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Where trends are born, not followed

GTM

# TRENDS

MAGAZINE

24<sup>th</sup> Edition

## THE WORLD IN 2025

Navigating Global Trends & Challenges

## A SILENT CRISIS

Nearly A Quarter of Freshwater  
Species Face Extinction

## LOVE TOURISM

The Growing Phenomenon

# DAVOR LJEVAR

The Driving Force Behind  
Innovation And Progress



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GLOBAL CHAMBER OF BUSINESS LEADERS

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# TRENDS

MAGAZINE

24<sup>th</sup> Edition

*The word "trend" is not just a direction of development or a pattern of change—it is the driving force of the future, a power that shapes the world. And that is exactly why you are now in the magazine where trends are born, not followed!*



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The Driving Force

# DAVOR LJEVAR

Behind Innovation and Progress

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## President's Insight:

# 2 YEARS OF TRENDS, Challenges and Gratitude

Dejan Štancer, GCBL President & GTM Chairman



**A**s the 24th edition of Global Trends Magazine reaches you on Valentine's Day, a date symbolic of love and connection, we are reminded of the profound power these values hold—not only in our personal lives but also in shaping our shared future. Love, in its truest form, transcends romance. It becomes a force that inspires empathy, unity, and collaboration—the very foundations for building a more connected and peaceful world.

On this special day of love, Valentine's Day, we at Global Trends Magazine celebrate a significant milestone – our 24th edition, marking two years since the release of our very first issue. These past two years have been challenging, filled with highs and lows, moments to cherish, and others we'd rather forget. Yet one thing remains constant – without you, our dear readers, we wouldn't be here today. Your support and loyalty are the foundation of everything we do.

In a time when global challenges are reshaping societies and economies, our ability to foster understanding, respect, and cooperation has never been more critical. Just as love thrives on trust and commitment, so does progress in business, diplomacy, and community. It is through these shared values that we can create bridges across divides and address the pressing need for global unity.

Valentine's Day reminds us that relationships, whether personal or professional, are built on shared goals and mutual respect. This edition of Global Trends Magazine reflects on how emerging global trends influence the way we connect, collaborate, and innovate. It also serves as a reminder that empathy and cooperation remain the driving forces for a better future.

At Global Trends Magazine, we see ourselves as more than just chroniclers of trends; we are advocates for a world where the power of love, connection, and shared purpose drives progress.

On this special occasion, I invite you to reflect on how love, in all its forms, inspires the courage to act and the strength to advocate for peace in a rapidly changing world. Let us redouble our efforts for collaboration and unity, knowing that our shared commitment to these values is the only path to lasting progress and harmony.

Let this edition serve as both inspiration and a call to action: to embrace love not only as a personal sentiment but as a global principle for building a more peaceful and prosperous world.

With optimism and hope.

## President's INSIGHT





*Happy  
Valentine's Day*

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**TRENDS** MAGAZINE

Editor's Note:

# TARIFFS, TENSIONS

## Tragedy And Triumphs

Nicole S. Farrell, GTM Chief-Editor

**T**he wishes for a happy new year have given way to wishes of condolences from those near, dear and far. The old-school way of containing news reporting has departed as social media outlets, blogs and vlogs opine on current affairs in rapid-fire reaction.

The tension among leaders regarding new tariffs is palpable to say the least and there's a readiness to enact a fierce pushback to the proposed tariffs. Unfortunately, this new development presents a horrendous social, financial and economic domino effect for the citizens of the countries with the incoming tariffs. To some, it is a time of figurative terror, while it is a case of instant stress for some governmental and agency leaders.

The world also now mourns with the families of the over seventy victims of plane crashes that occurred within mere days of each other in the United States. The first occurred in Potomac and the second in Philadelphia. It's a heartbreaking tragedy that also saw children perish, some along with their parents. The love and sympathy that poured out via online platforms could not be denied.

If you take the time to keenly observe though, you'd realize that while in some quarters of the world there is manufactured chaos and well-orchestrated demonstrations of calculated division, there is a parallel growing trend of private individuals and professional and business entities being bent on creating the opposite. Maybe it's because February is the 'month of love' that it seems curiously apparent that the culture of love across race, nationality, gender, social status, financial standing, etc. has deepened. In any event, the bad and the ugly are inspiring change.

Our Cover Story with Croatian businessman, Davor Ljevar, tells the tale of his love for his mother country, coupled with his meteoric rise in entrepreneurship in the field of Industrial Demilitarization. Read his exclusive interview with us.

Turkish International Trade entrepreneur and philanthropist, Semih San, leads our second interview. His individual and team triumphs surrounding educational initiatives for children keep hope alive for many.

Even in a couple of our columns, we have creatively merged the topics of business and love. How exactly? Read on and find out.

Hopefully, global experiences will be a stark reminder that the ideals of love, unity, transformation, innovation, collaboration, partnership and co-operation are key to creating a world that is inclined to widespread influence on what truly matters.

Good sense shall once again prevail and nations will triumph. Wishful thinking? Perhaps. However, it is on hope and trust in all that is good that many things in our world were built on.

I hope that you enjoy our 24th Edition/February Issue!

Editor's NOTE







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ANNIVERSARY

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**COVER STORY**

*Exclusive*

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# WORLD LEADERS EVANGEL

Behind Innovation and Progress

Cover Story, Global Trends Magazine, 24<sup>th</sup> Edition 2025



COVER STORY  
*Exclusive*

# DAVOR LJEVAR

**The Driving Force Behind  
Innovation And Progress**

**P**ace exudes from Davor Ljevar although he hails from the once war-torn country of Croatia. Now that the figurative smoke has cleared, this determined entrepreneur has forged his way to shoot his shot at life and all of the prosperity that it has to offer.

When Ljevar thinks of his own experiences with war, what emotions surface and what thoughts does he have about how far he has come, knowing that he has not only survived but thrived?

Ljevar shared, *"The first reaction is certainly sadness and thinking, how can this happen again nowadays in a developed civilization? It is completely senseless. When I think about where I've come in my career, I'm certainly satisfied with what I've achieved so far, considering that I come from a small country that was completely devastated not so long ago and went through a turbulent transition process. So, you can still hear and feel the 'voice' of the past and success is not always positively received."*

In spite of the negative experiences, he holds strong to a positive mindset and a rose-tinted view of his beloved country. So much so, that if he had to 'sell' Croatia in one paragraph, his offering would be, *"Come and experience it! Croatia has a lot to offer - rich culture, architecture, beautiful nature, great gastronomy. No matter the type of person you are, if you like sipping wine in a vineyard, chilling or partying on a beach, or riding a quad (or a horse) through the mountains, you'll find it here."*

*However, open, warm and hardworking people are probably the greatest quality of Croatia and I believe anybody who encounters them, business-wise or leisure-wise, can confirm this."*



The Driving Force  
**DAVOR**  
**LJEVAR**  
 Behind Innovation and Progress

“

***Industrial demilitarization is important because, on the one hand, it reduces the risks of accidents.”***

Ljevar is the CEO of Demil Tech Ltd., a company that handles industrial demilitarization. It is somewhat understandable why he has chosen this path considering his past experiences but what exactly is industrial demilitarization?

He explained the objective behind it, *“Industrial demilitarization encompasses the processes of storage, transportation, disassembly, disposal, destruction and recycling of explosives, ammunition and explosive components. The advantage of industrial demilitarization compared to other methods of disposing of surplus obsolete ammunition is that it strives for environmentally friendly technologies, waste reduction, recycling and reuse of materials exclusively for civilian purposes.”*

Regarding its importance in the grand scheme of things, he continued, *“Industrial demilitarization is important because, on the one hand, it reduces the risks of accidents, sometimes catastrophic, that occur due to the storage of obsolete ammunition, which consequently has a large negative impact on the environment, the community and government budgets. On the other hand, industrial demilitarization returns materials, sometimes precious metals, to industry, and thus, supports the principles of the circular economy.”*

This type of work is not common knowledge for many and it offers a fascinating look into how sustainability is factored into many industries. How does it work for industrial demilitarization to pair



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LJEVAR**

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with achieving clean and environmentally friendly demilitarization technology?

Ljevar stated, *“Industrial demilitarization is a product of the desire to solve the problem of obsolete ammunition in an environmentally friendly way and to reduce the impact on the environment to the lowest possible level. Today’s technologies allow for minimal impact on the environment when implementing industrial demilitarization, which certainly places us among green technologies.”*

His personal power has granted him a formidable character that has been exemplified through his upward mobility in reaching this career height. What exactly propelled him to pursue this career course and enough so to start the Demil Tech Ltd. legacy?

*“At Demil Tech, called ISL Spreewerk 15 years ago, which was part of the General Atomics group, I started as a production engineer, quickly progressed to production manager, and in 2014, I was appointed (as the) CEO.*

“

***Today’s technologies allow for minimal impact on the environment when implementing industrial demilitarization.”***

*In 2020, I took over majority ownership of the company, which was then renamed Demil Tech. The main guiding principle in taking over the company and deciding to continue in this industry was the fact that many countries had significant amounts of obsolete ammunition that needed to be disposed of, and we had vast experience in the disposal that we had accumulated over the years*



“

***I will strive to justify my role as a Delegate by helping young and promising Croatian companies enter the global market through the network provided by GCBL.”***

*disposing of obsolete ammunition in Croatia and surrounding countries. The same thing guides me today, being aware of our experience and knowledge, and we continue to strive to market our knowledge and technology to reduce risk and increase general safety.”*

Self-motivation apparent, on a personal note, what truly motivates him, generally speaking? *“The aspiration and natural instinct to create added value, whether in my private life or work, motivates me and keeps me going. Besides that, developing myself as a person but also developing and drawing out the potential from my colleagues and family members to create something that will make the world a better place and leave something good and positive behind.”*

As the recently appointed Delegate for Croatia at the Global Chamber of Business Leaders (GCBL), the parent organization of the Global Trends Magazine (GTM), he maintains his commitment to serve, educate and make a difference. What is his vision now as the Delegate for Croatia?

Answered Ljevar, *“I will strive to justify my role as a Delegate by helping young and promising Croatian companies enter the global market through the network provided by GCBL but also through my personal experiences gained through work, in order to make it easier for them to realize their potential. Furthermore, I will strive to present Croatia as a country open to investment, development and business in general. Through*



*this method of operation, I believe that (the) GCBL will benefit in many ways and gain new members and supporters."*

Knowing how important support, mentorship, networks and basic humanity are when it comes to opportunities and personal growth and development, he said as he noted the trends of people in general, *"I am certainly saddened by the fact that people have become alienated from each other. They do not care much about each other. The struggle for personal interest to the detriment of others prevails in every aspect, which is certainly most expressed in armed conflicts that are drastically spreading. However, despite all the bad things happening, it is encouraging that there are still people and organizations who strive to make life and work easier for those in need and who care about healthy development, the preservation of the environment and civilization as a whole."*

Ljevar shared his view on how mentorship of start-up Founders should be approached, generally speaking.

*"They need to be encouraged to push forward, to develop their ideas and never give up. No matter*

“

***I am certainly saddened by the fact that people have become alienated from each other."***

*how hard it is, how many obstacles they encounter or how misunderstood by others they are, they need to believe in themselves, their ideas and keep going. Success will come."*

His passion for educating the masses being evident, in what way/s would he or could he





educate people about the work that he does and its merits? *"The best way for me is a 'live' presentation of our work and activities, achievements and goals. Most people do not understand the work we do, which is understandable considering that the activity is very rare and self-contained, and the best reaction and understanding came after a 'live' presentation where they can 'feel' what we do."*

Turning his attention back to the Global Chamber of Business Leaders, he hinted at how he could partner with the GCBL in the future to actively shape mentalities within learning forums and also create charitable ventures. *"I can openly provide (the) GCBL with my acquired knowledge, experience, connections and ideas to move forward together and make the world a better place."*

His inclinations are on par with the initiative of the Global Chamber of Business Leaders, which is the Global Coalition for Cooperation and Peace (GCCP). This entity was launched last year. It is an organizational clarion call for global leaders and international power players to put egos and even personal gain aside and truly work for the progress of and peace among their citizens. It is also a

prompt for relevant organizations to step-up their own actions and collaborate with other entities for more robust solutions.

Seeing how physical wars have become almost a normal situation in certain parts of the world, how does Ljevar mentally treat with these unfortunate occurrences?

Pensively, he responded, "Considering that I spent part of my childhood surrounded by war and the horrors of war, I completely understand what these people, especially children, are going through. This is a catastrophic situation and ultimately does no good to anyone. The only thing I can personally do is continue to work in my industry, which directly reduces the potential for war, which certainly helps me cope with the horrors that surround us."

Ultimately, what lesson/s did those experiences teach him and how did they impact his outlook on life? "It certainly taught me that nothing in life is certain, it's not permanent and we can't take anything for granted. So for everything in life – family, success, peace – you have to work, work

“

***The best way for me is a 'live' presentation of our work and activities, achievements and goals."***

*dedicatedly and constantly. There is no alternative path."*

Ljevar looks forward to continuing his career being figuratively of military grade and wishing for a world that seeks sustainability in all areas.

Article **END**



# THE WORLD IN 2025

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WORLD:

*Global Trends  
Challenges*



# THE WORLD IN 2025:

## *Navigating Global Trends and Challenges*

**A**s the world steps into 2025, a complex tapestry of economic, geopolitical, environmental, and social trends is shaping the global landscape. This pivotal year demands unprecedented cooperation and strategic foresight as nations, organizations, and individuals grapple with critical challenges and opportunities.

### Global Economic Outlook

The global economy is projected to grow at a moderate pace of 2.9% in 2025, with significant disparities between regions. Asia, driven by India and Southeast Asia, is expected to maintain robust growth rates of 5.4%, while Europe and North America face slower expansions of around 1.8% and 2.2%, respectively.

Latin America and Africa are forecasted to achieve growth rates of 3.5% and 4.2%, fueled by technology adoption and resource exports. However, global inflation, hovering around 4%, remains a key concern, compounded by lingering supply chain disruptions.

Notable trends include the acceleration of green investments, with renewable energy projected to constitute 50% of new energy capacity by 2025. Digital transformation

continues to dominate, with the global AI industry valued at \$190 billion, reshaping industries from healthcare to logistics.

### Geopolitical Dynamics

Geopolitics in 2025 is marked by heightened tensions and shifting alliances. Key developments include:

- **U.S.-China Rivalry:**

The competition between the U.S. and China persists, particularly in technology, trade, and military influence. Both nations are vying for dominance in emerging markets, with Africa becoming a strategic battleground for investments and diplomacy.

- **Europe's Strategic Autonomy:**



The European Union is prioritizing self-reliance, investing heavily in defense, energy independence, and semiconductor production to reduce reliance on external powers.

- **Global South's Rising Influence:**

Emerging economies in the Global South are asserting greater influence in multilateral organizations like the G20 and BRICS+, advocating for reforms in global governance.

## Climate Change and the Environment

The climate crisis remains the defining challenge of our time. In 2025, global CO<sub>2</sub> emissions are projected to reach 35.6 billion tons, a marginal decline from the peak in 2023 due to increased renewable energy adoption. However, extreme weather events—from hurricanes in the Atlantic to droughts in Africa—continue to disrupt economies and displace millions.

- **Key environmental trends include:**

**Arctic Warming:** The Arctic is warming nearly four times faster than the global average, with sea ice coverage expected to reach record lows, impacting global weather patterns.

- **Biodiversity Loss:**

Over 1 million species remain at risk of extinction, underscoring the urgent need for conservation efforts.

- **Carbon Markets:**

Global carbon trading volumes are expected to surpass \$1 trillion, driven by corporate commitments to net-zero emissions.

## Food Security

Global food security faces critical threats as climate change, geopolitical conflicts, and economic instability converge. In 2025, the world's population is expected to reach 8.2 billion, straining agricultural systems. The UN predicts that 670 million people will face hunger, with Sub-Saharan Africa and South Asia being the most affected regions.

Innovations in agriculture, such as vertical farming and gene-edited crops, offer hope. However, these advancements require substantial investment and international collaboration to scale effectively.

## Key Initiatives for a Better Future

The Global Chamber of Business Leaders (GCBL) has launched the **Global Coalition for Cooperation and Peace**, an initiative designed to address the interconnected challenges of economic disparity, geopolitical tensions, and environmental degradation. This coalition aims to:

- Foster dialogue among nations to prevent conflicts and promote peaceful coexistence.
- Mobilize private sector investments for sustainable development projects.
- Advocate for policies that balance economic growth with environmental stewardship.

The GCBL's initiative is particularly crucial as traditional multilateral frameworks struggle to adapt to contemporary challenges. By leveraging its network of business leaders and policymakers, the Coalition seeks to drive actionable solutions and build a resilient global economy.



*In 2025, global CO2 emissions are projected to reach 35.6 billion tons. A marginal decline from the peak in 2023 due to increased renewable energy adoption.”*



## Continental Snapshots

- **Africa:**

The continent is poised for significant growth, with digitalization and renewable energy investments driving progress. However, political instability in key regions remains a challenge.

- **Asia:**

Asia's economic engine continues to thrive, though regional tensions in the South China Sea and Taiwan Strait require careful diplomacy.

- **Europe:**

Europe's focus on green technologies and defense autonomy marks a shift towards resilience amid geopolitical uncertainties.

- **Americas:**

The U.S. and Latin America face divergent trajectories, with the former investing in AI and the latter grappling with socio-economic disparities.

- **Oceania:**

Australia and New Zealand are emerging as leaders in climate innovation, pioneering carbon capture technologies and sustainable agriculture.

## Looking Ahead

The year 2025 represents a crossroads for humanity. The challenges are immense, but so are the opportunities.

Success will depend on the world's ability to embrace cooperation over competition, innovation over inertia, and solidarity over division.

In this context, initiatives like the Global Coalition for Cooperation and Peace are not just desirable but essential.

By fostering global unity and shared purpose, they can help shape a future where prosperity and peace prevail for all.

Article **END**



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**GTM**

Exclusive Interview

*Semih San*

**TRAILBLAZER**  
IN INTERNATIONAL COMMERCE

Exclusive Interview, Global Trends Magazine, 24<sup>th</sup> Edition 2025



A full-length portrait of a middle-aged man with a receding hairline, wearing a dark pinstriped suit, a white shirt, and a patterned tie. He stands in a professional office setting. To his left, a Turkish flag is visible on a stand. In the background, there is a blue upholstered chair and a desk. The floor is made of dark wood. The lighting is dramatic, highlighting the man against the office background.

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MMERCE



# Semih San

**TRAILBLAZER IN INTERNATIONAL COMMERCE**

One of the meanings of Semih San's first name is "generous". Heartened by the fact that his name was researched, he was full of gratitude. As he regarded the sentiment, he expressed how he has contributed in his own ways to the upliftment and betterment of humanity.

Said San, *"I try to live according to the meaning of my name. To ensure this, I am actively involved in many humanitarian aid organizations working in the Turkish and international arenas. I am making an effort to ensure that the people living in the Balkans region, which I have shown great interest in due to my work and family origin, live in an atmosphere of peace and brotherhood."*

San hails from Türkiye, a nation with a population of over 85 million. One in an ocean of people, he has anchored himself in the philanthropic arena as much as possible.

What is a general little-known secret of Türkiye though? About his country, he said, *"The fact that Türkiye is the heart of the modern world due to its*

*geopolitical, economic and sociocultural position is one of the little-known general secrets."*

His perspectives immediately position him as an ambassador, and now as the recently appointed Delegate for Türkiye at the Global Chamber of Business Leaders (GCBL) - the managing entity of the Global Trends Magazine (GTM) - he gets the opportunity to significantly demonstrate Türkiye's prowess. *"I thank President **Dejan Štancer** for considering this role worthy of me and (I will) try to do my best for the development of Türkiye and international trade.*

*Türkiye is the intersection point of the world as it acts as a bridge between the Middle East, Europe, Asia and Africa. Türkiye, which can experience four*



*Semih San*

*seasons at the same time, is a real tourism and shopping paradise with its natural beauties and history. For this reason, there is a very profitable market in business tourism."*

“

***I started my international trade career in order to improve myself in the international field and markets."***

San is an entrepreneur within the field of International Trade. This field is one which carries a barrage of responsibility and is a collective hub of business activity that contributes to a country's Gross Domestic Product (GDP). Even with all of its moving parts and intricacies, it proved to be a very appealing career path for San. What motivated him to pursue a career in International Trade?

He answered, *"I started my international trade career in order to improve myself in the international field and markets, to contribute positively to the business world and to meet new names who have a say in the business world. Everyone has a role in life and that's the role I chose for myself. I chose to make a small contribution to the developing commercial life between the Middle East and EU countries.*

*I'm focused on the trade of textiles, leather, cosmetics, bags, gold, construction equipment, timber, machinery, health products and tourism industries."*

His focus is specific as his efforts are towards certain regions, namely, Balkan and Central Asian countries. What were some of the challenges or issues in these regions/countries that he felt he could address in business?

San divulged, *"Balkan and Central Asian countries began to make rapid development and progress after the collapse of the Soviet Union. For this reason, there are many sectors that can be developed as an international economy and business world. For this development, we are*



*making great efforts to change some of the habits left over from the socialist economy model."*

*positive contribution to the process in terms of developing the cooperation between (the) GCBL and GCCP."*

Speaking on global trade challenges, he declared, *"Armed conflicts all around the world are affecting world trade negatively. Where there is peace, everybody wins and trade becomes safer and more secure. In order for trade to develop, everyone should live in peace. This is one of our most important missions as the GCBL."*

The point of the GCBL founding the Global Coalition for Cooperation and Peace (GCCP) last year and the objective being to take on the monumental task of helping to forge paths towards unity, peace relations, humanitarian acts and global cooperation across borders were raised.

How does he think he can leverage his experience with philanthropic work to be an asset in this thrust of the GCBL and GCCP?

San revealed, *"I think that the many connections we have made between the people of Turkiye and the countries of the region will make a very*

“

***Armed conflicts all around the world are affecting world trade negatively."***

A believer in 'giving back', he has devoted countless hours towards working with orphaned children. He is in full support of programs that assist orphaned children in the sphere of education and his philanthropic work has been centred around this. Of his mission, he shared, *"I am trying to do my best to educate orphans around the world, especially in Turkiye, and I think*



*Semih San*

*that this effort should remain hidden due to the background that the culture I grew up in provides me. As a proverb in our country says, 'Do good and throw it into the sea.'*

No doubt experiencing a wave of emotions, he said, *"If I had all the funds, I would have worked to achieve world peace and end global starvation."*

There is a saying reportedly from Matshona Dhlwayo that says, *"The seed you plant today determines the harvest you reap tomorrow."* The youths of today will be the leaders of tomorrow and like many, San is aware that investing in the personal development and mentorship of youths and young adults can reap a wealth of rewards in the future. It can truly take a village, and so, even corporate bodies can become involved.

“

***The seed you plant today determines the harvest you reap tomorrow.***”

*"Gen X and Millennials are the future of business leadership. In order for them to succeed in business, governments and NGOs must lead them to correct paths. To achieve this goal, education and training programs must be organized and youth must be educated accordingly."*

One who speaks Turkish, Albanian, Russian, Serbian, Macedonian, Bulgarian and English, San's love language in business and philanthropic work certainly seems to encompass acts of service.

*Love Tourism*

The **GROWING**  
**PHENOMENON**



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*Love Tourism*

# The GROWING PHENOMENON

V

alentine's Day is a celebration of love in all its forms—a day to cherish the connections that make life beautiful, whether with a partner, friend, or family. It's a reminder that love is the greatest gift we can give and receive.

## Love On The Brain

Being married to your job or business isn't something that's foreign to many professionals but what about being married to the idea of finding love in an unorthodox way?

Cue Love Tourism.

## What Is Love Tourism

*Love Tourism* is essentially the intentional concept of facilitating travelling individuals who visit certain countries specifically for the purpose of meeting a potential spouse or lifetime partner.

This incredibly popular practice causes the most

level-headed foreign men to be in a weakened state much like one under local anaesthesia but there are both men and women who seemingly hope to find long-term success in the love department, banking on cashing in on the idea of a white picket fence and a happy family life.

While finding what we'll call 'international love' or 'foreign love' can very well be done via a dating app from the comfort of one's home, there are love-seekers who prefer the traditional means of getting to know someone - up close and personal albeit as far as thousands of miles away from their homeland.

Interested persons usually attend social events and converse with groups of potential spouses or





partners, some reaching as far as Costa Rica. Others are known to travel far and wide from the United States, Australia and Asian countries.

The idea is not for superficial connections or surface attraction. Men and women are meeting and screening one another with serious intention. The objective is to find someone with whom meaningful and long-term relationship success can be achieved.

## The Appeal

The advent of 'love tourists' is not to be confused with mail-order brides. It is a totally different arrangement if one can call it that. It isn't exactly a new practice, however, within the past decade or so, it has gained more popularity for various reasons. The most common reasons are:

- Increase in the interest of interracial or inter-religious relationships.
- Dissatisfaction or disenchantment with options in their home countries.
- There is the perception that men or women from certain countries or territories have the desired

“

***While the move toward more sustainable banana production is a positive step, it is not without challenges.”***

characteristics and traits to be a top-of-the-range spouse or partner and even parent.

The late American artiste, Meatloaf, in his 1993 released song, "I Would Do Anything For Love", sang, "And I would do anything for love but I won't do that." Well, the men and women who participate in these love or romantic treasure hunts have cast aside any inhibitions in their quest to find the person of their dreams. The women are willing to engage in mature conversations with a



- An opportunity to learn firsthand a new culture or about a new place while exploring a relationship.
- It's a more deliberate way of matchmaking as everyone is (supposedly) on the same page, looking for the same thing.
- The prospective persons would have already done some homework on the groups coming in, and in some cases, initial contact is made online before the trip.
- The organisers of the events would usually have strict rules and guidelines for participants to follow in order to facilitate the safety and protect the confidentiality of everyone.
- Events are primarily limited to controlled venues so that interactions are contained. As such, there is no room for participants to venture into unknown territories by their own virtue or because they were duped by a stranger posing as an interested participant.

The cons include:

busload of foreign men and the men are more than eager to make themselves accessible to scores of attractive women who dream of an exciting life in another part of the free world.

## Media Attention

*60 Minutes Australia* did a feature on this phenomenon in late 2024, citing the feedback and stories of eligible bachelors from Western Europe and the United States, in addition to women from Eastern European countries.

One Ukrainian woman who was interviewed said matter-of-factly, *"I do not like Ukrainian men."*

An American gentleman said that the women he encountered in his homeland were more in love with his income, so he was hopeful that a woman met in this way or forum would present a deeper and more genuine connection.

## Pros And Cons

Like anything else, in the world of dating - and in this case, Love Tourism - there are pros and cons.

Some pros are:



***One Ukrainian woman who was interviewed said matter-of-factly, "I do not like Ukrainian men."***

- The possibility that a person who was chosen is being unscrupulous, simply looking for an opportunity to gain citizenship in a new country.
- Estrangement, disappearance or divorce being initiated by the migrant person as soon as citizenship is confirmed.
- Language barriers or culture shocks become such an issue that it can cost a serious rift in relations.



***Love is not about how many days, months, or years you've been together. It's about how much you love each other every single day, in every small gesture, in every shared glance, and in every whispered word that only your hearts can hear."***



- Not having any mutual friends or associates who can provide any critical background information.

## Money Talks

There doesn't seem to be much reliable data on how much these love-seeking trips can cost - with some packages being offered for a 10-day stay, inclusive of events - but from all appearances, it seems that it is lucrative enough for it to be continuing and successfully so. The business of *Love Tourism* will not decelerate any time soon.

## What Does The Future Hold

*Love Tourism* is testament to the fact that some people still relish live, in-person interactions. Real-time facilitation of igniting a spark. Events such as what was featured on *60 Minutes Australia* are the vehicle to jumpstart the engine of unconventional love stories.

To those who have invested in this venture might realise their payoff one day and be able to lustily sing the lyrics of Mariah Carey's "Vision Of Love", which was a 1990 hit - "I had a vision of love and it was all that you've given to me."

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## Visionary White Paper:

# DEBUNKING MAJOR MYTHS ABOUT HOMELESSNESS

Joseph R. Cullen, GTM Columnist



## Joseph R. Cullen (Joe)

Author | Entrepreneur | Social Activist

I'm an entrepreneur with a background in broadcast and cable TV, having worked with major companies like Max Media, Sinclair, and Comcast.

I've founded five businesses, with successful exits from three. In 1995, I pioneered one of the first fully digital businesses.

Today, I focus on helping entrepreneurs through coaching, books, and digital courses via [Joe-Cullen.com](http://Joe-Cullen.com) and [Business-Matters.us](http://Business-Matters.us).

My nonprofit, [Sidre](http://Sidre.org), supports justice-involved individuals in rebuilding their lives.

I hold a Bachelor's in Communications from Arkansas State University, with minors in Marketing and Political Science.

## Why Homelessness Is Not Just A 'Them' Problem

Homelessness is a complex issue that affects millions of people around the world. Despite the growing awareness of this crisis, many myths and misconceptions persist. These misunderstandings contribute to stigma and hinder effective solutions. In the United States, homelessness is often viewed as a personal failure rather than a societal challenge. However, a closer look at homelessness in other industrialized nations reveals a different perspective. This article aims to debunk major myths about homelessness and show why it is not just a 'them' problem but an issue that impacts everyone.

### Myth 1: Homelessness Is Always The Result Of Personal Choices

One of the most common myths is that homelessness is caused by poor choices, such as drug addiction or laziness. While substance abuse and mental health issues can contribute to homelessness, they are not the sole causes. Economic factors, such as job loss, medical emergencies and the lack of affordable housing, play significant roles (National Alliance to End Homelessness, 2023). Many individuals experiencing homelessness once had stable jobs and homes but fell into hardship due to circumstances beyond their control.

### Myth 2: Homeless People Do Not Want To Work

Another widespread belief is that homeless individuals prefer not to work and rely on government assistance. In reality, many homeless people are employed but struggle with low wages and unstable work conditions. According to the U.S. Department of Housing and Urban Development (HUD), nearly 25% of homeless individuals are part of the working poor (HUD, 2022). The rising cost of living and stagnant wages make it difficult for many to afford basic necessities, even with full-time employment.

### Myth 3: Homelessness Is Only An Urban Issue

It is often assumed that homelessness is confined to major cities. While urban areas do have larger homeless populations, rural homelessness is also a significant issue. In rural communities, individuals experiencing homelessness may not be as visible but face unique challenges such as limited access to shelters and social services (U.S. Interagency Council on Homelessness, 2021).

VISIONARY WHITE PAPER



## DEBUNKING MAJOR MYTHS ABOUT HOMELESSNESS

Transportation barriers and fewer job opportunities further exacerbate the problem in these areas.

### Myth 4: The U.S. Has The Highest Rates Of Homelessness Among Industrialized Nations

While the U.S. does have a high number of homeless individuals, other industrialized nations face homelessness as well. Countries such as the United Kingdom, Canada and Australia have also struggled with rising homelessness rates due to economic challenges and housing shortages (OECD, 2022). However, some countries, like Finland, have successfully reduced homelessness through the "Housing First" approach, which provides stable housing before addressing other issues (Pleace, 2020). The U.S. can learn from these models to implement more effective solutions.

### Myth 5: Providing Housing To The Homeless Is Too Expensive

Many believe that addressing homelessness through housing programs is too costly for taxpayers. However, studies show that providing permanent supportive housing can actually save public funds in the long run. When people have stable housing, they are less likely to use emergency services, such as hospitals and law enforcement, which are costly to taxpayers (Culhane et al., 2019). Investing in housing solutions can lead to significant financial savings and better social outcomes.

### Myth 6: Homelessness Is A Personal Failure, Not A Societal Issue

Homelessness is often seen as an individual problem rather than a societal one. However,

systemic issues such as income inequality, lack of affordable housing and inadequate social support systems contribute to homelessness. Countries with strong social safety nets tend to have lower homelessness rates, suggesting that addressing the root causes through policy changes can make a significant difference (OECD, 2022).

### Homelessness Affects Everyone

Homelessness is not just a 'them' problem; it affects entire communities. When individuals experience homelessness, there are broader impacts on public health, local economies and social cohesion. For example, homelessness can increase healthcare costs, decrease neighborhood property values and create safety concerns (National Low Income Housing Coalition, 2021). Addressing homelessness benefits everyone by creating healthier, safer and more prosperous communities.

### Conclusion

The myths surrounding homelessness often prevent meaningful action and perpetuate stigma. By understanding the true causes of homelessness and recognizing it as a societal challenge, we can work towards more effective solutions. Addressing homelessness requires a collective effort from policymakers, businesses and individuals alike. It is crucial to shift our perspective and see homelessness not as an isolated problem but as an issue that affects us all.

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A Silent Crisis:

**NEARLY  
A QUARTER  
OF FRESHWATER  
SPECIES  
FACE EXTINCTION**



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A Silent Crisis:

# NEARLY A QUARTER OF FRESHWATER SPECIES FACE EXTINCTION

**F**reshwater ecosystems, home to an extraordinary diversity of life, are under severe threat. A new study has revealed that nearly 24% of animals relying on rivers, lakes, wetlands, and other freshwater sources are at risk of extinction. The culprits? Climate change, pollution, damming of rivers, invasive species, and unsustainable agricultural practices—all combining to create a perfect storm for these fragile ecosystems.

## Alarming Findings

The study examined the status of approximately 23,500 freshwater species, including dragonflies, fish, crabs, and other organisms dependent on these habitats. Of these species, nearly a quarter are classified as vulnerable, endangered, or critically endangered. Unlike terrestrial habitats, freshwater ecosystems—though covering less than 1% of Earth's surface—are home to 10% of the world's known species, making their preservation crucial.

*"Massive rivers like the Amazon might seem invincible, but freshwater environments are some of the most fragile ecosystems on Earth,"* explains Patricia Charvet, a biologist from Brazil's Federal University of Ceará and co-author of the study.

## The Global Impact

Since 1900, the world has lost more than 70% of its wetlands, and populations in freshwater habitats have plummeted by 84%.

The findings highlight that freshwater biodiversity is declining faster than any other ecosystem type. The reasons are multifaceted:

- **Dams and River Fragmentation:** Only one-third of the world's rivers remain free-flowing, with infrastructure cutting off critical migration paths for species.
- **Pollution:** Chemicals, plastic waste, and agricultural runoff are poisoning these ecosystems.



- **Overexploitation:** Unsustainable fishing and sand mining are depleting resources.
- **Climate Change:** Rising temperatures and unpredictable weather patterns are altering water flow and quality.

### Regional Insights

In South America, the Amazon River basin—a biodiversity hotspot—is grappling with deforestation, illegal gold mining, and devastating forest fires. Charvet points out how illegal miners discharge toxic heavy metals into waterways, while ash clouds from wildfires pollute the air and water.

Similarly, in North America and Europe, major rivers like the Mississippi and the Rhine are heavily altered by dams and industrial activity, disrupting ecosystems that have thrived for millennia.

### A Call to Action

The study, published in Nature, is the first of its kind to assess global risks to freshwater species. Catherine Sayer, a zoologist with the International Union for Conservation of Nature, underscores the urgency: *"Most species face multiple threats simultaneously, and these combined pressures are pushing many to the brink of extinction."*



**Massive rivers like the Amazon might seem invincible, but freshwater environments are some of the most fragile ecosystems on Earth."**

To reverse these trends, immediate action is required:

- **Restore Free-Flowing Rivers:** Removing unnecessary dams and allowing rivers to flow naturally can help species recover.
- **Reduce Pollution:** Strengthening regulations and investing in cleaner technologies are essential.
- **Protect Wetlands:** Conserving and restoring wetlands will provide a lifeline for countless species.

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- **Sustainable Practices:** Ending overfishing, sand mining, and the introduction of invasive species is crucial for ecosystem health.

### Why It Matters

Freshwater biodiversity is not just an environmental issue—it directly impacts human health, food security, and the global economy. Healthy freshwater systems filter drinking water, reduce disease risks, and support agriculture and fisheries.

### A Race Against Time

The current trends are a wake-up call. Experts stress that halting the decline of freshwater biodiversity requires a global, unified effort. Governments, businesses, and communities must collaborate to implement ambitious restoration plans.

The stakes could not be higher: the survival of countless species and the health of our planet depend on how we respond.

"Freshwater species have nowhere else to go," Charvet warns. "If we fail to act, we risk losing some of the most unique and vital ecosystems on Earth."

ArticleEND



## The Presidential Perspective:

# THE SILVER ECONOMY: Newest Target Market?

Former President and Vice President of the Republic of Ecuador,  
Board of Advisors Member, Global Chamber of Business Leaders,  
former Secretary General of the Amazon Cooperation Treaty Organization

**W**e are aware of the aging population. Today, we live longer and probably better than before, especially given the advances we have experienced in healthcare and the invention of various tools that facilitate our daily lives.

This is reflected in the fact that many remain active long after the years traditionally designated for enjoying retirement, a period characterized by economic stability and freedom from responsibilities such as raising and supporting a family and tasks passed on to the next generation.

### What The Trends Are Saying

For this reason, economists and market analysts have begun to focus on purchasing habits and consumer behavior based on age. Increasingly, advertising campaigns must consider the so-called "Silver Generation" or older adults, who often have greater financial resources and the ability to invest not only in necessities but also in what they enjoy.

Globally, the impact of the Silver Economy is already significant. It represents a substantial market segment in terms of purchasing volumes, spending preferences, frequented locations and opportunities for travel and leisure. Luxuries that were, perhaps, deferred in earlier times.

### The Future Of The Silver Economy

The Silver Economy is a growing sector, not only in Europe or the United States but worldwide. Members of the so-called "third age" are becoming an increasingly significant target audience that cannot be ignored or undervalued.

The detailed and relevant analysis of the impact of the senior segment, as in those who have surpassed sixty or seventy years and beyond, undoubtedly reveals a significant market niche that will continue to gain significance as the years go by and the population matures and ages.

On the other hand, this conscious spending capacity makes these markets more demanding regarding the goods they purchase, as their higher spending power comes hand in hand with the need for quality products, where care for the environment must be a key consideration.



**H.E. Rosalía Arteaga** is a prominent Ecuadorian politician and lawyer who served as Ecuador's first female President in 1997. She previously held roles as Vice President and Minister of Education. Arteaga is also known for her advocacy in education, women's rights, and environmental issues, and has authored several books on these topics.

## Presidential COLUMN





# Scientists Uncover Surprising **TREND IN CAR BRANDS** And Intelligence

Cars & Intelligence, Global Trends Magazine, 24<sup>th</sup> Edition 2025

# A

new study has shed light on a fascinating trend linking car brands to the intelligence of their drivers. The research, conducted with 2,000 British drivers, assessed participants' IQ levels and compared them to the car brands they drive. The findings reveal intriguing insights into the connection between vehicle preferences and cognitive abilities.

## Volvo Drivers Top the IQ Charts

The study found that drivers of Volvo cars have the highest average IQ, scoring an impressive 115—well above the general population's average. Known for its focus on safety and reliability, Volvo has long been associated with rational decision-making on the road, and now, it seems, with high intelligence as well.

*"Volvo drivers have always been perceived as sensible and cautious. These findings align with that image, but now with an added layer of intellectual distinction,"* commented Tim Agnew, one of the researchers involved in the study.

Notable Volvo drivers, such as Megan Fox, Jennifer Garner, and Kate Winslet, further highlight

the brand's appeal to individuals with discerning tastes. Even historical figures like Paul Newman and Kurt Cobain have been known to favor Volvos.

## Key Trends Across Other Brands

Following Volvo, Škoda drivers ranked second with an average IQ of 113, while Tesla and Toyota drivers tied for third place at 112. These brands, often associated with practicality, innovation, and efficiency, seem to attract individuals with above-average intelligence.

On the opposite end of the spectrum, BMW and MINI drivers ranked at the bottom with an average IQ of 87. Fiat drivers fared slightly better at 89, indicating that luxury or sporty



*Volvo drivers have always been perceived as sensible and cautious. These findings align with that image, but now with an added layer of intellectual distinction."*

aesthetics might not necessarily correlate with higher cognitive scores.

Here's the full list of brands and their average driver IQ scores:

- Volvo: **115**
- Škoda: **113**
- Tesla: **112**
- Toyota: **112**
- Honda: **111**
- Volkswagen: **109**
- Nissan: **107**
- Hyundai: **106**
- Kia: **106**
- Ford: **102**
- Jaguar: **101**
- Mercedes-Benz: **99**
- Audi: **98**
- Peugeot: **96**
- Renault: **96**
- Land Rover: **91**

- Vauxhall: **90**
- Fiat: **89**
- MINI: **87**
- BMW: **87**

## Trends in Vehicle Choice and Intelligence

The study highlights a broader trend that links car brands to lifestyle, values, and even personality traits. For example, Volvo and Škoda drivers may prioritize safety and practicality, which aligns with a methodical and intelligent mindset.

On the other hand, drivers of luxury or sporty brands like BMW and MINI might place greater emphasis on aesthetics or brand prestige, which may not correlate as strongly with IQ levels.

A Word of Caution:

### Trends Are Not Absolutes

While these findings reveal interesting trends, researchers caution against taking them as definitive indicators of intelligence. Tim Agnew emphasized, *"Car brand preferences are influenced by numerous factors such as income, lifestyle, and cultural background. There are highly intelligent individuals driving BMWs and MINIs, just as there are average IQ drivers behind the wheel of Volvos."*

### Why This Trend Matters

This trend underscores the cultural and psychological factors that influence consumer behavior. The cars we choose are not just modes of transport—they reflect our priorities, values, and sometimes even our cognitive tendencies.

As vehicle preferences continue to evolve with advancements in technology and sustainability, it will be fascinating to see how these trends develop.

Ultimately, while this study offers a lighthearted glimpse into the link between intelligence and car brands, it serves as a reminder that trends can be fun to observe but are rarely definitive. Whether you drive a Volvo, a Tesla, or a BMW, your car is just one piece of a much bigger puzzle.

So, next time you're on the road, take a moment to consider the trends behind the wheel—you might just uncover some surprising insights about yourself and others.

Article **END**



## Her Leadership Voice:

# A SOUND FOUNDATION For Children Through Music

Adriana Von Runic Whittington, A Leader Inspiring Global Change

**M**any people are not cognizant of the fact that music has numerous benefits to a child's holistic development. It's not part of old wives' tales nor is it a myth. Its merits have been proven time and time again.

## Why Music Is Important To A Child's Overall Development

Evidence testing with trials facilitated by University of California concludes that the human fetus in a mother's womb can hear already in Week Thirteen of pregnancy. We consider a mother's voice and heartbeat as universal music, which is the bond between mother and child. The same phenomena has been recognised in nature with mammals like the whale in great oceans and the jaguar in Brazilian jungles.

Of all genres of music styles, the most healing properties were found in masterpieces of European classical music through J.S. Bach and W.A. Mozart. The 'Bach phenomenon' was later explained by a mathematician, showing Sacred Geometry mirroring in the Universe and the musical masterpieces, as well as structures in minerals and plants. When researching various cultures and their indigenous songs and stories of creation, one will find similarities in *"The world was created by Word, Sound, Song"*.

Quantum physics has confirmed that existence is based on frequency. Our understanding of the human being is that our greatest potential lies within us as a genius that wants to shine into the world. It begins in the antenatal stage when a mother sings to us. The Australian Aboriginal culture has songs that can heal wounds and infections. In western civilisation, we have lost the potential of song when tradition was broken in the moment when we introduced electricity into music.

It is time to revive the song line in every one of us. Singing should be encouraged in every possible situation of life. For example, humming your individual body tone is like giving yourself a gentle inward massage that immediately relaxes emotionally and gives stress release.

Between mother and child or horse rider and horse etc., the sound of the human voice transmits stimuli of tranquillity and calm.

### Adriana von Runic Whittington

B MUS HONS is the Founder, Instructor and Facilitator of BMS (Babies Music School Worldwide), which has been operating since 2014, having originated in Sydney, Australia. She has been teaching on a global scale since 2016 in Australia, Europe and China.

BMS is a program that focuses on music development through the power of singing lullabies and multilingual nursery rhymes to babies, mothers and even the unborn fetus. This innovative approach has proven to bring tranquillity to, and increase the bond between babies, mothers and fathers in their crucial first months and years. Adriana also facilitates all ages, abilities and groups, organizations and corporate structures in the language of and benefits of music.

The **Soothing Sounds Secret** is a bonding tool where parents create their bonding blueprint with a custom lullaby for their baby.

## Her Leadership VOICE



Her Leadership Voice:

## A SOUND FOUNDATION For Children Through Music

### The Power of Educational Music Programs

How can organizations get involved to support and contribute towards positive development?

Music therapy, customized to the needs of Aged Care Organizations and especially Alzheimer's patients, opens a window by tapping into their childhood memories. Songs from their childhood, as well as their favourite dishes (mama food),



Positive development is essential within all therapeutic effects. Firstly, we have to define what organisations we are targeting, what kind of music we want to select as our tool and what our client target is. Music can benefit all ages and abilities and the organizations and structures that support them. Below are two examples:

unlock further memories, allowing synapses to begin to connect once again, contributing to the revival of familiarity, joy and communication. For example, this method was of great inspiration and benefit to famous painter, Judy Cassab, who resided in Australia from 1951 and resided there until her death in November 2015 at the age of 95.

I sang the last lullaby to Judy Cassab on her deathbed. Judy Cassab has a public profile online by Judy Cassab Trust. I was her personal music therapist in aged care in Sydney for the last two years of her life until she died.

I sang to her in her native language in Hungarian

#### Her Leadership VOICE



Her Leadership Voice:

## A SOUND FOUNDATION For Children Through Music

and in German. After one month of one day per week of spending time with me, Judy joined me in singing, started to recognize me and expressed the wish of painting again.

There are even many positive outcomes and successful developments in a corporate context within the field of Art and Business.

I've shared my contributions in a program at an international team-building event of a multinational IT brand that was designed to interactively bring music, song and dance to 350 participants from a total of ten countries that were 90% male. With absolutely no previous knowledge or rehearsals, all were encouraged to, and learned to sing together to create their corporation's values and mission statement!

This is called Polyphony, which means in musical terms: multi-voiced rhythms and melodies - tunes in harmony which can be successfully conducted and structured. In a classical music tradition of many hundred years of European history, the format of symphony orchestra and choir is the highest form of social interaction with total inclusion of the individual's diversity in its competence. Music through this format then becomes a co-creation of a masterpiece and reflects that every single participant finds their rightful place in the community.

### Tips For Busy Professional Mothers

There are ways for mothers (and fathers too) to creatively use music for their child's recreation, entertainment and general learning.

Overall, family well-being can be greatly influenced through music. Music is important to a

child's development because they need to feel love through their mother or parent's voice and smile. The first sounds that a fetus ever hears is in pregnancy - the rhythm of their mother's heartbeat and then the melody in the mother's or father's voice that produces a calming and invigorating effect.

Music for a baby or child can help all experience a better night's sleep, reduce or disarm the onset of postnatal depression and anxiety while amazingly enhancing the bonding experience, and can then further empower and invigorate a child's need to discover, with fun musical tools and activities together.

I recommend that all parents give their babies and young children the chance to grow into an emotionally and mentally healthy child, and therefore, a happy and emotionally intelligent adult by incorporating music into their lives. Busy mums can even just start with a simple lullaby, even if they feel less musically inclined or unfamiliar with it, as it can still help their small ones flourish wonderfully from the beginning that takes only minutes a day.

Another benefit can be when driving a car longer distances or getting stuck in a traffic jam. One can have recorded songs for sing-alongs when mum or dad is driving and the kids are in the back seats. Fill the moment with happy songs and fun learning contents. Music used mindfully (no heavy beats or high volume) is a potential companion in life.

Songs and rhymes or storylines in multi-languages can inspire teachers, students, child carers and parents to develop into a tool of creative discipline, transforming the stress of screaming and yelling into the communication of messages of happy and fun smiling faces.

It is perhaps an underrated demonstration of love for one's child. After all, love comes in various forms.

**Her Leadership** VOICE



Article **END**



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At the Global **Chamber of Business Leaders** and **Global Trends Magazine**, we take immense pride in supporting events that bring people together and empower women and girls. True progress is only possible when opportunities are accessible to all, and we stand at the forefront of initiatives that foster inclusion, leadership, and global cooperation. Together, we are shaping a future where every voice is heard, and every individual has the power to make an impact.



Human Metapneumovirus

# **A RISING CONCERN**

## OR JUST ANOTHER SEASONAL VIRUS?



**CONCERN**  
SEASONAL THREAT?



Human  
Metapneumovirus

# A RISING CONCERN

## Or Just Another Seasonal Threat?

# W

hat is hMPV? Human metapneumovirus (hMPV) is a respiratory virus first identified in 2001. It belongs to the same family as respiratory syncytial virus (RSV) and shares similarities with other respiratory viruses such as influenza and coronaviruses.

Virus hMPV primarily causes upper and lower respiratory tract infections, ranging from mild cold-like symptoms to severe respiratory illnesses, especially in vulnerable populations such as young children, older adults, and individuals with weakened immune systems.

### Symptoms of hMPV include:

- Cough
- Nasal congestion
- Shortness of breath
- Fever
- Wheezing

In severe cases, it can lead to pneumonia or bronchiolitis, necessitating hospitalization. Like other respiratory viruses, hMPV spreads through

respiratory droplets and contact with contaminated surfaces.

### The Current Situation in China and Elsewhere

Reports from China and other regions indicate a notable uptick in hMPV cases during the winter months, coinciding with the typical respiratory virus season. In China, hospitals have been overwhelmed with patients experiencing respiratory symptoms, with hMPV identified as a significant contributor to the surge.

Similar trends are being observed in parts of Europe and North America, raising questions about whether this virus is evolving or if enhanced surveillance and testing are simply uncovering a long-standing seasonal pathogen.



The surge in cases comes against the backdrop of heightened awareness and monitoring of respiratory viruses following the COVID-19 pandemic. Increased testing capabilities, coupled with a growing population of individuals seeking care for respiratory illnesses, may explain the rising numbers. However, researchers are investigating whether new strains of hMPV are emerging that could be more transmissible or severe.

## Could hMPV Spark a New Pandemic?

The possibility of hMPV causing a pandemic similar to COVID-19 is a legitimate concern but requires careful evaluation. Here are some factors to consider:

### 1. Transmission:

HMPV spreads efficiently among humans, particularly in close-contact settings, but it does not appear to have the explosive transmissibility seen with SARS-CoV-2.

### 2. Severity:

While hMPV can cause severe illness in high-risk groups, the overall case fatality rate remains low compared to diseases like COVID-19. Most infections resolve without complications in healthy individuals.

“  
**Researchers are investigating whether new strains of hMPV are emerging that could be more transmissible or severe.**”

### 3. Immunity:

Unlike COVID-19, where humans had no pre-existing immunity, hMPV has been circulating globally for decades. Many individuals have been exposed to it in childhood, providing some level of immunity.

### 4. Vaccine and Treatment:

There is currently no specific vaccine or antiviral treatment for hMPV, but its similarity to RSV suggests that research into preventive measures may accelerate. Supportive care remains the



mainstay of treatment, and ongoing efforts in vaccine development are promising.

## The Global Response

Health authorities in China and worldwide are closely monitoring the situation. Surveillance programs are being expanded to track hMPV cases, and public health campaigns are emphasizing the importance of hygiene measures such as handwashing and mask-wearing in crowded spaces.

Researchers are also examining the genetic makeup of circulating hMPV strains to identify potential mutations that could impact its behavior. Collaboration between governments, public health organizations, and the private sector will be crucial in addressing this emerging threat.

## Should We Be Concerned?

While hMPV is not currently considered a pandemic-level threat, its impact on healthcare systems and vulnerable populations warrants attention.

The lessons learned from COVID-19 highlight the importance of early detection, transparent communication, and proactive measures to mitigate the spread of infectious diseases.

The uptick in hMPV cases serves as a reminder of the need for robust global health systems capable of managing both seasonal and emerging pathogens. It also underscores the importance of investing in vaccine research and antiviral development for a broader range of respiratory viruses.

## Conclusion

Human metapneumovirus is not a new virus, but its recent surge in cases has raised concerns among health experts. While it is unlikely to trigger a pandemic on the scale of COVID-19, its ability to cause severe illness in certain populations should not be underestimated.

Continued vigilance, research, and public health efforts are essential to address this and future respiratory threats. For now, the best defense remains the same: good hygiene practices, awareness, and timely medical care for those at risk.

## Final Thought

The global health landscape is constantly evolving, and pathogens like hMPV highlight the need for preparedness and adaptability.

By fostering international collaboration and leveraging advancements in medical research, we can mitigate the risks posed by respiratory viruses and build a more resilient global health system. Staying informed, proactive, and united is our best strategy for tackling both current and future challenges.

Article **END**



***Human metapneumovirus is not a new virus, but its recent surge in cases has raised concerns among health experts.”***



# PROTECT YOUR DATA

## From A New Threat

Dangerous App, Global Trends Magazine, 24<sup>th</sup> Edition 2025

**I**n the ever-evolving world of mobile applications, malicious software has once again surfaced, threatening the security of unsuspecting users. This time, the culprit is a fraudulent app that mimics a well-known messaging platform and poses significant risks to your personal and financial data.

The Deceptive App:

### Fake Telegram Premium

Security researchers have identified a fake app called Telegram Premium, which falsely claims to be an enhanced version of the popular messaging application Telegram. Despite its convincing appearance, no such "premium" version of Telegram exists. Instead, this counterfeit app is a malicious tool designed to exploit users and steal sensitive information.

The app deploys a harmful software called FireScam, which specifically targets Android devices. Once installed, it gains access to sensitive data, including text messages, notifications, and even banking information. Its design mimics the interface and functionality of

the legitimate Telegram app, making it hard to distinguish from the real thing at first glance.

A Key Detail:

### It's Not on Google Play

Fortunately, the app is not available on the official Google Play Store, which significantly reduces its reach among Android users. However, its distribution through alternative platforms and unofficial sources poses a serious threat. Downloading apps from unverified sources greatly increases the risk of falling victim to such scams.

### How to Stay Safe

Stick to Trusted Sources: Only download apps from official platforms like Google Play or the Apple App Store.

- **Verify App Details:** Before downloading, check for unusual discrepancies, such as fake developer names or inconsistent descriptions.
- **Enable Security Measures:** Use antivirus software and enable Google Play Protect to scan apps for potential threats.
- **Stay Updated:** Regularly update your device's operating system to include the latest security patches.
- **Be Cautious with Permissions:** Avoid granting excessive permissions to apps, particularly if they request access to sensitive data.

“  
**Even seemingly legitimate apps can hide malicious intent, underscoring the need for users to remain cautious when downloading software.**”

The Bigger Picture:

### A Growing Threat

As alternative app platforms gain popularity, cybercriminals are finding new ways to exploit them. This incident highlights the importance of vigilance in today's digital world. Even seemingly legitimate apps can hide malicious intent, underscoring the need for users to remain cautious when downloading software.

If you have downloaded the fake Telegram Premium app, delete it immediately and run a security scan on your device. By taking proactive steps, you can protect your personal and financial information from cyber threats.

Stay alert, stay informed, and stay safe.

Article **END**

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## The Currency Of Change:

# WORKPLACE POLICIES For Women's Health

Dr. Graciela De Oto, GCBL Senior Advisor for Human Rights



Dr. Graciela De Oto is a global leader and advocate for women's empowerment, serving as Regional President for South America at the ABWCI and Senior Advisor at the Global Chamber of Business Leaders.

She is also President of the Suma Veritas Foundation, promoting entrepreneurship and gender equality.

An accomplished author and speaker, Dr. De Oto holds advanced degrees in marketing and corporate management. She has received numerous awards, including the Medal of Peace, for her contributions to business leadership and sustainable development.

**C**reating company policies regarding women's health in workplaces can often pose challenges for women.

The absence of clear and inclusive policies can leave them feeling unsupported. The call for workplace policies catering to women's health resonates with nearly all women. Transforming workplaces into havens for healthier, happier living commences with nurturing a more embracing and empathetic organizational environment. Granting easy access to vital healthcare can fuel motivation, enhance performance, attract talent and diminish sick leave rates, fostering a culture of inclusivity.

Crucially, employers must acknowledge and cater to the diverse spectrum of female health needs across different age brackets, adopting tailored approaches to cater to their female workforce. This shift grows even more pressing as workplaces navigate new regulations towards gender equality.

By grasping the unique challenges women encounter, employers can introduce women-centric benefits spanning various health realms, from menstruation to menopause, obstetrics, fertility, managing Cancer and mental well-being. Moreover, employers can enlighten staff on the significance of routine health check-ups, gender-sensitive screenings and preventive measures for women of all life stages. These overhauls unveil an opportunity for businesses to re-evaluate their dedication to women's health and happiness.

Implementing changes in workplace dynamics to support women's health can be revolutionary:

- *Consider setting up a dedicated lactation space for new mothers.*
- *Rethink uniforms for practicality and comfort.*
- *Transform First Aid rooms into safe havens for women experiencing symptoms of basic illness or major discomfort.*
- *Offer gender-specific health assessments.*
- *Encourage senior leaders to speak out as advocates for women's health.*
- *Embrace flexible working hours or even remote work schedules.*
- *Conduct surveys to tailor specific interventions effectively.*
- *Provide easy access to information on symptoms and treatments.*

In other words, think outside the box for a healthier, inclusive work environment. Through impartial benefits allocation and fortified health and wellness provisions, employers can make tangible strides in remodeling work conditions for female employees, constructing an inclusive workspace that reverberates equality to all occupants.

This evolution beckons the company to engage in introspection on its dedication to women's health and well-being, fostering equitable benefits and refined health and wellness provisions to advance workplace standards and instill a culture of inclusivity.

## THE CURRENCY OF CHANGE





## Trends In Tourism And Aviation Industry For 2025:

# A VISION OF THE FUTURE

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## Trends In Tourism And Aviation Industry For 2025:

# A VISION OF THE FUTURE

**T**he tourism and aviation industries entered 2025 with renewed momentum and transformative shifts, driven by advancements in technology, evolving consumer behaviors, and a heightened focus on sustainability. As the global travel landscape continues to rebound and adapt to new challenges, several key trends are emerging that will shape the future of these interconnected industries.

### Sustainable Travel Takes Center Stage

The demand for sustainable travel options has never been higher. Travelers are increasingly aware of their environmental footprint, prompting airlines, hotels, and tour operators to adopt greener practices. Initiatives such as carbon offset programs, sustainable aviation fuels (SAF), and eco-friendly accommodations are gaining traction. Airlines are prioritizing fleet modernization to reduce emissions, while destinations are focusing on regenerative tourism that preserves local ecosystems and cultures.

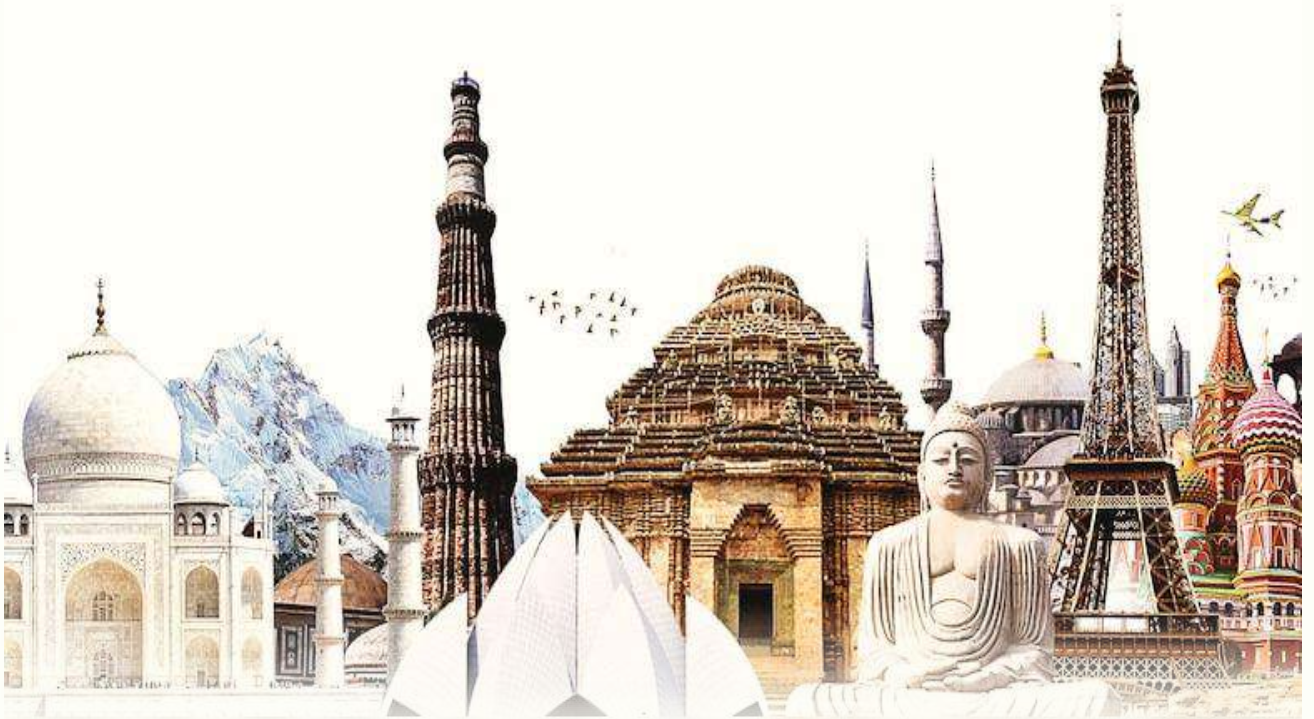
### The Rise of Smart Tourism

Smart technology is revolutionizing the way people plan and experience travel. From AI-powered booking platforms to personalized travel

recommendations, technology is enhancing convenience and customization. In 2025, augmented reality (AR) and virtual reality (VR) experiences are expected to play a larger role in destination marketing, offering travelers a virtual preview of their trips before booking. Additionally, the adoption of biometric check-ins at airports and contactless payment systems continues to streamline the travel experience.

### Experiential and Transformative Travel

Travelers in 2025 are seeking more than just a vacation—they want meaningful experiences. Experiential travel, which focuses on immersive and authentic cultural interactions, is on the rise. Whether it's participating in local traditions, engaging in volunteer tourism, or attending niche workshops, travelers are looking for opportunities



to connect deeply with their destinations. Transformative travel, which aims to create personal growth and self-discovery, is also gaining popularity, particularly in wellness retreats and adventure-based trips.

## Regional and Domestic Travel Boom

While international travel is recovering, regional and domestic tourism are maintaining their stronghold in 2025. Many travelers are opting for closer-to-home destinations, not only to save time and costs but also to explore hidden gems in their own regions. This trend is fostering a greater appreciation for local culture and cuisine while reducing the environmental impact associated with long-haul flights.

## The Evolution of Aviation

The aviation industry is undergoing a significant transformation as it balances recovery with innovation. Sustainable aviation fuels and hydrogen-powered aircraft are no longer distant dreams but active areas of development. Airlines are also introducing ultra-efficient aircraft and reimagining cabin designs to enhance passenger comfort and reduce environmental impact. Additionally, the rise of electric vertical take-off and landing (eVTOL) aircraft is reshaping urban

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***Travelers are increasingly aware of their environmental footprint, prompting airlines, hotels, and tour operators to adopt greener practices.”***

air mobility, with companies preparing for the mainstream adoption of air taxis.

## Digital Nomadism and "Workations"

The remote work revolution continues to influence travel trends, with more professionals embracing the digital nomad lifestyle. In 2025, destinations are increasingly catering to this demographic by offering long-stay visas, co-working spaces, and remote-friendly amenities. The concept of "workations" (work + vacation) is thriving as



companies recognize the value of allowing employees to work from inspiring locations, blending productivity with leisure.

## Luxury Redefined

Luxury travel in 2025 is shifting from opulence to exclusivity and personalization. High-end travelers are seeking unique experiences, such as private tours of UNESCO World Heritage Sites, secluded island getaways, or tailor-made itineraries that cater to their specific interests. Sustainability is also influencing luxury travel, with affluent travelers favoring eco-lodges, electric yachts, and carbon-neutral private jets.

## Health and Wellness Tourism

The global focus on health and well-being is driving the growth of wellness tourism. Travelers are prioritizing trips that promote physical and mental health, such as spa retreats, yoga and meditation workshops, and holistic healing programs. The aviation industry is responding by enhancing onboard wellness options, including healthier meal choices, improved air quality, and in-flight meditation apps.

## Adventure Tourism Reimagined

Adventure tourism continues to evolve in 2025,

with a focus on accessibility and sustainability. Travelers are exploring off-the-beaten-path destinations and engaging in activities like trekking, diving, and wildlife safaris. Virtual guides and GPS-enabled apps are making it easier for adventurers to navigate remote areas safely, while operators are emphasizing low-impact tourism practices to preserve natural environments.

## Personalization Through Data

Big data and artificial intelligence are revolutionizing personalization in the travel industry. Airlines, hotels, and tour operators are using advanced analytics to understand traveler preferences and offer tailored experiences.

From personalized in-flight entertainment to custom room settings in smart hotels, the future of travel is highly customized to individual needs.

## Looking Ahead

As we move through 2025, the tourism and aviation industries are proving their resilience by embracing change and innovation. The convergence of technology, sustainability, and

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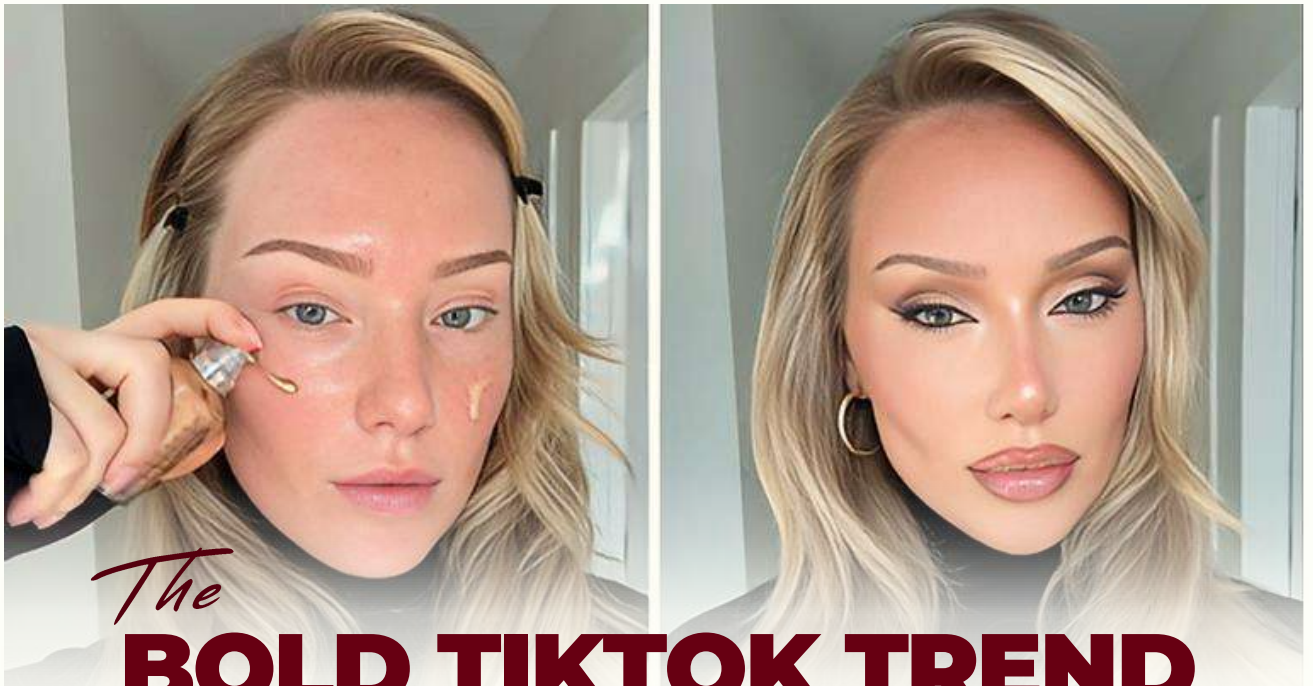
***Big data and artificial intelligence are revolutionizing personalization in the travel industry.”***

evolving traveler preferences is driving a new era of travel that is more thoughtful, personalized, and impactful.

Industry stakeholders who prioritize these trends will not only meet the demands of the modern traveler but also contribute to a more sustainable and inclusive future for global travel.

Whether you're a business leader, an industry professional, or an avid traveler, the trends of 2025 promise an exciting and transformative journey ahead.

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# The **BOLD TIKTOK TREND** Redefining Beauty

TikTok Trend, Global Trends Magazine, 24<sup>th</sup> Edition 2025

# A

powerful new makeup trend is dominating TikTok, redefining beauty standards and pushing dramatic transformations into the spotlight. While natural looks and even mascara-free styles previously ruled the platform, the current craze embraces bold contours, intense eyes, and striking lips, reminiscent of the high-glam Instagram era led by Kim Kardashian.

## The “Unrecognizable” Makeup Trend

The trend, aptly named the “unrecognizable makeup look,” takes cosmetic transformations to new heights. The objective is to create such a striking makeover that the person becomes almost unrecognizable. TikToker Nicki Andrea has gained attention for her step-by-step tutorials that break down the process of achieving this transformative look.

Nicki starts by perfecting her complexion with Fenty Loose Powder, blending it seamlessly. She then brightens and highlights key areas of her face using Tarte Shape Tape concealer, emphasizing the under-eyes, nose, and lips. Next, she contours her features with Chanel Soleil Tan bronzer and adds a pop of color with Charlotte Tilbury Pinkgasm cream blush, layering it with Charlotte Tilbury loose powder for a flawless finish.

To amplify the drama, Nicki sharpens her contours using Anastasia matte bronzer and adds a second layer of blush with Nars Orgasm, topped with Laura Mercier highlighter for glowing cheekbones. She completes the foundation of her look by defining her eyebrows with precision.

## Eyes and Lips Take Center Stage

For her eyes, Nicki crafts a subtle smokey effect with the Kylie Cosmetics matte palette, blending neutral browns with elf glitter eyeshadow for a hint of sparkle.

She enhances the drama with brown eyeliner, overlaid with black shadow to intensify the look and create a feline-inspired edge. Mascara, false lashes, and a curled finish complete her captivating eye makeup.

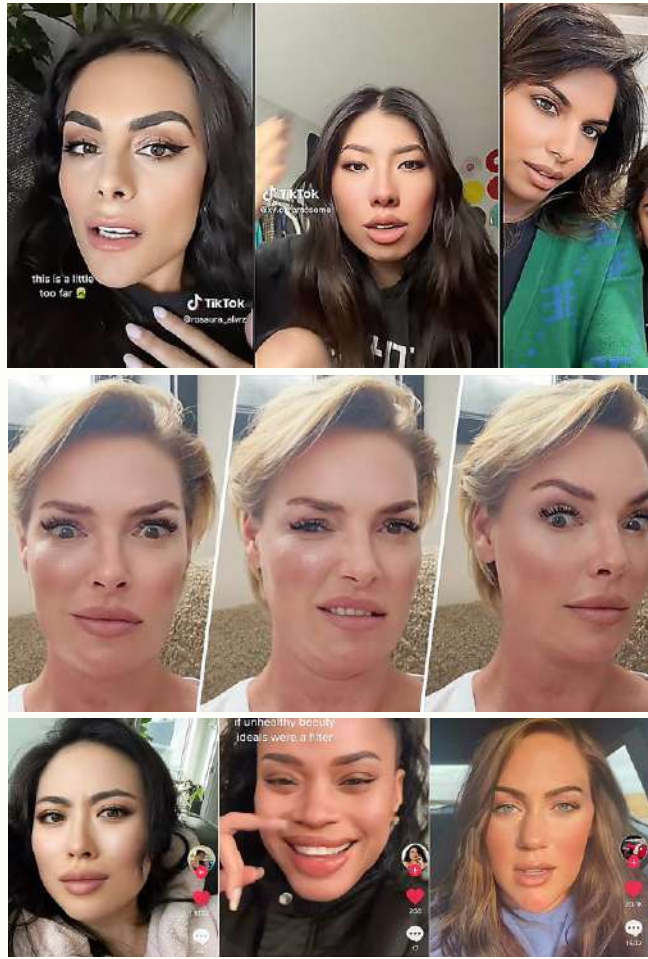
Her lips are equally striking, lined with a brownish pencil from Ulta Beauty and glossed with Juicy Tubes lip gloss for a polished shine. The final result is a bold yet harmonious makeup look that blends drama with sophistication.

### A TikTok Movement

Nicki Andrea isn't alone in embracing the unrecognizable makeup trend. TikTok has become a hub for step-by-step tutorials, inspiring users worldwide to experiment with bold transformations.

Whether you're a fan of minimalist makeup or dramatic looks, this trend invites everyone to step out of their comfort zone and explore the art of reinvention.

If you're looking for inspiration, TikTok offers a wealth of creative tutorials to guide you through this glamorous challenge. Dive in and discover how makeup can be a powerful tool for transformation and self-expression.



Article **END**

# GLOBAL COALITION FOR COOPERATION AND PEACE



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**Act Now And Join Us – Peace Needs You!**



# *The* **BUSINESS POTENTIAL OF INTEGRATIVE AYURVEDA**

Prasanta Das, Internationally Renowned Ayurveda Specialist

**I**ntegrative healthcare, which marries Ayurvedic practices with conventional medicine, is not just transforming treatment paradigms for chronic conditions such as post-Stroke disabilities, mental disorders, and cancer—it's also opening up vast business opportunities. This article delves into the scientific underpinnings supporting Ayurvedic integration and outlines its economic potential, encouraging strategic investment.

## **1. Scientific Basis and Clinical Trials Supporting Ayurveda**

### **a. Post-Stroke Rehabilitation**

The integration of Ayurveda in conventional stroke rehabilitation can significantly enhance both physiological and psychological recovery, offering a holistic recovery approach that current methods lack.

- **Scientific Evidence:** Research published by the National Institutes of Health (NIH) highlights that Ayurvedic practices like Yoga and meditation significantly improve functional recovery and mental health post-stroke (NIH, 2020).

- **Clinical Trials:** Further studies endorsed by the NIH on Ayurvedic supplements such as Ashwagandha and Turmeric show that they can accelerate neural recovery and reduce inflammation, crucial for stroke recovery (National Center for Complementary and Integrative Health, 2021).

### **b. Mental Disorders**

Ayurveda contributes effectively to mental health treatments with its non-invasive, holistic approaches that include herbal medicine and therapeutic practices like Shirodhara.

- **Research Findings:** A meta-analysis featured on NIH's PubMed Central in 2019 indicated a 40% greater reduction in symptoms of depression among patients treated with Ayurvedic therapies compared to conventional methods alone.

- **Trial Outcomes:** 2021 findings from a study reported in the NIH database showed significant reductions in anxiety through holistic Ayurvedic treatments, including lifestyle adjustments and herbal treatments.

### **c. Cancer Care**

In cancer care, Ayurveda helps mitigate the harsh side effects of

With three decades in the pharmaceutical industry, **Prasanta Das** is a leader in integrative health solutions. As the Founder of VEDAVISION, they aim to enhance patient care by merging Ayurvedic practices with modern medicine. Their commitment to improving patient quality of life and innovative approaches has significantly impacted integrative therapy, promoting holistic treatment in global healthcare.

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**Ayurveda** COLUMN



## THE BUSINESS POTENTIAL OF INTEGRATIVE AYURVEDA

conventional treatments and offers additional pathways for potentially inhibiting cancer progression.

- **Scientific Data:** Curcumin, a compound found in the Ayurvedic herb turmeric, has been studied for its properties to reduce tumor growth and is reported in the NIH Cancer Research archives to enhance patients' responses to chemotherapy.

- **Clinical Implications:** Trials conducted by Johns Hopkins Medicine and noted in NIH records have shown that incorporating Ayurvedic dietary regimens and herbal supplements significantly alleviates symptoms associated with chemotherapy like nausea and fatigue.

## 2. Market Analysis and Investment Opportunities

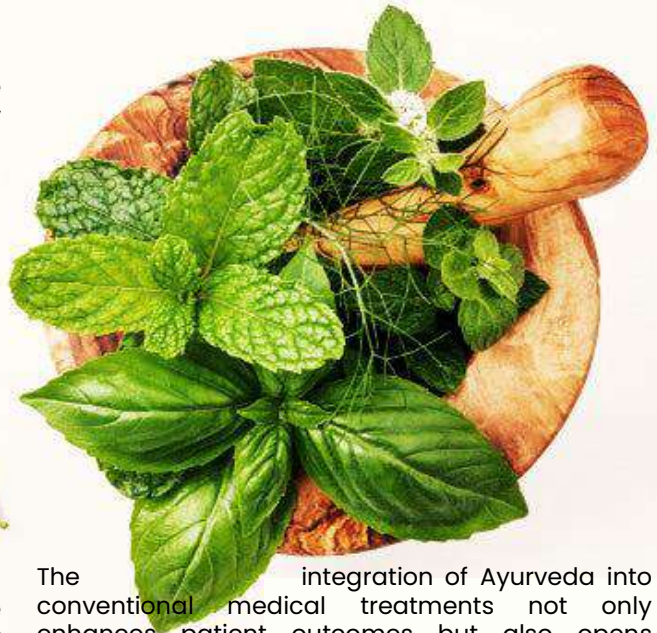
The global market for integrative health practices is expanding rapidly, with Ayurveda at the forefront of this growth. The increasing consumer demand for natural and non-invasive treatment options is driving this expansion.

- **Post-Stroke Rehabilitation Market:** Valued at approximately \$1 billion globally, with projections to grow at a rate of 10% annually. The demographic shift towards an older population underlines a growing need for comprehensive rehabilitation services that include Ayurveda (Global Wellness Institute, 2022).

- **Mental Health Treatment Market:** Currently valued at over \$2 billion with an expected growth of 15% annually. The rise in mental health awareness and the preference for non-pharmacological treatments bolster this growth (World Health Organization, 2021).

- **Cancer Care Market:** Anticipated to exceed \$3 billion with a growth rate of 20% annually. The demand for supportive and palliative care that integrates Ayurveda is driving this trend (Market Research Future, 2022).

## Conclusion



The integration of Ayurveda into conventional medical treatments not only enhances patient outcomes but also opens significant avenues for business growth.

This holistic approach aligns with contemporary healthcare trends towards more personalized and patient-centered care, offering a substantial return on investment for forward-thinking healthcare providers and investors.

We invite healthcare stakeholders to explore and invest in these integrative approaches. By capitalizing on the burgeoning field of Ayurvedic integration, investors and providers can lead a new era in healthcare that emphasizes holistic, effective care. Discover the potential and join us in revolutionizing healthcare.

## References

- National Institutes of Health (NIH)
- National Center for Complementary and Integrative Health
- Global Wellness Institute
- World Health Organization
- Market Research Future

# RHYTHMIXX®



The hand-operated **RHYTHMIXX®** is the world's first rhythmic 3-D mixer, manufactured in a Swiss manufacture for precision mechanics.

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Kuboid GmbH developed this revolutionary device primarily for the healthy cuisine and fine dining, for those who attach great importance to a high quality of their drinking water.

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The pulsing, double-swirled rhythm of the **RHYTHMIXX®** also revitalizes and structures any type of liquid. Drinking water, fruit juice, oil or wine are given an uplifted, enjoyable taste.

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Rhythimizing with the **RHYTHMIXX®** also increases the gentle effectiveness of massage oils, cosmetic care products and pharmaceutical plant tinctures.





HOW  
UNHINGED  
INSPIRED  
TIKTOK'S  
LATEST TREN



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## HOW UNHINGED INSPIRED TIKTOK'S LATEST TREND

**R**ussell Crowe has unexpectedly found himself at the center of a viral TikTok trend, proving that even the darkest cinematic moments can inspire humor and connection. What began as a gripping scene in his 2020 thriller *Unhinged* has morphed into a hilarious and relatable phenomenon, with millions of users sharing their everyday frustrations through the lens of Crowe's character, Tom Cooper.

From Darkness to Humor:

### The Birth of a Trend

The trend took off with an iconic line from the film, in which Tom ominously declares, "I don't think you really know what a bad day is... But you will." In the movie, this chilling threat sets the tone for a descent into chaos and violence. But on TikTok, this audio has been repurposed for comedy, shining a light on the mundane but maddening moments that can "ruin" anyone's day.

Users pair the audio with captions of their own relatable frustrations—such as spilling coffee, misplacing keys, or dealing with a stubborn Wi-Fi connection—and compare their minor mishaps to others' exaggerated dramas. The result? A wave of

comedic content that has resonated with millions, turning everyday annoyances into shared laughter.

### Millions of Views and Counting

The trend has exploded, with over 11,000 videos using Crowe's menacing line. One standout video featured the caption, "Parents, as soon as you mention the word 'stress,'" accompanied by the original clip from *Unhinged*. It struck a chord with TikTokers, racking up an astonishing 4.8 million views and over a million likes.

Another popular entry humorously quipped, "When someone tells me I'm crazy, but they haven't seen me argue with my whole family at once." This post



garnered 3.9 million views, proving that the trend's success lies in its universal relatability.

Where It All Began:

### **Crowe's Electrifying Performance in Unhinged**

The audio that sparked this movement originates from one of *Unhinged's* most intense moments. In the film, Crowe plays Tom, a deeply unstable man who unleashes a campaign of terror on a woman named Rachel after a seemingly minor traffic altercation.

The line, delivered with chilling intensity, embodies Tom's descent into madness and sets the stage for the movie's suspenseful storyline.

While the film's themes are undeniably dark, TikTok has turned the line into a vessel for humor, flipping its meaning and using it to highlight life's petty inconveniences rather than life-or-death stakes.

### **Why the Trend Strikes a Chord**

At its core, this TikTok trend taps into a universal human experience: the struggle of dealing with "bad days," big or small. By transforming a menacing line into a punchline, users find catharsis in laughing at their own misfortunes.

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***I don't think you really know what a bad day is... But you will."***

It's a reminder that while some problems may feel overwhelming in the moment, they're often comically trivial when viewed from a distance.

### **Russell Crowe Reacts**

While Crowe has yet to publicly comment on the trend, it wouldn't be surprising if he found the humor in it. The actor, known for his intense roles and commanding screen presence, has inadvertently become a cultural icon on TikTok,



bridging the gap between cinematic gravitas and everyday comedy.

## The Legacy of Viral Sounds

This trend is more than just a fleeting moment of internet humor—it highlights the transformative power of social media in repurposing pop culture for modern storytelling.

It also reinforces how films like *Unhinged* can find new life and reach entirely different audiences years after their initial release.

From Hollywood screens to TikTok feeds, Russell Crowe's *Unhinged* performance continues to leave its mark. And thanks to TikTok's creative users, what began as a story of vengeance and chaos has evolved into a shared celebration of life's lighter (and sometimes laughably frustrating) moments.

Article **END**

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***Parents, as soon as you mention the word stress.”***





## Leadership Innovation:

# LOVE & BUSINESS:

## *The* Gen-Z And Millennial Balance

Ioanna Petrochilou, GTM Columnist

**H**ow do the Gen-Z and Millennial professionals balance their career, self-development and relationships?

When we think of love, we often imagine roses, candlelit dinners and fairytale endings. But in today's fast-paced world, love - especially in the context of career-driven individuals - has evolved into something much more complex. For many Gen-Zers and Millennials, balancing professional success with personal relationships isn't always as simple as it seems.

Unlike previous generations, these groups are redefining what love and commitment look like in the modern world. Marriage? Long-term relationships?

Well, those concepts might not hold the same allure for everyone. In fact, for many young people today, love isn't the only thing on their radar; it's about pursuing a career, self-discovery and navigating the world of entrepreneurship or personal growth.

The question is:

Can you have it all? Can you successfully juggle career ambitions, personal development and a meaningful relationship?

### The Changing Landscape of Love and Commitment

Gen-Z and Millennials have grown up in a world where connectivity and change are constant. Relationships can be fleeting, often shaped by technology and social media, which contrasts with how older generations viewed marriage as a symbol of stability. Today, many young people approach marriage with skepticism, questioning if traditional commitments still align with their modern lives.

This shift reflects the changing values of individualism, self-expression and personal freedom. Many young people see marriage as something that might limit their growth or career potential. Yet, this isn't about rejecting commitment; it's about finding new ways to honor love, family and responsibility while pursuing personal goals.

For many, marriage still holds significance but the focus is on creating relationships that are flexible enough to grow alongside their evolving ambitions and dreams.



I'm Ioanna, a leader who believes in the power of connection, empathy, and uplifting others. With a background in Project Management and as a Certified Proposal Management Professional (CPP), I've been privileged to lead global teams, blending structured processes with a passion for people. My approach to leadership goes beyond managing tasks—it's about creating spaces where individuals can thrive, grow, and shine.

Writing and public speaking are my platforms for inspiring others. In each role, I aim to empower people to see their potential and pursue their dreams. My work centers around Talent Management and People Development, where I strive to foster cultures that value each person's unique strengths.

**Leadership** INNOVATION



## LOVE & BUSINESS:

*The*  
Gen-Z And Millennial Balance

### Self-Development Over Settling Down

For many young people today, the focus is not just on career success but on self-development. Gen-Zers and Millennials place immense value on their personal growth, whether it's learning new skills, expanding their knowledge or exploring the world. The idea of 'settling down' with one person for life can sometimes feel like a hindrance to this journey of self-discovery.

In a world where flexibility, adaptability and continuous learning are essential for survival, these generations prefer relationships that allow them the space to evolve, grow and change. The idea of getting stuck in a long-term commitment that may limit their options is, for some, a fear that holds them back. Yet, paradoxically, even as they resist

traditional views of love and commitment, many still seek deep, meaningful connections, just on their own terms.

It's not that Millennials and Gen-Z don't believe in love; they're just redefining it to fit their own goals, aspirations and lifestyles.



### Acknowledging Traditions While Exploring New Paths

It's important to note that questioning traditional norms doesn't equate to dismissing the values they represent. Younger generations recognize the importance of commitment, love and family responsibility but they seek ways to integrate these values with their modern-day needs and personal aspirations. Marriage and long-term commitment still hold significance for many but the desire for

autonomy and personal growth leads to the development of new approaches that don't disregard tradition but offer more flexibility and freedom in contemporary relationships.

### Navigating The Balance

So, how can young professionals today navigate this complex world of balancing self-development, career and love?

- **Embrace Flexibility:** Love and business don't have to be mutually exclusive. For many, it's about finding a partnership that aligns with both personal goals and professional ambitions. A successful relationship doesn't need to be built on

Leadership Innovation:

## LOVE & BUSINESS:

*The*  
Gen-Z And Millennial Balance

traditional expectations but on mutual respect, shared dreams and the flexibility to grow individually while growing together.

• **Prioritize Self-Care and Growth:** No-one can pour from an empty cup. By focusing on self-care, mental health and personal development, Millennials and Gen-Zers can ensure that they're at their best – not just for their careers but also for the people they love. Here are a few practical ways to incorporate self-care into your busy life:

1. **Set Boundaries:** Establish a clear division between work and personal life. This allows for time to recharge and focus on things that bring you joy and peace.

2. **Be Present In Relationships:** Make time for loved ones without distractions, allowing you to cultivate deeper, more meaningful connections.

3. **Practice Small Acts of Self-Care:** Whether it's a walk in nature, journaling or a few minutes of meditation, these moments help maintain mental clarity and emotional well-being.

4. **Seek Support:** If stress becomes overwhelming, consider talking to a therapist or coach to guide you through challenges, helping you to stay balanced.

5. **Reframing Traditional Norms:** Love doesn't look the same for everyone and that's okay. Whether it's choosing alternative relationship structures or prioritizing career and personal growth in a given moment, rethinking traditional models allows for more inclusive and empowering choices.

This doesn't mean abandoning commitment or love but rather exploring ways to make them align with today's realities and personal aspirations.

6. **Balance Doesn't Mean Perfection:** It's important to understand that balancing love, work and personal growth doesn't mean achieving some kind of perfect equation. It's okay to have days when career takes precedence and other days when relationships take the lead. The key is creating a balance that works for you.

### The Future of Love and Business

The truth is, no-one knows what the future holds when it comes to love and business. But one thing is certain: the generations shaping the future are not afraid to question the status quo and build something new.

Gen-Zers and Millennials are learning to prioritize their own happiness, their careers and their growth, often simultaneously. And if there's one thing they've proven, it's that love doesn't have to fit a mold. It can be what you make of it.

As we head into the future, these generations will continue to shape the way we view love and relationships, showing us that it's possible to build a fulfilling life without sacrificing personal growth or professional dreams.

Who's to say that love cannot walk hand in hand with business?

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Leadership INNOVATION





Trendy Fragrances, Global Trends Magazine, 24<sup>th</sup> Edition 2025

A

t Global Trends Magazine, we are committed to highlighting exceptional products that meet our high standards and personal preferences. We feature only items we would buy ourselves, ensuring every recommendation aligns with professional ethics. Some products listed in Index Shopping may be sponsored.

Each year, the readers of *Fragrantica*, the online perfume encyclopedia, cast their votes to select their favorite fragrances across multiple categories. While we've previously explored the best men's and women's perfumes of 2024, today we're focusing on a special category: Women's Favorite Men's Fragrances.

Curious about which scents captured hearts in 2024? Here are the top three picks that women absolutely love:

### 1. Dior Homme Intense by Dior

100 ml

Dior Homme Intense is a masterful composition dominated by iris, with rich undertones of leather,

woody accords, and amber. This fragrance exudes depth and sophistication, making it a perfect choice for evening occasions. Its luxurious blend appeals to women who appreciate intricate yet subtle scents.

### 2. Bleu de Chanel by Chanel

50 ml

A timeless classic in men's perfumery, Bleu de Chanel strikes the perfect balance between citrus and woody notes. The result is a sophisticated, fresh, and powerful fragrance. Ideal for daily wear, its versatility makes it suitable for any occasion. Women are captivated by its fresh allure combined with a mysterious depth.



### 3. Tobacco Vanille by Tom Ford

30 ml

Tobacco Vanille is an opulent and intoxicating scent, blending warm spicy notes with the richness of vanilla and tobacco. Designed for those who want to make a bold statement, this fragrance is beloved by women for its intense, relaxing, and slightly provocative character.

The Complete List of Favorites:

- **Dior Homme Intense**
- **Bleu de Chanel Eau de Parfum**
- **Tobacco Vanille by Tom Ford**
- **Terre d’Hermès by Hermès**
- **Emporio Armani Stronger With You Intensely by Giorgio Armani**
- **Jazz Club by Maison Margiela**
- **Althair by Parfums de Marly**
- **Acqua di Gio by Giorgio Armani**
- **Aventus by Creed**
- **Grand Soir by Maison Francis Kurkdjian**

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**Here are the top 3  
picks that women  
absolutely love.”**

Whether you’re looking to refresh your fragrance collection or searching for the perfect gift, these scents are guaranteed to leave a lasting impression. Does your favorite fragrance make the list?

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## How To Get Rid Of Dark Circles?

# DERMATOLOGISTS REVEAL The Most Effective Methods

Trendsetting Skincare, Global Trends Magazine, 24<sup>th</sup> Edition 2025

**D**o you struggle with dark circles under your eyes and still haven't figured out how to deal with them? You're not alone.

*"The causes of dark circles are always multifaceted,"* explains a certified dermatologist. *"Many patients think it's just one factor, but in reality, addressing only one issue rarely delivers the best results. The skin around our eyes is among the thinnest on our bodies, making it especially prone to showing the blood vessels and muscles underneath."*

Fortunately, getting rid of dark circles doesn't require spending hundreds of euros or undergoing invasive treatments. Here are some expert-backed, highly effective tips you can try at home.

### 1. Green Tea Bags

Green tea is a powerhouse for skin health, whether consumed as a beverage or used topically. "One of my favorite methods to reduce dark circles and

puffiness under the eyes is using green tea bags," shares a certified dermatologist. *"Steep the tea, refrigerate the bags for 10 to 15 minutes, and then place them on your eyes. Green tea's anti-inflammatory and antioxidant properties, combined with the cooling effect from refrigeration, help diminish puffiness and lighten dark circles."*

### 2. Retinol Creams

Retinol, when used carefully, can work wonders for dark circles. "With consistent use, retinol stimulates collagen production, which thickens the skin," says a dermatologist. This helps reduce the transparency of the skin and makes blood vessels less visible. However, retinol creams can sometimes cause dryness, so start with a gentle formula.



### 3. Hyaluronic Acid

The hollow under the eyes, also known as tear troughs, can make dark circles appear worse. *“In cases where volume loss is a factor, look for a hydrating product containing hyaluronic acid,”* advises a dermatologist. *“Hyaluronic acid plumps the skin, masking blood vessels that may give the area a bluish tint.”*

### 4. Facial Massage

Facial massage can be an effective technique to minimize the appearance of dark circles. *“Massaging the face with a roller, gua sha tool, or even just your fingers can help move stagnant lymphatic fluid and improve blood circulation,”* says a certified dermatologist. Improved circulation helps brighten the skin and reduce puffiness around the eyes.

### 5. Quality Concealer

If skincare isn't enough, the right concealer can do wonders. Apply it after cleansing, toning, and moisturizing for a seamless look. *“Opt for a salmon-toned concealer to neutralize the dark areas under your eyes. This prevents the concealer from turning gray or emphasizing the darkness,”* recommends a celebrity makeup artist.

“

***The causes of dark circles are always multifaceted.”***

### 6. Caffeine-Based Eye Creams

Caffeine is a powerful ingredient for brightening the under-eye area. *“Dark circles result from puffiness, volume loss, hyperpigmentation, and visible blood vessels,”* explains a dermatologist. *“For those with dark circles caused by thin skin, which makes blood vessels more apparent, an eye cream with caffeine can reduce puffiness and brighten the skin.”*

### 7. Peptides in Eye Creams



Using skincare products containing peptides can also improve the delicate skin around the eyes. *“Because the skin around the eyes is so thin, peptide-infused eye creams can strengthen and thicken it,”* explains a dermatologist. Additionally, look for creams that include Vitamin C and polyphenols, as these ingredients are excellent for brightening and nourishing the under-eye area.

## Why Do Dark Circles Occur?

The causes of dark circles vary and often involve a combination of factors:

- **Genetics:** Some people are predisposed to thinner skin around the eyes, making blood vessels more visible.
- **Lifestyle:** Lack of sleep, stress, and poor hydration exacerbate the appearance of dark circles.
- **Ageing:** As collagen production decreases with age, the skin becomes thinner, making dark circles more prominent.
- **Volume Loss:** The hollowing under the eyes due to loss of fat or volume can create shadows that look like dark circles.
- **Pigmentation:** Hyperpigmentation caused by sun exposure or genetic predisposition can darken the under-eye area.

## Key Takeaways

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***The skin around our eyes is among the thinnest on our bodies, making it especially prone to showing the blood vessels and muscles underneath.”***

Getting rid of dark circles involves understanding their root cause and addressing it with the right treatments or products. Whether it's the cooling properties of green tea bags, collagen-boosting retinol, or peptide-infused eye creams, there's an effective solution for everyone. Combine these treatments with healthy lifestyle habits, like staying hydrated, getting enough sleep, and protecting your skin from the sun, to achieve brighter, healthier-looking eyes.

By following these expert-backed strategies, you can say goodbye to dark circles and hello to a refreshed, radiant look.

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SACHER TORTE:

A SLICE OF  
HISTORY, ELEGANCE  
AND CHOCOLATE



HOTEL SACHER

HOTEL SACHER

HOTEL SACHER

ANCE,  
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## SACHER TORTE: A SLICE OF HISTORY, ELEGANCE, AND CHOCOLATE PERFECTION

**T**he Sacher Torte, a quintessential Viennese delicacy, embodies a rich tapestry of history, family legacy, and culinary artistry. Its origins trace back to 1832, when Prince Klemens von Metternich commissioned a special dessert for his distinguished guests.

With the head chef indisposed, the task fell to 16-year-old apprentice Franz Sacher, who crafted a chocolate cake layered with apricot jam and enveloped in a smooth chocolate glaze.

This creation not only delighted the prince's guests but also laid the foundation for what would become an iconic confection.

Franz's son, Eduard Sacher, inherited his father's passion for the culinary arts. After honing his skills at the esteemed Demel pastry shop, Eduard refined his father's recipe, perfecting the Sacher Torte as we know it today.

In 1876, he further cemented the family's legacy by establishing the Hotel Sacher in Vienna, which

quickly became synonymous with luxury and gastronomic excellence.

The allure of the Sacher Torte extends beyond its delectable flavor; it represents a harmonious blend of tradition and innovation.

The original recipe remains a closely guarded secret, preserved by the Sacher family and the Hotel Sacher.

This air of mystery, combined with its rich chocolate and delicate apricot nuances, has captivated palates worldwide, making it a symbol of Austrian cultural heritage.

For those wishing to recreate this masterpiece at



home, here's a refined recipe inspired by the traditional Sacher Torte:

### Ingredients for the Cake:

- 7 large eggs
- 150g unsalted butter, softened
- 100g powdered sugar
- 200g dark chocolate
- 1 packet vanilla sugar  
(or 1 teaspoon vanilla extract)
- 120g granulated sugar
- A pinch of salt
- 150g all-purpose flour
- 150g apricot jam
- 1 tablespoon rum  
(optional)
- Butter and flour for preparing the cake pan

*For the Chocolate Glaze:*

- 200g dark chocolate
- 200g granulated sugar
- 150ml water
- 200ml heavy cream

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***The allure of the Sacher Torte extends beyond its delectable flavor; it represents a harmonious blend of tradition and innovation.”***

### Preparation:

- 1. Preheat the Oven:** Set the oven to 170°C (340°F). Grease a 26cm (10-inch) springform pan with butter and dust lightly with flour.
- 2. Melt the Chocolate:** Chop the dark chocolate into small pieces and melt gently over a double boiler. Once melted, set aside to cool slightly.
- 3. Prepare the Apricot Glaze:** Combine the apricot jam with rum (if using) and keep at room

temperature to ease spreading later.

**4. Beat the Egg Whites:** In a clean bowl, whisk the egg whites with a pinch of salt until soft peaks form. Gradually add the granulated sugar and continue whisking until stiff peaks are achieved.

**5. Prepare the Batter:** In a separate bowl, cream the softened butter with powdered sugar and vanilla sugar (or extract) until light and fluffy.

Add the egg yolks one at a time, beating well after each addition. Blend in the melted chocolate until fully incorporated. Gently fold in the flour, followed by the meringue, ensuring a smooth, airy batter.

**1. Bake:** Pour the batter into the prepared pan, smoothing the top. Bake for approximately 60 minutes, or until a skewer inserted into the center comes out clean. Allow the cake to cool in the pan briefly, then remove and let it cool completely on a wire rack.

**2. Apply the Apricot Glaze:** Once cooled, slice the cake horizontally into two even layers. Spread a thin layer of the apricot and rum mixture over the bottom layer, then place the top layer back on. Use the remaining apricot glaze to coat the entire surface of the cake.

*Preparing the Chocolate Glaze:*

**1.Create the Syrup:** In a saucepan, bring the water and granulated sugar to a boil, stirring until the sugar dissolves. Allow the syrup to simmer for a few minutes, then remove from heat and let it cool slightly.

**2.Incorporate the Chocolate:** Add the chopped dark chocolate to the warm syrup, letting it sit for 2–3 minutes. Stir gently until the chocolate has fully melted and the mixture is smooth.

**3.Glaze the Cake:** Position the cake on a wire rack over a baking sheet to catch excess glaze. Pour the warm chocolate glaze over the cake, ensuring it covers the top and sides evenly. Use a spatula to smooth the surface if necessary.

**4.Set the Glaze:** Allow the cake to sit at room temperature until the glaze firms up.

**5.Serve:** Traditionally, Sacher Torte is served with a generous dollop of unsweetened whipped cream, balancing the cake's rich chocolate profile.

Creating a Sacher Torte at home is more than a baking endeavor; it's an immersion into a storied tradition that has enchanted dessert enthusiasts for nearly two centuries. Each slice offers a taste of history, romance, and the timeless elegance of Viennese patisserie.

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**Creating a Sacher Torte at home is more than a baking endeavor.”**

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**Engr. Charles Uchenna Ani** is a Nigerian chemical engineer with over 18 years of practical experience in designing and implementing monitoring and evaluation systems, as well as facilitating organizational capacity building.

He has held managerial positions, including serving as the Manager at IKENGA EXPRESS LTD, where he gained more than a decade of business management experience.

His academic background includes a Bachelor's Degree in Chemical Engineering, and he has been involved in various roles such as project manager, quality control supervisor, and farm manager.

Additionally, Ani has connected Canadian organizations with Nigerian universities to facilitate training programs, demonstrating his commitment to international collaboration and education.

## Visionary Voice:

# CRITICAL THINKING In Project Management

Charles Uchenna Ani, GCBL Delegate for Nigeria

**C**ritical thinking is the process of questioning, analyzing, evaluating, and making judgments about information from reading, listening, speaking, or writing. It applies logic and reasoning to eliminate biases, enabling a clear understanding of a project. For teams, this objective approach enhances collaboration and success by addressing diverse perspectives.

## Critical Thinking in Project Management

Critical thinking helps Project Managers distinguish facts from speculation, recognize biases, and make sound decisions based on evidence. By analyzing information objectively, Project Managers can identify risks, seize opportunities, and improve project outcomes. This skill also aids in conflict resolution, resulting in faster, more efficient results.

## The Role of Critical Thinking in Project Management

**Problem-Solving Tool:** Critical thinking helps Project Managers anticipate risks, meet customer needs, and devise innovative solutions while managing tasks efficiently. It enables better resource allocation and swift corrective actions.

**Decision-Making Tool:** It allows for evaluating situations from multiple perspectives, leading to informed decisions that meet stakeholder goals, reduce costly errors, and enhance overall performance.

**Risk Management Tool:** By examining problems creatively and identifying improvement opportunities early, Project Managers can minimize expenses, delays, and challenges.

## Enhancing Critical Thinking

Critical thinking relies on inductive (probabilistic) and deductive (logical) reasoning. Mastering these skills is essential for managing both small and complex projects effectively.

In summary, critical thinking is a cornerstone of successful project management, fostering sound decision-making and efficient problem-solving.

## Visionary VOICE



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# Navigating The **FUTURE** Of **BANANAS**

Banana industry, Global Trends Magazine, 24<sup>th</sup> Edition 2025

# A

s the impacts of climate change become more pronounced and plant diseases spread at an alarming rate, the future of the banana industry faces unprecedented challenges. Consumers may soon have to grapple with higher banana prices, as climate-driven factors and stringent sustainability requirements combine to reshape the global supply chain. This warning from experts like Pascal Liu highlights a difficult reality: the era of inexpensive bananas could soon be a thing of the past.

Climate Change and Disease:

## **A Double Threat to Banana Production**

The ongoing climate crisis poses a multifaceted threat to agriculture worldwide, and bananas are no exception. As global temperatures rise, extreme weather events such as droughts, floods, and heatwaves have become more frequent, disrupting banana production in major growing regions. These changes have made it increasingly difficult for growers to maintain stable yields, leading to unpredictable supply fluctuations.

Compounding this is the spread of Fusarium Wilt Tropical Race 4 (TR4), a deadly fungal disease that has devastated banana crops across the globe. This pathogen attacks the

roots of banana plants, making them wilt and die, and it can persist in the soil for decades, rendering affected fields unusable. The disease has spread rapidly through Asia, Africa, and Latin America—the very regions that supply the majority of the world's bananas. With no effective treatment currently available, TR4 poses a serious threat to banana production for the foreseeable future.

## **A Challenging Road Ahead for Banana Prices**

According to Liu, unless a significant increase in banana supply can be achieved, prices are likely to remain elevated in the years to come. This stark forecast underscores the fragility of the banana supply chain, which is being tested by both climate impacts and disease outbreaks. If production cannot keep pace with



global demand, higher prices may be the new norm, forcing consumers to reconsider their grocery budgets.

Industry Leaders Meet in Rome:

### **A Focus on Sustainability**

Amid these challenges, stakeholders from the banana industry recently gathered in Rome to explore strategies for navigating the uncertain future. A key theme of their discussions was the push for greater sustainability, a concept that has gained increasing importance among consumers and industry leaders alike.

With modern shoppers placing greater emphasis on environmental responsibility, growers and suppliers are under pressure to demonstrate their commitment to sustainable practices.

For banana producers, this shift involves adopting greener methods of cultivation, reducing their use of chemical fertilizers and pesticides, and implementing water-saving techniques. However, such changes often come with a steep price tag. To verify their sustainability efforts, many growers must seek certification from independent bodies, ensuring that their practices meet the rigorous standards demanded by eco-conscious consumers.

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***While the move toward more sustainable banana production is a positive step, it is not without challenges.”***

### **The Financial Burden of Sustainability**

While the move toward more sustainable banana production is a positive step, it is not without challenges. Achieving certification and implementing new practices often requires significant investment in technology and infrastructure, such as advanced monitoring systems and more efficient waste management. These expenses can be substantial, especially for small-scale farmers



who may struggle to afford the upfront costs.

As a result, many of these added costs are expected to be passed on to consumers, contributing to the rising price of bananas. Liu notes that this presents a double-edged sword: while sustainability regulations can drive positive change, they can also create financial burdens for industry stakeholders, potentially making bananas a luxury item for many consumers.

The challenge, then, lies in finding a balance—ensuring that the industry moves toward greener practices without making bananas prohibitively expensive.

### **A Fragile Future for a Staple Fruit**

The potential for higher prices is a near-term reality, but long-term solutions may still be within reach. Innovation and collaboration will be critical in developing new disease-resistant banana varieties, improving climate resilience, and streamlining production processes to keep costs in check.

Despite the grim outlook, there is hope that a concerted effort toward sustainability and resilience could safeguard the banana industry for future generations. This will require a collective commitment from all stakeholders, including growers, exporters, policymakers, and

consumers, to prioritize both environmental stewardship and economic viability.

A Call to Action:

### **Securing the Future of Bananas**

The story of rising banana prices is a microcosm of the broader challenges facing global agriculture in an era of climate uncertainty.

As the impacts of climate change become increasingly apparent, the need for adaptive strategies has never been more urgent. Stakeholders must come together to build a more resilient and sustainable banana industry—one that can withstand the challenges of climate change while continuing to provide this beloved fruit to consumers around the world.

By embracing new technologies, fostering international cooperation, and maintaining a relentless focus on sustainability, the industry can turn today's challenges into opportunities for growth. And while the journey may be

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***As the impacts of climate change become increasingly apparent, the need for adaptive strategies has never been more urgent.”***

difficult, the promise of a more equitable and resilient future for banana production offers a compelling vision worth striving for.

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# NAURU: THE WORLD'S SMALLEST Republic And Its Battle

Nauru's Struggle, Global Trends Magazine, 24<sup>th</sup> Edition 2025

**I**n the vast expanse of the Pacific Ocean lies Nauru, the world's smallest republic. Covering just 21 square kilometers, this tiny island nation has a history as rich as its once-abundant phosphate deposits. From colonial rule to economic booms and near collapse, Nauru's journey to independence and beyond is a remarkable tale of resilience, resource exploitation, and survival.

## From Ancient Tribes to Colonial Rule

For over 3,000 years, Nauru was home to Polynesian and Micronesian settlers, living in a clan-based society of 12 tribes—symbolized today by the 12-pointed star on the national flag. The island thrived on fishing and coconut farming, its serene lagoon providing a steady food supply.

In 1798, British captain John Fearn became the first European to set eyes on Nauru, dubbing it "Pleasant Island" for its lush scenery and friendly inhabitants. However, the arrival of whalers and traders in the 19th century brought firearms, igniting tribal wars that devastated the local population.

By 1888, Germany had annexed Nauru, integrating it into its Pacific protectorate. The colonial rulers

introduced Christianity and plantation farming, but the island's destiny changed dramatically in 1900 with a discovery that would shape its future—vast phosphate deposits.

## The Phosphate Boom: From Fortune to Ruin

Nauru sat on one of the world's richest phosphate reserves, a natural resource formed over millennia from bird droppings. Recognizing its immense value for agriculture, British and Australian interests took control of the deposits, transforming Nauru into a mining hub.

In 1914, Australia seized Nauru from Germany, and after World War I, the League of Nations officially placed the island under the joint administration of



The Currency Of Change:

# STRENGTHENING SMEs Through Risk Management

Khawaza Afsar Imam, GCBL Delegate for Mauritius

**S**MEs, accounting for 90% of businesses and over 50% of employment, face significant challenges due to limited risk management resources. In regions like Africa and Asia, robust risk management is crucial to tackle economic instability, cyber-attacks and environmental risks.

For SMEs, especially in emerging markets, cultivating a proactive risk culture is essential. In Africa and Asia, SMEs account for over 40% of GDP, yet they face heightened vulnerabilities due to limited access to risk mitigation tools. For example, in Nigeria, SMEs represent over 80% of employment but only 15% have insurance, exposing them to economic shocks. Risks like inflation, currency fluctuations and cybercrime disproportionately affect SMEs, demanding a risk-aware culture embedded across all levels of the organization.

Cybersecurity is a growing concern for SMEs globally as they are often under-prepared for cyber threats. A 2022 survey in Asia revealed that 44% of cyberattacks targeted SMEs. In regions like Africa and Southeast Asia, less than 20% of SMEs have adequate cybersecurity protections. For instance, a mid-sized e-commerce SME in Kenya that handles sensitive customer data is vulnerable without proper cybersecurity measures. Simple actions like staff training on phishing threats and securing communication channels can mitigate these risks.

Effective risk management begins with comprehensive risk assessments, particularly in high-risk sectors like agriculture and manufacturing. In India, for example, 60% of SMEs in agriculture and industry face challenges due to climate change and market fluctuations. SMEs must involve all employees in identifying and managing risks, fostering a culture of openness where risks are discussed and mitigated collectively.

SMEs in Southeast Asia and Africa are particularly vulnerable to environmental risks, such as natural disasters. In 2021, floods in Malaysia led to over \$600 million in losses for SMEs. To build resilience, SMEs should invest in insurance, strategic planning and adaptable business models to safeguard their operations against unpredictable events.

International organizations recognize the importance of strengthening SMEs' risk management capacity. The African Development Bank (AfDB) supports programs to help SMEs mitigate risks in unstable markets, while regional partnerships like the ASEAN SME Working Group assist SMEs in Asia with digital tools for risk management and crisis assessment.

To sum-up, global economies rely on SMEs, which carry more risks than larger firms. A proactive risk culture, involving all levels, helps SMEs weather economic, cyber and environmental crises. Governments and international agencies must provide accessible resources and risk management strategies.



**Khawaza Afsar Imam** is a distinguished banking and finance professional turned social entrepreneur. He serves as: Mauritius Delegate at the Global Chamber of Business Leaders, driving economic growth, Roving Ambassador for the State of African Diaspora (SOAD), advocating for global diaspora interests, Managing Director of Reliance International Mauritius Ltd., providing financial solutions, UNASDG Ambassador-at-Large for Mauritius, promoting the UN Sustainable Development Goals, Founder & President of Rising Tree Foundation, supporting education and social initiatives.

With over 16 years in banking, including leadership roles at Bandhan Bank, HDFC, and Santander, he specializes in sustainable investment, ESG, and CSR. His "Education for All" vision and "Raise & Rise" approach aim to foster global impact.

## THE CURRENCY OF CHANGE





# HOROSCOPE SIGNS That Can't Stand Being Alone

Horoscope Trends, Global Trends Magazine, 24<sup>th</sup> Edition 2025

**W**hile some zodiac signs cherish their solitude and find peace in being alone, others thrive on social interaction and can't imagine life without people around them. For these signs, company, conversation, and the energy of others are as essential as the air they breathe. When left alone, they feel as though their spark has been extinguished. Here are three zodiac signs for whom loneliness feels like the ultimate punishment.

## Gemini

Gemini is the social butterfly of the zodiac. For this air sign, solitude feels like an energy drain. Geminis live for engaging conversations, laughter, and the exchange of ideas. When they're left alone, their lively thoughts can quickly turn into boredom—their worst nightmare.

Being surrounded by people inspires and recharges Geminis, filling them with vibrant, positive energy. Their idea of punishment? A day without companionship, chatter, or even text messages to respond to.

If you want to make a Gemini happy, organize a gathering and be prepared for endless discussions on a variety of topics.

## Libra

Libras blossom in social interactions, finding harmony and balance through their relationships. Their world feels complete only when they're surrounded by people they love and can share their energy with.

For Libras, being alone creates a sense of imbalance and leaves them wondering about all the moments they could be sharing with someone.

Libras thrive on conversation, connection, and building relationships. Leaving them alone takes away the opportunity to do what they love most—creating meaningful bonds and being part of a community.



## Leo

Leos are born to shine on the stage of life. They crave attention and admiration, which are essential to their happiness and sense of self-worth.

For Leos, solitude isn't just boring—it's a feeling of not having anyone to share their energy, charm, and charisma with.

When left alone, Leos often feel as though the color has drained from their lives. Their need for company isn't solely about feeding their ego; they genuinely enjoy the exchange of energy with others.

If you want to delight a Leo, take them to a party or host a dinner in their honor, and watch them light up as the star of the evening.

## Why It Matters

For these zodiac signs, social interactions are not just a preference but a fundamental part of their identity.

While solitude may recharge some, it drains the spirits of Geminis, Libras, and Leos, reminding us all how different personality types perceive and navigate the world.

If you have a friend born under one of these signs, remember that a little company can go a long way in keeping their spark alive!

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MAGAZINE

24<sup>th</sup> Edition

## Last But Not Least

This esteemed Global Trends Magazine edition was crafted with passion by the dedicated team of the GTM Group under the umbrella of the Global Chamber of Business Leaders, tailored especially for you. Don't miss the chance to share this issue and stay updated by subscribing to our website, where you can find and access all previous editions of this exceptional publication.

Dear readers, wishing you the very best until next month, and here's our **inspirational quote** from this month's edition.



**TOP 28**  
**SPOTLIGHT**  
Best Quotes of the Month

*"If you can't fly then run, if you can't run then walk,  
if you can't walk then crawl,  
but whatever you do you have to keep moving forward."*

— Martin Luther King Jr.



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