

# Swiss ENTREPRENEURS Magazine

July/August  
2018

SEM

Showcasing and Celebrating  
our Swiss Entrepreneurs

PLUS

IS THE TECHNOLOGY  
EVOLUTION  
A CHALLENGE  
FOR THE FUTURE?

A conversation with  
Prof. Dr. Roland Siegwart  
Director Autonomous Systems  
Lab ETH Zurich

GUEST STARTUPS

ISRAEL'S  
Intuition Robotics  
INDIA'S  
Manipal Dot Net

LIFESTYLE

Build Your Burger while  
cruising Lake Zurich on  
the Linth boat

**OLGA FELDMEIER**  
**FOUNDER & CEO**  
**SMART VALOR**  
**A BOLD VISION FOR SMART VALOR**



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# Letter from the editor



Dear Readers

It's humans vs. robots – how prepared are we? In our July/August edition, we focus on the future of work and how new technologies around us will transform how work gets done. We ask about the challenges, changing business models and employment opportunities, and how entrepreneurs and the society at large will have to do business in the future.

Special thanks are due to Olga Feldmeier, the founder and CEO of Smart Valor AG, for gracing our July/August cover, Prof. Dr. Roland Siegwart, director of the Autonomous Systems Lab at ETH Zurich, for his contribution, to our guest startups, Israel's Intuition Robotics and India's Manipal Dot Net.

We also want to give thanks to our content contributors for their support: **Aleksandra (Ola) Potrykus-Majewska, Hugo Mar, Valeria Vinclair and Cedric Vinclair.**

Thank you and enjoy the read.

Yours,

**Angelyne Larcher  
Acting Editor-in-Chief**

## SWISS ENTREPRENEURS

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## FESTIVAL OF DOERS - BY DRIVEN WOMEN

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# Smart Valor

## an investment platform for digital currencies

A conversation with **Olga Feldmeier**, Founder and CEO Smart Valor

When the Soviet Union collapsed, Ukraine was not shielded from the aftermath. Its national currency lost value, which inspired Olga Feldmeier, the founder and CEO of Smart Valor to look into Bitcoin. With extensive experience in financial and banking sectors in some leading global brands, Feldmeier became an outstanding entrepreneur in the cryptocurrency business. Smart Valor was established in Switzerland, a hub of cryptocurrency-watching businesses. Though some call her the "Bitcoin queen," Feldmeier says it is a contradictory moniker. Bitcoin is not subject to control by anybody, she says.

### **How do you describe your career and entrepreneurial journey?**

When you start your career, you are not a super self-confident person. From the beginning you have to prove that you matter, learn and work in a team within a big organization.

The first stage of my career after the university was BCG, which was one of the top career choices and it was great because I worked on different projects. It was then that I joined Barclays investment bank and from there, I went to UBS AG at the management level, working as head of sales in Turkey and Eastern Europe. In 2013, the Bitcoin notion for the first time won public attention/reached the public. That was very appealing to me and I decided to dedicate the rest of my life to the democratization of finance and money.

### **When did you start with the Bitcoin?**

I bought some Bitcoin back in 2013 — the first one — and then I started to learn about Bitcoin and understand the concept. Then the next year I joined Xapo. Back then, they had a problem with regulatory stages. Being a legal company, it was difficult because there was no legal status for Bitcoin currencies. It was great, with great investors, but in the United States there was no way to solve the



regulatory issue. We spent one year discussing and looking for ways to approach it and we decided to try to achieve regulatory status in Switzerland.

### **Smart Valor is relatively young. How would you describe the time it has been around?**

Smart Valor is the decentralized marketplace for tokenized investment. In simple terms, it's an online investment platform for new digital currencies such as crypto currencies and tokens — the security tokens. We are building an online investment platform to create, issue and distribute these new types of securities.

### **The crypto and blockchain industry is drawing more players. What is the competitive edge that Smart Valor has over them?**

In this field you have two challenges: the first is regulation and the second is security. These areas are where we have a competitive advantage. In regulation, I have a track record of making it



happen. On security, in our early stages of implementation we partnered with the number one security provider worldwide for crypto assets, with solutions for the storage of crypto currencies.

#### **How will artificial intelligence influence the blockchain market?**

They are intertwined; technology in combination will receive financial services as we know them today. Artificial intelligence will help you to make the right choices and the right combination for your portfolio. It's going to be much simpler since you will just open your phone and a bank application, and they gather information from your pictures. It is easier without having a meeting with an advisor to explain what you want and what you need.

#### **Do you think robots will be more accurate in crypto mining and trading?**

Yes, crypto mining is all automated; it's all servers and programs. Though, people are needed to put servers there and someone needs to get the program started and run the protocol, it's more about the power used to mine a bitcoin.

#### **As a female entrepreneur what are some of the issues, challenges you have run into?**

If you want to be an entrepreneur and want to run a start-up you need money. I have seen that if you have a woman in your management team, your chances of getting funded decrease by 4 percent. However, we are moving away from this "old boys'" club to a more democratic place where people can decide what to invest in. We have a community platform on which everybody can contribute and people say, "Good, you have the expertise." As long as there is a vision and a team, people will support it.

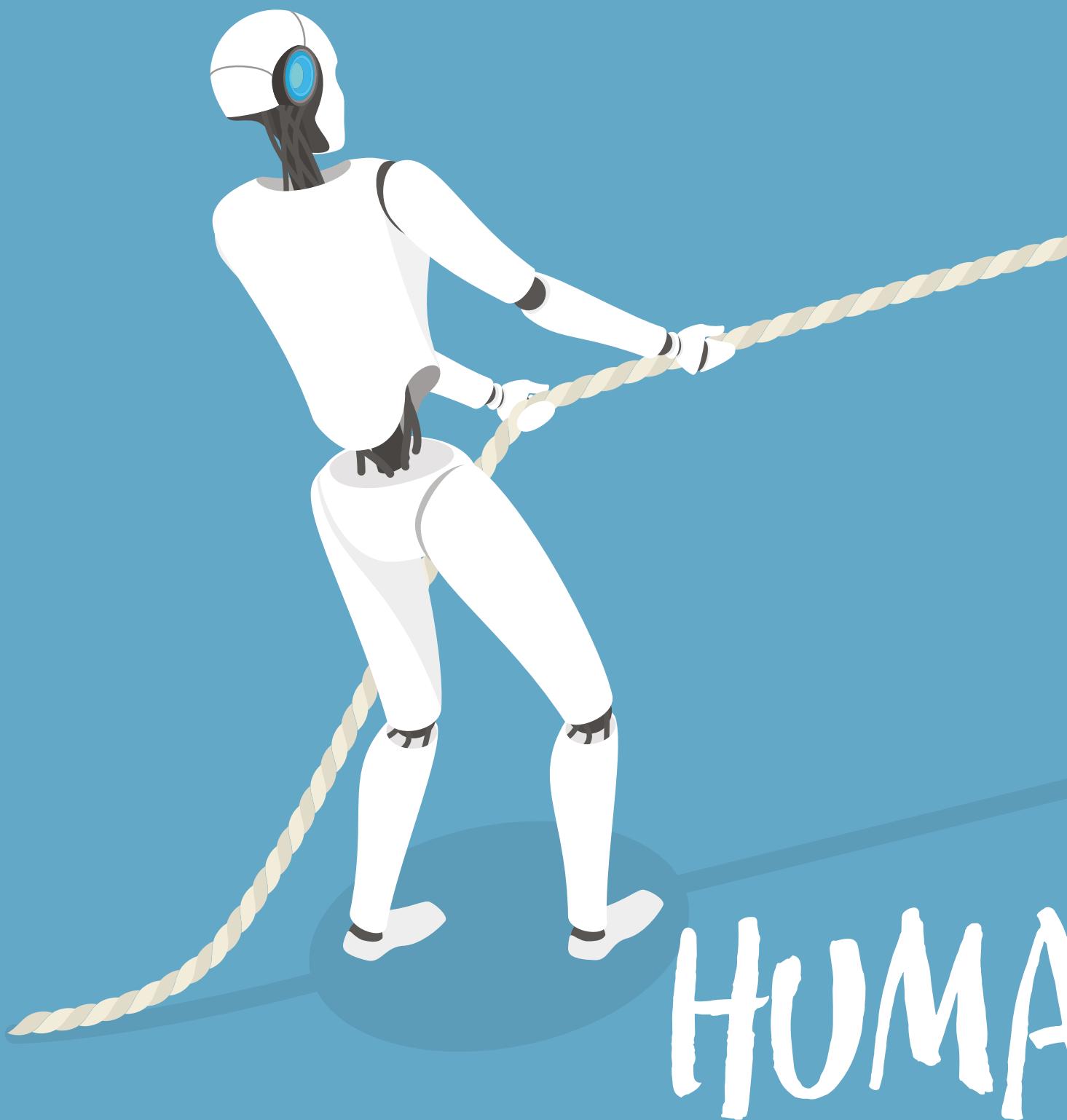
#### **What advice would you give young women intending to become entrepreneurs one day?**

They need to learn the basic tools on how to work and how to be efficient by going to big organizations. Here, you learn what it means to deliver quality work under extreme pressure. Take just three years learn the basic stuff and then it will be to deep dive into some more creative stuff. Work for a great startup and learn how startups work for two years and five years down the road you will be ready to create your own company.

[smartvalor.com](http://smartvalor.com)



# IS THE TECHNOLOGY EVOLUTION A CHALLENGE FOR THE FUTURE?





ANS VS ROBOTS

# Humans vs Robots

# The Autonomous Technology Evolution

A conversation with **Dr. Roland Siegwart** Director Autonomous Systems Lab ETH Zurich

The evolution of autonomous systems and robotics raises questions about the impact the technologies will have on human life. Dr. Roland Siegwart, professor of mobile robotics at ETH Zürich since 2006, hopes that people will have more time to interact by giving tasks to robots, which will be able to understand the world with the combination of proper designs and artificial intelligence.

## **Will society have to pay some price for all these technological advances?**

I hope there is not a price to pay. Hopefully, most of these applications will help society to be more efficient and remove humans from places where it is really dangerous and unhealthy to be, like mining 2,000 or 3,000 meters underground. No humans should do that work, it should be robots. Of course, there are some fields where robots will take away some jobs, but I'm optimistic. Robots should be seen as tools that make our jobs more efficient and easier, giving us more freedom to focus on the essential tasks and have additional leisure time.

## **What path is the robotics industry taking with the autonomous systems and how do you define them?**

My definition of them is that they are systems that can take some decisions and do some tasks fully autonomously. The definition of those tasks will, of course, come from humans. Therefore, I see some of the existing robots not really as robots because they are only tools fully tele-operated by humans.

Our goal is to give robots perceptions and cognition capabilities that really allow them to understand the environment and act accordingly. This is a quite challenging task, because it requires appropriate sensors, tactile interaction and artificial intelligence. However, if we consider robots as machines that help humans, they don't really have the same intelligence as the humans. Robots and machines are already outperforming us in well-defined tasks, be it data analytics or precision assembly. However, they will probably never get the diverse intelligence that makes us humans unique when handling very complex tasks and creating new things.

## **There are fields, such as agriculture, that could benefit from these technologies. How?**

For me agriculture is the most important area of research and applications, because feeding the world population in the years to come might be the biggest challenge humankind faces. I'm convinced that robots can do a great job in this field simply by, for example, surveying the growth of the plants and their health, and then being able to interfere precisely as needed. This can drastically improve the yield and reduce the usage of pesticides, resulting in much more sustainable and efficient agriculture.

## **The planet is facing important natural resource and clean energy challenges. How can autonomous systems help mitigate major environmental changes?**

The most sustainable resource for energy is the sun. I think automation can help to improve the use of this resource. Unfortunately, the sun is not shining 24

hours a day and we have to align the usage of power optimally with the availability of power. Automation can, for example, help to run the washing machine or charge the e-cars when power is available in abundance and render mobility much more efficient.

### **Are autonomous systems also being used in medical settings?**

There are robots being used during orthopedic interventions like hip replacements. However, these robots have, today, very limited intelligence. They are excellent tools that enable the doctors to do interventions with higher precision and reliability. In therapies, for example, there are robots being used to help stroke patients regain their walking and manipulation skills. I don't see that robots will be suddenly taking over all elder care. However, robotics and other technologies will help us humans to stay independent up to a very old age, which is very important for a happy and dignified aging. An example is autonomous cars, which will allow old people without a driver's license to continue visiting their grandchildren and friends. It will very probably not be humanoid robots taking care of humans, but plenty of technology helpers that are not nearly invisible.

### **How is Switzerland leading the innovation of autonomous robots?**

Switzerland has a really good position in this field, first of all because ETH Zürich and EPFL Lausanne have very strong research programs. Furthermore, the Swiss industry is very strong in precision mechanics and sensing, which are key ingredients for autonomous robots. Other places like Silicon Valley are very strong in computer science and artificial intelligence, but they are behind on sensors systems and mechanics. I'm happy to see that many experts around the world see Switzerland as the Silicon Valley of robotics and I hope we can make this an undisputable fact.

### **What do you think is missing — in terms of innovation and entrepreneurship — to make the field of autonomous robots and systems continue evolving?**

We need long-term investments, because transferring these very complex technologies to successful innovations on the market takes typically around 10 years. We need people who are willing to invest their money on long-term and young entrepreneurs who are dedicated to scale their innovations to world-leading products.

I'm happy to see that today, innovation and entrepreneurship is a very important part of the ecosystem of the universities in Switzerland. A very important fraction of our students dreams about their own



**Dr. Roland Siegwart**

startup and do it. That was not in the genes of our students 20 years ago. This is extremely important for a prosperous economy. Studies show that startups contribute the biggest share to the creation of new jobs. Startups are much stronger than established companies when it comes to thinking out of the box and creating the unthinkable.

### **Do you think we should worry about Technological singularity?**

I think technological singularity will surely not happen in the next 30 or 50 years. However, we have to be open to discussions about artificial intelligence, because it will have more and more influence on our society. One issue we might face is that the people who master those new technologies will become even more efficient and influential, while those who are stragglers and scared are left behind. I think we have to distinguish clearly between artificial and human intelligence. Artificial is every day getting better in analyzing big data and thus becoming an even more important tool in our daily life. In contrast, human intelligence is much more complete and has its strengths dealing with diverse and very complex situations and interactions. It allows real emotions and creative ideas. I really don't see why robots, as long as they are non-living material, will compete with humanity. We are living systems with intrinsic motivations and self-awareness, which is incomparable with robots, which are composed of mechanical parts and controlled by computers.

# A bet on the young ones

A conversation with **Dawn Suter** Founder Technology in Learning

Dawn Suter, the president and founder of Technology in Learning, talks about the scope of technology training which her organization offers to teachers and the activity workshops for students. Interestingly, the computer engineering professional says robots can exist, but they will never have the individual personality, thinking and creativity of a human.

Suter founded Technology in Learning in 2014, after she realized that there was nothing in school curriculums covering digitization. So, she decided to start a nonprofit organization that would help teachers get comfortable using technology in the classroom.

#### **What services do you offer?**

We offer an after-school curriculum and an in-school curriculum. We offer after-school workshop activities for children in Zürich currently and we are going to expand outside of Zürich area.

#### **Do you think young children should have experience with technology?**

This is a very valid concern. I think as with everything in life, especially with children, everything needs to be done in moderation. Part of the education is showing children how to be responsible with technology. You don't really need to show them how to use something, you only need to show them what to do with it.

You can use it as a tool to help facilitate other areas of learning like language arts, math or physics you don't necessarily have to dedicate a lesson on just programming or coding computers because not everybody is going to grow up to be a programmer.



### **Equipping teachers and children, how do you compare them in terms of performance?**

Our goal is to inspire the children and show them how they can be creative using technology. As long as they are shown and are inspired, the fundamentals of average thinking, engineering and collaboration will never go away. The training workshops for teachers give them a skill set to use technology with confidence. They see how simple it was to integrate technology in the classroom.

### **What types of devices do you use — just computers and smart phones? Or do you use robots, as well?**

We have robots right in our programs. In the last two rounds, we have had educational robots. The introduction to programming has been using tablets for those robots. All our workshops are geared toward having children learn through experimenting and discovering.

### **How do you encourage women to engage in science and engineering?**

We encourage young girls to have a future in technology by sparking their interest at an early age. Current studies show that if you spark their interest before the age of nine, young women will still continue to have an interest through difficult years. So, one of my causes, especially for my daughter, is to inspire girls to see how fun and exciting technology can be and how it can be used in anything.

### **Have you worked with Samsung?**

Yes, this was our second offering. They supported one hundred percent in the workshops. This was an introduction to programming and we were able to walk into a classroom not just with 30 robots, but now with 30 tablets that we distributed to each of the students and it was really inspiring. Our partners provide feedback on what they think has been done well. They give comments on things that could be changed or should be enhanced, such as if a topic is too complicated and we need to simplify it for our audience.

### **What has been your biggest challenge?**

Knocking the door down with educators. I found that the teachers who reach out are very keen on learning what we have to offer and trying something new with their students. However, if I try to get in touch with the principal of the school or the superintendent of the school, more often



than not, they don't return the message — or they are not interested or "maybe another time" or "let's see where things go in six months." That has been my biggest challenge.

### **What gives you a sense of satisfaction?**

The overall reaction to how exciting and cool it is to work with robots and to program them because students get such instant gratification feedback. When you see the spark and the light come on the eyes of the children, this is my moment. This is where I feel okay; this is success for me because I have reached a child.

### **What's your challenge, being a nonprofit organization?**

Being able to get the funds in to cover the costs — this is difficult. I still don't have a profit to put back into the program; I just barely make money. However, seeing the progress I have made so far inspires me to keep going. We are a non-profit and this something that I believe in my heart is good for the children — the future leaders of tomorrow. So, this is really my passion.

# The rise of collaborative industrial robotics

Designed to work in close cooperation with humans.

A conversation with **Dr. Hansruedi Früh** Founder F&P Robotics

Less complex robots with different applications, able to physically interact with humans in a shared workspace: that's what the company F&P Personal Robotics is betting on. Managing Director Dr. Hansruedi Früh has put all his knowledge in the natural sciences, neurobiology and informatics into the development of collaborative technology.

## How did F&P Robotics start?

I earned my Ph.D in the Department of Neurology of the University of Zürich, with research on patients with no connections between the forebrain hemispheres, simulating the exchange of information into the other half-brain through

subcortical, small size channels. This research allowed me to collaborate with the Artificial Intelligence Laboratory (AI Lab) of the University of Zürich, in an interdisciplinary project. I moved to the AI Lab and did research — already, in the 90s — with artificial neural networks that allowed us to make robots learn and behave interactively.

We were the first spin-off company of that lab, moving to Technopark in Zürich and creating robot arms that can collaborate with humans. From that moment, we were recognized as pioneers in collaborative robotics, allowing us to do what we make at this moment.

*Dr. Hansruedi Früh*



## P-Rob could be F&P Robotics flagship product.

### How would you describe it?

P-Rob is Cobot technology. After a first, quite small robot — that a person could carry over the shoulder — we made another advancement into a larger robot that can take things from the floor or from a table.

This new robot, P-Rob, is a personal robot that can interact with humans at any age, in any room or place. This Cobot technology includes normal programing and artificial intelligence, allowing it to decide actions based on context management.

### F&P Robotics prides itself in making a robot that is not only less complex, but also functional. Does this translate into a wider range of application for the product?

Our robots are less complex to use, but they have more applications. The users just want to have a robot that can ask directly, "What can I do for you?" without just being programmed for some specific task. Of course, this depends on the task. Really complex tasks still need to be programmed in advance.

### One of the industries F&P Robotics has branched out into is healthcare. How do you think that sector can benefit from robotics?

The healthcare sector is probably one of the biggest beneficiaries. Hospitals are already using robots for therapies and surgery, but there are more fields like elder care where there's not enough staff to cover the need and robots could be really helpful. Personal care robots can be useful not only for caring for people's needs, but also for serving as therapy assistants for rehabilitation.

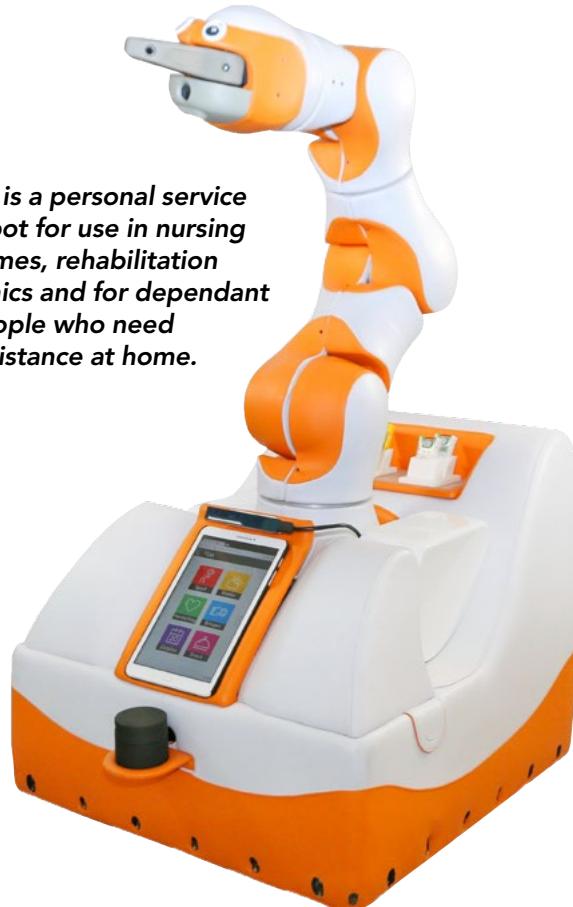
### What other sectors would benefit from technological advances and robotics in the next five years?

The restaurant industry will profit a lot from the new advances in service robots and also the entertainment sector. Some of the technology will be used in really useful things and some just for fun. In the end, life is about being happy, and robots can help make people happy if we do it the right way.

### Do you think ordinary B2C businesses can benefit from robotics?

B2C businesses can benefit from robotics insofar as there are a lot of new products being put into the market. The easier the robots get, the easier it will be to buy them on the Internet and then the companies will be able to bring them into their environment.

*Lio is a personal service robot for use in nursing homes, rehabilitation clinics and for dependant people who need assistance at home.*



### Negative effects of technology are already being felt in the service sector. People are losing their jobs due to automation. What is your point of view?

Countries like Germany and Japan, which have companies that use a large number of robots, have the lowest unemployment rates. That means there is not a clear relation between the use of robots and the decrease of jobs. I think using this technology is good for the actual jobs, because it makes countries more competitive and it opens the possibility of new positions related to those robots.

### What are your thoughts about technological singularity and the risk of technology turning against people?

Robots turning against people could be a possibility in 100 or 200 years. In between, I'm afraid it will not be robots turning against us, but it will be some people using robots against humanity. I don't think robots are bad machines; on the contrary, they have a less biological background of positivity and negativity and they can be quite neutral and can do meaningful things. I think it is our responsibility to do it right with the development of robots. Legal organizations in Switzerland and in the entire world are already active in this field, creating rules that will help to direct all this technology to the benefit of humanity.

“While four out of five employees (82 percent) see an opportunity for AI to improve their jobs, about a third (34 percent) expressed the concern that AI could someday replace them altogether, including 42 percent of Gen Z employees.” — Workforce Institute at Kronos  
Incorporated survey



# Future Workplaces

## Putting Artificial Intelligence to Work

By **Rosalind Essig**

Artificial intelligence (AI), robotics, automation — the technology is here and improving all the time. No longer just for science fiction writers, AI and robotics technology companies around the world are raising billions of dollars in investment. They are channeling the technologies into solving problems in fields from human resources and personal assistance to logistics, to security, to healthcare and to entertainment.

The "AI 100" list released by CB Insights in December highlighted 100 innovative companies that the business research firm says have raised a combined USD 11.7 billion in funding. CB Insights — appropriately, a company that uses algorithms and machine learning to analyze data for its research — generated the list after looking at the investors and funding, innovation, business model, and other information for more than 2,000 startups.

Three-quarters of the "AI 100" companies are based in the United States and the biggest fundraiser on the list was China's ByteDance, with USD 3.1 billion in investment. ByteDance, founded in 2012, creates content platforms that use AI to tailor content to users

Outside of industry-specific technology using AI, startups are already busy developing products to be used within the workplace. Some, like Boston-based Humanize, gather and analyze data about employees. Humanize uses data to create what it calls "people analytics" to help companies

improve their workplace and organizational health. Veriato, based in Palm Beach Gardens, Florida, gathers data on how employees behave on their work devices, and uses machine learning and data analysis to monitor productivity and internal security threats.

Mya Systems, HireVue and Textio are among those creating products to solve human resources problems or inefficiencies, such as for retention and both internal and external recruiting. Kieran Snyder is co-founder and CEO of Textio, which developed an augmented writing platform for business and was on the "AI 100" list. Textio uses data from job posts, recruiting mails and their outcomes to help writers use a language which they know is more likely to be successful — engaging and attracting the candidates the organization wants. The technology learns fast and the more companies use Textio, Snyder says, the more data it has and the better its predictions can become.

Snyder says one of the broad implication of technology that falls under the umbrella of AI is that it can excel in narrow tasks — such as Textio, which makes predictions about specific kinds of writing.

"One thing that is really clear is they have, with enough data, the chance to get better at very specific things," Snyder says. "... So, I think you're going to see AI-related technologies use data from very deep, vertical domains and build highly tuned predictive models for those domains."

## HOW PEOPLE ARE FEELING ABOUT THE FUTURE

While the technology improves and startups are finding inventive uses for it. Research firms are trying to forecast what AI will mean for the future of the global workforce and global economy, and to learn about employer and employee attitudes towards it. A December 2017 report from McKinsey Global Institute, which does research connected with management consulting firm McKinsey & Company, made predictions through models about how automation could impact jobs through 2030. In the report, researchers predict how automation, including AI and robotics, will be beneficial for economic growth and how much the technology impacts workers will depend on a range of factors.

"Even as it causes declines in some occupations, automation will change many more — 60 percent of occupations have at least 30 percent of constituent work activities that could be automated. It will also create new occupations that do not exist today, much as technologies of the past have done," according to the report.

Workers in the present might see the possibilities that could come from AI becoming a partner in their work, according to a survey of around 3,000 employees in eight countries. The survey was conducted by The Workforce Institute at Kronos Incorporated, a think tank of the workforce management software company Kronos, and business research firm Coleman Parkes Research. Around two-thirds of the employees surveyed said they feel positive about AI coming into their work place if it "simplified or automated time-consuming internal processes (64 percent), helped better balance their workload (64 percent), increased fairness in subjective decisions (62 percent) or ensured managers made better choices affecting individual employees (57 percent)."

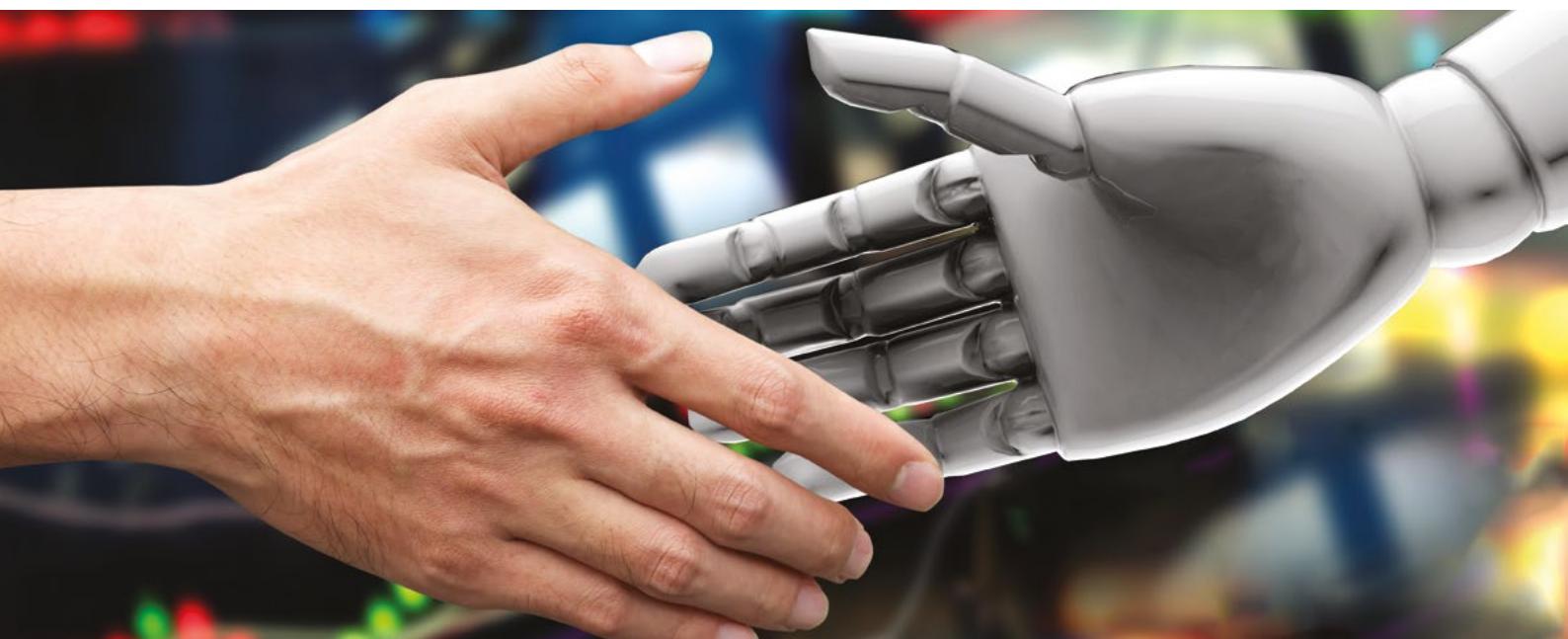
The expectations of business leaders in the Dell Technologies "Realizing 2030" survey were slightly less optimistic. The survey found 50 percent of business leaders expect automated systems will save them time. Less than half (42 percent) of those surveyed think their work life will improve by giving unwanted tasks to automated systems. Still, 82 percent of business leaders in the survey said they "expect humans and machines will work as integrated teams within their organization inside of five years" and 26 percent say they already are.

The Kronos survey also found that 61 percent of employees said they would feel "more comfortable" about a future with AI if their employers were more transparent about how it could impact them.

"While four out of five employees (82 percent) see opportunity for AI to improve their jobs, about a third (34 percent) expressed concern that AI could someday replace them altogether, including 42 percent of Gen Z employees," according to the survey.

Sam Liang, CEO and co-founder of AISense, a Silicon Valley startup that launched recording and transcription software this year, says privacy and security are big barriers for people to embrace AI. In developing Otter Meeting Notes — which is among the products that could change the way offices conduct meetings — Liang said AISense has to ensure private or proprietary information is completely secure and confidential because that is a key concern for users. Liang compares adoption of AI and automation to the growth of the Internet: Some people were on board from the beginning, but for others it takes time to see the benefits and buy in.

"Anything has risk," he says, "but can this (technology) improve your productivity by 90 percent? Or 200 percent? OK, there's some risk, but for the company's growth, for the revenue, for the productivity — they will do the calculation and decide when is the best time to adopt the new technology."



## AN INTERVIEW WITH TEXTIO CO-FOUNDER AND CEO KIERAN SNYDER



Kieran Snyder is the CEO of Textio, a Seattle-based company that developed augmented writing platform. Snyder and Jensen Harris, who is also the company's CTO, co-founded Textio in 2014 and the product was commercially launched in 2015. Prior to founding their company, Snyder held leadership roles at Microsoft and Amazon.

Snyder's career and doctorate degree had been focused on language and software. Textio software gathers and analyzes data from documents and outcomes, allowing it to identify language patterns and offer practicable recommendations for the writer using it.

"We started out with this idea that it was one thing to write a beautiful document or to be able to collaborate with someone on a document, but it was a very different thing to be able to know with some predictive certainty that the words you were writing were going to get the measurable response you wanted," Snyder says. "Right, so if you're writing a job post, you know ahead of time who's likely to apply. Or if you're writing an email, you'll know ahead of time if the person is likely to respond."

### **Were there challenges unique to founding Textio — in a relatively young area of technology — that were different from what other types of startups might encounter?**

There are sort of two sides to the coin. The first is making sure that you have the right data in place. Augmented writing isn't based on opinions. For a company like Nvidia to fill jobs in half the time, before and after Textio — or for a company like Johnson and Johnson to get 90,000 more women into their applicant pipeline last year — you need to make sure that you have the right training data. You're not just taking guesses about what works,

but actually you're measuring document over document what happens when it's put out into the real world. So, when you're first bringing the product to the market, before you have customers, you have to make the most of the data that you have. That's really an important challenge for this kind of software. And then the other thing was much more of a technology challenge and I think it's what made Textio special. Once you have that data, it's not too hard to understand how new documents are going to perform. For that part you have the right basic machine learning machine and supervised machine learning support. You can say, "This email will get a higher response rate than that one." The part that's really, really hard is using those models to tell a real human being why. So, it's not enough to just know that your email is going to fail. You need to be able to give the writer specific feedback and guidance, so that if they follow it, they will see a 25 percent higher response rate on that email or they will fill their jobs in half the time. That's a really a hard technology problem because you can't assume your users are data scientists or linguists, right? That's really where Jensen's part of the equation comes in — translating to something a billion people could use.

### **How do you see your company changing the future of the workplace? And that could be in a lot of different ways, but it sounds like one of the things it could do is improve communication between people.**

I think that is a key component. Not just improve in a sort of subjective way, but actually in a measurable way: More responses to your email, more customers interested in what you have to offer, more employees listening to what you have to say and responding back. In all of these places, the measurement component is very critical. So, I do think making communication work better in a measurable way is one really important aspect. Another really important aspect is Textio reveals cultural patterns within organizations that maybe were assumptions you didn't know you were making. When it turns out Amazon uses the word "maniacal" in their job posts 11 times more often than the rest of the industry, that's not a coincidence. Thousands of people are choosing the same language in common without having been instructed to. And I promise, no one at Amazon is telling people to use the word "maniacal" when they recruit. It ends up exposing certain aspects of your culture that you might be happy with or not happy with. But it gives you information about what's really in play.



## AN INTERVIEW WITH AISENSE CO-FOUNDER AND CEO SAM LIANG

Sam Liang is the CEO of AISense, founded in 2016 and based in Los Altos, California. Liang previously worked for Google Location Services. He left in 2010 to found his first company, which was acquired by Alibaba in 2013. Liang's next venture was to co-found AISense with Yun Fu, the company's VP of engineering. A beta version of the company's Otter software was made available in early 2018 and it became generally available on May 9th. Otter, which records and automatically transcribes audio into a searchable format, was an idea born partly out of Liang's own need to recall information from meetings. "Recording by itself is not new," he says. "You could record with a tape recorder before. But once you record it, using it is really difficult because, once you have 20, 50, meetings, there's no easy way for you to find the information quickly."

### Has starting your company in a relatively young area of technology presented any unique challenges?

Yeah, startups are always challenging. There are technical challenges, right? How do we get this accurate? How do we handle background noise better? How do we handle accents? Even in the U.S., there are people in the north and in the south that talk differently. People from the U.K., from Australia, they have different accents. In Silicon Valley, there are many immigrants like myself — I came from China. A lot of Indian accents here. A lot of technical

challenges, of course. There are product challenges. There are people who are concerned about privacy. Obviously, that's a big challenge. It's natural that some people are not comfortable being recorded. So, how do we make it more friendly and make sure users' data is secure? It's confidential and the user has full control of their own data. If they want to erase it, we definitely erase it completely. So, how we alleviate that concern is a big challenge.

### We talked about how Otter can be used in the work place. As someone who is developing products using the technology, in what other ways do you see artificial intelligence potentially changing how we work?

I don't see it as a threat any time soon. I see it as a way to, as I mentioned, improve productivity. Or collaboration, as well. Because with this AI technology you can actually collaborate better. One obvious way is that: Suppose we're having this meeting right now, but your colleague is interested in part of it but he or she cannot attend this meeting due to a conflict. We could easily share this with him or her, and she could search for some key words she's interested in and just look at the transcript or listen to a minute of the interview, rather than spending 60 minutes to listen to the whole recording. And then, on top of that, because all this knowledge is buried in the conversation, the AI helps to analyze it. A lot of enterprises want to know how often people talk about their competitors. What are the typical problems people bring up very often? You know, for customer service, for example, they want to analyze how customers report problems, how customers complain, what do they complain about, how does the customer service person handle the questions. And all of those things could automatically be analyzed by AI — generate insight, generate recommendations. Even in a meeting setting, our system could gather simple statistics. Like if it's a 10-person meeting, but two people spoke 90 percent of the time — they're really dominating the meeting and nobody else is talking. Maybe that's a good thing and maybe it's a bad thing. Are people participating? Are people engaged? And Facebook — this concept of how people connect with each other and how they socialize with each other. It's actually interesting to understand verbally how people interact with each other. In an enterprise or team, how do people speak to each other?

And all this insight could be used to enhance productivity and uncover new insights that were buried before that nobody paid attention to. Sometimes AI notices something people don't notice. So, we see it could enhance our work in a fundamental way.



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# The 10 Critical Skills for the Jobs of the Future

How Prepared Are You?

By Aleksandra Potrykus, Co founder of WeWent.com

As a human resources professional, co-founder of a start-up and a mother, I have been fascinated by the future of work and what it holds for us and the generations to come. It is both exciting and somewhat unsettling to witness how technology changes faster than society.

I am an optimist and, rather than being frightened that technology will take over our jobs, I tend to agree with the forecasts that artificial intelligence (AI) and other technologies may take away a number of jobs, but will also create more jobs, as

the World Economic Forum's 2016 "The Future of Jobs" report predicts.

It is important to remember that the future of work isn't just impacted by technology. New business models, demographic shifts and socio-economic changes also play a role.

Already today you can observe the impact of new organizational models, community approaches and work-sharing from part-time employees to the workplaces. There is also a shift in the demand and supply of the workforce, such as an increasing number of freelancing platforms and freelancers.



Not to mention changes in consumer demand, such as the increased interest in paying for experiences over products. It is hard to predict what new industries or business models will emerge in 10 or 20 years. We already see businesses and some current, in-demand jobs that did not exist just a few years ago. The World Economic Forum predicts that 65 percent of children entering primary school today will work in job types that don't exist yet.

However, this does not excuse us from preparing for the future.

So, what do current research and insights into the future of work show? And how can we prepare? Here's a short summary from an assumed optimist and believer that technology can also be used to bring people together.

### **Learn to Learn**

The model of completing a degree or occupational training and then moving on to a company or job for the rest of your life is long gone. The fast pace of change and what some call the "fourth industrial revolution" demand, first and foremost, an ability to adapt. What follows: continuous upskilling.

The shelf life of skills is getting shorter and shorter, writes Sharon George contributor of Gartner.com. For employers, that will mean bringing learning to the forefront of their business strategy and looking for better, faster and smarter ways of learning and optimizing methods and experiences. I have seen people skeptical or tired of some of the formal learning in workplaces; struggling to find time to sit through another e-learning and overwhelmed by the amount of content.

I am personally a big fan of finding less traditional ways of learning, such as hackathons or boot camps. These can help employees think outside the box, get out of the typical office routine and collaborate with employees from other departments or even externals. Such forms of learning encourage innovation, collective thinking, creativity and connection. Companies are already collaborating with startups to get into their mindset and gain their perspective.

For employees, it will mean falling in love with learning again, whether at or outside of work. And learning to unlearn some skills.

### **Focus on Soft Skills — Keep it Human in the Age of Data and Technology**

Data is everything today. We are all part of an ecosystem and become a number on a score-



Aleksandra  
Potrykus

board, whether we are at the top or at the bottom of the organizational hierarchy. The technology shift not only changes the way we deal with work but also "upgrades" our workspaces.

We own smart desks and smart boards next to our smartphones. We spend hours in front of our devices. Entries to the office or how we interact through software are all measured in statistical calculations and evaluations now. Talent pools are screened by AI to help select the best candidate among many applicants.

In such a setting, it's easy to forget the authenticity and uniqueness of the people around us. In between both worlds, what is important is keeping the conversation active and real with one another. It is important to invest time in getting to know people around us, taking the time to notice, listen and be heard. For employers, this means creating space and time for people to do that. You may be wondering what skills to develop. As important as investing in hard skills may be, developing soft skills will be the number one priority.

To help identify which soft skills will become more crucial, the World Economic Forum ranked the top 10 skills that will be needed in 2020:

1. COMPLEX PROBLEM SOLVING
2. CRITICAL THINKING
3. CREATIVITY
4. PEOPLE MANAGEMENT
5. COORDINATING WITH OTHERS
6. EMOTIONAL INTELLIGENCE
7. JUDGEMENT AND DECISION MAKING
8. SERVICE ORIENTATION
9. NEGOTIATION
10. COGNITIVE FLEXIBILITY

## Teamwork Makes a Difference

A 2013 survey conducted by Longitude Research for the assurance firm EY, found that 90 percent of business executives surveyed said companies are working on problems so complex that only teams of people working together will be able to solve them. The truth is, no matter how deep your expertise is, you will need to communicate, solve problems and create with other people, within a team and outside of it. So, forging the new realities that lie ahead will only be possible through working together — as a team.

For employers, that will mean bringing multifunctional teams together to connect and collaborate. For employees, this implies openness and the ability to work across and beyond their field of expertise. Bringing new insights outside their function, location or any other silo they might be operating within. But how do we master teamwork? Well, it has to start with us taking the first step, diving into and developing intrapersonal skills such as self-awareness and emotional intelligence. Developing social intelligence and relationship management are equally key.

Such learning will not come from watching a tutorial. It comes from practice and willingness to get into a group session, to build trust and purpose and to get to know each other better and tackle hairy, complex topics together. It comes from being open to listening, building empathy and getting feedback.

## How Can You Get Ready for the Future of Work?

Remember, learning is a skill in itself, so enjoy it. Find ways to learn that best suit your lifestyle, style of learning or personality. There are numerous platforms for professional learning out there — Udemy, Coursera and LinkedIn Learning to name a few. The number of tools and platforms available will make your experience exciting and you don't have to settle for one.



If you do not like learning on your own or you appreciate learning by doing, then I recommend joining one of the educational events happening around your city. Just check Eventbrite and you will be surprised how many opportunities are in your community every week. For example, Startup Weekend offers a 54-hour experience where you can create a business idea and pitch it in front of an audience.

Lastly, nurture, develop and invest in teams. You can start simple. In my corporate role, I met a manager who would dedicate an hour a week to learning together with her team. Not only did the team spend a precious hour together, but they could also connect with the common goal of learning something new. Everyone in the team owned this by bringing internal and external content to the learning session.

So, don't panic and don't get overwhelmed. Enjoy learning along the way, evolve and accompany the change, whether you are the employee or employer.

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**Aleksandra Potrykus** is a co-founder of WeWent.com an online marketplace with a mission to help companies bring the human aspect back to their teams. With WeWent's wide range of offers — from diverse team-building activities to failure slams, well-being days and leadership workshops — human resources, team assistants or team leaders can discover business-oriented solutions that best match their needs. Potrykus is an experienced human resources manager, a passionate team facilitator, Startup Weekend board member and a core team member of International HR Community in Zürich.

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# Why Not Investing Is Riskier Than Investing

By Cedric Vinclair Co Founder vinclairinvestmentpartners.com



For a long time, I, like most of our clients, thought that investing was "risky" and that my hard-earned wealth would be best kept safe if I left it in a bank. However, as I began my own personal investment journey and started researching wealth, I saw that I was actually losing money by leaving it in a bank. It's hard to believe, right?

The idea that keeping my money in a bank meant my wealth was decreasing was shocking for me and my family. As I looked at the figures and starting looking at the wealth projections, I realized it was going to take double the amount of time to retire if I left my capital in a bank.

In today's article, we're going to look at the three main reasons why not investing is riskier than investing.

## NOT INVESTING MEANT I ONLY HAD ONE SOURCE OF INCOME

One investing concept is "active income" versus "passive income." This idea alone completely changed the way I viewed wealth generation. An active income is one that you have to work for. To put it another way, if I didn't actively go out and earn it, the money would stop.

A passive income is wealth that is generated without needing to work for it. For example, rental income from properties, dividends from stocks or capital appreciation from real estate would be considered passive income.

I realized that my only source of wealth was from an active income: my job. If I became ill or was unable to work for any reason that source of income would stop. If that source of income stopped I wouldn't be able to:

- Save for retirement;
- look after my family;
- or live the lifestyle I wanted to live.

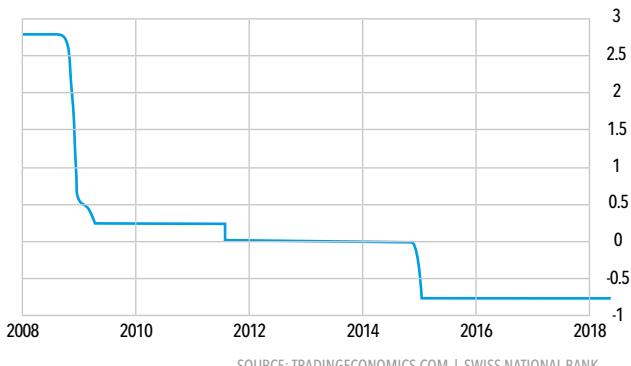
With only one source of income, it was like I was going on a 4x4 day trip and not packing a spare tire. If I was going to minimize my risk of failure, I'd need a back-up source of income to protect me incase my active source of income disappeared.



## IT'S COSTING ME MONEY TO KEEP MY WEALTH 'SAFE'

Here's a graph that terrified me:

SWITZERLAND INTEREST RATE



This shows the interest rank of Swiss banks from the last 10 years. We're currently in a climate of negative interest. This means that banks are charging us money to keep our money with them.

By keeping our wealth in the banks we're losing 0.75 percent of our wealth each year. Whilst that may not seem like a huge amount, 0.75 percent of USD 1 million is still USD 7,500 — about 10 percent

of what you would need to start investing in the U.K. property market.

I know that if I leave my wealth in a bank it's guaranteed that I'm going to lose that USD 7,500. However, once I started investing in property not only was my capital secured against a tangible asset, it was actually generating wealth for me and my family. But it's not all bad news.

The low interest rates for savings mean that there are historically low interest rates for lending. This means that mortgages on real estate are at an all-time low. Sadly, the negative interest rate doesn't mean that banks are paying us to borrow from them.

With how cheap mortgages currently are, the risk of property investing is much lower due to an increased safety margin of profit in Swiss property deals.

## MY PENSION ISN'T GOING TO BE WORTH WHAT I THOUGHT

With the interest rate drop in the banking sector, private pension and government pension scheme interest rates have also dropped. Similarly, due to people living longer and the unexpected 2008 financial crash, Swiss pensions are underperforming and some analysts predict that the pension system will be bankrupt within 10 years.

Simply put: Relying on a pension is looking like a risky option.

By relying on the two traditional wealth systems, banks and pensions, I'm increasing the risk of not having enough to look after myself and my children by the time I retire.

Here are the three reasons why I believe not investing is riskier than investing:

- Only having one source of income (e.g. your job) increases the impact of not being able to work.
- Money left in a bank is losing its value.
- The Swiss pension industry is under a lot of pressure and may not survive.

If you're looking for a solution to protect your wealth and provide for you and your family, get in touch. I would also be interested to hear your thoughts about the issues raised in this article.

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**Cedric Vinclair** enables individuals to massively grow their personal wealth, build sustainable businesses and live a life of passion. He has raised more than CHF 18,000,000 in finance from real estate investment and has saved some of Europe's largest organizations millions of euros by optimizing their processes. When he is not jet-setting around the globe speaking, analyzing property deals and investing, he loves to walk through the Swiss countryside with his business partner and wife Valeria and their soon-to-be business partner, baby Mark, his son.

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# What Is Your Vision?

A conversation with **Silvana Zabel** Founder and CEO PureVision

Silvana Zabel is currently the founder and CEO at PureVision, a position which she has held for close to 3 years now. She is a strong believer in women empowerment along with the potential which everyone has to be successful. In her current position, she has overseen the introduction and overall growth of the cosmetic brands KRIPA and ORGANIC PURE CARE, both of which are growing in prominence in the Swiss market. Zabel, through her company, prides herself on offering organic beauty products of exceptional quality in the market. In this article, she walks us through her views on entrepreneurship, her advice on how to tap into one's entrepreneurial potential, along with what to look out for as an entrepreneur.

## **How would you describe your entrepreneurial journey?**

Well, as a curious person, I have been active in several industries. This fact made my professional journey adventurous, challenging, but never boring and simply fun.

## **How would you describe Pure Vision's growth over the years? What are some of your highlights?**

Pure Vision is still a young company and I'm very satisfied to see how it is growing continuously and organically. But some of the highlights were when several customers/consumers from all over Switzerland told me that they had been waiting for years to receive such an innovative, high quality, performing and yet organic/vegan range of beauty products.

## **You have a lot going on, from being the executive director concept and design at RealVision Partners to launching various new products under the Pure Vision brand. What fuels your ambition and your desire to push further and make several steps forward?**

A wise person once asked me: "What is your legacy? Something that you want people to remember you for." I realized then that my main motivation (apart curiosity) was first to learn everything about the industry and then to "trigger" what was just ready to change. If you do things differently and in your own way, you can have a positive impact on a person's life, her/his business, in the industries or directly in the



market. And sometimes this happens in all these fields at the same time. The Swiss Market today is starting to gain more consciousness on the organic cosmetic field and I am happy to offer something in an excellent quality with a high performance.

## **As a female entrepreneur, what is the one thing that has stood out for you in the current entrepreneurial and corporate environment?**

Power is not given, it is taken. And as a woman, you can do that with a lot of charm while still being clear. To have good professionals around me who I could fully trust and rely on was one of the key drivers for success.

## **Where do you see Pure Vision and Kripa in the next few years?**

The role of Pure Vision is to offer Organic/Vegan and Cruelty-free beauty products without compromising on innovation, performance, and elegance. KRIPA (including my other brand ORGANIC PURE CARE) is the proof that you can have it all. One of my goals in the coming years is first to create brand awareness in Switzerland, and then to open an "Organic Beauty-Salon" where everything follows this philosophy – from the interior design to the products and offered treatments. A place of inspiration.

## **What is your view on women empowerment and how that is portraying itself in the entrepreneurial environment, not just in Switzerland, but also around the world?**

More than 50% of the world's population are women. And we need the skills of both men and women to face the future's challenges. Empowering women means to activate the full potential of the "other half" for more creativity, innovation, and change in the paradigms. Wherever there is a society which limits women to grow, have equal rights and possibilities, the main motivation is fear. Fear to lose power and control. Through social media, however, the world has become an open window and even those dusty and traditional structures/societies where women are kept like prisoners, start to crumble. The world can't afford to have this potential locked up. Women have so much to contribute/give, and more and more men now recognize the benefits of having empowered women around them.

## **We understand that an entrepreneurial journey is never rosy. What are some of the challenges that you have encountered along the way? How did you deal with them?**

Being an entrepreneur means first to take some risks. There is no such thing as a safe haven. You can do all the market researches in the world and get professional advice before you start a new venture, but the reality- and actual journey- is a different cup of tea. For this, it's important to keep the vision but be flexible on how to get there. Often people are reluctant because they fear making mistakes or failing. Especially here in Switzerland, there is this myth of perfection. But if you read the stories of successful people they all have gone through failure and became great because they learned from mistakes. The moment I understood the value of mistakes and failure, I could let go of the fear and follow my passion. They became my best teachers for my continuous growth. Or said differently – there were only two moments in my entrepreneurial journey – either I was successful, or I was learning. No university in the world can teach you this.



## **What advice would you give to that young lady/girl who aspires to become an entrepreneur one day?**

Believe in your vision, do your homework, find joy and pride in your unicity, smile with your heart to the world, be flexible and let the good opportunities come to you.

## **As a successful female entrepreneur, do you have plans in place to share your knowledge and experience with budding female entrepreneurs and nurture them through their entrepreneurial journey? If so, what can we expect from you going forward?**

I have not thought of creating a platform or similar structure yet. But I'm already doing it every time there is an opportunity. Somehow, it's already in my genes and I find great joy in encouraging my business partners, friends and family members to grow and follow their inner call. You can encourage someone with just a little push every day. Just this little thing – an idea, a story... or simply that you believe in this person, to get the ball rolling, like a sparkle that lights up a huge fire.

## **What can we expect from Pure Vision going forward?**

More and more healthy, beautiful and natural-looking women using KRIPA!

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**Location:** Hotel Atlantis by Giardino, Zurich. A special thank you to Mr. Philipp Bode - Senior Sales & Event Manager, for his kind hospitality.

**pure-vision.ch**

# The Powerful Business Women's Network

A conversation with **Lauren Nan** Founder SilkBridge & Co



Lauren Nan



Lauren Nan is a successful female entrepreneur, the founder and senior managing partner at SilkBridge & Co. Lauren is also the country director of the Swiss-Indian Chamber of Commerce, covering China, Hong Kong, and South Korea. On top of that, she is the ambassador of the Powerful Business Women's Network, Zurich chapter, and is committed to empowering female entrepreneurs.

**The Powerful Business Women's Network appears to be a community of sorts- bringing female entrepreneurs together to share their experiences as entrepreneurs. Is there more to it than just meetings and social interactions amongst the members?**

Yes. Of course, we do not only gather together and network, but also pitch and mastermind. We have an online community where members can connect with each other in other countries. We specialize in connecting international business owners together so that they can interact actively plus we encourage them to do business together and introduce their resources to each other. In each event, we make sure that we have a world-class keynote speaker who will share the most interesting topic with our members and guests. For those with burning questions, we put them on a hot seat from which they can get pieces of advice and feedback from the audience. And that is not all, there will certainly be more benefits that our members will gain along the way.



**What would you tell an individual who might be interested in joining the network and would like to understand the value/benefits of the same over other alternatives out there?**

With this network, we bring a specific group of female entrepreneurs together. As such, it is not just for any woman who is in business, but specifically for serious businesswomen who have a turnover of over CHF100,000, and do business internationally (or want to start doing this). These women know how to take action and implement their ideas, so when they share their knowledge and network with each other, their businesses can grow substantially.

**You have mentioned on your website that the initiative began in March of this year. As your maiden meeting/function, how would you describe its overall success? How is it an indication of the network's future growth as time progresses?**

The intention is to have 6-8 chapters this year in Europe, with Zürich being the first chapter outside of the Netherlands. Next year we will plan on expanding to other nations outside Europe. The success comes from being strict in the membership policy. Additionally, all the women who join the network have their fair share of knowledge and experience, and they love to share it with other like-minded action-takers in the network.

**The network and what it offers build heavily on the founder's experience as a female entrepreneur. Is that all, or does it also build on other aspects as well? If so, what are some of these**

**aspects which are shaping the Powerful Business Women's Network going forward?**

This network builds on the community of the members. The founder only wants to facilitate the process, ensuring that the right women meet each other on the right platform. The chapter manager facilitates the meetings. The women do not need coaching per se, they just need to meet each other and share their knowledge as they network.

**As a female entrepreneur, and the network's ambassador of Zurich, what value have you personally- drawn from the Powerful Business Women's Network?**

From my personal experience, I have learned that female business owners tend to help each other. They are naturally wired to do so. With this network, I have been able to network and get help from fellow female entrepreneurs. My network is predominantly male, and this network allows me to remedy that situation.

**What advice would you give to other female entrepreneurs out there?**

Success is not about WHAT you know but WHO YOU KNOW. Therefore, it is essential for you to be surrounded by like-minded people. Additionally, take the initiative to give and interact. By doing so, you will have tremendous benefits not only in your business but also, most importantly, your life.

# The Lady behind LoriGio

A conversation with **Giulia Lori** Founder and Managing Director LoriGio

Giulia Lori is the founder, owner and senior managing director of the fashion label LoriGio and CoachmeOperations. She is a successful female entrepreneur and a motivational speaker with years of experience and a successful business to show for it. She shares with us a window into her journey and her thoughts on entrepreneurship.

**You mentioned that, in creating LoriGio, you are leveraging eight years of experience in supply chain management and leadership in one of the biggest enterprises in the world. How would you describe your career journey?**

Any career in the corporate world is a journey with great rewards and considerable challenges, both at professional and personal levels. When I started, I was a master's graduate in mechanical engineering and I had to get used, rather quickly, to several dynamics I was not familiar with. I had the privilege to be selected for a leadership training program as soon as I joined the corporate world where I worked in three different countries within Europe. I have worked in different positions, all of which have helped me become a better entrepreneur and have given me incredible insights on how a big, successful company operates.

**What are some of the challenges that you have run into as an entrepreneur, founder and senior managing director since launching LoriGio?**

LoriGio has been pretty successful since it was founded, as opposed to my previous attempts to grow another start up eight years ago. However,

**Giulia Lori**



there are always challenges along the way. The biggest one so far has been making sure that the marketing strategy for the company remains consistent with the overall brand strategy. I was never an expert in marketing and that was a big challenge for me. I later came to realize that, as an entrepreneur, it is easy to fall in the trap of taking a different route than the one that takes you to fulfill the overall strategy. This is so especially when you are by yourself and do not have necessarily experience in all fields. As I was not a marketing expert, I fell into this same trap myself.

**What inspired you to make the shift from your corporate job to be an entrepreneur? Would you advise other women to take the same path? If so, what should they look out for when making such a decision?**

Considering I "grew up" in the corporate world, the decision to leave was hard for me. My entrepreneurial spirit was there in the form of creativity, self-motivation, a strong sense of serving others and the will to keep challenging myself in everything I do. Also, creativity was becoming an issue in the corporate environment. I felt that I had more to give, yet I didn't get the chance to. I later made my decision to leave that company when I realized that I could use my creativity to serve others more directly. I also wanted to have a closer connection with women to understand their individual challenges directly and help them solve them, having my face and my credibility on the front line. I feel like women have a golden opportunity to leverage all their feminine virtues and become successful entrepreneurs. I would encourage any woman with an entrepreneurial spirit to take on the challenge and run with it. Also, one should know that they are not going to be alone. There are many good people out there that can partner with them and support their journey. Take time to look for the right people to work with at an early stage.

**As a successful entrepreneur, what advice would you give to a little girl or a woman who aspires to own and run a successful business in the future?**

To get to where you want to be as an entrepreneur, there are always two components coexisting together: the objective knowledge and preparation that you need to have to make the jump into this new adventure, and the personal component. Between the two, the personal component is more important. As an entrepreneur you have to motivate yourself every day, keep the drive and stay



focused on your passion and your goals. There should always be time that you keep for growing yourself and strengthening your mind. There are a couple of ways you can do this, either through meditation or just having a coach who sees where you need to develop and guides you in the right direction. One thing I found super helpful for me was changing my daily routine. The simple routines I do in the morning have helped me to keep myself focused and remind me every day why I am doing what I am doing. Once you win over your mind, you are in control, and you can then focus your energy on your own business.

# Entrepreneurship in a Digital Age

By **Hugo Mar**, Founder digitalleadershipgroup.com

It is not news that the world is rapidly changing into a hyper connected, customer behavior-driven universe. Mature businesses have long adopted customer relationship tools that allow them to have full transparency in the entire sales process — including product development cycles entirely based upon customer preferences and needs, from software functionalities to product colors and capabilities.

Digital customer relationship tools are comparable to modern detectives: They follow your every move and allow companies to build profiles of customers that are 99 percent accurate. This is in order to target customers with precise data or products based on age, race, content interactions, location, preferences and interests — the list is getting bigger by the day. Simply put, they can offer what you need before you know you need it.

## The A-B-C of Digital Transformation

Small scale entrepreneurs are being impacted by digital transformation at a fast pace. They are no longer protected by a network of loyal customers. Needless to say, entrepreneurs are adapting to the digital age at different paces, though digital transformation, depending on what you are aiming to achieve, can be a full-time job. Just keep in mind that everyone is struggling with it and the sooner

you get into it the better. Look around you: It's simply unavoidable. So, entrepreneurs must think of digital channels — i.e. Facebook, Instagram, LinkedIn, Twitter, Google +, e-mail marketing, etc. — as free marketing communication platforms that make it possible to shout out loud their unique value proposition.

## Digital Transformation — an Action Plan

Every entrepreneur should keep in mind that digital transformation is a "follow or loose it all" kind of game — meaning that, as digital business landscape needs evolve, a multi-cloud adaptation to edge computing will become increasingly important. The non-embrace of digital transformation not only means that entrepreneurs will be losing customers — by the day — to competitors, but also that their brand awareness and reputation will be weakened by their apathy in seizing digital opportunities.

### 1. START WITH THE BASICS

Keep it simple and communicate, as often as possible, your brand activities via social media channels. Photos, content, events and customer testimonials are among the great ways not only to generate engagement from your customers, but mainly to keep them loyal to your brand. For example, if I see in a Facebook post that a company organizes workshops about a topic, backed up by client testimonials, I will be simultaneously informed

about the company's services and the added value they will bring to my business. Client testimonials are absolutely fundamental in building your brand reputation.

## 2. MASTER THE ESSENTIALS AND MOVE FORWARD

Understand the mechanics of digital marketing and the posts that generate higher engagement — i.e. likes, shares and comments — and your audience's key interests to initiate phase two. In this stage, focus your digital efforts on the marketing content that engages your audience the most.

Entrepreneurs must always keep in mind that social media is driven by emotions, so your brand should plainly position your expertise and know-how in an accessible, down-to-earth manner. Avoid using technical jargon or industry-specific vocabulary — your content should be easily understandable by a five-year-old child. Share images, videos, testimonials, events and any news worthy of demonstrating your company's unique value proposition. But be careful with content that you post, as bad content will have an extremely damaging impact on your brand reputation.

## 3. MEASURE YOUR COMPANY'S DIGITAL STRENGTHS

The first digital marketing efforts should provide you with a pretty accurate idea of your company's digital strengths and weaknesses. Do your clients prefer Facebook or Instagram? What are engagement levels on your Facebook campaigns? Where is your traffic coming from? What are the interaction results of your e-mail marketing campaigns? How are your competitors performing and what digital tools are they employing? Understanding your company's magnitude versus those of competitors is a key indicator.

## 4. UNDERSTAND YOUR COMPANY'S DIGITAL MOMENTUM

The simplest way for your company to measure and calculate its digital momentum is by producing monthly reports of all metrics and track which are increasing or decreasing. Simply put, a successful digital strategy can be measured by the gaining of digital share. Don't think of digital as a destination, but rather a journey that requires a sustained program of continuous analysis, improvement and investment.

Once you get a clear picture of your company's key



Hugo Mar

digital metrics and have a good understanding of your customers' preferred content, it's time to start enjoying the digital game.

### The Bottom Line

Digital transformation is the business topic on everyone's mind. It provides oceans of opportunities, but if poorly managed can bring devastating consequences to a product or brand. Think of digital as writing a novel: Make your customers fall in love with your products and services by communicating experiences rather than features, user benefits instead of product fact sheets. Boring content and latency will get you nowhere. Analyze, measure, understand and constantly focus on making improvements to your digital strategy, content and activities. Have fun!

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**Hugo Mar** is a digital marketing hobbit and successful entrepreneur based in Zürich, Switzerland. He has more than 10 years of strategic consultancy experience for Fortune 500 companies in the orchestration of digital transformation, marketing communications, sales growth and business development tactics.





**powerfulbusinesswomensnetwork** launch on the 6th of June 2018 in Zurich.



# Making Time

Time Management Techniques to Balance Parenthood,  
Entrepreneurship and Relationships

By Valerie Sinclair, Co-Founder [vinclairinvestmentpartners.com](http://vinclairinvestmentpartners.com)

The things we are most proud of in my business are the opportunity to empower others, provide value and make a difference in the community. All of that combined with parenthood, business and marriage could be a bit of a challenge to handle.

While parenthood, entrepreneurship and relationships are different topics, many of the mother entrepreneurs I've met must juggle their different roles so that they won't interfere with one another. Now, we all know that finding the "perfect balance" in life is a myth. However, I've learned how to make everything work together in a way that makes my life much easier and I am happy to share with you the how. In today's article I'm going to share with you some tips and tricks I've learned for making each part of my life simpler and how to combine them all.

## 1. HOW TO MAKE PARENTHOOD EASIER

Effective parenting comes down to time management, which sounds easier said than done. The biggest thing here is to find people and tools that can save us time and make our lives easier.

From having things like baby food cookers to a baby sitter a couple times a week, the idea is to save time. A baby sitter a couple times a week at home could give us the opportunity to accomplish a lot work while the baby is well taken care of. Another possibility is to coordinate with other mothers and have days where each mother takes a turn caring for the children. Collaborating is the secret to success.

Alone we cannot do much; together we can combine efforts.

It is also important for children to relate and co-exist with other children. One way to do so is by putting children in day care a couple times a week. It is proven, if children engage with others at an early age, they will learn the power of sharing and become

more active and developed.

## 2. HOW TO MAKE BUSINESS WORK

Depending of what kind of business you have, building relationships is something to focus on. Relationship building can be done in the form of live meetings, webinars, podcasts and email engagements. Regardless of whether it is a service or product, the ability to reach more people will help us to be remembered in the market place.

Building relationships takes time and we must learn to somehow multitask, as it will be the key. Combining tasks such as baby walks with other moms and making it a meeting or having software-based conference room solutions such as Zoom or Skype makes life easier and provides us with the ability to have meetings from the comfort of our homes and still allows us to deliver the message to a certain extent. Hiring a baby sitter or getting a virtual assistant to arrange back-to-back meetings does not make us horrible. It makes us strong enough to seek out products and services that can help — if we don't ask, we don't get. When it comes to time management, back-to-back meetings are more cost effective, more efficient and more beneficial as it make us focus and keep our conversations on target before our next meeting.

## 3. HOW TO KEEP UP WITH MARRIAGE

Marriage is a support system. It is a real blessing if the universe gives us the opportunity to have a business- and life-partner relationship. Having spouses or partners that cooperate at home will increase your ability to get more done tremendously. As the saying goes: Two heads act and think better than one.

The key here is to work as a team. Identify the strengths and weaknesses of each other, gives us the opportunity to complement our partners with our

strengths and together, make a fantastic & unstoppable team. In business, teams are an important part of success and the same thing happens in marriage. Identify what role each one of us is playing in the relationship, in the house, in the business and as a parent. The best way to do so is by getting everyone on the team involved and aware of each other's schedule. One of the things we do is a shared family calendar for our to-do lists, meetings, etc. Then, each of us knows the family schedule and can make an effort to optimize time and resources.

In addition, from a personality point of view, there are many tests out there that go a bit deeper in identifying character. For example, the Wealth Dynamics Test includes behaviors that if identified early can save a lot of time and effort, it also helps to avoid some conflicts and, most importantly, keep the harmony going.

The thing to avoid is blaming our partner for the things he or she doesn't do. It is easy to get caught up on the everyday things of guilt, regret and punishment. Each negative thing will affect our health and children who, when growing, can react in uncomfortable ways.

Each one of us plays a role in the family, business and marriage and often times there can be a perception that one does more than the other. However, it's not about who wins or who the best at the game is. Instead, identify the goal of the family and the goal of the business, and make sure that they are held high that when things and situations come into doubt we must know we are in this together.

### HOW TO COMBINE IT ALL

There are many ways to make it work. It is not about what we should do, but about the things we should not do. These are some of the things we could do to make sure that success in all three areas could be achieved:

- Identify your role at every level. If you are a parent, it is beneficial for both partners to know how to do the majority of the things for the children. That way, when the unexpected happens, the children are well taken care of regardless of who is at home. Also, identify what are the roles when the couple is together, and both are able to contribute. Such as taking turns on chores, keeping in mind sleeping and play days for both children and parents is a must.
- Know that we are all different. Often we want to change our partners so they see like us, think like us and react like us. Minimizing conflict and keeping in mind that it is not necessary to judge and react, but instead to prevent and learn, makes life easier.

Knowing that dwelling on the past does not serve



**Valerie Vinclair**

the future, will allow enjoying more of each other and accepting the things you cannot change.

- Energy management. Yes, when it comes to being tired — not getting enough rest and letting stress and negativity inundate our hearts — then it is a sign that something is not working right. This is one of the crucial reasons why things do not work. Nevertheless, the majority of people embark on the path of blame, stress and money, and forget the most important thing is giving.

If you are trying to balance your life, taking some of the advice we shared today should help. If you have made the decision to combine parenthood, entrepreneurship and relationships to give your family the life they want and deserve, know you do not have to do it alone. Ask for help. Getting support now is so easy, keeping in mind that your time is the most precious resource you have, have a coach or a consultant who has been through a similar situation and ask for help. This will help you make the most with your family, increase the profitability of your business and build long lasting relationships that matter.

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**Valeria Vinclair**, MBA, helps business owners and career professionals to create passive income streams through real estate investments, which free up their time and enjoy the things they love. She has spoken in different countries; set up property deals in major cities and is the inventor of the Entrepreneur GROWTH model. The model has helped more than a hundred entrepreneurs from all over the globe to grow their revenue. When she's not building business' revenues or setting up property investments, she loves to enjoy the water with her life and business partner, Cedric, and her son, Mark the #babypreneur.

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# Technology With Older Adults In Mind

A conversation with **Dor Skuler** CEO & Co-Founder of Intuition Robotics

Intuition Robotics is the startup behind ElliQ, a robot which is intended to keep seniors actively engaged both physically and mentally. Dor Skuler is the CEO & Co-Founder of Intuition Robotics. He created the company with Itai Mendelsohn and Roy Amir and has overseen the overall development of the product, along with its overall functionality. In this article, he walks us through what IR is all about, the problems which ElliQ is trying to solve, and provides us with an expert perspective on how tech, specifically artificial intelligence and robotics, is transforming the way people interact with each other.

**Intuition Robotics' flagship/crown jewel is ElliQ. First off, tell our readers what it is all about.**

Intuition Robotics is a startup company that is developing social companion technology to redefine the experiences between humans and machines. This is being achieved through our cognitive AI platform and new interaction modalities. Our first product, ElliQ inspires participation in activities by proactively suggesting and instantly connecting older adults to digital content such as TED talks, music or audiobooks. It also recommends activities in the physical world like taking a walk after watching television for a prolonged period of time, keeping appointments and taking medications on time. ElliQ also allows these older adults to connect with family through text, video chat, and social media platforms. Using "Natural Communication" such as body language that conveys emotion, speech interface, sounds, lights and images to express herself, ElliQ is emotive, autonomous, and easily understood. Using machine learning, she learns the preferences, behavior, and personality of her owner, and proactively recommends activities based on that history and recommendations by family.

**Intuition Robotics, through its ElliQ product, first opted to focus on the aging population, what some may term as a very niche market. What drove such an approach for the enterprise?**

I left my last job at Alcatel-Lucent with the goal of creating a startup with a high social impact. My co-founders and I became passionate about helping older adults keep active



**Dor Skuler**

and engaged and avoid loneliness and social isolation - an epidemic in modern society. This would be achieved through a venture that was focused on celebrating aging rather than focusing on disabilities. 90% of older adults prefer to age at home, and I believe that this is a great trend. We're strong believers that introducing a proactive and friendly technology that's geared to empower older adults to thrive, remain active, engaged and connected to their families is the most exciting technology to enter this space.

**While it is a groundbreaking concept, what are the other areas of application where Intuition Robotics feels it can apply this specific technology and what is its viability as well in the market?**

We are approached by some of the world's largest brands with ideas on how our technology and know-how can help create radically different relationships between humans and machines. Adding a cognitive and proactive ability together with new interaction models opens doors to many use cases.

**How far is ElliQ from being accessible to the ordinary consumer in various markets around the world?**

Our beta program started in California in February 2018 and we are expanding to Florida over the coming months. We plan to put ElliQ on the commercial market later this year or early 2019.

## **How does ElliQ compare to other AI products out there in the market?**

ElliQ's main differentiator is that she is proactive. She learns about the user, speaks to them and makes suggestions based on their personalities and goals. This creates a stronger bond and greater sense of comfort between ElliQ and her users. Her natural communication abilities are unique in achieving this goal as well. Adding a persona layer to the AI makes for an engaging experience.

## **Intuition Robotics' goal, as mentioned in the website, is to empower older adults through the design and development of technology that they can use. Is this going to change anytime soon given the impending market forces along with the organization's need to earn revenue?**

My co-founders and I created Intuition Robotics with a focus on tackling the problematic effect loneliness has on longevity. I think the market is leaning towards supporting more technology for elder care as this segment of the population increases rapidly. As baby boomers age into the 60+ segment, they bring with them a greater comfort with technology, but advancements in technology are constantly happening so even when they reach these older ages they will need ElliQ. We believe there will always be a need for such a bridge.

## **As an individual who is active in the tech industry, specifically robotics, what do you think is the future of such applications as ElliQ?**

We hope to see ElliQ in the homes of thousands of older adults successfully connecting them with their families and keeping them active. The software and hardware behind ElliQ can be applied to other types of technology in the future as well, helping make tech proactive and cognitively aware of their surroundings and making autonomous decisions based on their user's preferences.

## **What do you think is the future of robotics, AI and tech in general?**

We are moving towards an era where artificial intelligence is being integrated into a wide variety of technology and aging tech is one sector that can benefit greatly from it. With advancements in cognitive computing, we'll see more and more autonomous systems that make independent decisions against goals humans set, and then act upon them. Further, I believe that the way we interact with technology will go through a fundamental change, with new interaction models that are intuitive to understand (using body language, personalities, moods, lights, sounds, and images), which will further break adoption barriers.

## **There is talk about technological singularity. What are your thoughts on that, and what are Intuition Robotics' thoughts on the same?**

We feel that we're still very far away. For example, ElliQ is not able to hold a conversation with its users. For now, AIs have the potential to be tools that augment our day-to-day lives and help us get more out of life through delightful and frictionless experiences.

## **What are some of the challenges that Intuition Robotics has encountered over the time it has been in operation?**

It's challenging enough to create an intelligent device that is proactive and can recognize images, vision, and speech. However, there's another layer of difficulty that comes with building something that can convey emotion through movement and natural communication. We took on this challenge for a less tech-savvy customer base, as they are one of the largest groups that can benefit the most from this technology. In order to make ElliQ as easy as possible for older adults to use, it is designed to be discrete without looking like a traditional robot. Yves Behar's unique design allows for intuitive interaction with people. With "natural communication" technology we developed, we're committed to making ElliQ's communication as natural and highly emotive as possible to bring a warm personification to the robot, which will help integrate it into lives of those who are wary of new devices and technology.

## **The company was founded back in 2016. What has its growth been like since then?**

We've been growing the company in terms of employees and fundraising. Our team is now at 30 employees with additional contractors. Additionally, we have raised \$22M and are proud to be supported by both strategic partners like Toyota, iRobot, and Samsung, as well as leading VCs in Silicon Valley, Israel, Japan, and China. We've secured multiple partnerships with top-tier companies who are helping us build ElliQ and scale up production. We are also working with several senior living communities to continue to test and improve ElliQ with potential users.

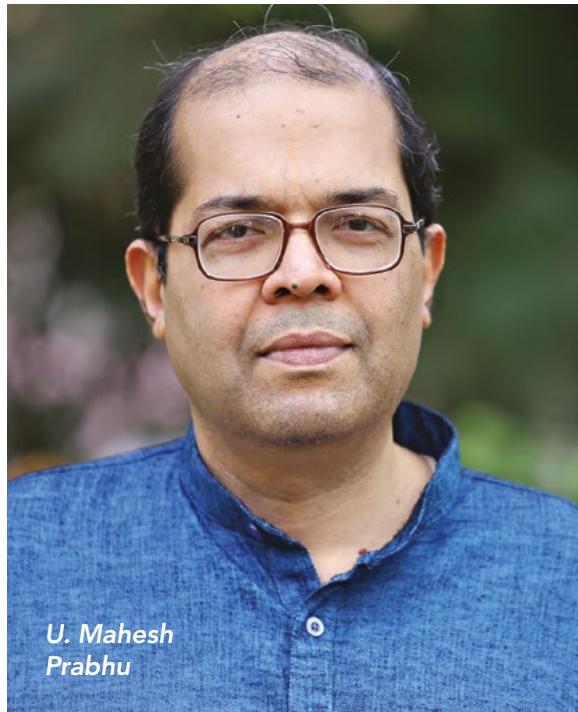
## **What can we expect from Intuition Robotics in the next five years?**

We believe we're moving towards an era where technology adapts to us and learns how to better communicate with us naturally versus the current state in which we learn how to communicate with technology. With advancements in cognitive computing, we'll see more and more autonomous systems that make independent decisions against goals humans set and then act. We are beta testing ElliQ in the homes of elderly adults in San Francisco and Florida right now and working to improve her AI and machine learning capabilities. ElliQ is the main focus of the company right now and for the next few years, but we will always remain dedicated to creating solutions that connect people and devices.

# A Unicorn in the Making

Tech Firm Manipal Dot Net is Taking Unique Approaches to Everything from Energy Consumption to Business Operations

By U. Mahesh Prabhu, Writer



**U. Mahesh  
Prabhu**

In my brief experience as an investor, if there is one quintessential observation I have made, it's the fact that companies with potential are the ones that maintain a low profile, invest in their people, focus on opportunities, are patient and are persistent in their pursuits. Of a few dozen companies I've invested in, there have been only five that have paid a rich dividend on my investments. The rest have collapsed or are on the verge of collapse. Those entrepreneurs who incur losses blame it particularly on the unavailability of funds, the absence of talented workforce, lack of government incentives and even bad luck. Another important lesson I've learned, rather painstakingly, is that while it is hard to find a good company to invest in, it's harder to comprehend them.

Take for example the story of Manipal Dot Net Pvt. Ltd. (MDN).

MDN is a high-end hardware and software development enterprise based on the west coast of southern India, approximately 400 km from Bangalore (Bengaluru) — India's Silicon Valley — in a little-known town called Manipal. This place is particularly known for its academic institutions and as the birthplace of India's leading financial institution, Syndicate Bank.

However, all the great enterprises founded there looked elsewhere for opportunities and growth. Syndicate Bank's national headquarters is no more in Manipal. Manipal Academy of Higher Education — formerly Manipal University — is investing in campuses around the world.

Given this scenario, it is barely fathomable why the high-end, innovation-centric MDN made Manipal its home. Though Manipal houses one of the finest engineering colleges in the country — Manipal Institute of Technology — it's hardly close to the likes of Massachusetts Institute of Technology. So, where does MDN get the employees who work in its recently inaugurated headquarters in Manipal?

MDN has a simple strategy to address the situation. A good number of people from Manipal and surrounding areas with excellent academic qualifications and unmatched skills are living in the United States and often try to return to their hometown. In the absence of a viable enterprise to employ them locally, most of these people would move to now crowded, polluted and untenable Bangalore. MDN makes a good offer: an opportunity for employees to contribute to their professional careers, while also returning to

their hometowns. Of course, these people aren't big in numbers. So, MDN has a second process of identifying talented individuals who desire to live and work in Manipal, training them at their facilities with hands-on projects and eventually retaining them with lucrative opportunities. This simple approach coupled with unmatched persistence has made MDN a respectable company in the areas of Video surveillance, PCB design, AI/DNN, computer vision and image processing, machine learning, FPGA design, embedded systems and IoT. The company's list of past and present clients includes various American and British firms, including Synopsys (NASDAQ: SNPS), Lattice Semiconductor (NASDAQ: LSCC), Freescale Semiconductor, NXP Semiconductors, and Maxlinear (NYSE: MXL). The compelling reason behind the survival of MDN, I believe, is the vision of its founder and CEO — Dr. Narasimha Bhat. A gold-medalist student of engineering from Manipal Institute of Technology, with a master's degree from Indian Institute of Science and a doctorate from the University of California, Berkeley, Bhat worked with Synopsys in Silicon Valley for several years before recommending his employers to consider an alternative development center for the company's visionary projects in India. By starting Zeta Infotech Ltd., which is now defunct, with blessings from Synopsys and Manipal Group, Bhat proved his mettle, his unmatched team building skills and the viability of his vision. However, once the home-grown team became highly successful, it was acquired by Synopsys and moved out of Manipal. Unabated and relentless in his vision, Bhat started it all from scratch with MDN. It is important to note the support of his friends Dr. UC Niranjan, Mr. Nagaraj, and his brothers, Dr. Prashanth Bhat and Srikanth Bhat. Almost a decade in business, MDN is certainly a tech unicorn in the making. To have a grand idea is one thing, but to make that idea a reality is a whole different ballgame. Against all the landmark achievements of this company, including their joint venture project Freescale Tower System which was admired by engineers worldwide and won the 21st Annual EDN Innovation Award; and the Weiji AirLock, the world's first device built to specifically address the EU's nascent GDPR policy; the company prefers to keep a low profile. MDN only confirms one of my fervent beliefs in investing that companies can either earn publicity or profitability, never both.



Here are some facts about MDN:

- ◆ MDN is a zero-bribe company. They have come this far without bribing any official during any process, from approvals to licenses, permits, etc. "Our existence is proof that India is not as corrupt as is portrayed, and that there are sincere, honest, hard-working officials," Bhat says.
- ◆ MDN is a zero-debt company, meaning it has never borrowed money. It has grown only at the natural rate possible, using only funds generated by sweat, toil and trouble.
- ◆ MDN is self-reliant on the energy front (but only in summer), generating more than they consume.
- ◆ On all three above, MDN has no one to advise or guide them on these topics or for them to emulate. The company is on its own. So, MDN is a pioneer or start-up on these fronts too.
- ◆ MDN does not have a business-development, marketing or publicity department.
- ◆ All MDN clients have come to them through word-of-mouth from existing or former clients.
- ◆ The company has seen many triumphs and tribulations over the last 13 years, beginning in a small incubation center, moving to rented premises and now functioning in its own building.
- ◆ MDN has avoided taking on simpler projects that can be attempted by others in their vicinity and stuck to complex projects that would not have been possible by local talent and training alone.
- ◆ MDN has a hiring policy that discourages job-hopping, to avoid creating chaos like in Bangalore.
- ◆ Even when not required by law, MDN has extended several benefits to employees, such as Provident Fund, gratuity, NPS, health insurance and free continuing education, in addition to benefits dictated by law.

[manipal.net](http://manipal.net)

# Cash Poor, Let Me E-introduce You to Cash Rich



By Amanda Kayne

It's a match! The Internet and its innovative players connect us to someone somewhere that can fulfil our every need: a life partner, a shared car ride, a new career and even a holiday house exchange. Long gone are the more traditional ways of seeking a mate, calling a taxi and booking a vacation. It's just you and me. There is no intermediary; no third party. All middle-men, transactional costs and risks are removed. It can be likened to a time in history when we simply bartered with one another, face-to-face, man-to-man. If you didn't like one market stall, then you would simply go to the next one. That's the beauty of our modern digital era — the freedom of choice, convenience and a good or service tailored entirely to what we want. Digital unwinds human hierarchies and complexity. Take, for example, eBay. Do a deal directly with the buyer. Erase the multi-layer hidden costs and emotions. Now digitalization can answer your financial woes. It's a growing trend that is proving very popular among businesses and individuals alike. P2P, or peer-to-peer,

lending is taking on some of the world's most conservative banks to perform the role of the money machine. Simply enter your requests online and let the system do the hard work. Whether you are the party wanting to put liquid assets to work or the cash strapped entity needing funds, growing technology-enabled platforms worldwide find you a mate based on criteria and suitability.

## AUTOMATION AFFORDS CHEAPER BROKERAGE

Of course, it's not a new phenomenon. Commercial banks have been in the business of taking savings from one to serve another for centuries. Non-banks with zero capital entered the market place, facilitating the same function around 10 years ago. This is done much in the way Uber and Airbnb serve their clients without ever owning any real assets. What's different is that P2P lending lets companies and individuals borrow directly from those ready to lend at the most lucrative rate possible. And it's thanks to the speed and sophisti-

cation of computer networks that the system is capable of connecting consumers, small businesses, large institutions and governments globally to share their liquid resources at a fraction of the cost offered by banks. "The unsecured deposits market is one of the few markets that has not yet been digitized," says the CEO of Instimatch Global Daniel Sandmeier. "Our clients get full transparency, lower cost, full control over pricing and a more diversified pool of counterparties across sectors and geographies." There are two markets at play in P2P lending: Those targeting large professionals and others focused on private individuals. The latter is perhaps the better known of the two with households, especially in the United Kingdom, opting for a solution to start a business or simply as a cheaper alternative to accruing debt on a credit card. In fact, the U.K. is said to have been the birthplace of P2P in 2005 and according to the Peer 2 Peer Finance Association, P2P loans in the U.K. total around GBP 7.1 billion. That's almost 8 percent of net consumer lending and 17 percent of net credit card debt in Britain. Switzerland is also at the forefront of this pioneering chapter, but a study from Swisscom and the Hochschule Lucerne finds that P2P lending has yet to break 1 percent of the CHF 7 billion owed on credit cards. This lower penetration rate in Switzerland could be attributed to the competitive rates currently on offer via more traditional means of borrowing.

### LENDING MONEY IS NEVER GOING TO GROW TIRED

That said, Research and Markets put the global P2P lending market at a value of USD 26 billion three years ago, with a projected growth to USD 460 billion by 2022. "It's exciting. The world is just in the infancy of what is possible," Sandmeier says. P2P is evolving from its true meaning of peer-to-peer to institution-to-peer or even institution-to-institution. Many business models, like Instimatch Global, focus their efforts purely on the professional counterparties like pension funds, insurance companies and bank treasuries. "At this end of the market, the services are extremely lucrative at just half a basis point per annum on the maturity of the transaction to both borrower and lender," Sandmeier explains.

### CAN A GLOBAL INTERCONNECTED NETWORK OF PCS BE TRUSTED?

Today P2P has a low market share, on the one hand due to "free money" distributed by central banks of late. On the other hand, it is still a matter of good old-fashioned trust. This is where new platforms such as distributed ledger technology and blockchain, bringing about transparency to the trading chain, will

have the upper hand in making this modern way of doing win-win deals the norm. Like all internet-based applications, the service must be secure, user-friendly and continuously evolving to meet client needs. For Instimatch Global, it is a customized cloud-based platform that makes the digital introduction only when the criteria of both parties are matched. "For many, renowned brands and the availability of credit lines are important," says Sandmeier. The industry, in its short existence, has seen large U.S., U.K. and European banks and P2P lenders partnering on personal loans. Swiss banks haven't yet taken the plunge but according to Swisscom, there are an estimated 15 up-and-coming local players operating independently of commercial financial institutions.

### WHY TAKE THE RISK OF NEVER SEEING YOUR MONEY AGAIN?

Perhaps the most interesting part of the business model is the diversification of counterparty risks. Lenders can spread their risk by lending to multiple borrowers at one time distributing loans across many, not a concentrated few. So far, P2P lending goes unregulated. That doesn't necessarily mean it is riskier. "A so-called digital broker trading names as a commodity is far safer than word-of-mouth brokerage," Sandmeier says. "We have complete transparency. Every trade is executed electronically and can, therefore, be tracked and monitored." In times of lending constraints in the banking sector, modern means of acquiring cash will be lucrative. However, unlike many governmental protection schemes whereby a percentage of the deposits are secured, no safety net at all may prove to be a sticking point.

### ONLINE ALTERNATIVE FINANCE IS THE UMBRELLA TERM AND ANSWER FOR MANY BREXITEERS

It is important to note that P2P lending, while a part of the overall online alternative finance market, must not be confused with crowdfunding. Crowdfunding, also occurring typically over the Internet, gathers small amounts of money from multiple sources to fund a venture or a project. It is widely believed that the broader online alternative finance market will grow exponentially, especially in continental Europe, and potentially to the detriment of the U.K. as Brexit continues to take shape. Banks would be wise not to underestimate the power that these digital non-bank solutions have to make a grab for their existing customer bases. Marketplace lenders have cutting-edge technology that customers seem willing to try. Whereas banks have lagging IT infrastructures and are bound by costly regulation. The message is clear: Get on board and collaborate or be ready to compete.

# A Cruise with Delicious Creativity

Time to spice up your summer with the one and only cruise in Zürich where you build your own burger.

By **Kathy Muenster**

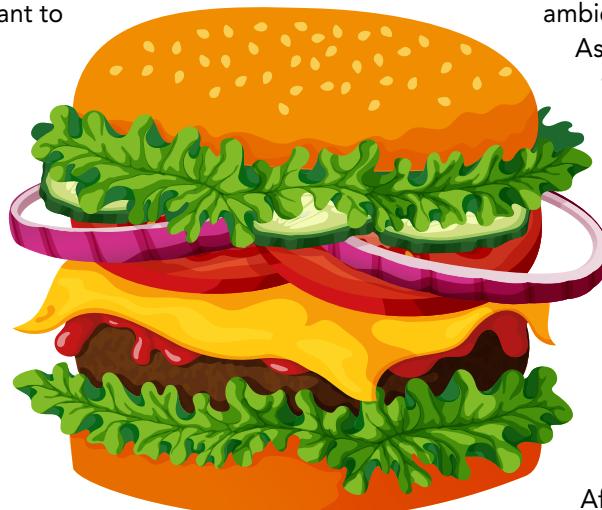
As an entrepreneur, facing a hectic day full of meetings, calls or decision-making moments is nothing new to you. After a long day of work like this, all you probably want to do is chill on the sofa and watch the next episode of "Black Mirror" on Netflix. Now hold that thought, if that's your idea of a fun "firabig" — end of the work day, as the Swiss say — you may want to change your mind. Because really, there are plenty of fun, amusing things to do now that the summer is here. And one of them is something extraordinary. Take a cruise on beautiful Lake Zürich and tickle your creative side — by building your own burger. That's right. Build Your Burger Cruise is a special summer event offered by Zürichsee Schifffahrtsgesellschaft (ZSG) that takes place every Tuesday from 1 May to 11 September. As Wiebke Sander of ZSG explains, "Burgers are hip; everyone loves them. We want to offer something new, something different, not just a cruise where you eat burgers, but you get to make it the way you like by choosing what goes

with it."

The Linth, which will take you on the voyage, is a spacious boat that has recently been extensively renovated, offering a cosy, classy ambience to its guests.

As the boat slowly departed from Bürkliplatz at shortly after 19:00, the sun was still gleaming radiantly. The soothing evening breeze cuddled my skin as I roamed around the side of the boat and upper deck. From a distance, I could see the arrays of houses and buildings on both sides of the lakes as the boat sailed gently by.

After having enough silly fun mimicking Kate Winslet's famous flying moment in "Titanic" by — joyfully, yet shamelessly — flinging my arms wide at the bow of the ship, I stepped back inside to be with the other guests. That evening, the atmosphere was fun and lively as there were several groups sitting with friends or family at big tables. The room was filled up with chatting and laughter. Comfortably sitting on a quiet seat next to a window overlooking the lake view, I filled out the form to



build my burger. First, you have to decide what kind of burger you are in the mood for: beef, chicken, fish or veggie. Then, you have many sauces and toppings to choose from, such as cheddar cheese, Swiss cheese, bacon strips, fried eggs and caramelized onions. Of course, you also have your choice of buns. You can have your burger on a black bun, a gluten-free bun or without any bread at all.

See? There's something for everyone. It is a fun concept that is also inclusive of people with dietary restrictions. So, no worries for those of you who are vegans or have a gluten intolerance — you have no excuse not to join this dinner cruise.

As a starter, a plate of onion rings arrived. Hot and crispy, they came in a perfect portion: just enough to fill me up while waiting for my order. A moment after our second drinks arrived, the thick, tall, artistically lopsided veggie burger landed elegantly on the table — and silenced me in a moment of awe. It was a mouth-watering tower of grilled aubergine, peppers, zucchini topped with gherkins and caramelized onion. The melted Swiss cheese was oozing among the layers of the grilled colourful veggies. Of the five different sauces to choose from, the garlic mayonnaise I picked was subtle but well-suited for the smokey taste of the grilled veggies. I also found the sweet caramelized onion was a nice, vegan touch on the burger. The only thing I probably shouldn't have added was tomatoes, which made the burger a bit too soggy for my taste, as it already had moisture from the vegetables. Apart from that, the vegetarian option with its fresh veggies is absolutely a must-try. As for the carnivores, the beef burger — boasting 100 percent Swiss beef — is no question the choice. My advice for a beef cheeseburger? Pick a black bun and the homemade, slightly spicy burger sauce; add some of that fresh gherkin or onion; and have it with a handful of rustic-style French fries on the side. You will be spoiled with every bite of its dense, yet moist and chewy, well-seasoned, meat patty smeared with the trickling creamy cheese. Yes, you may need extra napkins for this savoury moment.

You don't feel like spending time thinking and choosing? Not a problem. Despite the name, the Build Your Burger Cruise also offers ready-to-order burgers on sesame buns, such as pulled pork or the Lake Zürich Burger — a signature burger of 220g of homemade veal and beef.

The cruise didn't just lure locals out. Among the crowd that evening was Jeremiah, an American executive who is working and residing in Zürich, and his partner Timothy. The two young, vibrant New Yorkers accidentally found the cruise online. "I think it's great that they do this every Tuesday because we are

## BUILD YOUR BURGER CRUISE

Time:	1 May-11 September, every Tuesday.
Where:	Departs and returns at Bürkliplatz.
Time:	18:55-21:45
Cost:	CHF 25 (cruise entrance; excludes food and beverages)

mostly away on weekends and we can do things like this spontaneously. Today I came straight from work to just chill and enjoy my evening and happy I did it." The couple also commented on how delicious the chicken burger they built for themselves was and how they were impressed with the comfortable setting on the Linth boat.

To satisfy guests' experiences, the cruise also offers a variety of drinks on the menu for the cruise. In addition to soft drinks and beers, there are a range of red and white wines to choose from, appero drinks, and more. The cruise also offers a surprise dessert, which unexpectedly changes from time to time. This time, I had a chance to try the soft, sultry, sinful Toblerone mousse, with its crunchy texture from the chocolate pieces and the light, airy and decadent panna cotta. After my last scoop of the delectable mousse, I sipped the rest of my red wine, closed my eyes and sighed. Can the evening get any better than this?

The sun was sinking as the boat sailed back, farther away from Wädenswil. I stepped out onto the windy deck and gazed into the horizon. As I stared at the mesmerizing splendour of flaming layers of red, orange and pink, I remembered what Sander said at the end of our chat, "What's so special about the cruise is, not only can you enjoy the burger that you put together yourselves, but you can also enjoy the view of the lake and good company from friends." That was indeed what I experienced on the cruise. After a couple of hours of a non-stop cruising along Lake Zürich, the boat slowly arrived back at Bürkliplatz at 21:45. That marked the end of my lovely evening thanks to ZSG.

As for you, next time you think of relaxing after a long day at work being an entrepreneur, this is surely a great way to escape from it all. Time to take that business tie or those formal high heels off and hop on the Build Your Burger Cruise to spend a rewarding summer evening you won't forget.

# Staying on Course in an AI-Managed World

By Debra Moffitt

Technological progress has a price. The invention of the mobile phone made everyone reachable anywhere, 24/7. It shaped people's lives in unexpected ways — many of them beneficial. But suddenly no one was ever really on vacation, because the office and clients could reach us any time. The portable phone has brought us into connection with people across the globe in unimaginable ways. Information and mail that once took days or weeks to arrive, now cross the globe in less than a minute. It gives us the power to connect with a colleague or friend to say, "My plane will be late," "I can't find the restaurant," or "I love you."

The downside of that same technology is that it has stolen our attention away from real connection with other human beings. We seek out dates and mates on the Internet instead of noticing the amazing person standing right next to us at the airport or café. While over dinner, how often do you notice people gazing at their mobile phones rather than into the eyes of their partner? That handy little tool that has the great capacity to connect us has also left people feeling more isolated and alone, rather than satisfied and connected with a community.

Artificial Intelligence (AI) is the next big leap to challenge our evolution. It's already pervasive and it's here to stay. It is moving into our lives in ways that will make the invention of the mobile phone — and the way it has shaped our work and personal lives — pale in comparison. But you may not notice it much. Its algorithms choose what to show you on social media feeds and automatically installs apps to your devices. With a ping or a tone, AI sends out commands, "[Insert app name] requires your attention." It orders us to act.

Whether at home or at work, many people feel compelled to stop what they were doing — whether working to solve a problem or talking to a colleague or friend — break their concentration, and instantly respond to the AI-generated command. That shift away from the track of thought or behavior you were on may move you away from a place where you were about to find a creative solution to a problem or make you miss an important moment with family and friends.

## WHAT AI IS DOING

AI aims to guide your behaviors. An April article by The Intercept shows the direction AI is heading. Journalist Sam Biddle's research reveals Facebook documents that show how the company claims to be able to "predict future behavior." Facebook aims to sell this information to clients who want to influence decisions about what you are going to buy, or how you may vote. "These capabilities are the fruits of a self-improving, artificial intelligence-powered prediction engine, first unveiled by Facebook in 2016 and dubbed 'FBLearner Flow,'" Biddle writes.

Here are some more things AI is doing now. AI is tracking you. The same social media we love is also tracking every move we make —from the way we interact with the computer keyboard and screen to the way our eyes follow data and info on screen.

AI is grabbing your attention and distracting you from your aim. It does this insidiously so that it becomes less noticeable and feels almost instinctive. For example, "Skype needs your attention." It spits out perpetual messages until your respond to it. If your dog, child or partner acted the same way, how would you respond?

AI gives the illusion of being "beyond human," but it's programmed by people. Even if it is learning

and adapting, it does not have the human element of innovation or the ability to make creative leaps. It also lacks wisdom and values.

AI's values are programmed into it by the institution that created it — and those values are rarely transparent. That lack of transparency is a big negative, as revealed in the Cambridge Analytica incident involving Facebook and the 2016 U.S. election.

One of the biggest challenges for the future will be how to continue to maintain focus and shape the outcome of our work and personal time rather than allow ourselves to be unconsciously manipulated and pulled off course by AI. Having a strong sense of your goals and values on a long-term, daily and hourly basis, will help to override the constant disruption of AI as it steps more firmly into our lives.

Debra Moffitt



## THREE KEYS FOR MAKING CONSCIOUS CHOICES

Here are three things to reflect on that will help keep you in balance and in control of your experiences with AI. Reflecting on these will allow you to consciously make choices and not simply be manipulated by AI's hidden values and aims.

**Be conscious.** Your attention is a commodity and anyone who goes online sees the stiff competition to get it and to get you to act based on AI's programmed values and aims. AI and the algorithms behind it function with targeted goals.

Number one is to collect all it can about you, your preferences, tastes, behaviors, gender and age, among other things. The desired outcomes of those programmers and corporations behind the scenes are rarely transparent. Be conscious of what you are doing on social media and the Internet. Remember that behind the information fed to you, there's a design that seeks to shape your thoughts and actions in subtle ways.

You may need to take time away from mobile phones, tablets and social media. Get to know your own values and mind by taking designated breaks from the Internet and social media. Be daring and try 24 hours or an entire weekend and see what happens. How do you feel? What do you notice about where your mind wanders when you consciously choose not to look at your mobile phone every two minutes? Rediscover the pleasures of daydreaming while looking at the clouds or sitting lakeside to enjoy the reflections in the water.

**Connect with human beings.** Try out ways to meet people and connect with the community that does not rely on the Internet or social media. Chat with someone at the local market; talk to someone at the tram stop; or ask friends to bring their friends for a coffee at a local café. Begin to notice the people around you more and look up from your device, rather than down at the screen in your hand.

**Know what you value.** If you don't know what you value, then values will be forced on you unconsciously. Taking out some time to actually write down your priorities and know what your personal and professional values are will help you to make conscious decisions that align with what is important to you. For example, if quality time with family and friends is top on your list of values, then the next time you're at a barbecue and those AI messages ping you to do something, remember your aim of spending quality time with family and stay focused on them.

# With Anne Kubai

## Who is Anne Kubai?

Anne is a fashion enthusiast living in Zug. Her interest in the fashion world began at a very tender age. Currently, she is the owner of Fashionaid ANNE KUBAI.

## What is Fashionaid?

Fashionaid is an online clothing store that works closely with various African designers to bring contemporary design with bold Ankara prints to women worldwide. Fashionaid also promotes local African designers by giving them a platform to showcase their creativity through edgy designs and, at the same time, improve their livelihoods through increased sales.

## What are Fashionaid's mission and vision?

Mission: Creating a unique service that celebrates the designs of Africa and the designers that create them. Vision: Our vision is to bridge the gap between Africa and the world by connecting African fashion design to women all over the world.

## What is Fashionaid's primary focus?

To assist African designers to have an international exposure and market for their product which is bold Ankara African prints.

## What inspires Fashionaid?

Transforming family livelihoods by providing a platform that helps African designers sell their products internationally and enabling them to meet their basic needs. Fashionaid would like to see the world's appreciation of the bold African Ankara print, especially by the western world. African designs celebrate everyone everywhere, irrespective of a woman's body shape, height, age or ethnicity. It's this thinking that inspired the launch of Fashionaid.

## How many markets does Fashionaid operate in so far?

Currently, just the Swiss Market.

## What is Fashionaid's objective, not just in the Swiss market, but also in the global market as a whole?

Anne's belief: "That there is not just history in Africa. There is also a future!" Her objective is that everyone should have a little piece of Africa and its culture in their wardrobe.

## What is Fashionaid's recipe for conquering the global fashion market?

By approaching one woman at a time, ensuring exposure to the brand through events and guaranteeing confidence in those wearing out designs.

## How does Fashionaid compare with other brands out there?

Fashionaid is incomparable. Our designs are unique. You will not find them anywhere else.

## Where do you see Fashionaid in the next five years?

Fashionaid will be in the whole of Europe, but more importantly, it will see an increase in the number of designs, thereby improving the livelihoods of many more families.



# fashionaid

ANNE KUBAI



[fashionaid.ch](http://fashionaid.ch)

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We are passionate about exploring the issues unique to entrepreneurship in Switzerland and providing real insights into startup life.

We also seek to provide forums to connect entrepreneurs, to share ideas, collaborate and discover new opportunities.

## WHAT WE DO

We offer the business community a one-stop service platform through our Magazine, Events, Workshops and Consulting services.

Our main objective as a media company for entrepreneurs is to create a solid platform that represents business owners, their products and services to the entire world in the best way possible.

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- WORKSHOPS
- EVENTS
- CONSULTING

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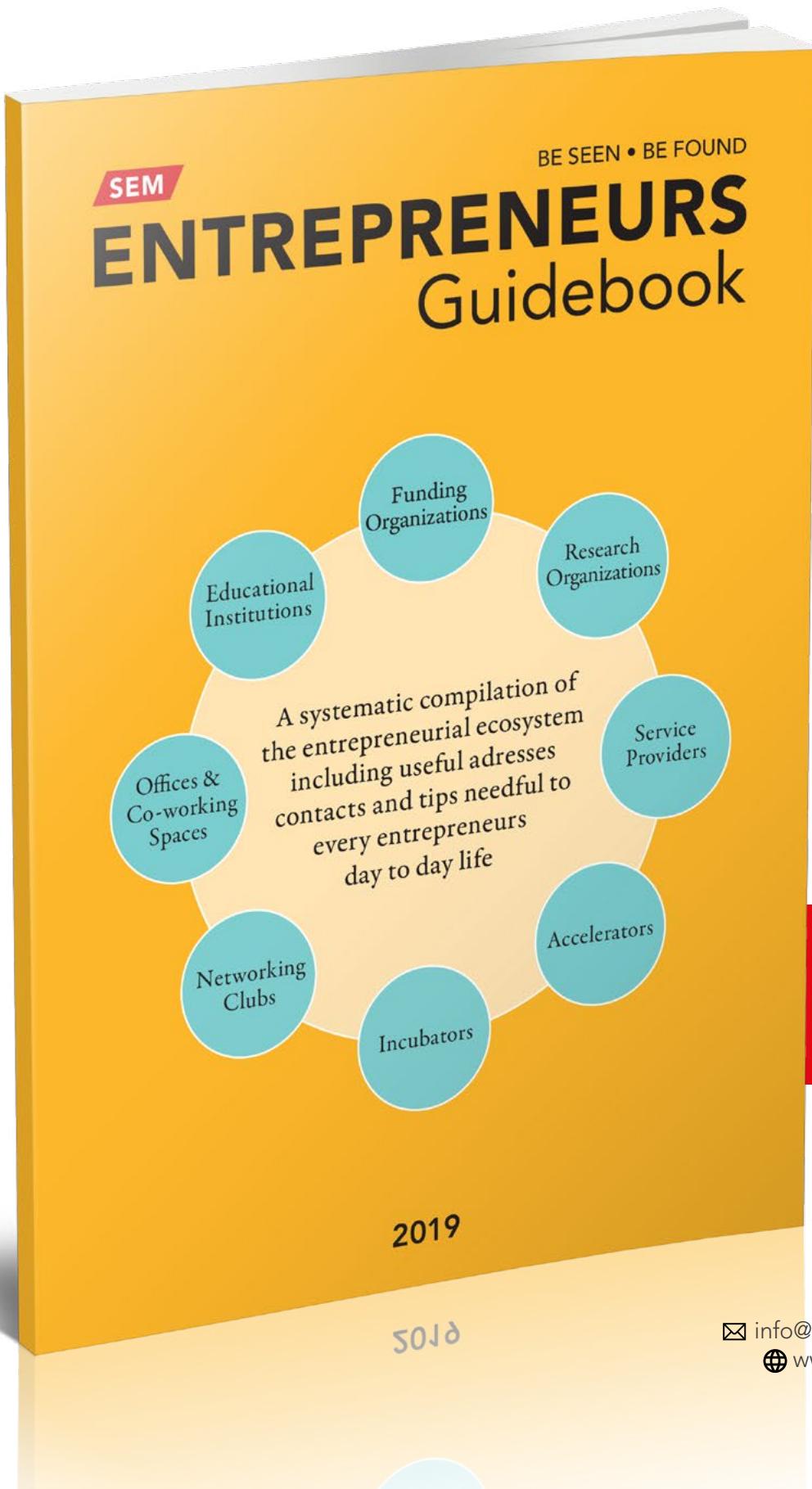
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# Impressum

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# SWISS ENTREPRENEURS

## EXPO & FESTIVALS PROGRAM

1 & 2 SEPTEMBER 2018

### DAY 1

1<sup>ST</sup> SEP 2018 - SATURDAY  
NETWORKING EVENNING  
BEGINS AT 18:00 - OPEN END

18:00 APERO & NETWORKING

19:00 PANEL DISCUSSION  
DOES BLOCKCHAIN MAKE SENSE?

20:00 COMEDY SHOW

20:45 A SPECIAL PERFORMANCE  
SALSA DANCE

### DAY 2

2<sup>ND</sup> SEP 2018 - SUNDAY  
EXHIBITIONS & FESTIVITIES  
BEGINS AT 11:00 - 17:00

11:00 LADYBOSSES WHO BRUNCH  
A SPECIAL BRUNCH FOR THE  
LADYBOSSES COMBINED WITH  
A PANEL DISCUSSION TAKING  
AND SHARING ADVICE FROM  
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12:30

**EXHIBITORS PITCHING**  
EXHIBITORS INTRODUCING  
THEIR BUSINESSES TO THE  
AUDIENCE.

14:30

**FACE PAINTING & BOOK  
READING FOR CHILDREN**  
PARENTS ARE INVITED TO  
BRING THEIR CHILDREN

15:00

**TUG OF WAR COMPETITION**  
A BATTLE BETWEEN FEMALE  
PRENEURS VS MALE  
PRENEURS TEAMS

16:30

**WINNING TEAM CELEBRATIONS**

17:00

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