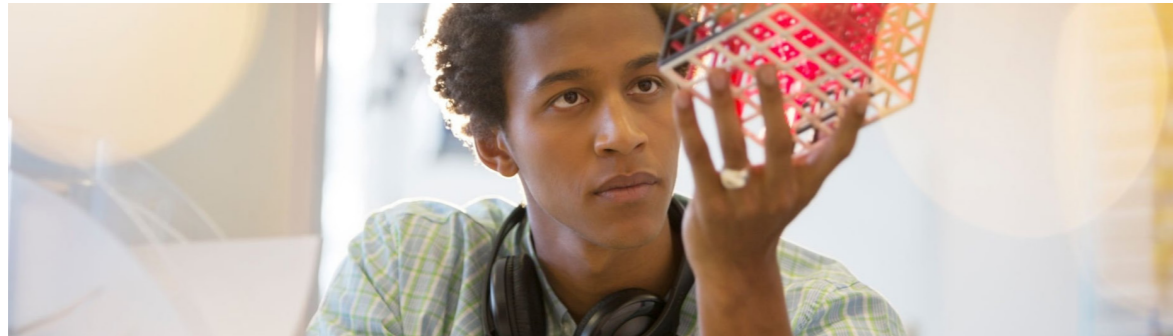




# Neurobusiness

## Innovation and Creation: we are all creative!

Hélio Contador



One of the favorite requirements of corporate recruiters is that the person must be innovative and creative, because the new times, of uncertainty and great volatility, which are here to stay, require a lot of engagement, motivation, resilience, initiative, empathy, and a lot of innovation and creativity... and put creativity in this.

The question is: is creativity born with us or can it be trained? And the good news is that we are all creative, to a greater or lesser extent, and it can and should be trained. I also believe that a great stimulus for creativity is necessity; when we have some need or something is missing, then we have to run after it to solve it.

But there is a catch: it is no use just training people to be more creative, if the company does not provide other conditions to obtain the expected results. Here are some important steps that need to be taken in order to create a truly stimulating environment for employees' creativity:

1. The company culture must be aligned to allow and encourage people to be creative and have the freedom to expose their ideas.
2. The company leadership must be open and prepared to deal with this activity.
3. Tolerance for errors should be part of the leader's competence menu, since new ideas need to be tested and are subject to errors.
4. The architectural environment (furniture, chairs, pictures, wall color, computers, etc.) must also be appropriate to the level of demand and the type of work that the company does. It is common to see in software development companies, or even in startups, colorful rooms, foosball tables, snacks and drinks available at all times, and many young people wearing shorts. It is worth remembering that not all companies will do well.

5. Assemble teams with different profiles of knowledge and thinking, because diversity enriches the creation of new ideas, often outside the conventional box.

6. Be aligned with Sustainability, Environmental and Corporate Governance requirements.

There are several creativity training methods that have been applied for decades, but I recently read about a method, based on narrative theory, that helps stimulate creativity and innovation in people, recently published in the Proceedings of the New York Academy of Sciences by professors Angus Fletcher and Mike Benveniste, both participants in the Narrative Project at Ohio State University.

This method, based on narrative theory, helps people to be creative in the way that children and artists are: Making up stories that imagine alternative worlds, changing perspective, and generating unexpected actions.

The narrative method works by recognizing that we are all creative and uses many of the techniques that writers use to create stories. One of these is to develop new worlds in your mind. For example, employees of a company might be asked to think about their most unusual customer - then imagine a world in which all their customers are like that. How would that change the business of these employees? What would they have to do to survive? Another technique is perspective shifting. An executive in one company can be asked to respond to a problem by thinking like a member of another area in the company.

The authors comment that "Creativity is not about guessing the future correctly. It's about opening yourself up to imagine radically different possibilities, and when you do that, you can respond more quickly and nimbly to changes that occur."

One difficulty for companies in seeking very creative people for a conventional team is that integration

becomes more difficult, since the people that leaders identify as creative are almost always people like themselves, that is, conformity is promoted instead of originality. This is why it is important to train the existing team before hiring new people. This optimizes, values and stimulates the company's existing staff. The trainings conducted with the American army and several private companies have already shown great results and are positively attracting the attention of the corporate world.

The power of narrative is very great, because stories strongly activate our brain and are widely used, not only in corporate training, but also in other areas of work. It is valid for children and adults of any age.

However, I want to bring a practical example of an innovative company, EMBRAER, considered the most innovative company in Brazil, winner of the Valor Innovation 2021 award in recognition of its management capacity, investment in new solutions, and total commitment to innovation, as highlighted by its president Francisco Gomes Neto: "An award that we dedicate to our 18 thousand employees, around the world, who work for the creation of a more sustainable and innovative future."

Innovation is one of the priorities that, over time, was incorporated into Embraer's culture through various actions, and in a more formal way, in 2012, when the company created the innovation culture area to encourage some behaviors, through mentoring programs, new knowledge and intrapreneurship program, among other initiatives, later becoming the vice-presidency of innovation, digital transformation and new business.

In addition to the commitment of the entire leadership with the culture of innovation and creativity, it is important to emphasize that innovation is not restricted to a specific department that produces incredible solutions full time. Processes were created to provide the necessary support so that the other sectors of the company can explore the ability to innovate in their respective areas.

In addition to partnerships with startups, which bring a different dynamism to conventional methods and processes, the innovation area created, for example, the intrapreneurship program, which today is an important front in Embraer, where any employee who has a proposal for innovation immediately has 20% of his or her time to devote to developing the solution. The goal is that the employee can break some standards, developing projects that bring new products or processes to the company.

Just like EMBRAER, there are many other Brazilian companies that encourage entrepreneurship among their employees, remembering that the word "entrepreneur" implies the capacity a person has to identify problems and opportunities, develop solutions, and invest resources in the creation of something positive for society. It can be a business, a project, or even a movement that generates real changes and impact on people's daily lives, as defined by SEBRAE.

In short: we are all creative... it just depends on the opportunity and (or) the need!



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# Fashion Fashion and Women's Personality

Marthina Brandt

When the subject is fashion, we always talk about clothes, accessories, shoes. How to dress in order to be within the references of the season. But before we choose which piece of the moment will accompany us, we sin in something very important, which seems a mere detail, but it is not.

If I tell you that the way you dress, put on makeup, and behave has a huge impact on the way people read you, many people will say that this is obvious. But do you already think about this every time you choose the look of the day? If it is consistent with what you want to impress and with the places you go? It is true that nowadays there is a great freedom of expression. But the way in which the care we take with ourselves has a great impact on the impressions we make is much more important.

Before delving into today's fashion, I think it is important to talk about its emergence. Fashion emerged in the mid-15th century at the beginning of the European Renaissance. The word fashion means custom and comes from the Latin modus. The variation in the characteristics of clothing arose to differentiate what used to be the same; one style of clothing was worn from childhood until death. From then on, many things changed, and for a while there were even laws that restricted fabrics and colors only to the nobles. The bourgeois, who were rich and not noble, started a great work for the dressmakers. From then on, they produced different styles, but always imitating the nobles.

We can say that the access to clothing became easier after the industrial revolution in the 18th century. With the advent of sewing machines, the cost of fabrics fell considerably. Since then, even poorer people were able to buy more and better clothes.

Women were demanded to wear clothes that were better tailored, so much so that haute couture emerged. Frederick Worth was the craftsman responsible for opening the first



couture atelier in Paris in 1858. Known as the "father of haute couture", his name has been immortalized in fashion. The English designer is remembered for having replaced the crinoline with the anklet, a type of frame used to give volume to a woman's hips and buttocks.

Of course, each century and decade has many particularities about fashion and we could talk a lot about each of them. But I want to delve into a specific style, tailoring. For those who have known and followed me for some time, you know how present this style is in my life and personality. During the First World War, the women who took over the professions held by the men adopted tailoring pants to make it easier for them to move around, since the men were on the battlefield. Women's lives were never the same again. With the war, women were seen beyond their homes and gained space in the marketplace. Activities that were once only male were now shared with them. At first a necessity, later, it became a space.

In the 1920s, with Chanel's influence, the dress became even more common. This style remained present for many decades, and like everything else, was replaced by other styles. Tailoring has appeared again more in recent years and today is with a greater importance in fashion.

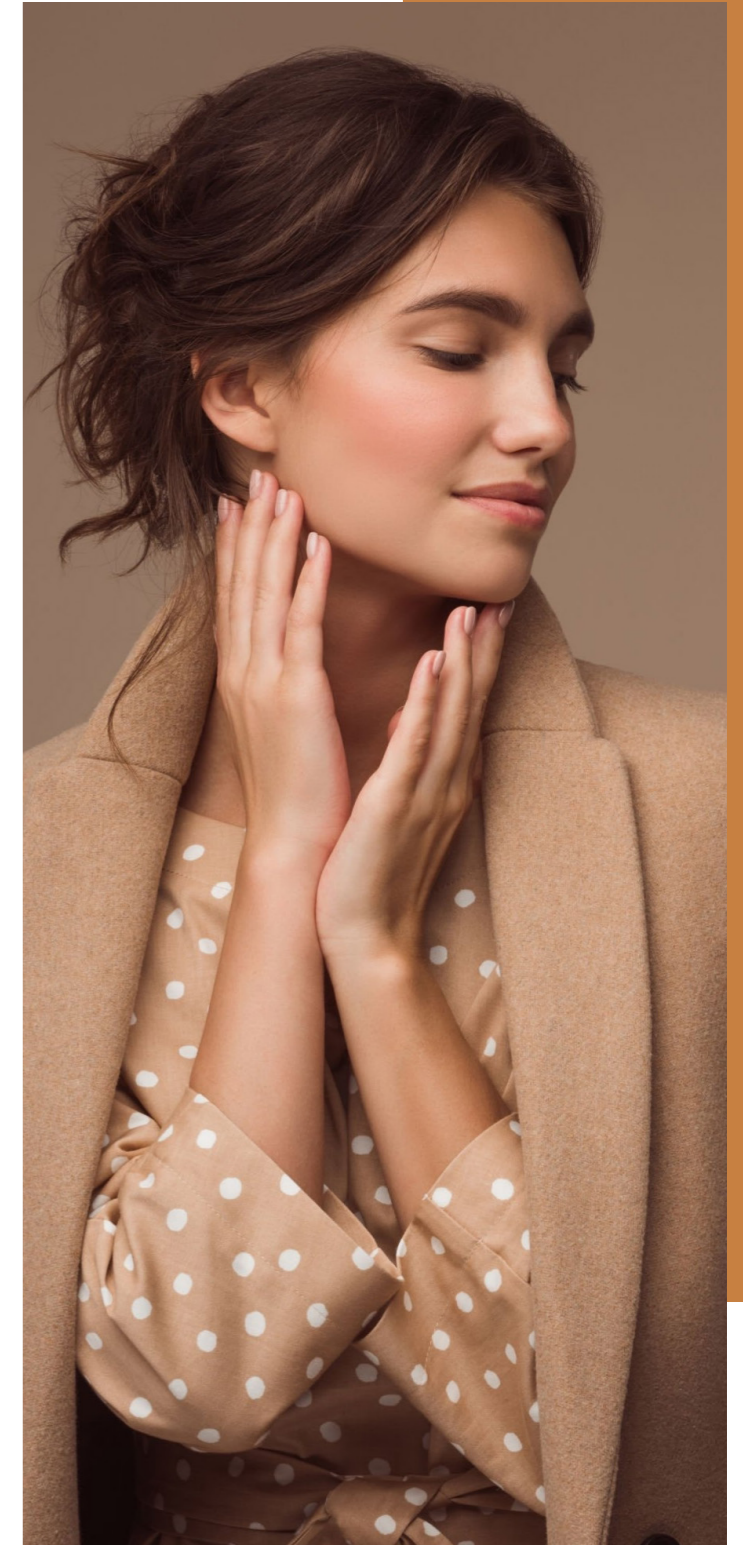
In 2015 I won the Miss Brazil. I participated in several events and long dresses were always expected. I thought it was beautiful, but too pompous to be worn always.

From this idea I decided to modernize this post, wearing more tailoring and suits. Even when I passed the title to Raissa Santana in 2016, I wore a white suit. Symbolizing a modernity and my essence.

To this day, people talk a lot about my choice and how it broke paradigms. As I said at the beginning of the text, our choices have a direct impact on the brand we leave. I am happy, that years later, this trend is still very strong. Representing femininity and women's space.



Marthina Brandt is an entrepreneur and influencer. She worked as a model from 13 to 28 years old with the main national and international brands. In 2015 she was elected Miss Brazil.





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# Agribusiness

## Investment Funds and the good look to Agribusiness

Lucas Boaventura



It is not new that investment funds have been a mechanism for allocating resources in markets with very attractive liquidity. These collective financial investments capitalize resources en masse and apply them in that type of market that seems profitable to them.

All these accumulated resources originate the fund's equity, which will be destined to be applied according to the policies built and the goals or objectives to be achieved. The specialists hired to manage this fund are the ones who will guide the fund to the most viable and profitable place at that moment, observing countless variables and bringing the options of assets according to each investor's characteristics.

The interesting thing is that many investors are being directed by the specialists to the agribusiness chain attractions. The most beloved of the market today are directed to the future market of commodities (soybean, corn, orange, etc.) to SWAPS (contracts between companies) to Fixed Income (LCA, CRA) and Variable Income (shares of Brazilian or foreign companies focused on the agricultural sector).

"No doubt the Agribusiness has called a lot of attention in the Financial Market, given its growth and some factors that are (a) the large participation in the Brazilian GDP in 2021, (b) the strong return of demand during the Pandemic, having as main consequence (c) the rise of Commodities, and with this, increasing the interest of investors in seeking to

protect and diversify their portfolios and accompany such growth. This movement boosted the industry and provided the growth of the range of investments in this class, in addition to the others that already existed. And lately the search for Fiagro (similar to FII's) that invest in production chains has increased. The Kaza Capital | BTG Pactual is a reference in Equities and Agricultural Commodities, following this growth and providing operations of Hedge and Virtual Warehouse for Producers, in order to mitigate risks outside the gate, as well as Speculation or Diversification for those who do not work directly with Agribusiness. The need for financial protection in commodities is growing as the uncertainty of the future increases: the volume of daily contracts traded in corn (CTM/CCM), for example, showed an increase of 30% compared to 2020, due to the exchange of inputs that, crop to crop, results in a margin increasingly worse that, if added to the factors of price formation increasingly volatile, it is essential to use tools that reduce these risks that producers and ranchers face every season. Igor L. Araújo Investment Advisor Kaza Capital | BTG Pactual.

A curious fact is that the increase in the interest of funds in agribusiness has also caught the attention of large companies that have become more interested in the investment market and have opened their capital in the stock markets (today there are more than 9 companies listed on the stock exchange focused on agribusiness, not counting those that are destined

for the food industry such as sugar mills and slaughterhouses) in order to seek more resources to invest in their own growth.

"This movement, in my opinion, brings several benefits to the economy, more forms of investment and diversification, strengthening of the Agribusiness as a whole and its production chains (from the small to the mega-producer / farmer), and direct or indirect employability, and consequently our global competitiveness," says Igor L. Araújo.

But how do these gains happen? The gains of the funds are linked to agricultural products indexed to the dollar, that is, insured there is a natural tendency for the dollar to always appreciate, especially in the long term, the profitability of these funds tends to be higher as the years go by.

For example, besides generating more stability and security for investors, the commodities market tends to grow annually due to the constant need to feed the world's population. A logical reasoning is that a yield that today is 4%, or thereabouts, tomorrow could end up being much higher.

Because it is a new alternative, there is still no robust history about the gains over time, but it will bring an advance to the national agribusiness, since it will increase security and flexibility for investors. This generates great results for farmers, sustainable land exploitation, and consequently, for those who bet their savings on this very promising and profitable market that is agribusiness.



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**“ Strength does not come from winning. Your struggles develop your strengths. When you go through hardships and decide not to surrender, that is strength”**

## **Arnold Schwarzenegger**

Austrian-American, bodybuilder, actor, businessman and politician.

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