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TRADEFLOCK

GABRIELLA BEDOR

CHRO

TeleWorld Solutions

SPOTLIGHT

Hidden Web of Influence

Decoding the C-Suite Mind

STORY OF THE MONTH

Pregnant with Possibilities

Albania's AI Minister Announces 'Pregnancy' with 83 Digital Children

VISIONARY GLOBAL CORPORATE LEADERS TO WATCH IN 2025

Editor Note

WHEN VISION TAKES THE WHEEL

Every so often, business reminds us that numbers alone don't tell the full story. Behind every great leap forward is a leader who dared to imagine something different, something better. That is what vision does. It turns uncertainty into direction, and direction into purpose.

Visionary leadership is not about seeing the future before anyone else. It is about having the courage to shape it, even when the path ahead is unclear. These leaders think beyond quarterly results. They connect innovation with empathy, strategy with values, and success with sustainability.

Today, corporate leadership feels different from what it once was. The leaders who stand out are not necessarily the loudest in the room. They are the ones who listen deeply, build trust, and lead people toward a shared sense of meaning. Power, in its truest form, now comes from humility.

The stories in this edition, Visionary Global Corporate Leaders to Watch in 2025, reflect that shift. They highlight individuals who are not just steering organizations but reshaping the way we think about progress itself. Their leadership feels real, rooted, and forward-looking.

Because in the end, vision is not about predicting what comes next. It is about creating it — one thoughtful decision, one bold step, and one team that dared to go beyond what's considered IMPOSSIBLE!

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UPCOMING ISSUES

Best HR Leaders to Watch in USA 2025

Top 10 Healthcare Executives Transforming USA 2025

40 Under 40 USA 2025

Most Impactful CXOs of 2025

Most Strategic Marketing Leaders to Watch in 2025

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JOURNEY OF LEADERS

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JOURNEY OF LEADERS

VISIONARY GLOBAL CORPORATE LEADERS TO WATCH IN 2025

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Visionary Global
CORPORATE LEADERS
to watch in 2025

Building Cultures People Want To Join

GABRIELLA BEDOR

CHRO, **TeleWorld Solutions**

Across the United States, companies are grappling with a new reality in the workplace. A new generation is reshaping the world of work. Gen Z and millennials want more than steady paychecks; they demand authenticity, growth, and cultures that align with their values. Talent shortages, shifting expectations, and the rise of AI have forced leaders to rethink what it takes to attract, engage, and retain top talent. The old models of HR no longer suffice, leaving leaders to answer a critical question: how do you build organizations where people not only stay but thrive?

Few understand this balance better than Gabriella Bedor, CHRO of TeleWorld Solutions. Over nearly two decades at PwC, she mastered the art of aligning business strategy with human capital, reshaping workplace cultures, and proving that when people are valued, performance follows. Her leadership journey then expanded through roles at Freddie Mac, Dell Technologies, and Nuix, where she refined her ability to navigate change and inspire teams during periods of transformation.

Today, as Chief Human Resources Officer at TeleWorld Solutions, Gabriella faces the challenge head-on. She oversees initiatives in talent vision, succession planning, alignment of strategy, DEI, and employee engagement, all while ensuring the company remains agile in a competitive and fast-evolving industry. Her approach blends strategic foresight with hands-on empathy, making her a trusted presence for employees at every level.

In an exclusive conversation with TradeFlock, Gabriella Bedor shares her insights, experiences, and philosophies, offering a rare glimpse into the mind of a leader who continues to shape the future of work.

What early experiences showed you that HR leadership was your calling?

I never planned a career in Human Resources, but I knew I wanted work that involved meaningful interactions with people. My first steps were humble yet revealing. At a very young age, I started working at the parish rectory, and I discovered the joy of engaging with others while answering phones. Take a moment to consider the profound power of human connection. Providing solutions to those who reached out brought me deep fulfillment—it was rewarding to help and to resolve their needs. That early experience sparked my interest in customer-facing roles and eventually led to an internship with Coopers & Lybrand.

Among all my early jobs, my favourite was working as a checkout clerk at our neighbourhood Sniders grocery store. Meeting individuals from diverse backgrounds taught me the value of understanding people, and it was there that a customer suggested I explore HR or recruiting, since his wife worked at Coopers & Lybrand. That recommendation led to an interview, a job offer, and ultimately a 20-year journey with PwC.

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journey of leaders

Looking back, these experiences, from parish service to encounters at the grocery store, were pivotal. They shaped my understanding of people, confirmed my calling in HR, and laid the foundation for a career that has been both rewarding and transformative.

What is your biggest personal learning from your time at PwC that still shapes how you lead today?

Life is full of lessons, waiting to be discovered if we remain present and truly mindful. I've learned that the most powerful leadership springs from authenticity and passion, always intertwined with unwavering integrity. There are moments when stepping into a room of influential people stirs nerves deep inside, yet I remind myself that vulnerability is part of the journey. When you genuinely believe in what you are presenting, there's no need to persuade—your conviction shines through, and the message finds its own voice.

One piece of wisdom from my grandmother has become my anchor: "Remember, everyone touches the ground with the same two feet." This gentle reminder grounds me, dissolving barriers and bringing me back to the simple truth of our shared humanity. It's in these moments of connection and humility that I find the greatest strength and meaning.

I lead with my team, not above them. True leadership means embracing every challenge at times, rolling up my sleeves and diving into the work with my colleagues. This hands-on approach keeps me grounded and connected, reminding me that leadership is not about titles—it's about trust, collaboration, and shared purpose. The spirit of PwC has shaped me to be accountable and distinctive, leading by example. Every day, I strive to honour those values, inspiring others and being inspired in return. Together, we set the standard, and together, we rise.

What is one HR strategy you implemented that surprised even you, and why did it work so well?

About twelve years ago, I launched a live TV show to communicate our HR initiatives. We invited local celebrities, football players, and business owners to share messages, which included, but not limited to, 'real-time feedback,' updated benefits such as a policy change to unlimited sick time. By using external voices to highlight these initiatives, we made the content fresh and engaging without revealing proprietary information.

Typically, when leaders repeatedly deliver the same information, audiences can become desensitized. These TV shows, however, increased our pulse survey scores by a significant percentage. I was unsure how the audience would respond, but I was fortunate to have a leader at the time who supported experimentation and gave me the freedom to adjust the approach as needed. The experience reinforced the importance of creativity, engagement, and taking calculated risks in the HR field.

> I've learned that the most powerful leadership springs from authenticity and passion, always intertwined with unwavering integrity.

Who were your mentors or role models, and what lessons from them still guide you?

During my career in HR, one individual stands out as truly exceptional. This person dedicated time to support my professional growth, even when delivering feedback that was challenging to receive. Their attentive listening, meaningful engagement, and insightful advice provided a foundation for my development.

The lessons I learned from their straightforward yet highly effective approach continue to transform my leadership style, even after twenty years have passed. Their commitment to fostering growth and excellence remains a model I strive to emulate.

I strive to cultivate other leaders, even though some may prefer to follow. Providing timely and honest feedback is essential, as it allows individuals to improve and positions them for success. Authenticity is crucial in HR. When you choose to surround yourself with individuals who ignite your sense of possibility, you invite transformation—not only in your professional journey, but also in your personal evolution. Their inspiration becomes a catalyst, challenging you to reach beyond your limits, expand your perspective, and embrace growth in every dimension of life. In their presence, you discover new strengths, deeper empathy, and a renewed commitment to becoming your best self.

What current HR initiative excites you and has the potential to reshape employee experience or company culture?

We focus on understanding our employees and what truly motivates them. Some enjoy social events, while others prioritize career longevity, strong benefits, and financial stability.

We are currently implementing initiatives that continue to keep employees interested and engaged. Whether programs that highlight employees' accomplishments (Shout Out Thursdays), virtual connection events (Coaching Platforms), or training curriculums are aligned with building individual career paths. Our strategy is to remain relevant and ahead of the curve by hiring and nurturing the right talent. Above all, we must remember that people are our number one asset. If we compromise on this, achieving our goals becomes harder and the risk of failure increases.

From your experience, what key HR gaps exist in the US and how should organizations address them?

From my experience, several HR gaps are evident. One of the most significant is talent management. Many organizations struggle to attract, retain, and develop top talent, which can hinder growth. HR leaders should create comprehensive talent programs that include robust recruitment, ongoing learning and development, and clear career progression paths.

Another critical gap is employee engagement and well-being. Many employees feel disconnected, which can lead to lower productivity and increased turnover. HR should foster a positive work environment by promoting work-life integration, providing mental health support, and cultivating a culture of recognition and appreciation.

Finally, technology has created a skills gap in many industries. Organizations need employees who can adapt to evolving tools and processes. Investment in upskilling and reskilling ensures the workforce remains competitive and future-ready. And AI should not be feared. Its success still depends on human insight, empathy, and strategic thinking.

Beyond metrics and policies, what keeps you grounded, creative, or energized?

Beyond metrics and policies, what keeps me grounded is my commitment to building a workplace where people feel seen, heard, and valued. It's easy to get caught up in numbers, which we know tell the story, but the real impact of HR is felt in everyday moments—how someone feels after a tough conversation, or how included a new hire feels on their first day.

Creativity comes from listening intently and remaining mindful. Every challenge is an opportunity to rethink how we support our people—whether that's reimagining performance reviews, rethinking wellness programs, or making hybrid work truly inclusive.

What energizes me is witnessing growth—when a team starts collaborating better, when a leader steps into their potential, or when a culture shift starts taking root. Those human stories are what make this work meaningful. Winning together is a great fulfillment.

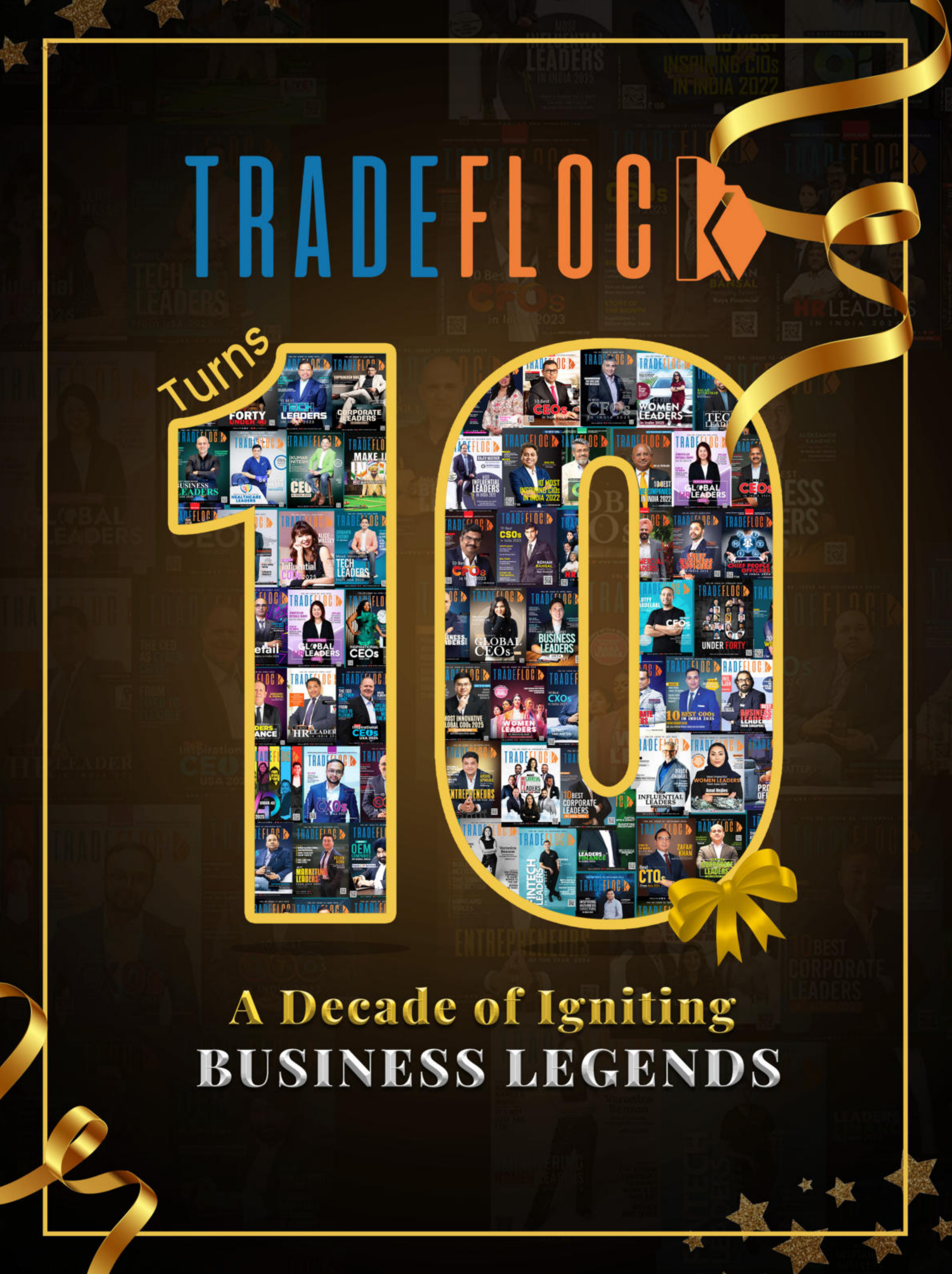
Lastly, but by far the most important is prayer. My love for God and daily prayer help me remain grounded, grateful, and centered, even in challenging times. Each day is a blessing, and remembering this allows me to approach work and life with a more balanced perspective. Simply put, ***"just do good."***

Looking back 10 to 15 years from now, what legacy do you hope to leave in HR and with the people you mentor?

I hope my legacy is one of kindness and a genuine desire to help others. I have always tried to be accessible, never too busy to answer a phone call or respond to an email, because I put myself in others' shoes and offer the same consideration I would hope for in their place.

I want to be a catalyst for positive change, always remembering where I came from and the importance of paying it forward. People matter, and compromising them compromises organizational success. They are our most valuable asset and our most credible ambassadors.

Jobs should not just be tasks; they are evolving spaces to cultivate, manage, and refresh with new ideas. No one else will leave the same footprints as you, so make them count and make them matter.



FROM ICONS TO INFRASTRUCTURE

The Shift from Star Leaders to Systemic Strength

Yet, over the decades, the stories of corporate success have been closely linked to the images of visionary individuals - the so-called superstar CEO who drives change in a company through charisma and a risky strategy. However, a new paradigm is emerging: systems leadership, where resilience, adaptability, and innovation focus less on personalities and more on sound organisational designs.

From Superstars to Systems

The most foresightful companies, as noted in the trends in Forbes 2025, are engineering organisations such as binary code, modular, flexible, and designed to adapt quickly. This change recognises that in turbulent markets, it is dangerous to be dependent on one leader; what is important is to build systems that are flexible, can scale and correct themselves no matter who is in charge.

The Resilience Dividend

Deloitte insights reveal that organisations with a collaborative mindset centred on problem-solving and growth are 35% more agile than their competitors. These firms do not rely on a single influential decision-maker but rather cultivate ecosystems where teams are empowered, cross-functional learning is standard, and knowledge flows freely across silos. This kind of collective authority ensures resilience during crises, whether it involves supply chain disruptions, digital upheavals, or policy changes.

Collaborative Design as a Competitive Edge

McKinsey Global Institute has found that companies with systematic leadership strategies perform well in scaling innovation, and employees report feeling more psychologically secure and making decisions more quickly. Research by EY adds that system-oriented firms maintain stakeholder trust by embedding transparency and accountability into their structures rather than relying on individuals. This makes them less vulnerable to reputational risks linked to individual leaders.

Beyond the Cult of Personality

The risk of over-dependence on superstar executives is well-documented. According to case studies published by Harvard Business Review, organisations built around a single individual often struggle with succession, as the leadership's departure cuts the momentum. In contrast, organisations that formalise teamwork, lifelong learning, and decentralised authority tend to preserve their culture and performance even after a change in leadership.

Designing for Endurance

The moral of the story is that to succeed in the long run,

one needs to be an architect rather than a worshipper. Systems leadership creates organisations that perform well under pressure, adapt quickly, and can continue growing even without the tenure of specific leaders.

As the corporate world changes faster and faster, the winning companies will not be those with a single superstar, but rather those built to be resilient and strong: leadership will be embedded into the very structure of the system.

SPOTLIGHT

RADICAL TRANSPARENCY

How Honesty and Openness Boost Trust and Innovation

Radical transparency is becoming one of the boldest experiments in corporate leadership during an era when stakeholders seek authenticity and accountability. It goes far beyond annual reports and investor disclosures; it involves revealing everything, from salary structures and boardroom arguments to strategic mistakes and cultural conflicts. Advocates argue that such openness boosts trust, fosters innovation, and enhances performance. Conversely, critics contend that too much transparency could pave the way for chaos, leaks, and a loss of control.

The psychological response of leaders, employees, and other stakeholders to this level of openness is at the heart of whether radical transparency is merely a trend or the new normal.

Understanding the Meaning of Radical Transparency

Radical transparency refers to the concept that being honest and open- even about weaknesses and shortcomings- can result in improved organisational outcomes. It is not a gradual process of disclosure; it is a radical one. This might involve sharing payroll information with everyone, providing access to strategy documents for all employees, or openly discussing failures.

"What if, and I know this sounds kooky, we were transparent in our communications"

The psychology behind this movement is rooted in trust. By revealing both strengths and weaknesses, leaders create an environment where employees feel comfortable expressing themselves, taking risks, and innovating.

Examples of Companies That Pushed the Boundaries

Radical transparency has been adopted by several organisations and entities, and the lessons learned are valuable.

At Bridgewater Associates, transparency was institutionalised by founder Ray Dalio, who documented meetings and promoted straightforward, unfiltered feedback. Some people complained about the extent of this culture, but Dalio argued that it brought clarity and innovation.

Buffer, the social media software company, gained prominence by sharing salary details, equity formulas, and even financial performance publicly. Buffer states that this increased trust, improved recruitment, and attracted mission-driven talent. Job satisfaction was rated highly, with employees citing fairness and clarity as two key factors.

Led by Rose Marcario, Patagonia publicly acknowledged mistakes and supply chain challenges related to environmental issues. These disclosures strengthened Patagonia's authenticity; rather than undermining trust, customer loyalty was enhanced.

Strauss CEOs have also moved towards transparency. Reed Hastings of Netflix and Tobi Lutke of Shopify have publicly reflected on cultural issues and layoffs, framing these failures as opportunities for future growth.

The Tangible Impacts of Extreme Openness

Transparency is a soft value that is frequently talked of although studies have demonstrated quantifiable effects on trust and performance.

According to the Edelman Trust Barometer, employees and consumers value honesty. Deloitte states that organisations with an open communication culture have an engagement score almost 30% higher than others. Radical transparency also drives innovation by reducing barriers to sharing ideas, as at Bridgewater, where employees are encouraged to question even top management.

On the outside, transparency can foster customer loyalty. Patagonia and Buffer show that customers do not penalise brands that make mistakes and share their issues, but they are regarded as genuine rather than shiny and transparent.

The Psychological Barriers Leaders Must Overcome

Although radical transparency offers benefits, it can be psychologically burdensome for executives. Leaders must navigate fears of judgment, loss of control, and information overload.

There is a tendency to dominate storeys. Others fear that revealing failures will undermine trust among employees or investors. However, psychological studies show that vulnerability combined with accountability can actually enhance credibility.

There is also the issue of cognitive overload. When everything is shared out of context, employees may feel overwhelmed rather than empowered. Transparency should be paired with clarity by the leaders.

Ultimately, it will only succeed once a psychological contract is developed: an implicit understanding between the parties that shared information will not be used against them.

Recognising the Risks and Boundaries

Radical transparency is not risk-free. Disclosure of financial weaknesses can cause panic. Disclosures may be exploited by competitors. Regulators can intensify examinations. It is about finding the balance between openness that builds trust and not weakening the organisation.

Boundaries can be set, as demonstrated by companies such as Buffer. When publishing pay formulas, the company omits personal identifiers to protect privacy. Leaders practising transparency must establish guardrails that protect both employees and the organisation while encouraging openness.

Evaluating if Leaders are Prepared to Make the Shift.

The willingness of corporate leaders to adopt radical transparency depends on mindset and generational shifts. Gen Z and other younger employees expect employers to be genuine. In a PwC survey, nearly two-thirds of Gen Z workers said they are more loyal to organisations where leaders are open about issues.

> **Deloitte states that organisations with an open communication culture have an engagement score almost 30% higher than others.**

However, many senior managers remain hesitant due to past associations of secrecy and control with authority. To succeed in promoting radical transparency, leaders will need to view vulnerability as a strength and recognise openness as a strategic advantage.

The Power of Honest Leadership

Radical transparency isn't about revealing everything but about leading with honesty and vulnerability. Sharing both successes and failures builds trust, encourages innovation, and fosters alignment. This demands emotional strength from leaders, who need the courage to be open, trusting that transparency will benefit their organisations rather than harm them.

In today's era of accountability, mastering transparency might turn out to be a leadership advantage rather than a risk, offering a new form of power.

Visionary Global
CORPORATE LEADERS
to watch in 2025

Redefining The Future of Care

AVIJIT TRIPATHY

Sr. Product Manager,
Ntelcare

The future of healthcare isn't just about smarter machines—it's about systems that can think ahead and care deeply. In senior living, where every second can mean the difference between safety and risk, predictive intelligence is no longer optional—it's essential. That's the space where Avijit Tripathy, Senior Product Manager at Ntelcare, has built his leadership legacy.

Avijit's journey didn't begin in healthcare but in human behavior. At Glavio, he engineered gesture-recognition technology that turned movement into meaning, long before touchless systems became mainstream. The same curiosity for decoding human signals guided his next chapters at Sitemagic and Data Narrative, where he shaped data-driven personalization and real-time visualization tools that helped companies connect better with people. Recognized by the World Economic Forum as a Global Shaper, he has contributed to initiatives promoting inclusive innovation and responsible AI. His tenure at Unlearn.AI deepened this purpose—building digital twin models that made clinical trials faster, safer, and more ethical for patients worldwide.

At Ntelcare, Avijit brings that rare blend of technical mastery and empathetic vision. He leads multidisciplinary teams developing AI and 4D radar technologies that predict falls and readmissions with remarkable accuracy. His patented Resident Attention and Risk Score (RARS) system, part of his three U.S. patents in healthcare risk prediction, delivers 97% fall prediction accuracy and a 44% drop in readmissions—redefining what proactive senior care can achieve.

In an exclusive conversation with TradeFlock, Avijit Tripathy reflects on how purposeful leadership can make technology not just intelligent, but profoundly human.

How did building a low-cost Braille printer and mentoring over 1,100 students shape your leadership and product philosophy?

Creating the low-cost Braille printer under the World Economic Forum's Global Shapers initiative was one of the most defining experiences of my career. It wasn't just a technical challenge—it was a lesson in empathy. The project showed me that true innovation begins with understanding the needs of those often overlooked by technology. Turning a simple concept into an affordable, scalable product required constant experimentation, resourcefulness, and deep collaboration with visually impaired users. Mentoring over 1,100 students through the process reinforced that diversity of thought is a powerful driver of creativity and progress. Together, these experiences shaped my belief that leadership is about enabling others to think boldly, experiment fearlessly, and collaborate with purpose—a mindset that continues to guide how I build products and teams today.

How did your experience at the Climate Reality Project with Al Gore influence your leadership perspective?

That experience fundamentally changed how I think about leadership. Sitting in that room with Al Gore, listening to him connect complex data to human stories, was an education in empathy and conviction. He demonstrated that while expertise earns respect, it's passion and sincerity that inspire real change. His message stayed with me: "If you want people to care, show them why it matters." I've carried that principle into every role since. Whether developing AI solutions for senior care or leading healthcare innovation, I always start with purpose. Data and design are essential, but what sustains impact is heart. Leadership isn't just about achieving outcomes; it's about creating meaning behind them.

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journey of leaders

How is AI transforming your work in product management, and have you seen any moments that reminded you of its human side?

AI has become an indispensable partner in how I work. Predictive systems now help us identify risks, allocate resources intelligently, and see patterns in patient data that the human eye might miss. In senior care, for example, AI can signal when a patient is at higher risk of falling or deteriorating, enabling proactive care before incidents occur. But AI still has a sense of humor. Once, our system kept flagging a sudden spike in risk events every Friday afternoon. After investigating, we realized it was just the housekeeping team doing their rounds. It was a reminder that technology is powerful, but it still needs human intuition to make sense of the story behind the data. The partnership between AI and human insight is what makes modern product management truly dynamic.

What lesson from a challenging product launch would you share with new product managers?

A few years ago, I led a healthcare analytics launch that ran into last-minute regulatory hurdles—just days before going live. It was one of those moments that demand both composure and collaboration. My biggest lesson was to over-communicate and over-document everything. Transparency builds trust, especially when the unexpected happens. I learned the importance of involving the entire team in creating contingency plans early, rather than making isolated decisions under pressure. Challenges like those test not just technical skills but leadership maturity. They teach you that resilience comes from preparation, clarity, and collective accountability.

What personal passion drives your long-term vision for healthcare technology?

What drives me is the belief that technology should strengthen human dignity. I'm deeply passionate about building intelligent systems that make healthcare safer, smarter, and more compassionate. My focus has been on creating predictive, contact-free technologies—using 4D radar and AI—to transform eldercare from reactive to proactive. These innovations enable clinicians to anticipate risks, reduce hospitalizations, and improve seniors' quality of life. My long-term vision is to create healthcare ecosystems that are intelligent yet ethical, data-rich yet privacy-preserving. I believe sustainability and empathy must guide the next wave of healthcare innovation, because progress only matters when it improves people's lives in meaningful ways.

LEADERSHIP LESSONS FROM

LISA SU

CEO, AMD

Lisa Su, the CEO of Advanced Micro Devices (AMD), is one of the most transformative leaders in the semiconductor industry. Since her tenure began in 2014, she has revived AMD from the brink of collapse and transformed it into a global powerhouse capable of competing with market leaders and setting new performance standards in processors and graphics technology. Su's leadership exemplifies strategic vision, resilience, and innovative thinking, demonstrating how bold actions and sensible risk-taking can revolutionise an entire industry.

Turning Challenges into Opportunities

When Lisa Su was appointed as CEO, AMD faced financial difficulties, a shrinking market share, and an image of technological disadvantage. Rather than focusing on short-term fixes, she identified long-term opportunities: investing in next-generation processors, strengthening research and development, and aligning AMD's products with emerging trends such as cloud computing, gaming, and AI.

Su not only succeeded in stabilising the company but also in making AMD a serious contender to Intel and NVIDIA by prioritising innovation and strategic planning. Her approach highlights the importance of viewing setbacks as opportunities for improvement.

LESSON TO LEARN

Visionaries help transform adversity into an opportunity by emphasising long-term strategic priorities.

Driving Innovation at Scale

During Su's tenure, AMD launched revolutionary products, including the Ryzen processors and EPYC server chips, which significantly transformed performance levels. These innovations were not incremental; they represented a fundamental shift in AMD's technological capabilities, enabling the company to compete in the global market for high-performance computing and data centres.

The emphasis on research and development, as well as technological excellence, that Su has demonstrated exemplifies a core leadership principle: investing in innovation to maintain relevance and a competitive edge in rapidly evolving industries.

LESSON TO LEARN

Transformative leadership is rooted in sustained innovation.

Strategic Vision and Market Focus

Lisa Su has emphasised a market-driven strategy where AMD's product roadmap aligns with the growing demand for gaming, cloud infrastructure, and AI applications. Her understanding of market forces and ability to anticipate future trends have enabled AMD to offer high-performance, low-cost solutions that resonate with consumers and businesses.

Her strategic insight extends beyond product development to partnerships, market penetration, and discovering new sources of revenue that align with long-term goals.

LESSON TO LEARN

Leaders with a clear market vision can anticipate its changes and align the organisational strengths with new opportunities.

Resilience in Leadership

Being a manager in a struggling corporation within a competitive world requires strength and bravery. Su overcame internal obstacles, investor scepticism, and fierce competition through determination and focus. Her ability to boost morale, build trust with employees, and maintain a clear vision has been crucial in AMD's turnaround.

LESSON TO LEARN

Resilient leadership combines focus, optimism, and the ability to guide teams through uncertain situations.

Cultivating a Culture of Excellence

Su places significant emphasis on talent, teamwork, and meritocracy. Strategic decisions have not contributed to AMD's success, nor has a workforce that aligns with her vision. By empowering engineers, fostering innovation, and maintaining high standards of performance, she has cultivated a culture rooted in excellence and accountability.

This strategy underscores the significance of culture in attaining long-term success, particularly in high-tech sectors where innovation and speed are paramount.

LESSON TO LEARN

To lead needs to create an atmosphere of innovation, accountability, and collaboration.

Advocacy and Industry Influence

In addition to AMD, Lisa Su is a champion of technology education and STEM diversity. She promotes the encouragement and inclusion of underrepresented groups, mentorship, and support more clearly than organisational performance, demonstrating that leadership extends beyond just organisational success.

She serves as a role model to inspire future generations of engineers, executives, and innovators with a strong message that legacy is not only defined by business results but also by impact and leadership.

LESSON TO LEARN

Leadership involves developing the entire ecosystem and cultivating future leaders.

The Lisa Su Leadership Blueprint

Lisa Su's career offers a valuable blueprint for leadership in today's technology, business, and global markets. She demonstrates that effective leadership combines strategic vision, strength, creativity, and cultural influence.

Her lessons include turning setbacks into long-term opportunities, investing in technology and excellence, aligning with market trends and customer needs, and leading with focus and resilience in the face of pressure. Additionally, fostering a culture of teamwork, responsibility, and meritocracy, along with empowering others to mentor, promote, and influence the industry, are key aspects of her leadership approach.

Su has led AMD to become a global technology powerhouse, both financially successful and capable of redefining industry standards. Her life story exemplifies how strategic leadership, persistence, and vision can transform organisations and inspire future generations of leaders.

Visionary Global CORPORATE LEADERS to watch in 2025

Driving Growth Through Practical AI

BARTOLOMÉ FERREIRA

Director of Business Strategy,
Plain Concepts

From childhood dreams of becoming a soccer player or astronaut to leading the U.S. expansion of a global technology services company, Bartolomé "Bosqui" Ferreira has always chosen curiosity over convention.

Born in Barcelona with Argentine roots, his path has spanned B2B sales, tech ventures, and bold experiments. He co-founded GetWith, redefining how companies recruit developers, and Rviewer, its spin-off for assessing tech talent. He also launched Napbox, automated 24/7 airport cabins for resting, and ran a restaurant in Barcelona.

Since relocating to Seattle in 2022, he has driven Plain Concepts' growth in the U.S., working with Microsoft as its primary client while helping enterprises solve complex challenges with custom software and AI. Above all, Bosqui's journey reflects a belief that curiosity, constant learning, and the courage to act—rather than just talk—are what truly make the difference.

The real shift is from copilots to agents—systems that plan, execute, and deliver continuously.

What career experiences best prepared you for the role of Director of Business Strategy at Plain Concepts?

I never followed a traditional career path—and that has been my best preparation. Running a restaurant, launching startups, and selling technology services taught me to adapt, deliver results, and keep revenue flowing. In sales, you're only valued if you bring results; as a founder, survival depends on it. That mindset has shaped how I work: do the best you can with the resources you have, be creative, and keep learning—especially in areas that excite you and impact your work. The MVP discipline I learned as an entrepreneur now guides how I help enterprises identify use cases, cut through AI hype, and focus on real value.

What has been the toughest challenge in moving AI projects from pilot to large-scale adoption, and how do you address it?

The toughest challenge isn't proving AI in pilots—it's scaling. That's when fragmented data, legacy systems, and shifting priorities show up. Adoption isn't just a technical step; it's an organizational transformation. Our approach borrows from the "Strangler Fig" pattern: let the new grow around the old, starting with one high-impact use case, proving value, then expanding into adjacent processes. At every step, we embed governance early, design flexible architectures that coexist with legacy, and tie outcomes to KPIs. Yet, the most challenging part isn't the technology, it's the people. Change management and upskilling are what truly enable pilots to achieve enterprise-wide adoption.

Which project or technology trend are you currently most focused on, and what impact is it creating for your clients?

The trend I'm most focused on today is the use of AI agents to solve core business challenges at scale. At Plain Concepts, this takes shape in two critical areas. One is advanced document understanding,

The first win isn't just technical—it's showing clients that AI creates visible business value

where agents process contracts, invoices, and purchase orders to deliver structured data—automating back-office work, reducing errors, and accelerating approvals while saving millions of dollars. The other approach is modernizing legacy systems by translating old code into plain language, surfacing patterns, and guiding controlled refactorings so that black-box platforms become transparent and scalable.

How do you identify client pain points and shape solutions that address their needs and strengthen the company's presence and relationships in the US Market?

Identifying pain points starts with listening. Too often, salespeople think talking equals selling—it doesn't. Humility and sharp questions reveal what really hurts, and the best insights usually come outside the meeting room, over coffee or lunch, when clients feel safe to share. From there, we run structured discovery—workshops, design thinking, root-cause analysis—to focus on what matters most.

At Plain Concepts, speed and quality set us apart: we build small squads quickly, solve a sharp pain point, validate, and then scale. In the U.S., that approach builds trust. And trust multiplies through referrals, opening doors across departments and entire industries.

What one industry shift in 2025 could unlock responsible, ROI-driven AI at scale? How are you preparing yourself for it, and what resource would you recommend to leaders starting out?

The most significant shift in 2025 is the move from copilots to autonomous agents—systems that can plan and execute continuously. That's where ROI at scale becomes tangible. The challenge is that you can't bolt AI onto old processes and expect transformation. As Iansiti and Lakhani argue in Competing in the Age of AI, real returns come when operating models are rethought. As Asha Sharma at Microsoft noted, products are no longer static artifacts but living organisms that learn and adapt—and the real moat is adapting them with your own data.

At Plain Concepts, we're embedding agents into real workflows with governance, scalability, and ROI front and center. Responsible AI at scale will belong to companies that treat themselves as living systems.

FINANCIAL FORESIGHT IN A DISRUPTED WORLD

BUILDING RESILIENCE FOR 2025 AND BEYOND

Do you think the world is volatile today? Well, it's been that way for a long time: the term VUCA World (Volatility, Uncertainty, Complexity, Ambiguity) was created back in the 1990s; and the term BANI World (Brittle, Anxious, Nonlinear, Incomprehensible) appeared later, but it was years ago (in 2018).

But regardless of the label, we live in an increasingly disruptive time. We feel this way because change isn't just speeding up – it's multiplying, not adding. Each year brings both new challenges and new opportunities. The crisis caused by the COVID pandemic in 2020 and the emergence of publicly accessible AI tools in late 2022 (such as ChatGPT) are recent examples of such "disruptions."

For finance executives, however, I believe the challenges remain the same – perhaps just more frequent: helping business owners understand that:

> "Revenue is merely the owner's vanity; EBITDA is just an accounting concept; but cash flow — that's the real deal."

I say this because financial resilience is achieved when a company focuses on generating cash from its operations.

It doesn't matter if your revenue keeps growing, if sales don't bring in positive margins.

It doesn't matter if you have margins, if they aren't sufficient to cover fixed costs and produce a positive EBITDA.

And it doesn't matter what your EBITDA is, if it isn't enough to cover your company's Working Capital Requirements (WCR).

I've seen many companies go bankrupt because they grew too fast. Founders often focus solely on increasing revenue, without having a senior finance executive to show them that their WCR was consuming all their operating cash flow. This typically happens due to (1) rising inventory levels – to maintain minimum stock for growing sales; (2) shorter accounts payable terms – because suppliers are also "strained" by their own WCR; and (3) longer accounts receivable terms – especially if the company shifts its client profile (from B2C to B2B, for instance).

Want to build resilience in your business? Focus on cash generation rather than on mere revenue growth. Find a true financial partner (at the C-Level or as an Advisory Board Member) who can guide and advise you. And think – and rethink – your entire growth strategy to ensure not only your company's longevity but even its survival!

Douglas Cardoso, PhD
CFO & Board Member
DSL Consultoria e Gestão Empresarial

SPOTLIGHT

Future C-Suite Leaders

Why New Roles Matter More Than Ever

Leadership in corporations has evolved from the traditional C-suite, with roles like CEO, CFO, and COO, into a more diverse and specialised team. A Deloitte survey (2018-23) shows leadership team sizes grew by 23%, with executive roles in ESG up 230%, communications 133%, legal 127%, and strategy 94%. This highlights a shift toward targeted recruitment of expertise to meet global demands. By 2026, the C-suite will focus on digital transformation, sustainability, and risk management, tackling increased complexity.

The Rise of the Chief Growth Officer

The Chief Growth Officer (CGO) is one of the most evident new roles. Growth has long been a shared responsibility among CEOs, CMOs, and CSOs. Still, in today's highly competitive markets, many companies are recognising the need for a specialised position with growth as its sole focus.

The CGO focuses on discovering new revenue streams, driving product innovation, and ensuring seamless customer experiences. In 2023, a survey by Korn Ferry revealed that companies with a CGO experienced an average revenue growth of 13% higher than those without one. This highlights the role's influence in bridging silos across marketing, sales, product, and finance to ensure growth strategies are both synergistic and scalable.

The Emergence of the Chief Data Officer

Another executive role that has become indispensable is that of Chief Data Officer (CDO). Only 12 % of companies worldwide declared the presence of a CDO in 2012. By 2025, at least 80 % had already done so, demonstrating the growing realisation that data is one of the most valuable assets a company can possess.

The role of CDO extends beyond governance and compliance. They now oversee data-driven decision-making, analytics, and digital transformation. According to a survey conducted by NewVantage Partners, 92% of executives believe that data and analytics are essential for business success. Yet, only 27% claim to have achieved a truly data-driven culture. The CDO is responsible for closing this gap, aligning technology, people, and strategy so that data can deliver quantifiable returns.

> Only 12 % of companies worldwide declared the presence of a Chief Data Officer in 2012, but by 2025, at least 80 % had already done it.

The Chief AI Officer: A New Frontier

As AI is transforming nearly all sectors, the Chief AI Officer (CAIO) is becoming one of the most vital roles of the future. By 2026, Gartner predicts that three out of every four large organisations will have a CAIO.

The CAIO, unlike traditional technology leaders, is responsible for integrating AI across the organisation, ranging from predictive supply chain models to generative AI used in product design and customer service. It is also their duty to address ethical and regulatory issues in a way that prevents AI implementation from causing reputational or legal harm to companies. The CAIO in many ways combines the roles of the CTO and the compliance officer, making it one of the most complex new positions in the C-suite.

Evolving Skill Demands in the C-Suite

With greater responsibilities come higher expectations for leaders. A survey by Deloitte's Global Human Capital Trends reported that the variety of skills required by Chief Human Resources Officers (CHROs) increased by 23% over five years. Today's executives must blend traditional leadership qualities with expertise in digital transformation, ESG priorities, data analytics, and cross-cultural management.

For example, a modern CFO must not only ensure financial discipline but also understand green financing instruments, assess risks related to ESG, and incorporate technology into capital allocation. Similarly, a CMO needs to become more of a digital strategist, knowledgeable in areas such as customer data privacy and AI-driven personalised experiences.

Organisational Implications.

Although having more people in the C-suite offers access to a broader range of expertise, it can also cause governance problems. Without clearly defined responsibilities, larger leadership teams may face overlapping roles, conflicting mandates, or delays in decision-making. In response, businesses are investing in improved governance structures and clearer role definitions.

Another critical need is leadership development. According to research by PwC, only 24% of executives believe that their companies have effective leadership pipelines capable of meeting future challenges. Organisations must develop executive training programmes that combine financial acumen with digital and sustainability skills, promoting collaboration in roles that are expected to become highly specialised by 2026 and beyond.

A C-Suite Built for the Future

The C-suite of 2026 will no longer feature only a few familiar titles; it will be a diverse, specialised, and talent-driven leadership framework. The rise of roles such as Chief Growth Officer, Chief Data Officer, and Chief AI Officer underscores the increasing technical complexity, sustainability, and global interconnectedness of the business world.

For organisations, the opportunity is clear; those that embrace this evolution will develop sharper expertise, become more resilient, and agile. Redefining leadership as a dynamic ecosystem of skills, rather than a top-down or bottom-up hierarchy, enables businesses to position themselves for success in a future where adaptability is the ultimate competitive advantage.

Visionary Global
CORPORATE LEADERS
to watch in 2025

Building Lasting People, Performance, And Partnerships

CHRIS WALCHER

Vice President of Sales,
Cedar Financial

Success has no one-type-fits-all definition. Some leaders define success in numbers, but Chris Walcher, Vice President of Sales of Cedar Financial, defines it in people.

Chris Walcher has never been one to wait for direction—his motto, "Never wait to be told when to succeed," has guided him from the soccer field to the corporate world. As head coach of Cal State Northridge's women's soccer program, he led teams to championships while learning that leadership is about bringing out the best in individuals. That same mindset fueled his rise at Cedar Financial, where he climbed from Account Executive to Vice President of Sales in under a decade. Alongside his corporate career, Chris co-founded the Mutual Connections vodcast and now hosts Dadgood, giving voice to authentic stories of leadership and fatherhood. In an exclusive conversation with TradeFlock, he shares his vision, challenges, and the future he is helping to shape.

What key moments shaped your sales leadership journey, and which milestone stands out most?

My journey from frontline sales to VP of Sales has been defined by pivotal moments that shaped my leadership philosophy. Early in my sales career, I learned that setbacks weren't failures but lessons. A mentor told me to "chase the no's," which reshaped how I saw rejection and gave me resilience. Over time, I built a habit of dissecting both wins and losses, creating a personal playbook that helped me grow with intention.

Another turning point came before my corporate career, when I coached Women's College Soccer. Leading athletes taught me that motivation is personal—some thrive on intensity, others on encouragement. That lesson in adaptability has stayed central to how I lead teams.

The milestone I'm most proud of is stepping into the VP of Sales role. It wasn't just a title, but recognition of years of persistence, learning, and the privilege of inspiring others.

TRADEFLOCK
Journey of Leaders

What's the toughest sales challenge today, and how are you tackling it?

The hardest challenge right now is standing out in a crowded market. Too many sales professionals still rely on **"spray and pray"** emails, which only erode trust.

To overcome this, I focus on building relationships that can't be automated. Social selling on LinkedIn, personalized videos or audio messages, and sharing thought leadership all help create meaningful connections. Sometimes, I'll send tailored gifts that reflect a prospect's interests—small gestures that show real thought.

Most importantly, I invest in in-person interactions. *Being present in real life stands out as a powerful differentiator.* For me, long-term trust always outweighs short-term wins.

Which innovation at Cedar Financial is driving the biggest impact on recovery rates?

At Cedar Financial, the biggest shift has come from launching our intelligent recovery platform, CollectCo. It blends technology, data, and human expertise in a way that truly changes how accounts are managed.

The first phase, Quick Collect, focuses on accounts likely to repay. With flat-fee recovery, clients save up to 80% in fees compared to traditional models. Accounts that remain unresolved move into Power Collect, where tools like credit reporting, legal escalation, and tailored negotiations drive stronger results.

What makes CollectCo powerful is how it connects with people. We use omni-channel outreach—email, SMS, chatbots, self-service portals—alongside traditional calls and letters. Our AI models, built on decades of data, predict repayment likelihood so we can focus resources where they matter most. It's a blend of innovation and 35 years of expertise that helps clients protect revenue while keeping consumer trust intact.

How do you mentor your team to turn compliance and trust into sales advantages?

In debt recovery, compliance is often seen as a burden, but I see it as one of our strongest advantages. "Compliance is not a box to check, but a cornerstone of value creation." Clients trust us more when they know their brand and their customers are in safe hands.

> "In the age of automation and AI, personalization, authenticity, and value-driven engagement are now the true differentiators."

When I mentor my team, I remind them that compliance isn't just a checklist—it's a way to create value. A salesperson who can clearly explain how we protect data, follow regulations, and treat consumers with dignity immediately stands apart. I encourage them to talk confidently about GDPR, CFPB, and industry best practices, not as restrictions, but as proof of our integrity.

I also coach them to frame compliance as a risk reducer. Clients want partners who protect both finances and reputation. ***"Trust, once established, becomes the foundation of long-term, high-value relationships."***

What process change should leaders adopt, and what advice guides your leadership?

If I could suggest one change for enterprise leaders, it would be to intervene earlier in the accounts receivable cycle. Too often, companies wait until accounts are far delinquent, when recovery rates have already dropped. By engaging recovery partners sooner—supported by analytics that predict repayment—you preserve more revenue and protect relationships before they sour.

The best advice I've received is: "Leadership is about creating impact, not control." Early in my career, I thought leading meant directing outcomes. Over time, I learned it's about building trust, empowering others, and creating an environment where people can succeed. Success isn't measured by how much authority you have, but by how much growth you spark in those around you.

Startup OF THE MONTH

ROX

How AI Agent Swarms Are Redefining Sales Efficiency

In enterprise sales, success hinges on how quickly teams respond to insights and engage customers regularly. Old sales tools, though powerful, are disjointed and inefficient, forcing reps to waste time reassembling information and navigating multiple platforms, rather than focusing on relationships and deals.

Rox AI, founded in 2024, aims to eliminate this friction by streamlining sales processes. Its goal is to create an always-on, AI-driven platform that automates and coordinates the entire revenue cycle. By integrating intelligence, automation, and coordination, Rox enables every sales rep to perform at their best.

The Vision Behind Rox AI

Rox was founded in 2024 by experienced startup and enterprise operators who were tired of dealing with disconnected sales tools and manual follow-ups. They aimed to develop a modern sales stack. Its founders include Ishan Mukherjee (CEO), Diogo Ribeiro (Product Lead), Avanika Narayan (AI Lead), Shriram Sridharan (Engineering Lead), Christopher Re (AI), and others, all with backgrounds in product development, AI research, and engineering. They started with self-funded pre-seed capital and conducted over 300 customer discovery interviews because they believed that many enterprise revenue systems require renewal.

Their insight was that sales productivity does not decline due to laziness, but because tools are disjointed, workflows are outdated, and data is hard to access. The goal of Rox is to offer a unified record system, improved workflow, and continuous AI support within an enterprise platform.

The Power of Agent Swarms

The core of Rox is Agent Swarm, AI clusters of assistants that help track data, analyse prospects, and intervene in sales processes. They are built on three layers: a data layer that integrates information from CRMs and external sources; an intelligence layer where bots raise flags and identify opportunities; and an interaction layer that writes emails, sends campaigns, and notifies reps. These layers form a proactive system that not only guides reps but also helps them achieve the enterprise's reliability, security, and scalability.

Booming Start and Maximum Growth.

Rox AI, less than two years old, has quickly gained traction, acquiring over 25 business clients within seven months. In 2025, it generated approximately $4.3 million and employed just 39 staff. Such rapid growth highlights the urgency of the issue and the effectiveness of Rox as a solution.

Initial users report that it saves time and boosts productivity by reducing manual research and accelerating deal closure through automated follow-ups. Rox transforms how revenue operations are conducted in large enterprise sales teams, offering not merely incremental improvements.

Identifying Yourself in a Competitive Market.

The sales technology market is congested, with countless tools offering lead scoring, pipeline tracking, or outreach automation. Rox's competitive edge lies in its ability to unify these isolated functions into a comprehensive, intelligent system. It integrates data, coordinates workflows, and uses AI assistance, addressing the core issue of sales inefficiency rather than merely adding another layer of tools.

It is also crucial that Rox emphasises the performance of top sales representatives. The platform is designed to elevate the capabilities of high performers, rather than to serve the average. This focus is especially valuable in demonstrating quantifiable ROI to organisations whose revenue growth depends directly on sales productivity.

Challenges on the Horizon

The ambitions of Rox AI face several challenges. Interoperability with legacy systems is not straightforward, and ensuring data integrity is essential. Another hurdle is adoption, as sales teams are often reluctant to embrace new tools without clear and visible benefits. Moreover, automating external communications through AI raises issues of compliance, security, and maintaining authenticity during customer interactions.

There is also a threat from competitors. Other AI-driven sales platforms are entering similar markets, meaning Rox must stay ahead in innovation and user experience to maintain its leadership. The company's ability to continuously upgrade its agents, sustain trust, and demonstrate value on a broad scale will determine its success.

Looking Toward the Future

The future of Rox AI involves developing the capabilities of agent swarms. The roadmap includes real-time meeting intelligence, deeper integrations with enterprise systems, and enhanced full predictive analytics. Another priority for the company is to improve the user experience, making its agents feel like trusted copilots rather than invasive automation.

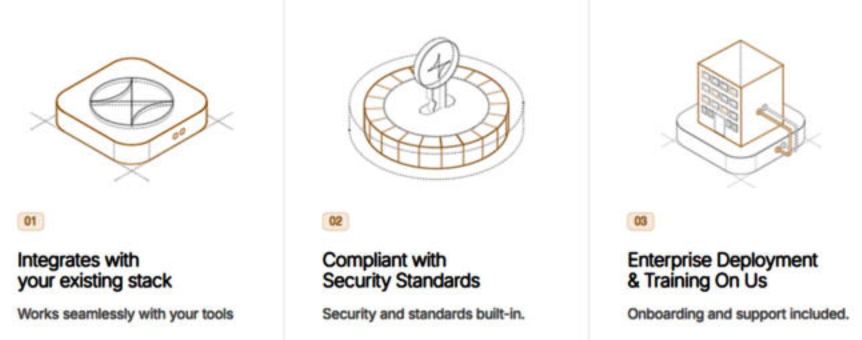
As more enterprises rely on AI to achieve more with less, Rox aims to become a foundational technology for new revenue streams. It seeks to revolutionise how revenue teams operate in an AI-driven era by reducing overhead, providing actionable insights, and increasing sales effectiveness.

The Business Takeaway

Rox AI is a brand worth considering for business leaders and CFOs when exploring ways to introduce AI into their revenue operations. Its initial expansion shows the need for a platform that not only monitors activity but also collaborates with sales representatives to accelerate deals. Although the company still faces challenges with adoption, integration, and trust, its promising start suggests it could transform enterprise sales technology.

In today's world, where speed, accuracy, and intelligence are key, Rox offers a glimpse into the future: revenue operations are no longer driven by fixed tools but by intelligent, omnipresent agents that empower teams to succeed.

At a Glance
Founded: **2024**
Founders: **Ishan Mukherjee**
Headquarters: **San Francisco, California**
Funding: **$50 Million**



Visionary Global
CORPORATE LEADERS
to watch in 2025

Turning Bold Visions into Reality

JIM VARGHESE, AM

Chairman, **The Leadership Company Qld Pty Ltd**

As Queensland grapples with the challenges of modernising transport, healthcare, and education systems while balancing growth and sustainability, one question looms large: who can navigate such complexity and deliver meaningful impact? Jim Varghese, AM, has spent decades doing exactly that, shaping public policy and corporate strategy with foresight and precision. From steering multiple Queensland government departments, including Education, Transport, Employment, and Primary Industries as Director General, to leading Springfield Land Corporation as CEO, and now chairing The Leadership Company Queensland, he has consistently combined vision with execution. Along the way, he has chaired national bodies, mentored senior executives, and guided transformative initiatives. During an exclusive conversation with TradeFlock, Jim shared his insights on leadership, innovation, and building impact that lasts.

How has your journey shaped the leader you are today?

My leadership journey has been shaped by a combination of curiosity, purpose, and a desire to make a meaningful difference. Today, I chair the Leadership Company in Queensland, Springfield City Group, and the Gandhi Salt March Company. I also chair MindHive, an artificial intelligence innovation firm, and I co-own Australia India Business Exchange and Australia India Business Pty Ltd. I serve as an independent member of the Queensland Parliamentary Remuneration Tribunal, and I am the male patron of the Puuya Foundation, supporting the Indigenous community of Lockhart River.

Before moving into the private sector, I spent thirty years in the public service across Victoria and Queensland, leading major portfolios including Transport, Main Roads, Education, Training, Employment, and Primary Industries. Those years taught me to manage complex organisations, drive reform, and deliver innovative, measurable outcomes. During that time, I chaired several government-commissioned reviews, including the 2017 Personalised Transport Review, the 2019 Red Meat Report, the 2022 Queensland Construction and Building Commission Review, and the 2024 PFAS Review for the Minister for Defence.

I have also been involved in academia and professional leadership. I served as National Chair of the Australia India Business Council and as Chancellor of Torrens University, Think Group, and MDS. I have been on university councils and senates, acted as an adjunct professor, and received an Honorary Research Fellowship. I am a Fellow of CPA Australia, the Australian Institute of Management, the Royal Institute of Public Administration, and the Australian Marketing Institute. I am also a member of the Australian Institute of Company Directors. My work has been recognised with the Centenary Medal and the Order of Australia for my contributions to philanthropy and public service.

As Chairman of The Leadership Company, what guides your leadership philosophy?

Over twenty-five years ago, I developed the Three Frames for Success, a management approach built from practice rather than theory. It is based on three interactive dimensions: performance, relationships, and alignment. Performance translates strategy into measurable outputs and targets. Relationships build trust and reduce the risks associated with delivery. Alignment ensures that structures, systems, and capabilities support the agreed goals.

I encourage leaders, particularly millennials, to measure their organisations against these three frames. It provides a practical and interactive way to drive results while strengthening social capital and organisational resilience. The approach helps people identify areas for improvement, take evidence-based action, and maintain a focus on the outcomes that matter most.

When mentoring future leaders, what quality do you prioritise?

The quality I prioritise is the ability to create and add value while maintaining integrity. Leadership without integrity will ultimately fail to deliver meaningful outcomes. I urge those I mentor to imagine possibilities, seek and open new opportunities, solve challenges innovatively and ethically, and learn from the best to set new benchmarks.

I apply these principles in real projects, especially in strengthening Australia–India collaboration. The Free Trade Agreement has opened opportunities across health, defence, and information technology. I work to attract investment from India to Australia and vice versa, and I am helping expand university and healthcare presence in Springfield. One of our major initiatives is Health City, which will include a one-thousand-bed public hospital. I also see potential to establish a defence precinct in Greater Ipswich that links industry with national capability and creates jobs.

What trends in global leadership excite you?

Artificial intelligence excites me because it amplifies human judgment and mobilises collective expertise. Through MindHive, we match the right experts to live challenges, solving thousands of problems across government, business, education, and non-profit sectors. AI is a powerful tool, but its greatest value lies in its combination with multidimensional human thinking.

I believe the world has gone non-linear, and leadership must follow suit. The best leaders are entrepreneurial, results-focused, and fearless about embracing change. Creativity and hard work must coexist with a careful strategy, and technology should always complement human insight.

When people reflect on your legacy, what do you hope they remember most?

I hope my Three Frames approach inspires future leaders to think in three dimensions and build ecosystems that enrich communities through health, education, and technology. I hope my work demonstrates how practical reform, cross-border partnerships, and responsible use of technology can produce tangible benefits.

If I am remembered for helping people and organisations turn bold visions into real, sustainable outcomes, I will consider my work successful. Leadership is not a title to me; it is a lifelong pursuit of progress, purpose, and the ability to create meaningful change for people and society.

OCTOBER 29, 1929

The Day the Music Died: Black Tuesday and the Reckoning of a Nation

October 29, 1929, marks a date that, even ninety-six years later, echoes as a sharp, impactful note that disrupted the harmony of American prosperity. The Wall Street stock market crash, famously called "Black Tuesday," was more than a financial setback; it was a severe, existential clash between the American Dream and the illusion of relentless speculation. This event signalled the moment when a nation, relying heavily on credit, finally lost stability and embarked on a slow, painful descent into the Great Depression.

The Silence of the Ticker Tape

The morning of October 29th felt oppressive, not from fog but from the overwhelming paper debt. The previous week had experienced tremors, starting with Black Thursday, when a few bankers failed to stop the bleeding; however, Tuesday marked the intensification of the crisis. Picture the inside of the New York Stock Exchange: not the usual organised chaos, but a tumultuous storm. The ticker tapes, normally delivering daily news of wealth, lagged helplessly, unable to keep pace with the chaos. Salesmen, their faces drawn in shock, moved like automatons, executing orders with no buyers in sight.

This was the day the noise stopped. The lively jazz, factory sounds, and toasts to profit went silent. Wealth vanished into thin air, leaving only paper trails and zero. Outside, crowds gathered, staring up at the buildings that housed the destruction, wondering how a golden age turned into a bronze age of despair.

The Background: The Roaring Mirage of the Twenties

To grasp Black Tuesday, it's essential first to understand the exuberant mood of the 1920s, known as the "Roaring Twenties." This period was characterised by widespread optimism, technological progress, and a perilously naive confidence in the so-called "New Era." Many believed that economic cycles had ended and that stock prices would continue to climb indefinitely.

> "The financial crisis affected millions of Americans, particularly middle- and working-class families, who had viewed the stock market as a reliable means to accumulate wealth."

The boom was driven by speculation supported by easily accessible credit. People from all walks of life, including factory workers and teachers, were drawn into the stock market, not through cautious investing, but through a risky practice called "buying on margin." This process involved purchasing stocks by putting down as little as 10% of the total price, with the rest borrowed from a broker. Whenever stock prices increased, this leverage boosted their profits.

This system created an unsustainable bubble, with corporate earnings and industrial output decoupled from inflated stock prices. Money shifted from productive investment to speculation. The Federal Reserve, fearing inflation, raised interest rates in 1928-1929, increasing borrowing costs for margin buying. As industrial growth slowed, cracks began to appear in the market's façade. Once the market stalled, margin debt became a ticking bomb: falling prices led to margin calls, forcing sales, which drove prices down further, causing a catastrophic, unstoppable spiral.

The Bodies and People Involved in the Event

The financial crisis affected millions of Americans, particularly middle- and working-class families, who had viewed the stock market as a reliable means to accumulate wealth. They invested savings, often borrowed, and when the market crashed, they lost everything and incurred debts, losing trust in the financial system.

Large banks tried to stabilise by buying stocks on' Black Thursday,' but this only provided temporary calm before the crisis worsened.

NYSE leaders, such as Richard Whitney, attempted to restore confidence with high bids but ultimately failed to regulate reckless margin lending.

President Hoover's minimal intervention and lack of strong regulation allowed the crisis to deepen into the Great Depression.

The Social Ramifications: The Long Shadow of Depression

Black Tuesday marked the beginning of the Great Depression, a decade-long economic downturn that devastated the global economy. The crash triggered a chain reaction that damaged the US and world societies. The collapse of banks lacking federal insurance led to widespread failures and public bank runs, eroding trust and crippling economic activity.

This led to widespread unemployment, with nearly 25% of the population jobless by 1933, and social upheaval, including millions losing their homes and constructing "Hoovervilles."The Dust Bowl worsened conditions, forcing farmers to migrate. The crisis also spread internationally, affecting global finances.

In response, Roosevelt's New Deal introduced major reforms, including the FDIC, SEC, Social Security, and public works programs, which addressed the systemic failures exposed on October 29, 1929.

Visionary Global CORPORATE LEADERS to watch in 2025

Building Legacies Through Visionary Leadership

JOÃO PAULO MORELLO

SOCÍO PATRIMONIAL (Founding Partner) "Socío Fundador",
L. COELHO E J. MORELLO ADVOGADOS

Entertainment projects were moving faster than the law could keep up. Contracts were often verbal, rights were unclear, and producers, artists, and investors faced constant legal uncertainty. João Paulo Morello saw these gaps not just as obstacles but as opportunities to create clarity and structure in a sector that desperately needed it. Over the course of more than three decades, he has built Coelho e Morello Advogados Associados from the ground up, guiding clients through complex challenges in corporate, intellectual property, and entertainment law. His expertise spans advising top artists and producers, as well as shaping regulatory frameworks alongside bodies such as ANCINE and APRO. Beyond his legal acumen, João is known for mentoring the next generation of lawyers and instilling a culture of rigour and strategic thinking. In an exclusive conversation with TradeFlock, he shared more about the principles that continue to guide his firm and influence the industry today.

What inspired you to start your own law firm, and how has that shaped your approach to practice?

Since my university days, when I was still an intern, I dreamed of having my own law firm. I have always been driven by an entrepreneurial vision. I never had an interest in pursuing a public career, like becoming a judge or prosecutor. What inspired me were the experiences I had while working at various law firms, where I handled a wide range of legal cases. Early on, I realised I was more drawn to corporate practice, which guided my focus and led me to specialise in key areas of legal expertise.

My professional journey has been shaped by the opportunities I encountered. A major milestone in my career was my work in entertainment law, particularly in the audiovisual sector. I began by assisting a friend's company on a pro bono basis. This eventually led to engagements with the employers' union of film producers and the national association of producers, both of which are highly influential. That experience not only helped me build a network but also provided me with a specialisation that opened doors to new clients and opportunities. At the same time, I devoted significant effort to studying labour, tax, and corporate law, which allowed me to expand my corporate practice and offer comprehensive legal solutions.

What setback taught you the most, and how did it shape your leadership?

The most defining setback was not personal but national in scope. During the presidency of Fernando Collor (the first President elected after the re-democratization in 1990), the government froze citizens' bank accounts in response to the economic crisis, allowing only about US$10,000 per person regardless of individual circumstances. I had just graduated, and thousands of people sought judicial intervention to access their own money.

This was actually the first income I earned through legal action. The experience was challenging, given the context, but it taught me the importance of perseverance and the necessity of being prepared to act decisively in critical moments. It also strengthened my determination to build my own firm and pursue an independent career.

Can you share an initiative at your firm that you are particularly proud of?

One initiative I am especially proud of is my work in the audiovisual sector, which was largely unregulated when I started. Contracts were mostly verbal, and there was no solid legal framework. I began collaborating with government bodies to establish a legal framework, contributing to the development of regulatory standards in the industry.

This experience provided me with both national and international expertise, enabling me to share my knowledge through lectures, books, and articles published in Brazil and abroad. I take pride in helping structure a sector that previously lacked regulation and in playing a role in training the next generation of legal professionals.

"I am proud to have helped structure a sector that was previously unregulated and to have played an important role in training the next generation of legal professionals."

Which regulatory challenges do you see as the most difficult, and how do you guide your firm and clients through them?

We live in a time of rapid transformation. Technology and artificial intelligence are transforming industries, and information is spreading at an unprecedented rate. I believe the greatest challenge for lawyers today is maintaining depth and understanding. The new generations have access to vast amounts of information, but often it is superficial.

At my firm, I emphasise that while technology and rapid responses are essential, continuous study and thorough comprehension remain fundamental. Law requires a solid foundation of knowledge, and the speed of information cannot carry us away without grasping its depth and significance.

How do you mentor young lawyers and partners, and what qualities do you emphasise?

Mentoring young lawyers is something I take very seriously. I focus on cultivating deep legal knowledge, which I consider the bedrock of good practice. I also emphasise the importance of delivering prompt, well-researched, and well-reasoned advice to clients.

Creativity and courage in decision-making are equally important. One must be bold but always grounded in study and sound reasoning. Ultimately, I emphasise the importance of clear and effective communication, especially in writing. Law is a profession built on language, and the ability to articulate ideas concisely and assertively is what distinguishes great lawyers. Mastering the written word is not just a skill but a legacy we pass on through our work.

SPOTLIGHT

UNVEILING THE HIDDEN WEB OF INFLUENCE

How Social Capital is Redefining Leadership in the Digital Age

The propagation of technology is increasing rapidly across borders, and in this evolving era, it has become a powerful force that silently drives maximum outcomes, known as social capital.

The traditional corporate world, which involves handling data sheets, KPIs, and investor sentiment, has become increasingly disruptive. Now, the new wave of leadership is paving the way and influencing methods of leadership globally, poised to reach its full potential.

Modern social capital is an influence web, visible through data but mainly driven by trust, shared value, and credibility. It's a strategic leadership advantage built over the years through alliances and reinforcement. Those who read and engage with these networks reap a significant benefit.

From Shadow Networks to Strategic Insights: Charting the Rise of Social Capital

Social capital, traditionally limited to elite circles and informal networks, now plays a crucial role in executive strategy. A 2023 Harvard Business School–LinkedIn study of 5,000 global C-suite leaders found that 84% of Fortune 500 CEOs held senior positions across various industries, 72% engaged with government or regulatory entities, and 67% were involved in international economic or policy think tanks.

These aren't just surface-level connections; they are deep channels of influence that allow leaders to align corporate goals with policy, shape market stories, and discreetly secure advantages across borders and sectors.

Innovation in Action: Satya Nadella's Masterclass in Network-Driven Reinvention

When Satya Nadella took charge of Microsoft in 2014, the company was struggling with outdated technology amidst a rapidly evolving cloud environment. Instead of just shifting products, he restructured Microsoft's entire relational ecosystem. By openly partnering with former rivals like Linux, securing key government deals, including Pentagon contracts, and creating a worldwide network of startups and developers, Nadella established a powerful network.

The outcomes were transformative: Microsoft's valuation increased from $315 billion to over $3 trillion by 2024. This growth was backed by a partner network exceeding 400,000 entities and active participation in 120 international digital policy forums. This example demonstrates how strategic network design, based on mutual trust and collaboration, can promote lasting industry leadership beyond just technology or platforms.

Data Meets Trust: Unveiling the Metrics of Social Capital

For too long, social capital has been an intangible and undervalued aspect that's hard to measure. Now, advanced network analytics, utilizing metrics such as Eigenvector and Betweenness Centrality, on tools like Palantir and Relationship Science, are uncovering the hidden structure of influence.

According to McKinsey's 2024 Global Board Dynamics Report, boards connected to five or more Fortune 500 companies achieve 18% higher ROIC, and leadership teams in diverse geopolitical networks respond to disruptions 42% more quickly. These insights highlight the significance of network complexity and reach, transitioning from abstract concepts to essential factors that drive competitive agility and capital efficiency.

Soft Power, Hard Impact: Ngozi Okonjo-Iweala's Strategic Diplomacy

Ngozi Okonjo-Iweala, who leads the WTO and is shaped by experiences in global finance, development, and African economic reforms, wields influence beyond traditional methods.

Her leadership roles in organizations such as the World Bank and think tanks enable her to facilitate complex EU–Africa trade agreements, not just through bargaining power, but also by building institutional trust as a strategic asset.

For corporate executives, her approach highlights an essential lesson: when capital faces barriers, its credibility is built through cross-sector legitimacy that influences key decisions.

Harnessing Network Capital in Enterprise Strategy

Following the pandemic, exceptional leaders have assumed the role of ecosystem architects, forming intricate alliances across industries, regions, and diverse cultural perspectives.

> "5,000 global C-suite leaders found that 84% of Fortune 500 CEOs held senior positions across various industries, 72% engaged with government or regulatory entities, and 67% were involved in international economic or policy think tanks."
>
> **- Harvard Business School–LinkedIn study**

Ajay Banga, now President of the World Bank and former CEO of Mastercard, exemplified this strategy with "Digital Partnerships for Development." This coalition connects fintech innovators, governments, and NGOs to expand financial access to over 500 million previously underserved people.

Value creation here depends on strategic network design, as demonstrated by a 30% increase in Mastercard's brand strength in these markets, according to Nielsen's 2022 Global Trust Index. This highlights an important truth: in the current economy, influence derives from intentionally built relationships rather than traditional prominence.

Trust as the Ultimate Asset

If oil fueled the 20th century through information, trust now drives the 21st century, like uranium, a rare, volatile resource capable of sparking major breakthroughs or causing severe fallout.

Edelman's 2025 Trust Barometer reveals that 61% of people trust CEOs more than governments, yet only 42% consider them truly transparent or cooperative. This underscores an important point: genuine corporate leadership's strength lies in cultivating social capital beyond surface-level engagement, developing meaningful, high-integrity networks that build lasting influence and resilience.

Next-Gen Leadership: Mastering the Art of Social Capital

Building social capital requires more than merely increasing LinkedIn contacts or securing speaking engagements; it involves intentional and strategic efforts. Leaders expand their influence by establishing connections across various roles, industries, and regions, thereby forming a versatile and dynamic network. They prioritise mutual benefit, fostering relationships based on genuine exchange rather than self-interest. Using compelling storytelling, they weave their missions into broader societal narratives that evoke emotional responses. Their online presence serves as a platform for sincere thought leadership, avoiding superficial PR tactics. Additionally, they subtly influence through discreet diplomacy and behind-the-scenes trust-building, skillfully navigating a highly transparent environment with tact and care.

Visionary Global
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to watch in 2025

Turning Unpredictable Markets Into Growth Stories

MANISH RAJESHIRKE

Director - Business Development & Licencing **Ananta Medicare Ltd**

In global pharma, the rules can flip overnight. One day a market is wide open, the next it's gone. To survive here takes more than know-how; it calls for adaptability, curiosity, and the nerve to turn uncertainty into growth. Bringing 25 years of experience into this ever-changing arena, and a track record of turning challenges into opportunities, is Manish Rajeshirke — a leader who has built markets from scratch, cracked territories others couldn't enter, and introduced research-driven products before the demand was even visible. From his start in sales to steering complex operations across MENA, Africa, Asia and Emerging Markets, his journey is proof of what vision in action looks like. In this exclusive conversation with TradeFlock, he opens up about the lessons, decisions, and mindset that shaped his success.

Kindly brief on your journey, key moments and achievements you still cherish.

I still remember my first day, a sample bag in one hand, a notebook in the other, walking into a small clinic in Mumbai. I started as a medical representative at FDC, and over the next five to six years I worked with Sun Pharma, Novartis, and Ipca Laboratories, in India's domestic market. Those years taught me discipline, patience, and how to connect with people from different walks of life. At 26, I moved to Ghana to set up Shalina International's operations from scratch. It was a defining moment for me, a new country and a new market, building offices, teams, and relationships from the ground up. Later, at CIPLA, I managed markets such as Iran, Pakistan, and Egypt, establishing leadership in respiratory, oncology, and gastrointestinal portfolios. We introduced innovations like Metered- Dose Inhalers, Dry Powder Inhalers and registered a big chunk of products in Egypt. Established Cipla as the largest generic company in Iran. At Himalaya, I expanded our Gulf presence, launched the wellness category in markets resistant to herbal medicine, and helped capture the lion's share of the herbal pharma market, establishing it as the undisputed leader in the category. Managing a diverse team from different nationalities across the markets is something which I cherish the most. In fact, each chapter reinforced that adaptability and vision are as important as strategy.

"I Often Tell Young Professionals, The Market Will Teach You Faster Than Any Mba Program Ever Could, That Credibility Matters Because People Know You Speak From Experience."

"THE SKILLS YOU RELY ON TODAY COULD BE IRRELEVANT IN FIVE YEARS, BUT ADAPTABILITY WILL NEVER GO OUT OF STYLE."

What lessons early experiences teach you that a classroom cannot?

Starting from the ground gave me an unfiltered view of the market that no textbook or lecture could offer. I learned to see beyond theory into the reality of how business operates. When you have stood in front of customers, faced rejections, and closed deals in tough conditions, you gain an edge that theory alone cannot provide. "I often tell young professionals, the market will teach you faster than any MBA program ever could, that credibility matters because people know you speak from experience."

Starting young also made me highly adaptable. At that age you absorb everything quickly, you learn on the go, and curiosity drives you to try new approaches. As you move up, that curiosity can fade. I have made it a rule to protect mine, because once your learning curve flattens, your growth stops.

Kindly share strategies that have driven your success and how do you keep your edge as a leader?

My philosophy is to be first. Identifying patent expiries early and moving quickly into new molecules has been a major factor in my success. I believe in having local teams on the ground, because they can adapt to market conditions faster than any remote office. To stay ahead, I ensure my network extends beyond senior leaders. I actively engage with younger professionals, entrepreneurs, and people new to the industry. They bring fresh ideas and perspectives that can challenge established thinking.

Networking in all directions has helped me anticipate changes, whether it is a regulatory shift, a merger, or a new competitive strategy.

Technology is reshaping pharma. How do you see it transforming over the next five years, and what excites you most?

Innovation has always been part of pharma, but artificial intelligence and data-driven tools are now set to accelerate it at a pace we have never seen. R&D timelines will shorten, and sales structures will evolve as new tools change how we engage with customers. At Ananta, where I am Director of Business Development, our focus is on herbal nutraceuticals backed by clinical studies. In a market crowded with generics, research-backed products make us stand out. In the coming years, every product we launch will be backed by data and science, not just market demand.

We are expanding into injectables, prefilled syringes, and new therapy areas, while upgrading our facilities to meet EU standards. Over the next three to five years, my priority is to secure approvals in as many regulated markets as possible and maintain a strong pipeline of launches. My advice to aspiring leaders is simple: stay curious, embrace technology, and keep upgrading your skills.

Story of the Month

Pregnant with POSSIBILITIES

Albania's PM Announces AI Minister's 'Pregnancy' with 83 Digital Children

At a vibrant event in Berlin, Albania's Prime Minister Edi Rama leaned into a microphone, a mischievous glint in his eye, and dropped a bombshell that blended sci-fi whimsy with real-world revolution: "Diella is pregnant... with 83 children." The room fell silent, then erupted in laughter and applause. At that moment, Albania announced a tech upgrade that has humanised the machine, turning cold algorithms into a family affair. This is the story of Diella, the world's first AI minister, and her impending digital brood, a tale of corruption-busting innovation, heartfelt humour, and a tiny nation's giant leap into tomorrow.

Diella: The First Non-Human Minister

Diella, meaning "sun" in Albanian, was introduced last month as the first artificial intelligence system to hold a cabinet-level position. She's not flesh and blood, but pixels and code. Depicted as a woman in traditional Albanian attire, she has been tasked with tackling corruption in public spending, ensuring transparency, and accelerating government decision-making. Unlike conventional ministers, Diella's work is algorithm-driven, yet she operates under human supervision to prevent errors and maintain accountability.

> "According to PM Rama, the 83 AI "offspring" will act as personal aides to legislators. If a lawmaker misses a session, the assistant will provide detailed updates on debates, votes, and proposals discussed in their absence."

Edi Rama, the artist-turned-politician who's led the Socialist Party since 2013. Rama has championed "Digital Albania," a 2021 strategy to modernise public services. By 2024, the e-Albania portal was humming, handling over 10 million transactions, from passport renewals to business licences, without a single envelope stuffed with cash.

A Digital Family for Lawmakers

So, what does it mean for a minister to be "pregnant" with digital assistants? According to PM Rama, the 83 AI "offspring" will act as personal aides to legislators. If a lawmaker misses a session, the assistant will provide detailed updates on debates, votes, and proposals discussed in their absence. These AI assistants inherit Diella's knowledge and processing power, ensuring consistency and reliability in parliamentary operations.

Rama explained, "For example, if you go for coffee and forget to return, this child will say what was discussed when you were not in the hall, and it will advise on appropriate responses." This unusual framing underscores a broader ambition: to integrate AI seamlessly into governmental processes, reducing human error and improving efficiency.

Tackling Corruption Through AI

The Albanian government's AI initiative is not purely a tech gimmick; it reflects a genuine attempt to curb corruption in public procurement. Diella currently oversees decisions related to public tenders and ensures transparency in operations that historically have been susceptible to mismanagement. By combining machine learning algorithms with comprehensive data analysis, Diella is designed to flag inconsistencies, automate compliance checks, and alert human supervisors to any irregularities.

Experts note that AI governance tools like Diella could become increasingly relevant in regions where corruption and inefficiency slow economic and social progress. According to Transparency International, even modest improvements in procurement transparency can lead to billions of dollars in savings for developing nations. In this light, Diella's role extends beyond novelty; it represents an experiment in digital accountability.

A Technological Leap for a European Aspirant

Albania's introduction of Diella aligns with its broader ambition to join the European Union. By showcasing cutting-edge digital governance, the country aims to position itself as a technologically advanced, transparent, and forward-looking nation.

Rama has framed Diella as a symbol of innovation, stating that the AI minister will help the government work faster, smarter, and more transparently than ever before.

Critics, however, argue that Diella could also serve as a shield to obscure human errors or malfeasance. Opposition lawmakers have expressed concerns that the AI system might centralise power in ways that reduce accountability rather than enhance it. Nonetheless, the initiative has captured global attention, sparking debate about the role of AI in democratic institutions.

The World Watches

While Albania navigates governance challenges, the global community is watching closely. Diella has made the country a focal point in discussions about AI in governance, ethics in technology, and the balance between innovation and oversight.

PM Rama's bold approach, framing AI as a "pregnant" minister with 83 digital assistants, is part practical, part symbolic. It humanises the technology while emphasising its operational potential, capturing both imagination and scrutiny. As AI continues to permeate governance, Diella may become an early benchmark for what is possible when machines and governments collaborate.

A Bold Step into the Future

Albania's AI minister is a story that blends technology, politics, and imagination. Diella's "pregnancy" may sound fantastical, but it embodies a serious ambition: to enhance efficiency, transparency, and accountability in governance through AI. Whether critics see it as a gimmick or a glimpse into the future, the experiment is undeniably innovative, and it could redefine the relationship between citizens, legislators, and artificial intelligence.

In a world where governance and technology increasingly intersect, Albania's bold step may be less about spectacle and more about pioneering the next frontier in political innovation. The eyes of policymakers, technologists, and the public alike will be on Diella and her 83 digital assistants, Albania's AI family, designed to serve, inform, and transform.

BIG TAKE

Why SaaS Security Deserves the Same Attention as Endpoints

By **Lisa Tetrault,**
Senior Vice President, Security Services, Arctic Wolf

The way organizations work has transformed. Today, Software-as-a-Service (SaaS) applications drive everything from collaboration and finance to supply chain operations and customer engagement. This shift has unlocked efficiency and scale, but it has also opened new pathways for attackers.

For years, endpoint security has been treated as the foundation of cyber defense and it still is. But as attackers increasingly focus on SaaS platforms, treating endpoints as the only frontline is like securing the front door while leaving the windows wide open.

In today's cloud-first world, SaaS environments must be treated with equal urgency. According to Arctic Wolf's 2025 State of Cybersecurity Trends Report, 84% of organizations have deployed next-generation endpoint security, yet only 40% report full coverage across their environments. That gap matters. Attackers look for the path of least resistance and increasingly, that path is through SaaS applications rather than devices.

The same report found that 70% of organizations experienced at least one significant cyberattack in 2024, underscoring that even with widespread endpoint tools in place, defenses are far from airtight.

The SaaS Security Blind Spot

In our Security Operations Centers, we continue to see the same SaaS security challenges surface across industries:

- **Permissions and misconfigurations:** Inconsistent access rights and weak defaults create open doors for attackers.
- **Shadow IT:** Employees adopt unapproved tools that bypass IT governance.
- **Identity risks:** Stolen or poorly managed credentials provide direct access to sensitive systems.

Compliance gaps: Without strong governance, sensitive data can be exposed in ways that trigger regulatory action.

Attackers very well understand these gaps. They no longer need to compromise a device when they can exploit a SaaS platform directly, making the job much easier.

Why Endpoints Alone Aren't Enough

Endpoint security remains essential, malware, ransomware, and phishing are not going away. But SaaS platforms now hold just as much sensitive data, from customer records to intellectual property. Treating endpoint and SaaS security as separate silos creates blind spots. Treating them as complementary reduces the opportunities attackers can exploit.

Culture Makes the Difference

In my experience, the strongest defenses emerge where culture and technology align. Recognition programs, stretch assignments, and continuous training create engagement -and engaged teams spot problems before they become breaches.

Endpoints remain a critical layer of defense. But SaaS platforms have become equally strategic. Attackers don't care whether they compromise a laptop or a cloud app - they go where the data lives.

Organizations that treat SaaS security with the same urgency as endpoints, and that approach both as part of a unified defense, will be better prepared for the evolving threat landscape.

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Democratising Investments with Vision, Science, and Purpose

Dr. NELSON E. CARABALLO VÁZQUEZ

Founder & President, **Bright International Investments**

It all began one sleepless night in Spain. Dr. Nelson E. Caraballo Vázquez, a neuroscientist by training, sat staring at a glowing spreadsheet, thinking about how investing, something that should be empowering, was often intimidating and out of reach for the average person. He realised the financial world was designed for those who already had privilege, capital, or connections. He thought, "why can't investing be simple, inclusive and accessible to everyone?"

That moment of reflection soon evolved into Bright International Investments, a global investment platform built on accessibility, trust, and transparency. Dr. Nelson's journey, from navigating bureaucratic hurdles as a Puerto Rican entrepreneur in Spain to earning trust in a sceptical market, has not been a straight line. His path has been defined by courage, intellect, and an unrelenting belief that finance should serve people, not the other way around.

Q Could you walk us through your professional trajectory and the milestones you're most proud of?

I founded Bright International Investments about four years ago with a clear mission—to make investing accessible to everyone, regardless of their background or budget. My initial goal was to reach a $1 million valuation within five years. We achieved $2 million, double our previous goal, recently, and I couldn't be prouder.

However, beyond numbers, what drives me is a sense of purpose. I realised early on that investing was often seen as something exclusive, requiring expertise, connections, and large sums of money. So, I created a platform where anyone, from anywhere, could start investing with ease. That's how Bright was born. Over these years, we've won multiple awards, built a loyal client base, and, most importantly, helped people take their first confident step into the world of investing.

Q What were the biggest hurdles while building Bright International Investments, and how did you overcome them?

The biggest challenge was building trust. Convincing people to invest with us meant proving that we weren't just another financial firm but a reliable partner. In finance, credibility is everything. So, I focused on transparency, showing our track record, performance data, and real success stories.

We shared our previous investment trajectories, our ROI from early ventures, and even the lessons from the few that didn't go as planned. When people see tangible results, they begin to believe. Step by step, confidence grew. That's how we turned scepticism into support and uncertainty into long-term partnerships.

Q You hold a doctorate in neuroscience, a very different field. How has that influenced your investing philosophy and decision-making approach?

My scientific background has shaped everything about how I think and operate. During my doctorate in Neuroscience and Neuropharmacology, I developed a strong foundation in data analysis, statistical reasoning, and critical thinking.

Investing, in many ways, is like research, it's about patterns, probabilities, and disciplined observation. I use the scientific mindset to assess risks and make decisions. For instance, before we invest in a stock or emerging technology, I analyse it like a hypothesis, gather evidence, test assumptions, and evaluate outcomes.

Q What strategies have you implemented to earn and maintain the trust of your clients?

Trust, for me, begins with proof. Clients don't want promises, they want evidence. From the start, we've made all our financial metrics and performance reports accessible to investors. We encourage them to see for themselves what we've achieved.

I also draw heavily from my own investment journey. Years before Bright, I invested in Apple and NVIDIA, long before they became mainstream picks, and even explored early crypto projects. Sharing these experiences, including the successes and the mistakes, helps clients see that I've walked the same path they're on. That honesty builds credibility.

Q Could you share one major challenge that forced you to rethink your strategy and what you learned from it?

Absolutely. As a Puerto Rican entrepreneur in Spain, setting up Bright wasn't easy. Navigating the bureaucratic landscape, from registering the company to obtaining licences, was a long and frustrating process. It took months just to get basic approvals.

But that experience taught me patience, persistence, and the importance of resilience. Every delay became an opportunity to refine our model and build stronger foundations. I learned that success doesn't come from speed; it comes from staying steady when the system tests your commitment.

That challenge shaped my leadership. I became more empathetic, more strategic, and more determined to build something that could outlast the obstacles.

Q You mentioned facing many hurdles early in your journey. What kept you going despite all those challenges?

My greatest inspiration has always been my parents. They came from humble beginnings and worked tirelessly to build successful lives. Watching their determination taught me that perseverance is more powerful than privilege.

Whenever things got tough, whether dealing with paperwork, funding, or market uncertainties, I reminded myself of their journey. If they could create opportunities from nothing, I could too. Their story keeps me grounded and motivates me to build something meaningful that gives others the same chance to rise.

FROM THE GROUND

A GAME BEYOND THE SCOREBOARD

Zion Williamson's Gift of Heart

In a Melbourne arena, basketball beats like the city's pulse. A memorable moment overshadowed the final score: the New Orleans Pelicans, led by Zion Williamson, defeated South East Melbourne Phoenix 127-92 in a preseason game. However, the true victory occurred afterward. Williamson noticed a young boy named Theodore in the stands, holding a sign that read: "Hey Zion, I kicked cancer's butt!" He responded with a heartfelt gesture, giving Theodore his game-worn shoes and wristband, signing them with a personal touch, reportedly inscribing "my hero" on the shoes. This act was more than just exchanging memorabilia; it was a meaningful connection, a quiet tribute to resilience that touched both the crowd and viewers worldwide.

Echoes of the Young Warrior: Theodore

Theodore, a boy likely no older than ten, stood among cheering fans. His sign, crafted with youthful courage, carries a message much bigger than its simple cardboard. Childhood cancer steals innocence, time, and sometimes hope early on. Although Theodore's story is personal, it echoes the experiences of many young fighters: frequent hospital visits and the heavy burden of uncertainty on families. Still, his sign proclaims victory. "I kicked cancer's butt!" is more than words; it's a battle cry, a bold gesture against a disease that attempted to weaken his spirit. In that moment, Theodore was not just a spectator but a hero, reminding us that surviving is a victory in itself.

From Ice Cream Cart to Courtside King: Theodore's journey to the Pelicans-Phoenix game

The story of Theodore's decision to join the NBA over the NBL is truly touching. Samuel Weidenhofer, a creator of kindness reels, saw Theodore and was genuinely inspired by his dedication to society. Theodore had raised funds by selling ice cream and had battled lymphoblastic leukemia for over two and a half years. His journey prompted Samuel to ask about his favorite basketball player, who turned out to be Zion Williamson. In response, Samuel happily gave him four VIP tickets to the South East Melbourne Phoenix vs. New Orleans Pelicans game, along with a $500.

Humanity Over Highlights: Zion's Pause for a Champion

Zion Williamson embodies a paradox: a player who defies gravity on the court yet often finds himself limited by his physical condition. Since 2019, injuries like hamstring strains and broken feet have plagued his career. The immense pressure of being labeled a "generational talent" might have caused him to become distant and self-absorbed. However, in Melbourne, the game's noise faded. When Zion approached Theodore, removing his game-worn shoes and wristband, he wasn't looking at a fan but a fellow fighter. Theodore's quiet, ongoing struggle reflected Zion's own battles with his body. By signing the items with "my hero," Zion broke the typical sports narrative. The powerful NBA star didn't just give a souvenir; he honored another form of strength. This moment wasn't meant for the spotlight or social media but was a genuine exchange of respect between two warriors aware of what it takes to make a true comeback.

When Sports Became a Canvas for Courage

Childhood cancer, despite an 85% survival rate in wealthy countries, still leaves silent scars, learning difficulties, exhaustion, and fear.

Williamson's simple gesture cut through that clutter, not through formal advocacy, but through empathy that used fame to highlight unseen struggles. He reminded us that athletes can do their most impactful work by recognizing those fighting battles every day. The NBA, with its global reach, has become more than just a basketball league. It serves as a platform where signed shoes ignite worldwide conversations about resilience, care, and community strength. That moment demonstrated that the league is about more than the game; it offers a lesson in compassion.

Pelicans' Playbook: Prioritising People Over Points

Williamson's gesture powerfully exemplified the vibrant culture of basketball in New Orleans. Led by Coach Willie Green, the Pelicans are more than just a young team; they're discovering that perseverance and grit are more valuable than showiness. They're encouraged to be genuine and to connect on a deeper level, moving beyond just numbers on a sheet. Zion, who often openly discusses his struggles, embodied this spirit in Melbourne. His gesture created a ripple effect that extended beyond sports, inspiring children in hospital rooms battling their own adversities to see that their heroes recognised them.

How about exhausted parents, briefly feeling that their private fears are acknowledged publicly? This is the raw strength of sport: not merely an escape from hardships, but a platform that celebrates human resilience and triumph over adversity. The team isn't just winning; it's building a community where courage becomes the most important statistic.

A Pair of Shoes, a Million Reflections

Williamson couldn't cure cancer or erase Theodore's scars, but he offered validation, a reminder of our shared humanity in a world of conflict. Theodore's story is just one thread in a tapestry of hardship: a mother buried in medical debt, a survivor's guilt-haunted teen, and communities lacking good healthcare.

Zion's pause challenges us all. What if we looked beyond routines, emails, and chaos to see Theodores nearby? What if we showed "my hero" through time, listening, kindness? True empathy isn't found in stadiums or donations, but in quiet moments of genuine connection.

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Leading With Courage In A Complex World

TARUN DEWAN

Transformative Visionary Leader

Leadership today is not defined by titles or strategies. It is revealed in how a person brings clarity when others see only complexity, and how they unite people around a vision that feels both daring and achievable. Few embody this balance better than Tarun Dewan, a technologist and thinker whose journey bridges innovation, collaboration, and courage.

A Carnegie Mellon and UCLA alumnus, Tarun has spent years at the intersection of technology and human potential, shaping ideas that empower teams to create rather than comply. His view of progress has evolved from chasing outcomes to nurturing purpose, building spaces where ideas are heard, risks are shared, and growth becomes a collective pursuit.

Those who have worked with him describe a leader who listens deeply, questions boldly, and drives change with quiet conviction. He firmly believes that real leadership begins where certainty ends, when courage replaces control and curiosity sparks transformation.

In an exclusive conversation with TradeFlock, he reflects on what it truly takes to lead in an age ruled by AI, complexity, and constant reinvention, and why the most enduring force in leadership remains profoundly human.

How would you describe your decade-long journey in technology and the milestones that defined it?

It has been a deeply fulfilling journey of learning, reinvention, and discovery. What I cherish most is the privilege of working with customers who are shaping the future of technology. Each collaboration has been an opportunity to imagine what doesn't yet exist and bring it to life. Every milestone has reminded me that real progress isn't about doing more; it's about doing what truly matters and building something that lasts.

> When your ideas begin to influence real-world change, it stops being just work —it becomes a contribution.

You've seen innovation evolve rapidly across technologies. In your view, what truly drives a breakthrough idea in today's technology landscape?

I've realized it's rarely about one specific technology. The real breakthroughs happen when customers, vendors, and partners come together openly to discuss both vision and challenges. When collaboration shifts from being transactional to strategic, new possibilities emerge. It's about taking a step back to see the bigger picture—understanding where we are today, where we want to go tomorrow, and then collectively figuring out how to get there. When that happens, the next steps often become self-evident. It's the power of shared thinking that drives real innovation.

Every journey has its share of challenges. What have been some defining challenges in your life, and what did they teach you?

The biggest challenge has always been influencing people across different levels of an organization. Early in my career, I realized titles and hierarchies mean little when you're trying to create change. What matters is your ability to tell a story that people believe in. If you live and breathe the problem, and your story is well-thought-out, anyone—no matter their role—will listen. Over time, I also had to unlearn an early belief: that working hard alone guarantees success. It doesn't. What truly makes progress possible is the courage to take ownership and to have the tough conversations that move things forward. Courage, not just effort, defines real growth.

How has your idea of progress and leadership evolved over the years? And what are some lessons experience taught you that no school could?

Earlier in my career, progress meant recognition, getting credit for what I accomplished. Today, it's about meaningful work and meaningful people. I want to solve interesting problems with teams who care about what they're building. The results, I've learned, follow naturally. I wish I had realized this much earlier.

One lesson experience has taught me is that formal education rarely prepares you for courage. Schools teach you how to follow a defined path and measure success in predictable ways. But in the real world, the path is often undefined. It takes courage to walk it, to take risks, and to own the outcome. That's something no classroom can teach; it's learned only by stepping into uncertainty and finding your way forward.

What gives you the deepest sense of purpose—both as a professional and as a person?

My greatest strength has always been building teams that can execute together, even in the face of ambiguity. Whether at startups or large organizations, I've learned that successful teams aren't told what to do; they define the journey together. When people help write the story, they give it their hundred percent. That shared ownership is what creates great outcomes.

Outside work, I find fulfillment in helping animals. They live in a world built by humans but not necessarily made for them. I support local shelters, foster, and adopt animals that need care. It connects me back to something real—nature, empathy, and perspective. It's a quiet reminder that success means little if it doesn't make the world around us a bit better.

> Helping those who cannot ask for help reminds me what being human truly means.

Decoding the C-Suite Mind

Is Data Capable of Preempting CEO Strategic Moves?

Business agility determines success, and unlocking the capacity to predict a visionary CEO's next move could transform competitive landscapes. Imagine sophisticated machine-learning systems analysing complex historical data, nuanced boardroom behaviours, and real-time industry signals to forecast the future actions of industry leaders.

What once seemed speculative is swiftly becoming actionable insight, but can algorithms truly penetrate the opaque mindset of executive leadership before the next disruptive decision unfolds?

Charting New Territory: AI-Driven Forecasting in Corporate Leadership

Machine learning, a cornerstone of artificial intelligence, has proven its strength in detecting patterns and predicting trends across diverse sectors, from streamlining operations to anticipating customer behaviours. Extending this capability to forecast CEO decisions marks a transformative evolution in strategic forecasting.

At its essence, this approach recognises that even the most visionary leaders, whether at multinational powerhouses or agile disruptors, exhibit recognisable decision-making rhythms influenced by historical actions, boardroom dynamics, and broader economic conditions. By synthesising vast and varied data sources such as executive communications, governance records, hiring trends, and market indicators, these algorithms build nuanced profiles that illuminate leadership intentions before they materialise.

Cracking the CEO Code: Converting Data into Strategic Intelligence

AI of today's generation isn't just crunching numbers; it's learning to listen between the lines. Thanks to advances in natural language processing, network science, and predictive modelling, machines can now sift through mountains of raw corporate data, earnings calls, patent filings, proxy statements, and even executive chatter on social media to spot the faint signals that often precede a CEO's next big move.

MIT Sloan researchers trained an NLP model on executive speeches and earnings calls. They found that CEOs subtly change their language before making strategic decisions, using future verbs, jargon, or cautious phrases. The model predicted moves with over 70% accuracy, indicating that leaders often reveal their intentions early.

Even the boardroom, where strategy stays private, leaves digital traces. Changes in board members, overlapping directorships, or shifting alliances can be mapped like a social graph. AI tools trained on this data have predicted mergers, restructurings, and CEO exits months ahead by tracking the evolving network of power.

Evolving Markets and Industry Pulse: The Business Atmosphere

A wider backdrop of industry changes, new technologies, policy developments, and competitor strategies influences every decisive move in the boardroom. Machine learning models are increasingly able to interpret this complex environment, analysing data such as economic indicators, patent applications, and regulatory changes to create a dynamic view of the forces impacting executive decision-making.

As the electric vehicle trend gained momentum, Elon Musk didn't merely respond; he actively accelerated it. His ventures into batteries, gigafactories, and energy policy were not only visionary but also evident through data models tracking lithium supply, R&D surges, and increasing green subsidies.

In banking, the fintech surge didn't happen subtly. It prompted companies like JPMorgan to reassess their strategies, including product offerings and collaborations, rapidly. AI monitoring payment activity, app usage, and venture capital trends could have anticipated this change before strategic plans were written.

Forecasting the Giant: Amazon's Strategy Through Data's Lens

Amazon's strategic actions, including the launch of AWS, expanding logistics, and acquiring Whole Foods, initially seemed bold and potentially risky. However, data from earlier signs pointed toward these developments.

Patent filings related to cloud technology and automation have risen notably. Hiring patterns shifted significantly, with a greater focus on recruiting AI specialists and engineers. Media coverage also increasingly depicted Amazon as a technology innovator, rather than just a retailer. Furthermore, subtle indications in board meeting notes and proxy statements point to a strategic move towards diversification.

By incorporating these signals into machine learning models, investors and analysts could have gained early insights into Amazon's upcoming major actions, turning what appeared to be surprises into anticipated results.

Constraints and Ethical Implications

Despite these advances, the human element remains a challenge to define. Leadership combines artistic intuition with scientific analysis; CEOs often obscure their true goals or change direction unexpectedly during crises and disruptive events that AI algorithms cannot predict.

Ethically, the use of predictive AI in executive decision-making raises serious questions. Should investors use these insights to influence markets or sway board decisions? Might competitors leverage this intelligence strategically, undermining fair competition? Navigating these issues requires transparency and strict governance to ensure AI serves as a source of insight rather than a tool for manipulation.

> **"MIT Sloan researchers trained an NLP model on executive speeches and earnings calls. They found that CEOs subtly change their language before making strategic decisions, using future verbs, jargon, or cautious phrases. The model predicted moves with over 70% accuracy, indicating that leaders often reveal their intentions early."**

Beyond Instinct: Empowering Decisions with AI Insights

Machine learning isn't meant to replace human insight but to enhance it. Consider boards utilising AI-driven dashboards that quickly reveal hidden risks and new opportunities. Investors are picking up on subtle signals of strategic changes before others do.

Competitors are updating their strategies with remarkable clarity. Progressive companies are integrating data science into their core strategies, blending hard analytics with experienced judgment to lead with foresight.

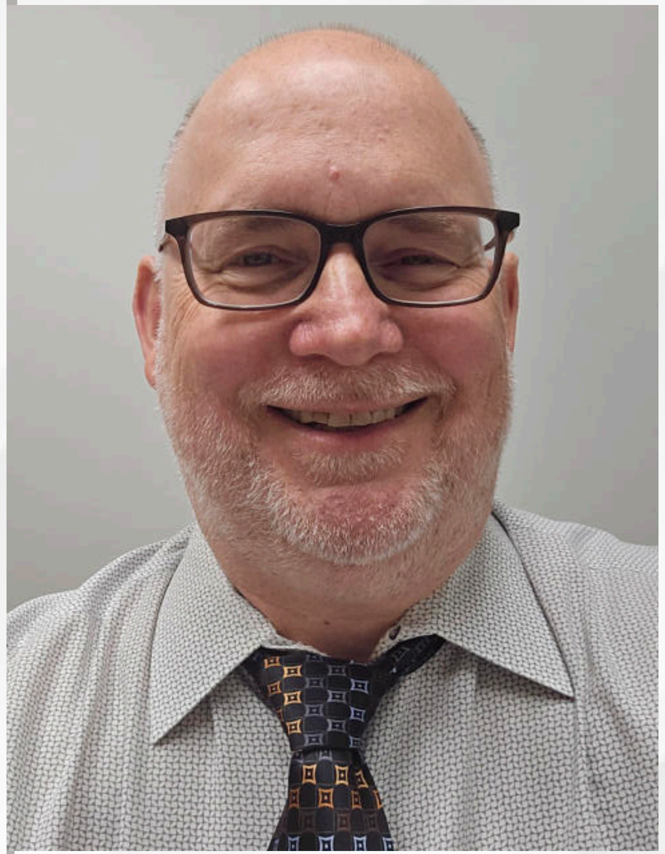
TRADEFLOCK journey of leaders

Visionary Global CORPORATE LEADERS to watch in 2025

Redefining Public Healthcare Leadership

THOMAS RICHARD "TOMMY" STEDHAM

Retired Associate Director, **Alabama Medicaid Agency**



As millions of Americans rely on Medicaid for healthcare access, the system's complexity and regulatory challenges often create hurdles for both applicants and administrators. Navigating eligibility rules, managing vast amounts of sensitive data, and adapting to crises like the COVID-19 pandemic require not just strategy but strong, compassionate leadership.

In this challenging landscape stands Thomas Richard "Tommy" Stedham, a retired Associate Director at the Alabama Medicaid Agency. Since starting his career in 1991 as a caseworker handling eligibility for children and pregnant women, Thomas has been driven by a simple yet powerful philosophy: treat others the way you want to be treated.

His leadership has delivered impactful results, overseeing renewal of a vendor contract, reducing Medicaid eligibility processing time by 30%, and safeguarding patient data by properly archiving thousands of case file boxes. During the pandemic, he guided the Agency through rapid regulatory adjustments and oversaw a Resource Center to assist district offices in processing applications.

A strong advocate for mentoring, Thomas empowered younger leaders and women, fostering a culture of support, respect, and open communication. He sees his greatest impact on the people he helped advance professionally. His story is one of humility, strategic insight, and genuine dedication to improving healthcare access in Alabama's most vulnerable communities.

He spoke with TradeFlock about his journey, experiences, hurdles he overcame, leadership philosophy, and much more in an insightful conversation.

What were some of the key milestones in your career that led you to your current role as Associate Director at the Alabama Medicaid Agency?

I started at the Alabama Medicaid Agency in December 1991, when eligibility determination for SOBRA Medicaid was transferred from the Department of Human Resources to the Medicaid Agency. Initially, I worked as a caseworker for nearly four years, focusing on eligibility for children and pregnant women. After a brief time away, I returned in 1999 and steadily climbed the ranks through dedication and a strong work ethic. I've always believed in doing my job well and treating others the way I want to be treated. Mentorship, integrity, and leading by example have been central to my journey. I saw leadership as being a buffer, protecting my team from unnecessary pressure while empowering them to excel.

Was there a mentor or a key experience that shaped the way you lead today?

Absolutely. Over my nearly 30-year career, I have been mentored by many individuals, including supervisors, colleagues, and people outside my direct line of work. What mattered most was having someone I could confide in without judgment, someone who offered honest advice and wisdom. These relationships helped me grow into the leader I am today. I also tried to be a mentor to others, offering support and a listening ear when needed. It's about building trust and treating people fairly.

What has been one of the toughest operational challenges you faced in your Medicaid journey, and how did you navigate it?

The COVID-19 pandemic was the most unusual and challenging period of my career. The federal government eased up on regulations to accommodate the disruptions people faced. We had to adapt quickly, easing eligibility rules to ensure people didn't lose access to benefits and providers got paid. Another ongoing challenge is high staff turnover, especially in areas like nursing home Medicaid eligibility. The Agency addresses this through a Resource Center that helps process applications. It was about being adaptable, encouraging my team, and taking on work myself when needed.

"I adopted a "player's coach" mentality, inspired by Alabama football coach Nick Saban, someone who leads by example and genuinely cares for their team"

How is Alabama Medicaid integrating technology, like AI, to improve healthcare access and data analysis?

While I wasn't directly involved in technical development, I know the agency has been making strides. For example, applicants can now complete Medicaid applications online or by phone, making the process more convenient and reducing the risk of lost paperwork. Nursing homes can submit applications electronically, streamlining the process significantly. I anticipate that AI and other technologies will further evolve to help case workers and improve efficiency, but we're still in the early stages of that transformation.

How did you guide and empower your team, particularly younger leaders and women in healthcare?

I worked hard to support and empower all of my employees, most of whom were women. I adopted a "player's coach" mentality, inspired by former Alabama football coach Nick Saban -- someone who leads by example and genuinely cares for their team. I celebrated birthdays, provided food, celebrated promotions and the onboarding of new staff, and always greeted my team personally every day. I maintained an open-door policy, ensuring everyone felt heard. I wanted them to feel we were a family, working hard but enjoying the journey together.

How do you personally measure your impact as a leader beyond policies and numbers?

The greatest impact I see is the people I've helped develop. Many employees I hired or mentored have risen to high positions, some becoming Associate Directors or even Directors themselves. When I see people I worked with advance in their careers, that's the most rewarding outcome of my work. It's a sign that I made a positive difference in their professional journey.

PORTFOLIO TEARDOWNS

The Ruthless Secret to Innovation ROI

In a landscape where innovation budgets are shrinking but expectations continue to rise, companies are being forced into tough choices: which ideas to accelerate and which to abandon. This is where the innovation portfolio teardown comes in. More than a trend, it's becoming a disciplined method for unlocking growth without burning capital.

According to McKinsey's 2024 survey of 1,017 senior leaders, organisations that systematically reviewed and cut underperforming projects reallocated 12–20% of their R&D budgets, resulting in a measurable 10% lift in innovation ROI. The message is clear: strategic subtraction is fueling smarter innovation.

Dissecting the Innovation Portfolio

Innovation portfolios are cluttered with legacy projects and half-proven ideas, wasting resources. In a capital-efficient climate, this isn't sustainable. Portfolio teardowns are structured reviews to evaluate which initiatives still deserve to exist.

Imagine a global baking ingredients company where leadership appointed a full-time "project killer" to review R&D projects. They shut down those that didn't justify their costs, freeing up 15% of the budget for more relevant efforts like AI-based flavour design and plant-based products. Within a year, innovation-driven revenue grew by 12%, showing strategic cuts can boost growth, not just cut costs.

The Urgency of Innovation Discipline

Resource scarcity isn't new, but today's rapid changes in technology, markets, and consumer behaviour make innovation riskier. Leaders must find ways to fund experimentation without draining resources, as reckless exploration or cautious paralysis are insufficient.

Portfolio teardowns help companies identify unproductive initiatives to reallocate capital intentionally. McKinsey's 2024 survey found that this approach recovered up to 20% of R&D budgets, allowing firms to pursue bold ideas with less risk.

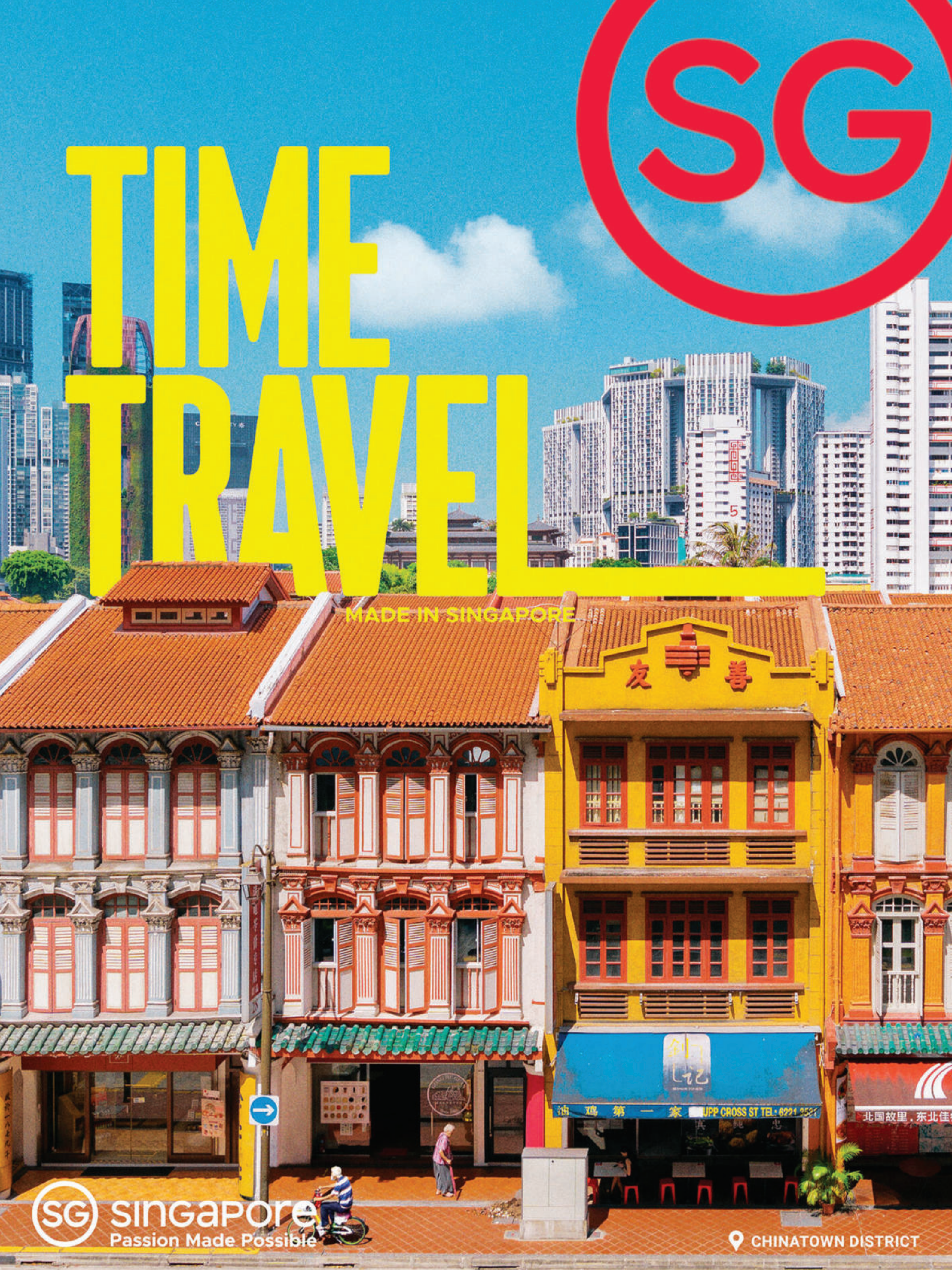
Data-Backed Decisions Drive Breakthrough Innovation

Effective portfolio teardowns rely on rigorous data, not intuition or politics. Top firms utilise analytics and real-time signals to identify underperformers early, thereby preventing a resource drain. InnovateX's live dashboard combined project metrics and customer insights, detecting issues early and boosting innovation ROI by 18%, while cutting development cycles by 25% over two years.

Shifting Perspectives: Prioritising Data Over Attachment

Portfolio teardowns require not just operational rigour but also changing how teams emotionally connect with their work. Projects often feel personal, making cuts seem like losses. Successful organisations see project kills as strategic and insightful, not setbacks.

The baking ingredients company's "project killer" role was key, reshaping culture by enabling teams to see shutdowns as deliberate, smart choices rather than failures.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