



INTERVIEW LEADERX
Silvana Buzzi

CEO Sterna Café and former President ABF Franchising

"I would highlight 5 points of focus: focus, planning, valuing the individuality of team members, attention to innovations, and not having a commitment to failure."

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"We are planning through 2030 and have our eyes on additional innovative new projects."

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“Many companies do not succeed after a while. What do they fundamentally do wrong? They neglect the future.”

Larry Page

He is an American computer scientist and internet entrepreneur, co-founder of Google.

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Phone: + 55 (62) 981252641
Website: www.revistasb.com.br
Email: contato@revistasb.com.br
Instagram: @revistasimplebusiness

Business

Who moved your job?

Ricardo Dalbosco

You know that expected vacancy that didn't show up? What about the promotion in your company to fill the position as C-level and they preferred to hire an external professional? Well, could it be that "household saints are miracle workers" or is the reason that you are not perceived as a moral authority even within your own organization?

For years, the typical Baby boomer, X, and Y generation professional was concerned only with developing technical skills and forgot to understand and act upon the dynamics to be better known (and recognized) in the marketplace. In other words, the hard skills embedded in issuing certificates became just another piece of data in resumes, no longer the great differentiating factor among professionals who aim for new jobs in executive careers or even on company Boards.

We have entered an era where whoever has information is no longer the "King", because access to it is more standardized. However, it is the one who is the messenger of this communication that has generated a differential in the market, because it comes with added value... and this is based on his "CPF" (personal brand) and not only on his "CNPJ" (corporate brand). In other words, being the best technically does not guarantee you a job, a position, or even a promising future, and this ends up generating a great entropy in your professional journey due to the frequent risks of just being dependent on other "CPFs" choosing where, with whom, and when (and if) you will walk forward in the corporate hierarchy ladder.

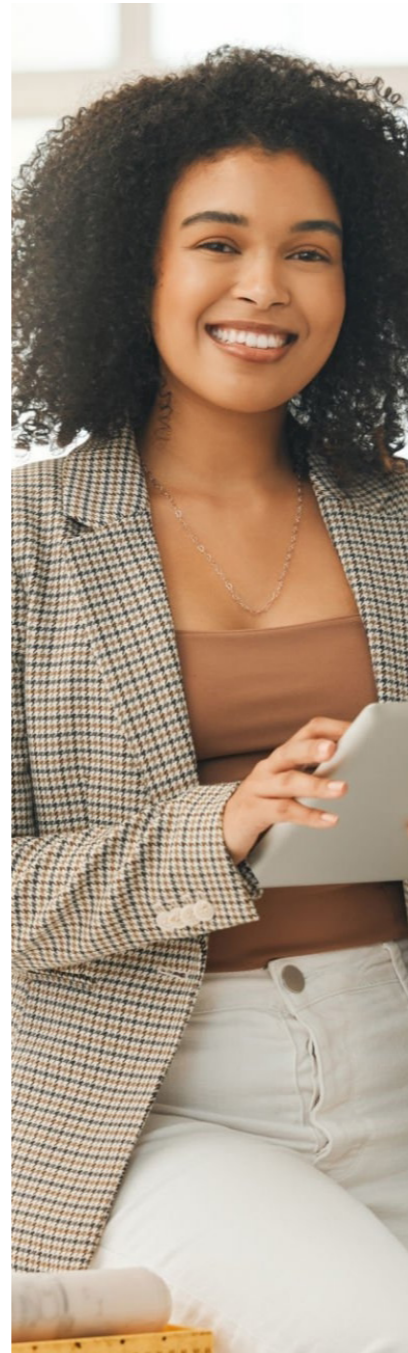
That's why I usually say that the greatest achievement of a personal brand is the "power to leave", that is, the achievement of independence, being able to choose whether or not it makes sense to be with certain people, environments and situations in your profes-

sional career, but that has direct reflections on your quality of life, motivation and ability to lead your own life. This has even generated countless reflections in professionals who for years worked the 40/40/40 lifestyle (working at least 40 hours a week for 40 years and retiring with 40% of their salary), but who are starting to think that legacy building can't just happen in old age, but on a daily basis through a personal branding that communicates, impacts, and inspires, increasing their "pass in the market".

Therefore, if you believe that there is a better version of yourself inside that the world doesn't know about yet, it's time to start taking this road that presents a lot of resistance: external, because the envious will not want you to leave the profile; and internal, because your blockages are often nourished by limiting beliefs, memories, and fear of judgments. Having this awareness will be the first step towards a more appetizing destination, be it in career opportunities, invitations and business, as well as in a greater wholeness, with yourself and with your target audience that can generate greater value and occupy the first place in the consumer's mind when they have a challenge to solve in your specialty.



Ricardo 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.



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Innovation Health and Technology, an increasingly strong combination.

Cesar Patiño

Like other industries, healthcare is undergoing a period of rapid transformation driven by population longevity, technological advances, and new discoveries. These factors, combined with innovative approaches to using existing technologies, are empowering patients and fundamentally changing the way we prevent, diagnose, and treat disease.

Many unprecedented challenges are being faced in healthcare worldwide. These include the increase in life expectancy and the relative proportion of elderly patients. While in many ways positive, these factors are putting health care systems under increasing pressure to find ways to care for more and more people with more complex conditions that require special resources in old age. Health care is becoming more complex, with much more to offer, and costs are rising sharply as a result.

In this context, humanity is experiencing a turning point in its journey to preserve and improve the quality of life. We are at the forefront of ongoing advances that allow us to take care of ourselves as part of an interconnected ecosystem.

At the same time, according to studies by the Economist Intelligence Institute, the covid-19 pandemic has forced governments to spend heavily on healthcare. However, governments' plans for future investment have been hampered by the global economic slowdown. The EIU expects global health spending (public and private combined) to increase by 4.9% in 2023. That is, spending will fall in real terms, as it will not keep pace with inflation.

The healthcare industry is constantly evolving, and it is important to follow the trends to understand what we can expect in the coming years. We should be aware of the technologies and innovations that will emerge in the short term (the next five years) and the long term (twenty-five years and beyond).

In the short term we can consider solutions such as:

- Genomic analysis
- Artificial Intelligence for medical decision support
- Robotics
- Health Sensors (Internet of Medical Things)
- 3D printing and Virtual Reality preparation

In the long term we can consider solutions such as:

- Nano Technology
- Brain - Computer Interface
- 3D printing of organs
- Genetic design

Healthcare is one of the areas facing major challenges today, especially with the aging population. However, technology is helping to find innovative solutions to these challenges. Investment in digital health is growing rapidly, with startups bringing new ideas and solutions to market.

New technologies such as artificial intelligence, big data, robotics, genomics, and materials are being combined to create more efficient and lower cost solutions without compromising quality of care. Machine learning algorithms are being used to automate diagnostic tasks such as medical image analysis, freeing up human doctors to focus on more complex cases.

Augmented Reality and Virtual Reality are helping to train doctors more safely and efficiently. The Brazilian startup Medroom is a good example of the use of Virtual Reality as it allows students and health professionals to "navigate" inside the human body bringing an immersive experience that delights while reducing training costs.

Personalization of health and prevention of diseases are already possible thanks to data collection through smarter materials, such as wearable devices and technology incorporated into clothing. While sports enthusiasts are already familiar with wearable devices that monitor fitness, the potential of this category goes beyond personal fitness.

Medical-grade wearable devices have the capability to monitor the heart rate, blood pressure, or activity levels of clinical patients at home and report this information to physicians in real time, without the need for a visit to the hospital or clinic. This saves patients' time and lessens the burden on providers.

For example, the Electrocardiograms feature on Apple's smartwatches allows you to send results to the registered physician with just one touch, which saves time and makes diagnosis more efficient. The Brazilian startup Brain4care has developed sensors that allow monitoring intracranial pressure in a non-invasive way, avoiding neurological and infection risks.

By 2025, cheap, connected and wearable sensors will record the health of patients at home and on the go. Already, smart scales can remotely inform doctors instantly about fluctuations in a patient's weight, and sensors that clip onto pills can report when they have been taken. The next step is smart clothing. The "hitoe™" technology from the Japanese chemi-

cal company Toray allows patients to record sophisticated measurements without using wet electrodes that irritate the skin or require hospitalization. In the future, simply wearing a T-shirt will be enough to collect the information.

Monitoring these metrics has many benefits and can even replace medications. Natural Cycles is a new app that uses temperature readings to chart ovulation and fertility, with an effectiveness equivalent to that of popular birth control pills.

Symptoms of neurological disorders, such as Alzheimer's or Parkinson's, can be easily detected in speech patterns or motor control, and many researchers are working with data from wearable devices and smartphones to predict the onset of disease.

In the area of epilepsy, Spanish startup MJN-Neuro already uses sensors to predict the occurrence of epilepsy seizures a few minutes before they happen. The potential of wearable devices and technology incorporated into clothing in personalizing health and preventing disease is very large and promising.

DNA analysis and its challenges.

Perhaps the most transformative trend in the future of healthcare is the promise of precision medicine. Every patient is unique: treatment must also be unique. As Barack Obama noted at the launch of the U.S. government's Precision Medicine Initiative, we can

already associate a blood transfusion with a blood type. But what if you could match a cure for cancer to an individual's genetic code, or find out the right dose of medicine simply by measuring the temperature?

DNA can be sequenced faster and more cheaply than ever before, and used to understand more genetic markers of disease. At the same time, computing power now allows us to manage and analyze large amounts of data, be it wearables patient metrics or genome sequencing, while machine learning algorithms can process these data sets to generate new insights.

New gene mapping technologies with the potential to become a major component of diagnostic kits that provide early detection of cancer are already in testing. These tiny, highly sensitive plastic chips called microarrays can detect comprehensive microRNAs, which are a type of short nucleic acids. The technology allows researchers to query the expression of an entire gene at once, rather than a few genes at a time, allowing much faster profiling. By studying which genes are expressed during normal or diseased cellular processes, we can gain information about how various genes function. This new technology allows information to be derived from a small amount of blood and helps researchers to accurately estimate the likelihood of a patient having a specific cancer.

Genomic Data: Genomics England



in the UK aims to collect genomic data from up to 100,000 newborns by 2023 to help research into rare diseases. The government research body has already achieved the goal of sequencing 100,000 adult genomes and has now set a new target of 500,000 as it builds its database for research.

We are entering a new era that has no legal precedent and the proliferation of data raises concerns about security and privacy.

To be fruitful, data needs to be cross-referenced and shared widely, but health information is extremely sensitive and misuse of the information can have dire consequences. New types of patient data derived from genomic sequencing and sensors that reveal intimate details about people's lives will bring particular challenges.

As companies grow, data privacy regulations like GDPR or LGPD will need to be updated and we need to be very well prepared.

In addition to healthcare, the challenge of maintaining data and ethical use of technology also needs to be considered.

A look into the future.

One of the best sources of inspiration for innovation is science fiction, because if someone has already imagined something, there are great chances that one day it will be realized.

And in health, we can highlight the Star Trek series that aired in 1966 telling the adventures of the Starship Enterprise commanded by the trio Captain Kirk, Lord Spock, and Doctor McCoy.

Among the inventions of Star Trek was the Tricorder, used by doctor Dr. McCoy to instantly diagnose injuries or illnesses, analyze and record data. A handheld device, a kind of scanner that he passed close to the person's body, able to map a person's health conditions or illnesses. Wireless, non-invasive.

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The cool thing is that, in 2012, the semiconductor company Qualcomm together with the X-Prize Foundation (directed by Peter Diamandis) made a contest with a USD10Million prize for who would create the best Tricorder.

The real-life tricorder should be portable (up to 2 kgs), map at least 12 diseases including Anemia, Diabetes, Arrhythmia, Chronic Pulmonary Obstruction, Hyper- or Hypothyroidism, and even HIV and should be usable without the need of a healthcare professional.

There were 312 teams, from 38 countries, competing until two teams reached the final stage: Dynamical Biomarkers Group and Final Frontier Medical Devices (suggestive name, no?).

Both teams' Tricorders are currently undergoing validation testing.



*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 Anhembí-Morumbi.*

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7 tips to improve mental health.

Andryely Pedroso

If you ever feel overwhelmed at work, have frequent muscle pain, discouragement, and sudden sadness, be aware that your health may be at risk. Check out 7 tips to improve your mental health and live with longevity and quality of life. Brazil is considered the most anxious country in the world. According to the World Health Organization (WHO), the negative work environment can lead to physical and mental health problems when anxiety is not controlled.

"Depression is among the top 3 problems in the workplace" - Source: Mental Health America

The warnings of depression at work vary for each professional, however, some general signs and symptoms can clearly indicate that your mental health is not going well and you need to seek help from health professionals. If you notice that you are experiencing five or more of them, seek help from a mental health professional.

10 signs that your mental health is not going well

1. Persistent sad, anxious or "empty" mood;
2. Insomnia, poor quality sleep
3. Reduced appetite and/or weight loss, or increased appetite and weight gain;
4. Loss of interest in activities that were once enjoyed, including sex;

5. Irritability
6. Persistent physical symptoms that do not respond to treatment (such as headaches, chronic pain, or digestive disorders);
7. Difficulty concentrating, remembering, or making decisions;
8. Fatigue and/or loss of energy;
9. Feeling of guilt and hopelessness;
10. Thoughts of suicide or death.

There are many causes of excessive anxiety, stress, and depression at work. For some people it is more difficult to deal with certain situations in the corporate environment, such as low appreciation at work, discrimination, and overload of corporate demands. According to research with executives, the imbalance between personal and professional demands is one of the main causes of anxiety in the routine.

Imbalance at work can compromise your physical and mental health.

Many professionals prefer to eat fast food at all times in order not to "waste time" with meals and "focus on work". Sometimes they forget to drink water, don't exercise, and have insomnia due to excessive worries. All these factors added together can further damage mental health.

If you don't provide enough energy, hydration, and rest

for your mind and body, how do you expect to be highly productive and happy with your results at work?

It is essential to manage anxiety and stress symptoms to prevent your mental health from being compromised. If you are often feeling depressed at work, try to practice these tips that I share below.

7 tips to improve your mental health

1. Take short 10-15 minute breaks from work throughout the day. Use this time to drink water and stretch your muscles if you work most of the time sitting down;
2. Eat healthy, light meals, avoiding ultra-processed foods and foods rich in chemical additives such as monosodium glutamate.
3. Stay well hydrated throughout the day. Drink approximately 35 ml of water for each kg of body weight.
4. Avoid consuming foods and drinks rich in caffeine (e.g. coffee, guarana, energy drinks) if you are feeling anxious, especially at night.
5. Try to include walks during your routine, even if it is to fetch water or to move from one place to another. The ideal is to maintain an active exercise routine, but any effort to get away from sedentari-ness is very beneficial.
6. Allow yourself to slow down. Know your productivity limit and don't expect to be 100% every day. A few moments of leisure are essential to maintain your mental health.
7. Prioritize good quality sleep, with a minimum of 7 hours a night.

It is essential to identify signs that mental health is not going well in order to act as soon as possible and avoid major problems. No burnout syndrome happens overnight. Remember that health is your main working tool and key asset for healthy longevity.



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".



SILVANA BUZZI

*CEO Sterna Café and former executive director of the
ABF Brazilian Franchising Association*

“The franchising system is very collaborative. It is a way for entrepreneurs to expand their business, as well as enabling people, who have always wanted to be entrepreneurs, to start that journey through the use of a brand already consolidated in the market and with the support of an experienced entrepreneur, the franchisor.”

Interview by

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Interview Silvana Buzzi

You were the executive director of ABF for almost 3 years. How does the franchise system work?

The franchising system is very collaborative. It is a way for entrepreneurs to expand their business, as well as to enable people who have always wanted to be entrepreneurs to start this journey through the use of a brand already consolidated in the market and with the support of an experienced entrepreneur, the franchisor.

When should one franchise a business?

Despite being a consolidated business model in Brazil, with 14.3% growth in 2022 and growth projection between 9.5% to 12% in 2023, this model is not feasible for all businesses. It is necessary to evaluate if the business formatting for the franchise model can be done in an efficient way and with acceptable costs, to see if there is a market for franchises of this model and if it can offer some differential for entrepreneurs. In addition, hiring a specialized consulting company to format the business can be fundamental.

What are the advantages and challenges in a franchising business model?

From the franchisor's point of view, among other advantages, I highlight the faster expansion of the business with low own investment and greater market penetration, due to the visibility and capillarity achieved by opening franchised units.

As for the challenges, I mention the care in defining the profile of the ideal franchisee candidate, and the maintenance of the operational standards of the network that often, due to lack of training or carelessness, are not followed.

What points should be analyzed by the franchisee before acquiring a franchise?

Initially it is important that he/she evaluates aspects related to personal life, such as the investment capacity, the amount of time one wishes to make available for the business, which segments one has a greater affinity with, among others. Next,

I suggest researching franchises according to the profile of interest, evaluating the experience of the franchisor and the support offered, evaluating the financial health of the franchise, the compliance with legal requirements, and talking to other franchisees of the network chosen.

What is the importance of the relationship between franchise and franchisee? And how, in theory, should a good relationship be established?

A good relationship between franchisor and franchisee is essential, because franchising is based on the sharing of efforts between the parties. The care taken in the relationship will help overcome challenges and build a successful network. Thus, franchisor and franchisee need to collaborate with each other to understand what the challenges are and seek solutions for mutual growth.

What is the importance of the organizational culture for the success of a franchise?

Organizational culture is fundamental in any company, and franchising is no different. It directly influences the organizational climate, since it establishes the values that will be employed in the daily routine of the network, and is essential to increase employee satisfaction and ensure the success of the franchise.

How to make efficient and intelligent management in a franchising company?

I would highlight 5 points of attention: focus, planning, valuing the individuality of the team members, attention to innovations, and not being committed to failures.

What are the most common mistakes in new franchises and new franchisees?

Underestimating training is a point of attention, even from the franchisor's perspective, which sometimes does not invest all it should in this area. On the

other hand, it is common for franchisees to miss the training, since they are worried about setting up the store. Many times they think that the presence is unnecessary and send a representative.

With the advance of technology, what trends do you see? Either for new business, processes, etc?

The new technologies and digital media are creating a new consumer profile and retail has been strongly impacted by this reality. The Internet of Things, virtual reality, and artificial intelligence will increasingly provide more intense shopping experiences, and we cannot ignore this reality. I also like to highlight as a trend the evolution in the role of the leader in 3 points: the efficiency of the team, using data and applying cutting edge technology to effectively find the best way to achieve results;

emotional balance so that together they can overcome the challenge and team diversity in the search for efficiency

You recently took over as CEO of the Sterna Café coffee shop chain. How has the experience been?

It has been an incredible few months for several reasons: the figure of the franchisor and president of the chain, as a great entrepreneur and visionary; the people who are part of the business and who are really

passionate about the brand and about coffee; the potential that the brand represents in the market today; the advance in innovations, and the expansion plan throughout Brazil. It is important to follow us closely!

What is your target public?

Our audience is quite diverse, but mainly focused on those who like to enjoy a good cup of coffee. We are a national chain of coffee shop franchises whose purpose is to democratize access to quality coffee at a fair price.



Going to a coffee shop is more than just drinking coffee, it is an experience. What are the differentials of Sterna Café?

Besides the welcoming environment and the service, our coffees are special, certified, and served by different extraction methods, escaping from the standard coffee shop concept. We also have a varied menu that meets all times of the day.

What are the biggest differences between Brazilians and foreigners in the way they consume coffee?

We are the second most coffee-consuming country, but we still do not have the culture of consuming a special coffee, and this is the purpose of Sterna Café. For you to understand a little more about the differences, traditional coffees are characterized by a much finer grinding and a very dark roasting to disguise the imperfections of the beans. The result is the bitterness of the bean, which is why it needs to be sweetened. A special coffee stands out for the quality of the beans, the flavors and aromas that can be fruity, herbal, and sweet such as caramel and chocolate. We can make an analogy with wine, as coffee can also be appreciated for its sensory characteristics and not only for its caffeine. Depending on the growing region, the post-harvest care, and the roasting, you have different and delicious coffees.

Deiverson Migliatti, the company's founder, often looks for inspiration in coffee makers from around the world and recently traveled to 8 countries on 4 different continents. What new things can we expect?

It is true, Deiverson has always been concerned about presenting a differentiated environment for the experience of drinking specialty coffee, which is why he has traveled to more than 60 countries and has been around the world twice. That is why the brand name Sterna comes from the bird of the same name, a bird that in the course of its life travels the equivalent of 60 times around the Earth. In this way, one can expect more and more news about what is going on in the world of specialty coffees, giving customers the feeling of traveling around the world without leaving their homes.

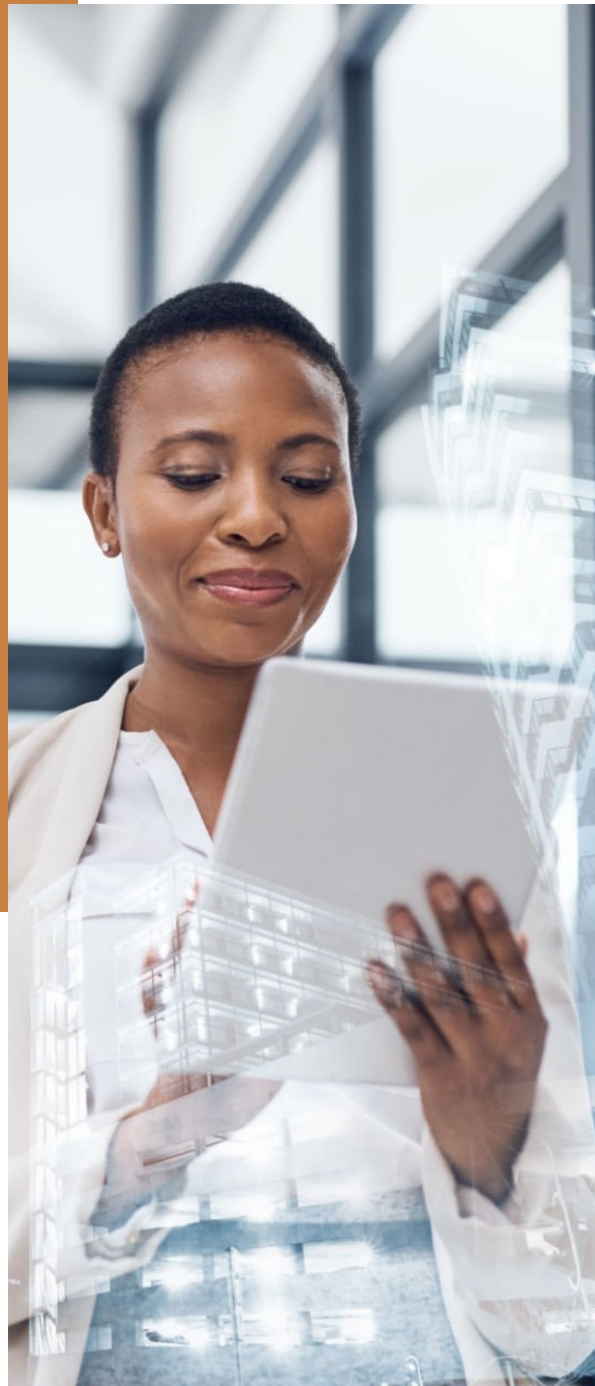
You are an ambassador of the LeaderX business group. How has the experience been?

LeaderX is one of the best business leadership groups I've ever been in. It is a highly qualified group, with face-to-face and virtual meetings, where the exchange and networking among participants is very great. I recommend it to all great leaders!



Corporate Technology Trends Driving Innovation

Lorena Pickert



With the pandemic gone, many of us began the past year with a sense of relief and renewal, hoping to return to normalcy or at least be open to what may be the new normal. However, an unexpected global conflict and more economic uncertainties began to take shape, creating major changes in the market. Besides the sharp fall of Web3 and crypto are just some of the events that may make you reevaluate your optimism.

However, it is worth noting that learnings and insights are also emerging that can benefit tech startups. Here is a quick Guide to technology trends driving innovation indicated by Forbes of what we can expect in the coming years.

1. Longer beta periods

We are seeing more companies staying in beta for longer, creating a huge advantage for startups and the users of their products and services. Today, people are seemingly more comfortable than ever using betas without question, enjoying the process of watching their favorite new products and services to evolve. The idea of waiting for a product to be perfect before going to market is simply outdated and will remain so.

2. Face-to-face meetings

We are seeing a shift back to face-to-face work, especially in the world of startups. Investors are demanding it and young companies need it to improve productivity. We can pay the bills with endless Zoom calls, Slack messages and Notion boards, but for startups, the iteration process is intense and requires the fluidity that comes from being united in one place.

3. Focus and prioritization

The barrier to getting a startup off the ground is much higher today than it was a few years ago and will continue to rise. The continued uncertainty of the economy and large companies increasingly adept at doing what you do well (even if not as quickly) are driving the need for focus. You have to be able to build a product at your level of excellence with a fraction of the resources.

The only way to do that is to maintain hyperfocus and not shoot too far. Prioritize what is most important and disregard what is not necessary to ensure that you are building in the right direction - steadier, better, and faster.

4. Software at a price

Paying for software will become the new norm. The information we need to provide to use free software has erased our privacy. And we are beginning to understand that experiences can be

better if we pay a little for them. So the way we're going to solve this problem is by choosing to pay and asking to be paid for the products and services that are most meaningful in our daily lives.

5. New beginnings of Web3

Something will rise out of the ashes of Web3 and crypto - the question is: what? Many were optimistic about startups in this space. Billions have been invested. It is inevitable that something will emerge to take us into the future. The players who skillfully navigated this year's turmoil will be prepared for the next. At the moment, there are no market leaders - so it is open for decision making.

6. Continuous learning

We will continue to see large companies buy small companies in an effort to improve experiences. When Figma was bought by Adobe, it offered the perfect example of what was to come. Large companies will likely continue to expand their offerings by buying beloved and focused technologies that enhance their overall offering and provide an experience that is impossible to live without. We should also expect to see like-minded companies acquiring and collaborating in similar sectors to strengthen startups and bring more robust offerings to market.

So let's continue to embrace the uncertainty ahead with optimism, knowing that we will find more unique ways to iterate, innovate, and collaborate. The tech startup space always leads the way, with its fast pace propelling us forward.



Lorena Pickert
Specialist in Content Marketing Strategies and Content Analyst at AAA Innovation. Has previously worked as a researcher on startup growth analysis and control at FAE Business School, Community Manager at Hotmilk Innovation Ecosystem at PUCPR, Community Intern at Distrito, Organizer of TEDxUFPR, Ambassador for Conecta SEBRAE, and Ambassador for CASE.



Technology

5 critical cybersecurity sectors in 2023

Henrique Campos

The scale, sophistication, and frequency of cybercrime has changed in recent years and has become a major problem for businesses and governments around the world.

Increasingly organized groups have come to significantly influence society, bringing with them major economic and geopolitical consequences, as noted in this article, the result of months of observation working in information security, on trends in ransomware attacks.

This concern generated a major wake-up call at the World Economic Forum 2023 in Davos, Switzerland. According to hundreds of experts, the next two years will be a global cyber disaster. Attacks using ransomware, phishing, and denial-of-service (DDoS) attacks against critical infrastructure are a concern.

These growing threats directly affect the critical sectors of each country in accordance with military strategies that aim to cause political and social instability by damaging critical sectors. Healthcare, finance, technology, energy, management, logistics, and communications stand out among these sectors.

An example of how industry exerts pressure and influence in the real world is the May 2021 ransomware attack against the US Colonial Pipeline, which supplies 5% of the East Coast's diesel, gasoline, and aviation fuel. of the United States. The incident forced the government to declare a state of emergency in 17 states and fuel prices rose 3 percent.

Besides the risks for isolated industries, a constant concern is their supply chains, which can cause serious disruption if affected. One example is the agricultural sector, which has the largest economic presence in Brazil and is the main focus of the country's trade balance. In addition to the sector's own risks, cyber security disruptions in the chemical, oil and gas, and logistics sectors are becoming a concern as the cyber security "domino effect" takes hold.

These are the 5 most attractive economic sectors for cybercrime:

1 - Health and healthcare

The healthcare sector is the most affected by ransomware attacks in the world according to surveys. Between 2021 and 2022 there was a 5% growth in incidents involving this threat, making 1 in 42 companies in the sector affected in the last year globally.

When added to other threats and types of cyber attacks, the healthcare sector had a global average of 1426 attacks per week, an increase of 60% compared to 2021.

Isolating the Brazilian cases, their averages are always higher than the global average. The country tops the list of cyber attacks against the healthcare sector, with an

average of 1,613 incidents per week from April to September 2022.

For cybercriminals, the value of exfiltrating information is more attractive than the financial gain of blackmailing a target company into attacks against this sector. Information such as treatment types, benefit numbers, credit card information, or health records is a lucrative source for fraud and other activities.

Therefore, data exfiltration has become the most used technique in this field, which is mainly used by ransomware for double or triple extortion (when the leaked patient is victimized by criminals, which provides a greater source of income). In Brazil, this type of attack becomes even more damaging because much of the health information is integrated into government databases like SUS, which have already suffered major incidents and tend to have greater vulnerability to investment. and cybersecurity maturity as companies.

One of the challenges for hospitals in particular is their extensive and flat digital infrastructure, which includes an administrative office, patient registration systems, management systems, medical devices connected to the Internet of Things, and even legacy systems that are difficult or impossible to repair and update, all run in the same environment and their data is processed in the same place without proper segmentation. These environments become extremely exploitable and are severely affected by the actions of a cracker.

By the end of 2023, ransomware attacks are likely to be the most important for the industry, with a focus on both encryption and data exfiltration. Another thing that sets phishing apart is that it also has a ransomware component.

Among the measures that should be on the radar of companies in the industry, I highlight:

- Investments in risk prevention and prediction: specialized cybersecurity services such as pentests, red team assessments, and ransomware penetration testing are necessary to understand the level of risk cybersecurity maturity and implement proactive initiatives that typically account for less than 7% of incident response costs.

- Infrastructure Segmentation: Integrated with ransomware test responses, provides a layer of protection that ensures less impact and likelihood of data exfiltration because infrastructure can be separated based on criticality.

- Awareness: Awareness of cyber security and cyber fraud plays a key role in defense strategies, as phishing attacks are an important vector for more sophisticated activities.

2 - Financial services

After healthcare, the financial sector and its subsectors (such as credit, crypto, payment instruments, and insurance) were the second most targeted by cybercriminals in terms of various technologies.

Similarly, it is also the second highest cost sector for a data breach (nearly \$6 million per incident), and the cost of increasing incident detection and analysis is greater than the business cost at risk, according to a recent IBM report.

In Latin America, attacks against financial services will increase 19% in 2023 compared to the previous year, with more than 20 million incidents and an estimated annual cost of \$90 billion. Data breaches are one of the biggest incidents recorded in 2022 that directly threaten the relationship of the institution in question with the market. According to a study conducted in Brazil, 26% of banking consumers say they know that the bank or institution they use has already suffered a cybersecurity breach, and 6% say they have changed services since then, indicating that the way forward is industrial companies. their customers' personal data has become an important factor.

Industry is one of the fastest growing new technologies aimed at making the day-to-day life of payment instrument users easier. This same accelerating engine contributes to an increase in incidents if it is not accompanied by a focus on cybersecurity, particularly access control and identity verification techniques.

Therefore, companies and institutions linked to financial services suffer the most from the lack of qualified specialists. One of the recent trends in this industry and technology companies is the slowdown in hiring (in some cases even layoffs) of professionals in development and IT sectors, but this scenario does not repeat itself for cybersecurity professionals.

One of the challenges, especially in the Brazilian market, is talent retention, as they often have to face international companies with financial pressures that allow them to make profits in currencies stronger than the real. For this reason, internal qualification programs have become a trend, whose objective is to train specialists from related areas (such as development or infrastructure) to work with, for example, DevSec, monitoring.

As the main measures that require attention in the financial services industry, I highlight the following:

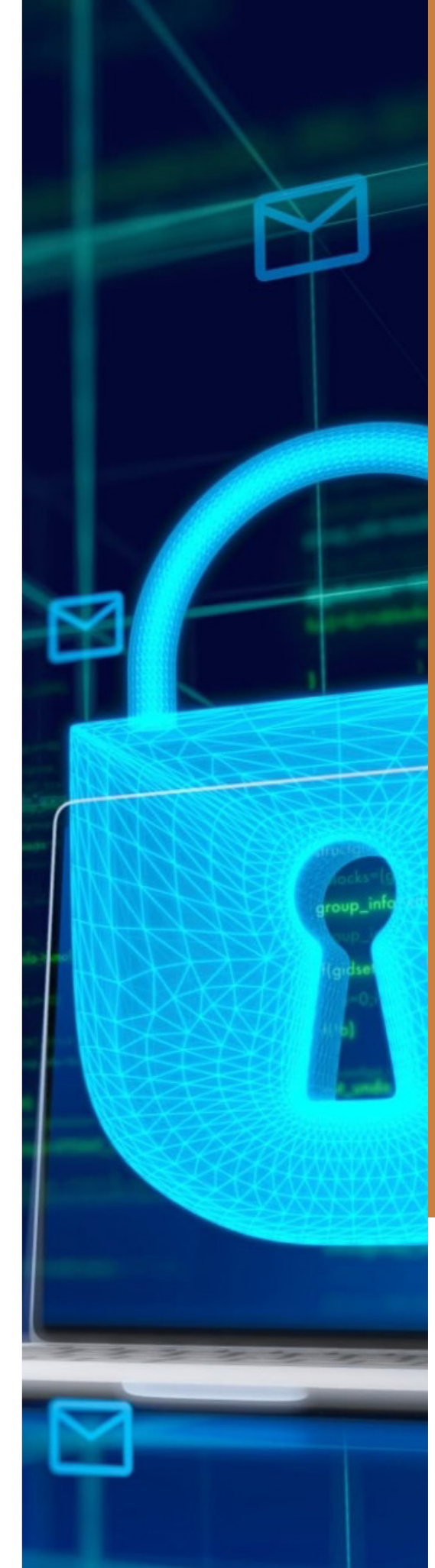
- Denial of service attacks (DDoS): these attacks, which aim to disrupt or cause instability in services and communications, are among the most frequent attacks against the industry with less complexity and greater ability to affect the target.

- Attacks against web and mobile application APIs: Due to the digitalization of the industry and the popularity of mobile applications, attacks against communication interfaces and the applications themselves have already become a common target for cybercriminals and are mainly concentrated on banks and institutions that operate in a 100% digital model.

- Financial Fraud: The industry is concerned about protecting its customers, so investments in identity protection technologies are constantly evolving and valid. Actions against users, mainly through phishing techniques, are thoroughly investigated.

3 - Technology

The technology sector as a whole is becoming increasingly broader with the advent of the 5G connection, Internet by satellite and with great expectations of development, which promises to revolutionize communication, especially in more remote areas,



contributing strongly to the agricultural sector.

In Brazil, this field has strong growth and great opportunities yet to be explored, as the country is culturally linked to innovations that explore everyday spaces and comforts. In the last 10 years, the number of technology companies has grown by 43%, driven by the COVID-19 pandemic.

Digital transformation strongly contributes to the growth of this area, as it is the necessary support for other sectors to gain more and more scalability. It is estimated that in 2020 the sector will have moved \$427 billion in business and double that amount in 2021.

The hybrid work model has become a strong attraction for companies and employees in the post-pandemic period, making 100% remote or face-to-face alternating, face-to-face work towards a balanced and more economical employment model, which in some cases becomes attractive to recruit and retain talent. However, this model still presents the same challenges that existed in the urgent demand for the adoption of remote functionality, albeit on a reduced scale and complexity.

Following the growing demand for digitalization, information exchange, and integration of technology into everyday life, one of the most important focuses of the development market was customization and the concept of accessibility, which focused mainly on web and mobile applications as an opportunity to respond to urgent needs and social demands.

However, the industry is open to a global recession scenario and the still strong effects of the conflict in Eastern Europe, as well as the pressure on the supply chain due to the COVID-19 crisis, which is slowing down and even shutting down the production of electronic parts and equipment in China.

Due to the recovery of post-coronavirus industries, decreasing entertainment technology demands, reevaluation of investors in start-up projects, and the aforementioned global pressure, a wave of layoffs of specialists from large companies in the industry has resulted, which will lead to "doing more with less" because the needs and demands will not cease to exist, and companies will need more responsibility and intelligence in making decisions that affect their money.

All this scenario brings a cybersecurity alert for the industry in 2023, especially in Brazil, as the low cultural maturity of cybersecurity continues to promote the perception that security is an "extra cost" rather than looking at the financial benefits preventive measures provide.

Key cybersecurity challenges for the industry in 2023 include:

- Lack of skilled professionals: During the pandemic years, companies focused and invested heavily in technical qualification projects to meet the demands of developers. Despite the rapid penetration of



professionals in the market, this was not reflected in quality, especially in the cybersecurity aspect. This is why there is a high demand for professionals with DevSec and Blue Team skills.

- Attacks on websites and mobile applications: Digital solutions are presented by applications that rarely take into account consistent security development policies, focusing instead on quick and attractive solutions. These weaknesses mean that even the latest apps have vulnerabilities that are considered old and easily mitigated, but have serious business implications.

- Digital Identity: There is a strong and necessary demand for solutions that provide secure access through identification with the anti-fraud industry and awareness. Identity theft through security breaches or phishing techniques is one of the most sought after targets by cybercriminals.

4 - Energy

The energy sector is comprehensive in its concept and includes, for example, oil and gas in addition to electricity. A country with great potential and diversity in its energy matrix, Brazil is a world leader in the production of clean energy, with almost 50% of its production coming from renewable sources, compared to 15% worldwide. Focusing on the electricity matrix, the production of renewable energy exceeds 80%, with hydroelectric being the main source.

Energy capacity is a determining factor in the industrial and economic development of all countries, which enables progress, especially in industry. For what are considered clean energy sources, this economic division makes it increasingly important to adopt ESG and the current carbon credits as a financial incentive for companies and governments to invest in low-impact sources.

In 2022, the importance of the sector grabbed the headlines because of the conflict in Eastern Europe. In addition to gas supply problems in Europe, which caused great financial fear in Germany in particular, malicious actors promoted cyber attacks against energy infrastructure in Ukraine and also against a 5,800-turbine wind farm in Germany that lost control. A total of 15 cyber attacks against electrical infrastructure were recorded in 2022.

Looking at oil and gas as energy subsectors, there were 21 attacks on infrastructure worldwide in 2022, with Russia being the most affected country, followed by Germany. These actions, especially against Russian infrastructure, stemmed from the country's conflict with Ukraine, which in turn was the target of multiple attacks on the country's power generation and distribution infrastructure.

The industry is considered very critical because downtime, data theft, and so on have direct social impacts in the real world. The trend of increasing measures against these structures has already caused alarm in Brazil.

Aneel and ONS (National Electric System Operator) have created a cyber security operational routine with the objective of developing the maturity of the country's electricity sector. This routine defines the minimum standards and controls to be adopted and implemented by the representatives and participants of the Regulated Cyber Environment (ARCiber).

The first phase of implementation called RO-CB.BR.01 ended on January 9, 2023 and covers 8 main areas: external connection management, management, asset inventory and management, and disturbance monitoring and response.

Among the main activities that will affect this sector in 2023, I highlight:

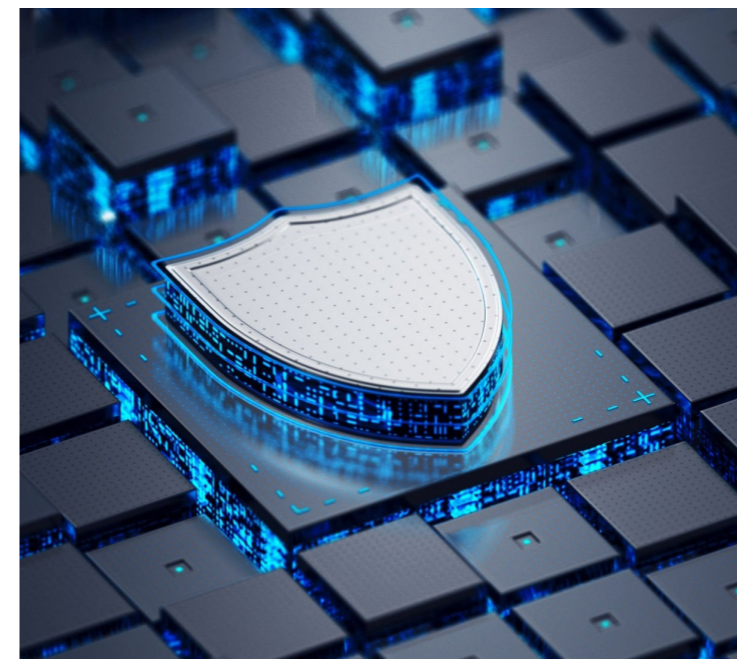
- Denial of service attacks (DDoS): these attacks, which aim to disrupt or cause instability in systems and communications, are among the most common attacks in the industry.

- Ransomware: Ransomware is a key strategy of cybercriminal groups. The energy sector is one of the most valuable targets for this type of activity, as it can cause significant social impact and pressure.

- Direct and Indirect Espionage: In addition to espionage attacks directly against the infrastructure of industrial companies, their supply chain is an attractive target. Cases such as that of the US engineering firm Sargent and Lundy in late 2022 recur frequently.

5 - Government

In the second half of 2022, the number of attacks against the government sector worldwide increased by 95% compared to the same period in 2021.



This significant increase was largely fueled by geopolitical tensions stemming from the conflict in Eastern Europe, which triggered a wave of cyberactivity and hacktivism among NATO members and non-members. India, the United States, and China were the countries most affected by this type of attack, together accounting for 40 percent of this growth.

Acting as agents of the nation-state, several ransomware groups have a strong presence and their main activities are data hijacking and theft. These groups have become a constant social threat.

In Latin America, the sector was hit by major attacks in 2022. Although there were fewer cases than in other countries, the impact in Latin American countries was more severe. Countries commonly associated with ransomware use, such as Ecuador, Chile and Colombia, were compromised. The most important was the cyber attack on Costa Rican power plants, which had severe consequences and led then-president Rodrigo Chaves to declare a state of emergency. These are just a few examples of countries affected by this threat.

In Brazil, these threats occurred during 2022 and included several attacks against government agencies and websites, mainly directed at targets related to the judiciary. Event spending is also estimated to have increased over 2021 and total 27%.

Government information and services are particularly attractive to cybercriminals because they contain large amounts of personal information that becomes lucrative on the dark web. Another point is the potential damage of social instability in access to services considered essential, such as the attack that affected the Brazilian National Health System (SUS) in December 2021.

The main threats to government systems and services expected by 2023 are:

- Denial of Service attacks (DDoS): These attacks, which aim to disrupt or destabilize systems and communications, are among the most common attacks against industry because they are less sophisticated. and have a greater ability to influence the target.

- Ransomware: A sophisticated and widely used threat against government targets that exploits the shutdown of essential services to leverage the process of blackmail and theft of citizens' personal information.

- Hacktivism: Groups involved in hacktivism are not always motivated by financial gain, such as the Guacamaya group, which has been involved in several data leaks in several Latin American countries, including Brazil, exposing sensitive and confidential information. According to the group itself, it is motivated by the desire to "shed light on government violations and rights violations."



Henrique Campos has over 20 years of corporate experience and has worked for several multinational giants from various segments. He is currently a Future Designer at Made In Space, leading projects in Innovation, Hyperconnectivity, Blockchain, Tokenization, Cybersecurity, and Carbon Credit. He is also a mentor and advisor to startups and disruptive technology companies, a TedX speaker, an ethical hacker, and holds a PhD in Computer Science from UNICAMP.

GIL DEZER

Dezer Development is a leading design and development company founded by creative and innovative real estate visionary, Michael Dezer, in 1970. Over the years, Michael Dezer began collaborating closely with his son and current president of Dezer Development, Gil Dezer. Together, the duo has steadily expanded and grown the company to encompass some of the most unique and strategic holdings in New York, Florida and Las Vegas since the company's inception 51 years ago.



Interview

Exclusive Interview with Gil Dezer

Tell us about Dezer Development.

Dezer Development is a leading design and development firm founded by creative and innovative real estate visionary, Michael Dezer, back in 1970. Over the years, Michael Dezer began collaborating closely with his son and current President of Dezer Development, Gil Dezer. Together, the pair have steadily expanded and grown the company to encompass some of the most unique and strategic holdings in New York, Florida, and Las Vegas since the firm's inception 51 years ago.

In 1985, the Dezers tactically began to acquire oceanfront hotel properties in South Florida. Today, with just over 27 oceanfront acres, Dezer Development has arguably one of the largest holdings of beachfront property owned and developable in the state of Florida. Most of these properties are earmarked for redevelopment as mid- and high-rise luxury condominiums, condo-hotels, resorts, and rental communities.

Dezer Development has been instrumental in restructuring the face and value of the South Florida real estate industry. Through the introduction of unique partnerships with marquee lifestyle brands and several highly successful developments, the renowned and unstoppable father and son team are credited as major players in the rebirth of Sunny Isles Beach.

In 2011, Dezer Development announced a master licensing agreement with Germany-based Porsche Design Group to expand the iconic brand's reach into the residential real estate market and unveil The Porsche Design Tower Miami (2017). The 60-story ultra-luxury tower located on Sunny Isles Beach, marked Porsche's first residential real estate project and the introduction of the revolutionary automobile elevator lift system - the Dezervator.

Following the unveiling of The Porsche Design Tower Miami, Dezer Development entered into another exclusive partnership with The Related Group and Armani/Casa Interior Design Studio to launch the world-renowned fashion and furnishings designer, Giorgio Armani's, first residential tower in the U.S.: Residences by Armani/Casa (2019). Designed by globally-acclaimed Argentine-born architect, César Pelli, the 56-story oceanfront tower features 308 luxurious

residences and incomparable amenities spanning two floors, all exquisitely designed by Armani/Casa with rich textiles and custom furnishings.

Dezer Development then expanded into Miami's booming Arts & Design District through another joint venture with The Related Group to launch Hyde Midtown Suites and Residences. Designed by Arquitectonica with interiors by award-winning designer, David Rockwell, the 31-story tower includes 60 hotel rooms along with 410 residential condominiums, and an array of one-of-a-kind, contemporary lifestyle offerings.

"If you're an entrepreneur you need to have the ability to make quick decisions as timing is everything. Also, standing by those decisions and taking ownership of them."

In 2021, Dezer announced plans for Bentley Residences - the world's first Bentley Motors-branded luxury tower in Sunny Isles Beach. Bentley Residences, marks the world's first Bentley Motors co-branded luxury residential property encompassing a one-of-a-kind collection of 216 exquisitely finished residential units, each embracing an exquisite balance of indoor/outdoor living. Located on a private beachfront enclave. Every unit will encompass an individual balcony swimming pool, unobstructed seascapes, and floor-to-ceiling glass windows seamlessly implemented throughout the entire building. The Bentley design team is collaborating with Dezer Development on the interior and exterior architecture of the building, translating Bentley's impeccable design to the residential experience. Built with luxury car owners in mind, each residence will include an in-unit multi-car garage and the patented Dezervator multi-car elevator lift, alongside luxe amenities and world-class services. Prices start at \$5.5M. Bentley Residences Miami, set to debut in Sunny Isles



Gil Dezer & Chef Todd English



Beach in 2026. www.BentleyResidencesMiami.com

Dezer Development has a long history of strong and successful partnerships and has several other current projects underway. Most notably and recently, Dezer Development proudly announced a partnership with Bentley Motors to construct and unveil the world's very first Bentley branded luxury residential property, Bentley Residences, set to debut in 2026. Additionally, Dezer Development is currently preparing the redevelopment of the Intracoastal Mall into a monumental mixed-use project and the development of an intracoastal-to-ocean property in Hillsboro Beach--among others.

Generating an unprecedented response from a broad range of local, national, and international buyers, the groundbreaking development firm has successfully sold over 2,700 units and generated over \$3.6 billion in sales.

In addition to their Miami properties, the Dezers have significant holdings in New York, where the company was first founded. The first developer to identify Chelsea as an up-and-coming district in New York City, Dezer Development played an instrumental role in transforming the failing fur and manufacturing district into a hub of fashion, creative resources, multinational company headquarters, and desirable loft style living spaces by converting factory buildings into luxury office cooperatives.

Today, their New York portfolio is the largest of its kind in the Chelsea and Flatiron neighborhoods, with holdings that include 20 commercial buildings and encompassing more than 1.3 million square feet of loft office space.

How is your relationship with Michael Dezer in business?

My father is my mentor and ultimate inspiration. He didn't hand me the business, but he gave me an opportunity to learn it and evolve the company. For this I'm grateful. He's supportive of all my endeavors and

continues to hear new strategy ideas, but he's passed the baton today and I give him all the credit in the world for showing me today's business world.

What similarities and differences do you have?

We are very similar in our style of integrity and passion for perfection. Since we have 46 years of age between us, obviously my sense of technology and today's trends are completely different. However, what we both stand for and our styles of making things happen is very much the same. Obviously, we are cut from the same cloth.

With your involvement as President of Dezer Development, the company has grown to encompass unique and strategic holdings in New York, Florida, and Las Vegas over the past 45 years. What strategies did you use and what were the goals?

Having the ability to see the future of a strong market or a sound project isn't something you can explain --- as it comes down to experience and intuition. Our goals were to create value of our projects for buyers so overtime not only does our brand grow but our buyers continue to seek interest in our new residential projects.

You have many achievements and awards in your career.

Dozens of awards including three consecutive years in the Builders Association of South Florida.

What are your characteristics as a businessman? And what characteristics should every entrepreneur have and why?

I am a person of my word and tell it like it is. Nothing is guarded but I'm transparently honest. If you're an entrepreneur you need to have the ability to make quick decisions as timing is everything. Also, standing by those decisions and taking ownership of them.

"With our patented "Dezervator," technology, the elevator lift transporting your car into each condo, automotive brands were a natural brand collaboration."

The Dezer Development has real estate projects with Porsche, Armani, and Bentley. How did you get the idea of teaming up with big car companies to build buildings?

Over the years, many brands would come to us with an interest in brand partnerships and when we started to engage -- it just continued to a point where the buyers were eager to continue purchasing at several of our projects. With our patented "Dezervator," technology, the elevator lift transporting your car into each condo, automotive brands were a natural brand collaboration.

Do you have another project of this type under development? Do you intend to extend them beyond Miami?

At this time, we're exploring a variety of opportunities. Those will be released in 2023.

Before launching a new venture or making an acquisition, what factors do you analyze?

Not only do we do our due diligence at Dezer Development, but we have other groups involved in testing and exploring anticipated future market conditions.

How to identify good opportunities in Real Estate?

Opportunities need to check all the important boxes, but much of it is timing and our key projections of the future.

Technology has "brought everything closer", making it somewhat easier for people to be mobile.

We've already demonstrated technology with the "Dezervator" which provides a unique aspect of never having to make contact with your neighbors or valet parking unless you choose to do so. Sometimes we want to come-and-go as we please and this patented technology has become a favorite by so many of our residents. Overall we have always been big on smart-home technology and features such as the kitchen features which hides appliances and cooktops which can be transformed into aesthetic entertainment spaces. This starts with the top-of-the line kitchen Gaggenau appliances.

"Opportunities need to check all the important boxes, but much of it is timing and our key projections of the future."

What is your vision for the future of real estate?

Rather than make predictions, it's best to "show rather than tell."

What are the expectations with the evolution of technology, 5g, the arrival of the metaverse, and the new opportunities that are opening up?

Our technology is every changing today. We are always looking for the next item to include in making our homeowners experience less cluttered, more security and provides easier functions. We are already one step ahead as the future unfolds this will certainly continue.

What has been the greatest challenge the company has faced in more than 45 years of existence? What are the next steps for Dezer Development?

The greatest challenge within the company is not keeping up with the demand for our products. This means we're already planning through 2030 and have our eyes on additional new innovative projects.

An advice for those who want to become entrepreneurs.

My best advice is to keep evolving. Be careful what you ask for, as you just might get it. That's what makes an entrepreneur.



Bentley Residences Announces an Exclusive Resident-only Restaurant Concept by Chef Todd English



Four-Time James Beard Award-Winning Celebrity Chef to Make His Debut in Sunny Isles Beach at Premier Oceanfront Condominium Tower.

SUNNY ISLES BEACH – (March 6, 2023) – Bentley Residences, the first-ever Bentley-branded residential tower in the world, announces a partnership with four-time James Beard award-winning celebrity chef Todd English to curate the menu and experience for the project's private restaurant. Chef Todd English is a highly recognized restaurateur, author and television personality best known for his current restaurants, Olives, Figs, and The Pepper Club, his Vegas outpost within The English Hotel, as well as his appearances on Food Network, PBS and popular shows like Top Chef and Iron Chef. The private restaurant by Todd English will be the chef's first private condominium concept, set to feature fresh cuisine and offer residents a casual, yet sophisticated environment.

"Bringing in the culinary expertise of a world-renowned chef such as Todd English further elevates the sense of living we are creating for our residents," said Gil Dezer, President of Dezer Development. "Bentley Residences will deliver a coveted level of exclusivity and privacy while incorporating luxuries ordinarily found in a five-star resort, like this above and beyond culinary concept."

Located on the lobby level with views of the resort-style pool and exposures of the ocean, the private restaurant will be open to residents for breakfast, lunch and dinner and available for private catering as well as poolside dining. Chef Todd English will personally appear at the private restaurant for select resident-only events, such as food and wine pairings and demonstrations. The menus will rotate seasonally, and a curated menu will also be available for in-residence dining. Known for his interpretation of rustic Mediterranean cuisine, English first rose to international fame after being named "National Rising Star Chef" in 1991 by the James Beard Foundation. His incredible talent and personality will inform the dining experience and ensure a personalized touch during every meal.

"Every aspect of Bentley Residences has been so thoughtfully designed to perfection and I'm incredibly honored for this opportunity to partner with

Gil Dezer and further elevate the luxurious lifestyle through unique culinary creations for residents," said Todd English. "We're excited to provide a curated experience with rotating seasonal menus that will make dining at Bentley Residences a joy for residents and their guests."

Boasting interiors by Bentley Motors, this private culinary experience will be one-of-a-kind, only to be enjoyed by the residents and their welcomed guests. Many of the fabrics and materials incorporated into the design of the dining spaces were inspired by high-end luxury Bentley vehicles, creating a connection and link to the prestigious automobile brand. For example, the high-gloss flooring is a nod to Bentley's signature diamond patterning, which is also featured on the exterior architecture of the building. The interiors of the private restaurant combine a dark color palette and bold finishes for an upscale moody aesthetic. Forest green backlit banquettes create a sense of privacy within the room, and dramatic louvers cladding the walls give the space an air of drama. Ample bar seating is also available for a more relaxed and casual dining experience.

As Chef Todd English's first private restaurant, the offering will benefit from his decades of experiences launching some of the world's most successful concepts. Not only does he have high-recognition for his food, English has also been seen on a number of television shows such as The Food Network's Opening Soon, Iron Chef, Top Chef, Today Show, and Food Trip with Todd English. Additionally, he has also served as Executive Celebrity Chef for star-studded events including the Super Bowl, Fashion Week, Tony Awards & Sundance Film Festival.

In addition to the resident-only restaurant, Bentley Residences will also boast an impressive 20,000 square feet of exclusive amenities across the span of three levels. Some of which amenities include a whiskey and cigar lounge, wellness and revitalization spa, cinema, cabanas, and oceanfront beauty salon. Amongst the most impressive amenities is the car elevator, also named the Dezervator, which is able to transport residents' vehicles from the ground floor up to the privacy of their own home all without having to get out of the car. The Dezervator along with the glass-ensconced garage allows for residents to keep their prized cars in pristine condition and on display in their living rooms.

Situated at 18401 Collins Ave, the 62-story building in Miami's Sunny Isles Beach neighborhood features 216 luxury condominiums, priced from \$5.25 million. Residences will offer sweeping views of the Atlantic Ocean and Intracoastal, expansive outdoor terrace space, and state-of-the-art Gaggenau appliances throughout the kitchen. The tower is expected to complete in 2026, and construction will begin in 2023.



Chef Todd English

Neurobusiness

Emotion, Memory, and Business - All Mixed Together

Hélio Contador

One cannot talk about the business world without talking about people, and people are subject to emotional reactions that affect our behavior and consequently the outcome of our work. Emotions, in turn, are consequences of our thoughts, which, in turn, interact with our memories. Sounds complicated?

We are beings constituted and defined, by nature, as biopsychosocial-spiritual beings, but, above all, we are extremely guided by emotion, much more than by reason, and we also know that we remember things more easily when they are associated with emotional facts, good or bad. When associated with memories marked by bad or traumatic experiences, come fear, anxiety, panic and depression, potentiated by our primary instinct for survival, a fact that the TV news and the media in general know how to explore very well. So be careful where you put your focus and your attention!

On the other hand, we are living in an environment highly impregnated with negative energies, which began with an unexpected pandemic of global proportions that proved to be out of control of the planet's rulers, with disinformation from all sides, causing unprecedented moral, physical, and financial damage. Besides this, we are going through a troubled political period in Brazil, of great polarization, which brings huge uncertainties about the future of our country, all this added to the constant news of wars, financial crises, earthquakes, social and political confrontations around the world. With all this going on, it is easy to understand why so many cases of stress, anxiety, depression, and memory

loss, among others, are affecting society as a whole.

And the business world is not immune to this situation, since it is made from people to people, from human being to human being, that is, the growing number of memory disorders, even if for short periods of time, become harmful, not only to social and family life, but also to professional life. One way to help this process is to understand how the brain regulates the system that determines and prioritizes the way information is stored for short or long term use.

We have a working memory, also known as short-term memory, which is a form of temporary storage of information. It is an important part of cognitive processing and allows people to hold information for a few seconds or a few minutes while they perform their tasks. Working memory is essential for activities such as problem solving, reading, writing, and doing calculations, but it has limited capacity, so information is quickly discarded or transferred to long-term memory, where it can be retained for a longer period. This is a temporary form of information storage that is crucial for performing everyday tasks.

In a Neuroscience paper published recently by Harvard University, researchers explore the mechanisms behind memory and how we forget things.

Neurologist Andrew Budson and neuroscientist Elizabeth Kensinger explain how memory works and share science-based tips on how to keep it sharp as we age. I describe below some excerpts that I think are important for our daily lives:

There are some misconceptions related to the subject



of memory. One of the most common mistakes that are made is in the metaphors that we use to talk about memory, inducing to understand that we have a single compartment in the brain that is a "folder" of files that we can access and retrieve without much effort. Our memories represent an active and laborious process, and every time we are bringing a past event to mind, it takes some effort to reconstruct this memory.

A second misconception is that there is such a thing as a "photographic" memory, which is this ability to effortlessly remember everything you have just seen. Rarely do people possess this ability.

It happens, on the other hand, that some memories appear without any effort, things that we were not even trying to remember, but they appear when we hear, for example, a song that reminds us of our prom, or when we pass in front of a bar and the smell of coffee reminds us of the afternoon snack our grandmother used to make with so much care. The same thing goes for memories associated with negative events that bring us fear or anguish.

The third misconception is that many people think that forgetting is necessarily bad and that ideally it should never happen. Forgetting is important, because if every time we are trying to make a future prediction or understand what is happening in the here and now, we would have to go through all our stored memories and filter everything that has ever happened to us, that is, it would be totally inefficient and exhausting. Our brain needs to search for the facts from the past that are relevant to the situation at that moment.

According to Elizabeth Kensinger, on a more basic level, we want to think of memory as having three different phases that must take place in order for us to access past content. The first is organizing the information in memory, a process that is known as encoding. Next, you must keep this information around, and this is called storage or consolidation.

To make an analogy, it would be something like pressing the "Save" button on the document you have just created on your computer, but unlike this analogy, you must continually re-store this content in your brain. And then, finally, you must be able to bring that information to mind when you need it.

Memory failures can reflect errors at any of these different stages. One of the most common times when errors arise is in the initial encoding phase,

where often what happens is that we are simply not putting enough effort or attention into things. Does this really happen? This fact only gets worse when we think we can do several things at once, but in fact our brain only processes one cognitive activity at a time.

One tip that the researcher gives us to promote a quick association and allow a better assimilation of the content is through the use of mnemonics, i.e., a set of techniques used to aid the memorization process. It consists in the elaboration of supports such as schemes, graphs, symbols, words or phrases related to the subject that one intends to memorize. A model to be used is the COER (or FOUR in English) represented by the letters C (concentrate the attention), the letter O (organize the information) the letter E (understand the information) and, finally, the letter R (relate to something your brain already knows). It sounds complicated, but it is a matter of training.

Many times, when someone says: "I went to a party and met many people, but I can't remember their names", the mistake already starts at the first stage, not paying enough attention.

When trying to retrieve information, mistakes can also occur. For example, any student has ever had the experience of, during an exam, giving that "blank" of not remembering the answer, even though he or she had studied hard enough and knew the subject. Or you are looking at a person's face, you know who they are, but you can't remember their name at that moment. Even worse is when the person asks: you remember me, don't you? Then we start desperately looking for "clues" to recovery, such as thinking about the last time you saw this person, the context, and possible connections to other people.

A fundamental factor in storing information so that we have long-term access to it, is sleep. Sleeping with good quality and long enough is one of the most important things we can do, and it is during sleep that we filter and consolidate the facts that occurred during the day, to transform them into long-term memories, or simply discard them. We also know that besides sleep, to keep our brains healthy we need to take proper care of our physical, mental, and spiritual health. Healthy food and good hydration, regular aerobic exercise, being socially active (good reading, traveling, movies, theater, museums, learning a new language or playing a musical

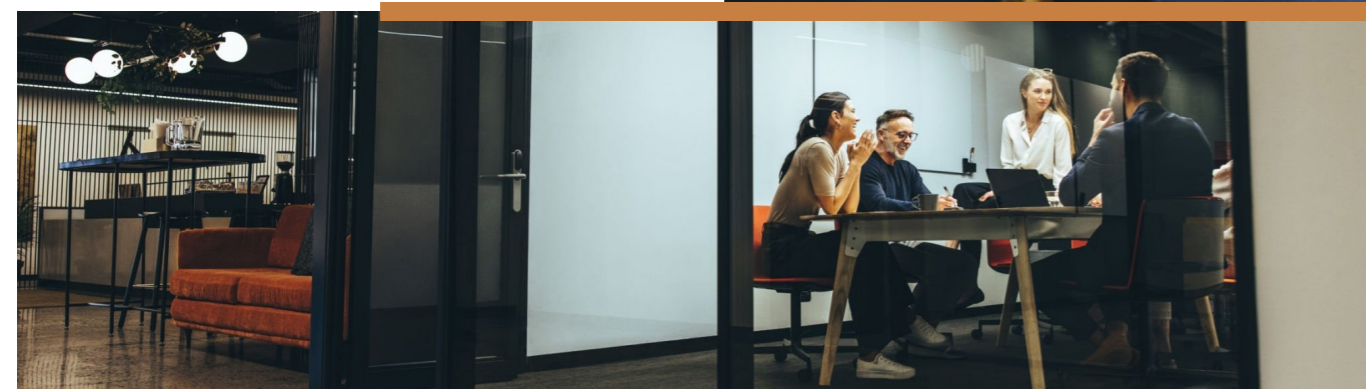
instrument, etc.) as well as doing exercises such as crossword puzzles, playing chess, etc.

Spiritually speaking, regardless of the religious aspect, when we seek something that transcends our material life and connects us with the cosmic I, as a universal being, we bring a greater lightness to face the daily pains and challenges that we all go through. The search for self-knowledge, to find our strengths and weaknesses, enables us to develop virtues that make us more evolved human and spiritual beings. Learning to use our emotions in a more intelligent way and altruistic work complete this picture and, together, help, and a lot, to better define our life purpose, bringing more objectivity, less suffering, and more pleasure in our earthly journey.

For the aging phase, as long as Alzheimer's or other pathological dementia does not occur, the discomforts with the memory are very common and will appear, in a greater or lesser degree. A good way out of this situation, besides the ones previously mentioned, is the use of technology. There is nothing wrong with "outsourcing" your memory. Anyone who wants to remember a shopping list or an upcoming appointment should write it down, either on their phone or in an address book; use reminders and calendars. Save space in your physical memory for more important everyday things, trying to focus and pay attention to the things that are happening in the present moment.

In short, business, memory, and emotions are part of the everyday life of any of us. There is no business without people, and there are no people without emotions. We are beings in transformation: from the moment we are born we already start aging, from the first day of life after birth. Learning to deal with this fact and using all the knowledge and resources available from science, nature, and the universe, will make all the difference in the care of our physical-mental-spiritual health!

*Hélio Contador
Graduated in Corporate Governance at IBGC and participant in the governance working groups in the areas of Health and the Third Sector of the IBGC. Speaker, postgraduate professor at FGV IDE, columnist for Revista VERO and scholar in of Human Behavior and Leadership with emphasis in Neurosciences, Neurolinguistics, Intelligence Emotional, Coaching and Mentoring. Long experience in executive positions, presidency and CEO in companies Siemens S/A, Siemens Automotive, Ford Componentes Automotive, Visteon South America and GRAACC — Children's Cancer Hospital even as a member of the board at AMCHAM and Sindipeças. Travel requirement international and living in Germany and USA fluently in English.*



Finances

Are we seeing the tip of the iceberg?

Matheus Freitas

There are only two certainties in life, the first is that in the not so distant future we will all be dead, and the second is that there is always another financial crisis coming. Despite rapid technological advances, the exponential evolution of medicine, and the progression of the understanding of human behavior, these two truths will always hold us hostage. Financial crises are unpredictable until they occur, so we carry the certainty that the next one is not too far away.

In 1907 in the United States we had the so-called Panic of 1907, which occurred because of a bank run, generating liquidity problems due to the amount of withdrawals. Several local and regional banks collapsed. Thanks to the crisis, the American GDP shrank by 12% in 1908. In 1929, over-optimism led to over-production, price inflation, and the artificial valuation of assets in the financial market. When prices began to fall, investors flocked to dump their shares at any price, leading to the collapse of the New York Stock Exchange on October 24, 1929. In 2008 another collapse.

The subprime crisis generated by artificially inflated real estate values thanks to the expansion of low-quality credit in the US dragged the world into yet another recession.

We do not know when the next crisis will be, nor the reason, but we do know that when big banks go under, they do not go alone. The post-pandemic recovery of the U.S. economy coupled with low interest rates, rising credit, the war in Ukraine, and consecutive Chinese lockdowns have triggered the highest U.S. inflation in 40 years. In order to contain inflation, the Fed (Federal Reserve) raised interest rates in 2022 from 0.25% to 4.50%. When investing in U.S. government bonds, the higher the interest rate hike after the investment is made, the greater the devaluation of the bond. And that is exactly what happened.

Silicon Valley Bank (SVB), known as the bank for startups, suffered a series of redemptions in a short period of time. A large part of the bank's reserves were invested in government bonds. To pay the customer redemp-

tions the bank was forced to sell the undervalued government bonds. When SVB informed the market that it was selling securities at a loss and that it would sell another \$2.25 billion in new shares, because it needed funds to maintain its activities, there was a rush to withdraw money from the bank, causing its insolvency within 48 hours.

The spark of the crisis was lit, we do not know how much powder is in the market. By the end of 2022 US banks were holding \$620 billion in unrealized losses on government bonds. The government promises to intervene to prevent panic from spreading, but the truth is that there is a bomb in the financial sector that needs to be defused.



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

Simple Business.

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Hands tied, commodity prices fall and leaves the domestic market on alert.

Lucas Boaventura

The price of commodities is extremely important for Brazil's Gross Domestic Product (GDP).

After all, our country has a relevant participation in the global context as an exporter, especially of soy and iron ore.

As the commodities market is dollarized - that is, it uses the US dollar in commercial transactions -, the tax collection tends to be higher in times of rising commodity prices.

In agriculture and livestock are included items such as beef, soybean oil, wheat, sugar, corn, coffee, rice, and pork. The metal segment of the Central Bank Commodities Index includes aluminum, iron ore, copper, tin, zinc, lead, and nickel. In turn, in energy are the prices of natural gas, coal, and oil.

In 12 months, all the components of the IC-Br registered negative results. The biggest drop was in the metal segment, 19.45%, followed by agriculture and cattle-raising (-4.68%) and energy (-1.81%).

The highlights for the agribusiness line were the movements of the soybean items (from -1.13% to -3.34%), cattle (from 2.40% to -2.51%), and fertilizers (from -3.05% to -6.19%).

In Brazil, agricultural producers held back or even canceled investments due to the worsening macroeconomic outlook and initiatives by the new federal government, as well as state governments with projects to tax agribusiness. As a highlight in climate, the rains that have been coming to the south of the country since Novem-

ber 2022 are temporary and do not reverse the La Niña scenario, which lasted until the first half of February.

Another factor, credit for agribusiness started to become scarcer and more expensive already last year, shows an EY survey. At first, this higher cost was absorbed, but currently, with the worsening of the economic scenario and a general credit restriction, the sector is beginning to feel the weight, says Alexandre Rangel, director of agribusiness at EY.

The current high interest rate scenario brings concerns to the Plano Safra 2023/2024 to be defined still this semester by the federal government.

The evaluation was made in February by the Director of Agribusiness of Itaú BBA, Pedro Fernandes. The executive believes that the Selic rate (13.75% a year) brings two concerns. The first is with the government's own capacity to equalize interest rates in the lines of subsidized rural credit. The cost is higher with the higher basic rate, which limits the action of the National Treasury.

"The difference between the Selic and the rural credit lines is big. And when these rates are closer, you spend less Reais on subsidy per Reais on rural credit," he explained.

The Ibovespa, B3's main index, closed down when this article was being written, in a movement of profit taking after five consecutive highs, while financial agents continue to digest the general lines of the country's new fiscal framework presented by the

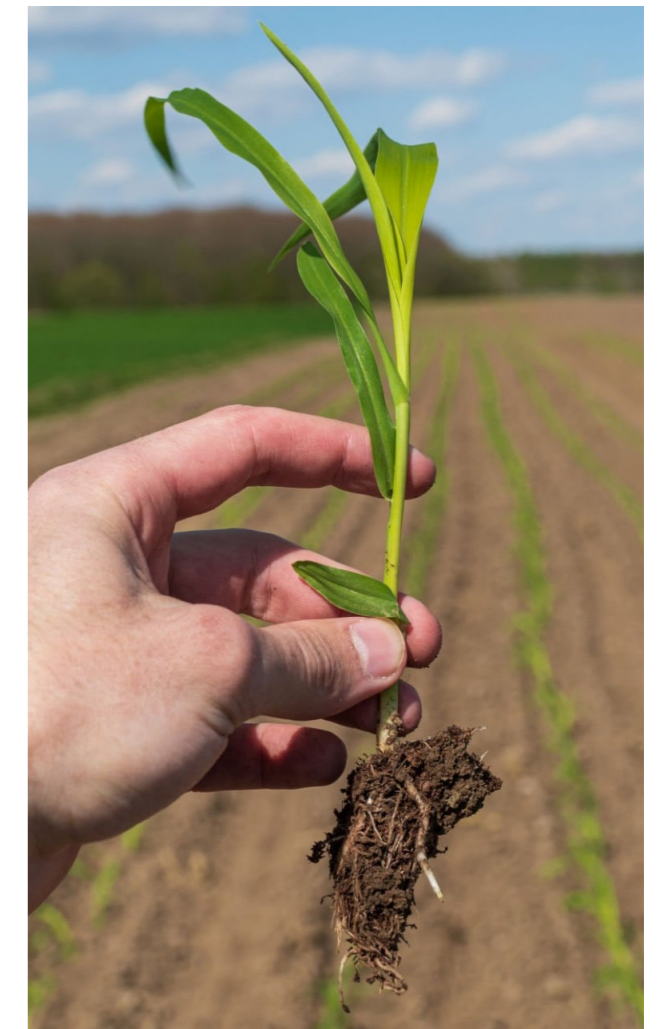


government the day before. In the accumulated value of March, the index fell 2.9%. The dollar ended the day down against the real.

Even in the off-season period, soybean prices are falling in the Brazilian market, registering the lowest levels since July, an atypical scenario for this time of year.

According to Cepea, the pressure is linked to the need to release stocks for the arrival of the new harvest, which may be a record and should raise the stock / final consumption ratio.

Producers hold their production in expectation of achieving better prices, international markets suffer daily volatility between discussions about interest rates and inflation, limited credit and high interest rates, daily falls in stock exchanges, falling prices of U.S. currency against the Real, hands tied and with numerous factors, the agribusiness continues producing, each time with more challenges facing the prospects and large market speculation.



Lucas Boaventura.
Agronomist Engineer.
Technical Manager in Vital Group.
Specialist in Plant Protection, Environmental Law, Soil and Plant Nutrition.
MBA in Strategic Agribusiness Management.



“
**The freedom to reach
your dreams comes with
the responsibility of
making them a reality.”**

Chris Gardner

American entrepreneur, investor, stockbroker, motivational speaker, writer, philanthropist, founder, and CEO of Gardner Rich & Co.

@revistasimplebusiness

www.revistasb.com.br

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Manhattan Bridge, New York City - USA

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