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Editorial

The world of crypto is evolving faster than ever, shaping the future of finance, technology and decentralization. In this edition of BlackSatoshi, we dive into the groundbreaking innovations, challenge and opportunities defining the digital asset landscape.

From the rise of tokenized commodities to the latest in blockchain regulation, we bring you expert insights, thought-provoking analyses and exclusive interviews with industry pioneers. Whether you're a seasoned investor, a builder or just crypto-curious, BlackSatoshi is your guide to navigating this revolutionary space.

**Cryptoverse Summit
2025**



CRYPTOVERSE SUMMIT 2025: EXPLORING THE FUTURE OF DIGITAL ASSETS

The Cryptoverse Summit 2025 in Mauritius is set to bring together thought leaders and innovators to discuss the future of digital assets, blockchain, and decentralized finance. This dynamic event will feature a series of expert panels focusing on the most pressing topics in the virtual asset space.

Legal & Compliance Frameworks

As virtual assets gain global traction, navigating the regulatory landscape becomes increasingly complex. Panelists will explore key compliance frameworks, such as the FATF's Travel Rule, MiCA regulations, and the role of centralized authorities. They'll also dive into challenges like Anti-Money Laundering (AML), Counter-Terrorism Financing (CFT) and tax reporting for crypto transactions.

Accounting Standards: US GAAP vs IFRS

In an era of financial innovation, understanding accounting standards is critical. The discussion will highlight the key differences between US GAAP and IFRS when accounting for virtual assets, emphasizing tax obligations and compliance across jurisdictions.

Opportunities for Banks in Crypto

This panel will examine how banks can tap into the crypto revolution by offering custodial services, crypto trading products, and stablecoin partnerships. Attendees will learn about the new revenue streams available to banks and how to navigate the evolving regulatory environment.

The Rise of Stablecoins

Stablecoins are reshaping the way we make global payments. Experts will discuss the growing adoption of stablecoins in industries such as remittances and cross-border transactions. They will also tackle regulatory challenges and the impact of stablecoins on traditional banking systems and global monetary policies.

Crypto Security: Protecting Digital Assets

With the rise of crypto, security remains a top concern. This panel will focus on best practices for securing crypto wallets and exchanges, identifying common scams and phishing attacks and exploring the latest innovations in blockchain security.

Asset Tokenization & ETFs

The future of finance lies in asset tokenization, and this panel will discuss how tokenized ETFs are disrupting investment products. Experts will share insights on the potential of blockchain technology to democratize access to traditional and alternative assets while addressing regulatory and security concerns.

The Cryptoverse Summit 2025 is an unmissable event for anyone involved in digital assets, blockchain, and finance. It's the perfect opportunity to gain insights from industry leaders and discover the latest trends in the cryptoverse.

CRYPTOVERSE SUMMIT 2025

The Cryptoverse Summit 2025, hosted by Meling and Maria, is set to be an unparalleled gathering of thought leaders, innovators, and industry experts in the world of digital assets, blockchain, and decentralized finance. Taking place in Mauritius, this MQA-approved event will offer a deep dive into the most pressing topics in the crypto space, from legal and compliance frameworks to the rise of stablecoins and the future of tokenized assets. With insightful panel discussions and interactive sessions, the summit provides attendees with invaluable opportunities to explore emerging trends and connect with leading voices in the industry. It is the perfect platform to stay ahead of the curve in the rapidly evolving digital finance landscape.

HOSTED BY MELING AND MARIA



CO-HOST



Meling
Broadcast Journalist Mauritius



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Pioneering the Future of Virtual Assets & Initial Token Offerings





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MAURITIUS AND THE BANK OF MAURITIUS: PIONEERING THE FUTURE OF VIRTUAL ASSETS AND INITIAL TOKEN OFFERINGS

Mauritius has long been recognized as a premier International Financial Centre (IFC) of excellence and good reputation. Known for its robust regulatory framework, political stability, and strategic location, Mauritius has consistently attracted global investors and financial institutions. The recent adoption of the Virtual Asset and Initial Token Offering Services (VAITOS) Act coupled with the Bank of Mauritius (BoM) issuing comprehensive guidelines for banks to onboard Virtual Asset Service Providers (VASPs) marks a significant milestone in the nation's journey to becoming a leading hub for virtual assets.

A NEW ERA FOR VIRTUAL ASSETS IN MAURITIUS

The VAITOS Act represents a forward-thinking approach to the burgeoning field of virtual assets and initial token offerings. This legislation provides a clear regulatory framework for the operation of VASPs ensuring that these entities operate within a well-defined legal structure. The Act aims to foster innovation while maintaining the integrity and stability of the financial system positioning Mauritius as a competitive and attractive destination for virtual asset businesses.

Despite the progressive nature of the VAITOS Act banks in Mauritius have traditionally been conservative in their approach to onboarding VASPs. This cautious stance is understandable, given the inherent risks associated with virtual assets, including liquidity risk, credit risk, market risk, operational risk and money laundering and terrorism financing risks. However, the recent issuance of guidelines by the BoM is set to change this landscape dramatically.

BoM Guidelines: A Game Changer

The BoM's "Guideline for Virtual Asset Related Activities" issued in November 2024, provides a comprehensive framework for banks involved in virtual asset-related activities. These guidelines are based on the standards of the Basel Committee on Banking Supervision and are designed to mitigate the various risks associated with virtual assets.

Key aspects of the guidelines include:

Responsibilities of the Board and Senior Management

The guidelines emphasize the need for a comprehensive risk assessment before engaging in virtual asset-related activities. The board and senior management are required to have the requisite expertise and to ensure that governance, risk management and assurance frameworks are in place.

This includes:

- Ensuring that a comprehensive risk assessment is conducted and that relevant controls and mitigants are implemented to address identified risks.
- Approving and periodically reviewing the strategy, risk appetite, risk limits, risk management framework, and relevant policies for virtual asset-related activities.
- Ensuring that virtual assets are duly classified at the outset and that the classification criteria are met on an ongoing basis.
- Setting the roles and responsibilities of senior management, the internal governance, and risk management structures with clear accountabilities for the management of the risks related to virtual asset-related activities.

Regulatory Approval and Notification

Banks must seek written approval from the BoM before applying for specific licenses related to virtual assets. Additionally, banks are required to notify the BoM of any proposed exposure to virtual assets that do not qualify as Group 1a and 1b Virtual Assets.

This includes:

- Seeking the written approval of the Bank prior to applying for a class "R" licence (Virtual Asset Custodian) or class "I" licence (Virtual Asset Advisory Services) with the Financial Services Commission (FSC).
- Notifying the Bank whenever banks propose to take any exposure in virtual assets which do not qualify as Group 1a and 1b Virtual assets, including a comprehensive risk assessment report.

Risk Management Framework

Banks are mandated to establish policies and procedures to identify, assess, and mitigate risks associated with virtual assets. This includes credit risk, liquidity risk, concentration risk, market risk, operational risk and money laundering and terrorism financing risks.

Key elements include:

- Establishing policies and procedures to identify, assess and mitigate the risks related to virtual asset-related activities on an ongoing basis.
- Ensuring that the risks associated with virtual asset-related activities are duly addressed within their existing risk management framework, strategy, risk appetite policies and procedures for relevant prudential risks.
- Implementing an appropriate risk monitoring process for direct and indirect exposures to virtual assets and other virtual asset-related activities against the set strategy, risk appetite and risk limits.

Prudential Classification and Capital Requirements

The guidelines classify virtual assets into three groups and outline the minimum capital requirements for each group. This ensures that banks maintain adequate capital to cover potential losses from virtual asset exposures.

The classification includes:

- Group 1a Virtual Assets: Tokenised traditional assets that confer the same level of legal rights as ownership of the traditional (non-tokenised) version of the asset.
- Group 1b Virtual Assets: Virtual assets with an effective stabilisation mechanism linking its value to an underlying traditional asset or a pool of traditional assets.
- Group 2 Virtual Assets: Virtual assets that do not qualify as Group 1a or Group 1b Virtual Assets.

Reporting and Disclosure Requirements

Banks are required to submit quarterly reports on virtual asset-related activities and disclose their material virtual asset-related activities in their annual reports. This includes:

- Submitting a quarterly report on virtual asset-related activities to the Bank in such form and manner prescribed by the Bank.
- Disclosing, at least on an annual basis, in their annual reports, their material virtual asset-related activities, including their direct and indirect exposure amounts for each of these activities and the governance and risk management framework.

Positioning Mauritius as a Leading IFC

The issuance of these guidelines is a significant step forward for Mauritius. It not only provides a clear framework for banks to engage with VASPs but also sends a strong signal to the global financial community that Mauritius is committed to fostering innovation while maintaining financial stability. This move is expected to attract more virtual asset businesses to the island, further enhancing its reputation as a leading IFC.

Mauritius has always prided itself on its ability to adapt to the evolving needs of the global financial market. The adoption of the VAITOS Act and the BoM guidelines is a testament to the country's proactive approach to embracing new technologies and financial instruments. By providing a secure and regulated environment for virtual assets, Mauritius is well-positioned to become a hub for virtual asset businesses, offering them the stability, transparency and support they need to thrive.

Conclusion

As Mauritius continues to build on its legacy of excellence and innovation, the adoption of the VAITOS Act and the BoM guidelines marks a new chapter in its journey. These developments not only enhance the country's appeal as an IFC but also pave the way for a vibrant and dynamic virtual asset ecosystem. With its robust regulatory framework and commitment to maintaining high standards, Mauritius is set to become a leading destination for virtual asset service providers, cementing its status as an IFC of excellence and good reputation.

The future of virtual assets in Mauritius looks promising and the island nation is poised to become a beacon of innovation and stability in the global financial landscape. As the world continues to embrace digital transformation, Mauritius stands ready to lead the way, offering a secure and dynamic environment for virtual asset businesses to flourish.



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SCALING UP REGULATION



SCALING UP REGULATION: THE BANK CHARTS COURSE FOR MORE COMPREHENSIVE ADOPTION

In November 2024, the Bank Of Mauritius (BoM) published new guidelines to strengthen the compliance of Virtual Asset related Services Activities and Providers (VASPs) with VAITOS Act. These measures aligned with the requirements of the Banking Act (2004) and based on the Basel Committee on Banking Supervision (BCBS) on crypto assets exposure standards shall be applicable with immediate effect and with banking sector full compliance by the end of May 2025.

The Guideline aims to harmonise practices across banking sector and protect the Mauritius financial ecosystem against a number of risks including liquidity risk, credit risk, market risk, operational risk (including fraud risk and cyber risks), money laundering and terrorist financing (ML-FT) and proliferation risks, legal risks and reputational risks and compliance with international standards within the virtual asset ecosystem.

The Guideline is aiming at strengthening the governance and board rules, mastering the risk management framework, extending the prudential classification and capital requirements for virtual assets and producing new regulatory reporting requirements. As per the third pillar of BCBS regulations, disclosure and communication obligations are parts of the menu.

The BoM now requires that transactions involving cryptocurrencies comply with enhanced transparency standards, including the mandatory implementation of know-your-customer (KYC) measures and transaction monitoring, including measures targeting sensitive geographies and anonymisation technologies. Providers will also have to ensure that all transactions comply with FIU restrictions, including those related to international financial sanctions.

This development comes in a context marked by an intensification of the surveillance of digital assets at the global level. Regulators are seeking to better regulate transactions to counter the growing risks related to money laundering and terrorist financing. This trend also reflects a proactive response to the challenges posed by the rapid expansion of decentralized technologies and their large-scale adoption.

Banks and Companies operating in the cryptocurrency sector are facing increasingly demanding challenges in adapting their internal systems, in particular in data collection and transaction transparency. These new obligations aim to strengthen the trust of users and investors in a booming market, while reducing the risks related to its misuse.

With these guidelines, the BoM with the FSC reaffirm together their commitment to regulate the virtual and crypto-asset sector and protect the domestic financial system against abuse in order to accelerate a safe adoption. Providers now have a more rigorous legal framework to ensure that their activities meet domestic compliance standards with respect to international regulatory frameworks.

RegSharp Financial Consulting Services is a Mauritius domestic consulting firm liaising with the Mauritius financial ecosystem and the regional stakeholders to pave the way for a greater transformation of the financial services industry, always combining the objectives of better governance and sharper compliance. RegSharp global compliance offering services in Mauritius can help regulated companies to scale and stick to their regulatory roadmap.

RegSharp accompanies project promoters with complete support on legal compliance from the initial ideation stage to deployment scaling with a structured partners network so as to respond on any layer of a strong dynamic compliance program.

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INTRODUCTION & BRAND STATEMENT

CryptoNewsZ is an advanced news release platform in the digital currency world that brings real-time news on anything crypto and blockchain, dApps and ICOs.

Our media organization is dedicated to offering real-time, accurate and informative reports on cryptocurrencies, high-quality, thoroughly researched content put out there for our dedicated readers.

CORE OFFERINGS & COVERAGE

Real-Time Market Updates:

At CryptoNewsZ, we give you instant updates on the market trends, crypto prices and news in the crypto space. With instant market updates, you are always one step ahead of the curve in the highly volatile crypto space and catch every opportunity that comes your way.

In-Depth Analysis:

Our site has exclusive interviews with market professionals, technical analysis, and expert analysis, which gives in-depth analysis of the cryptocurrency market. We also try to provide readers with profitable information.

You can combine our in-depth market analysis with technical analysis, good risk management and price charts to create a robust trading strategy.

Audience & Community Engagement

CryptoNewsZ only cares about investors, traders and other crypto enthusiasts and assists them in making wise decisions based on second-by-second market trends and movements.

Our company believes that one should connect with different groups of people, establish a community and through it, enhance content via feedback on an ongoing basis.

Vision & Future Trends

Reporters with CryptoNewsZ adopt a proactive stance to emerging altcoins, emerging uses for blockchain and regulatory developments. We are cognizant of the necessity of following emerging trends in regulation within crypto and blockchain, notable policy developments and upcoming trends that have the power to form the digital assets ecosystem. We keep our forward vision in view that aids the comprehensive coverage on the website.

Conclusion & Call-to-Action

CryptoNewsZ is a superb, extremely reliable source of news, committed to providing a credible and clear view of the world of crypto and blockchain. Our subscribers are part of a global community and receive round-the-clock news and information on all-things-crypto and make informed trading and investment decisions.



TIMES OF BLOCKCHAIN

1. Introduction & Brand Statement

Times of Blockchain is a leading source of blockchain insights with abundant blockchain and crypto informational resources to investors and traders understand the concept of decentralized finance (DeFi) and other related techs through expert opinions and interactive articles.

Our mission at Times of Blockchain is to demystify the advanced technology for both newcomers and experts and help them stay updated with the latest developments in niche.

2. Core Offerings & Coverage

Technical and In-Depth News Content:

Times of Blockchain offers in-depth market analysis and news on cryptocurrencies, smart contracts, decentralized applications and protocols. We also provide guides and price predictions on trading virtual assets to help our readers navigate the complex blockchain landscape and stay informed with regular streams of news and articles.

Thought Leadership:

Our blockchain media portal aims to educate readers by publishing breaking news and provide them with forward thinking commentary and exclusive interviews on industry trends.

With our informative and insightful content, you can position yourself as an expert on technology and critical perspective, future predictions and deep analysis of your own as well as the implications and potential applications of the technology across different industries.

3. Bridging Technical Depth & Accessibility

Our Times of Blockchain website transforms intricate technical content into accessible, engaging and concise stories that require both expertise and creativity.

Our team of technical writers help build the content that caters to a diverse audience from curious innovators to industry professionals. We aim to strike the perfect balance between engaging content and minute details and connect with our audience in order to generate interest in blockchain technology and educate our potential readers.

4. Future Vision & Industry Impact

Across industries, blockchain technology has helped transform different sectors like healthcare, logistics and finance. It has revolutionized food distribution, financial services, supply chain, government, retail and more.

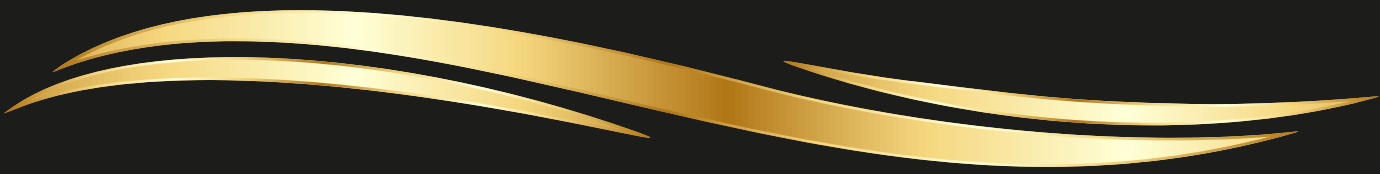
Keeping that in mind, our website has been designed to deliver accurate and timely updates covering everything from market trends to major token or dApp announcements. The fast-growing blockchain news platform explores and forecast future trends, making content accessible to both beginners and seasoned traders and investors.

5. Conclusion & Community Invitation

To conclude, our team at Times of Blockchain is dedicated to share reliable, real-time analysis and market insights, covering various topics, including Blockchain, cryptocurrencies, NFTs, DeFi, and the overall digital market.

If you are on your journey to discovering how blockchain technology is shaping the future, join our leading source of blockchain information, Times of Blockchain and it's inspiring innovation for digital readers.

**Empowering Your Crypto Journey with
Trust, Expertise and Innovation**



EMPOWERING YOUR CRYPTO JOURNEY WITH TRUST, EXPERTISE AND INNOVATION



The rapidly evolving world of cryptocurrency has grown exponentially over the last decade and is booming into mainstream popularity with businesses and individuals increasingly turning to virtual assets as both a store of value and a means of exchange. The introduction of the Virtual Assets and Initial Token Offering Services Act 2021 ("VAITOS Act") and its associated Rules have provided a comprehensive legislation and increased regulatory clarity in Mauritius as well as guidelines to safeguard against money laundering and financing of terrorism associated with virtual assets. The VAITOS Act and the Rules empower the Financial Services Commission (the "FSC") to regulate and supervise the licensees within the non-bank financial services sector in Mauritius.

Finsburey is licensed as a trust and corporate services provider by the FSC in Mauritius and offers a client-focused approach, leveraging its expertise to help clients in providing end-to-end tailored solutions and helping them navigate through the complexities of the cryptocurrency industry and its regulatory landscape. It delivers a full spectrum of corporate services, from license application to full back-office support and compliance management to ensure that clients meet with both local and international regulations.

In a sector that is dynamic and often complex, our team made up of legal, finance and crypto professionals, work closely with clients to assist in designing strategies which align with their objectives. This holistic approach allows clients to focus on growth and to manage their operations efficiently at every step of their journey.

The crypto industry is often scrutinized for its lack of clarity, security concerns and legal complexities. We tackle these challenges by building long-term relationships based on transparency, trust and reliability while maintaining the highest standards of professionalism.

By staying ahead of industry trends and regulatory shifts, Finsburey ensures its clients are always ready for new developments, supported by our proactive approach and global network of partners. Finsburey has earned its reputation as a trusted corporate service provider and reliable partner by combining industry expertise, tailored solutions, regulatory compliance and a commitment to client success.

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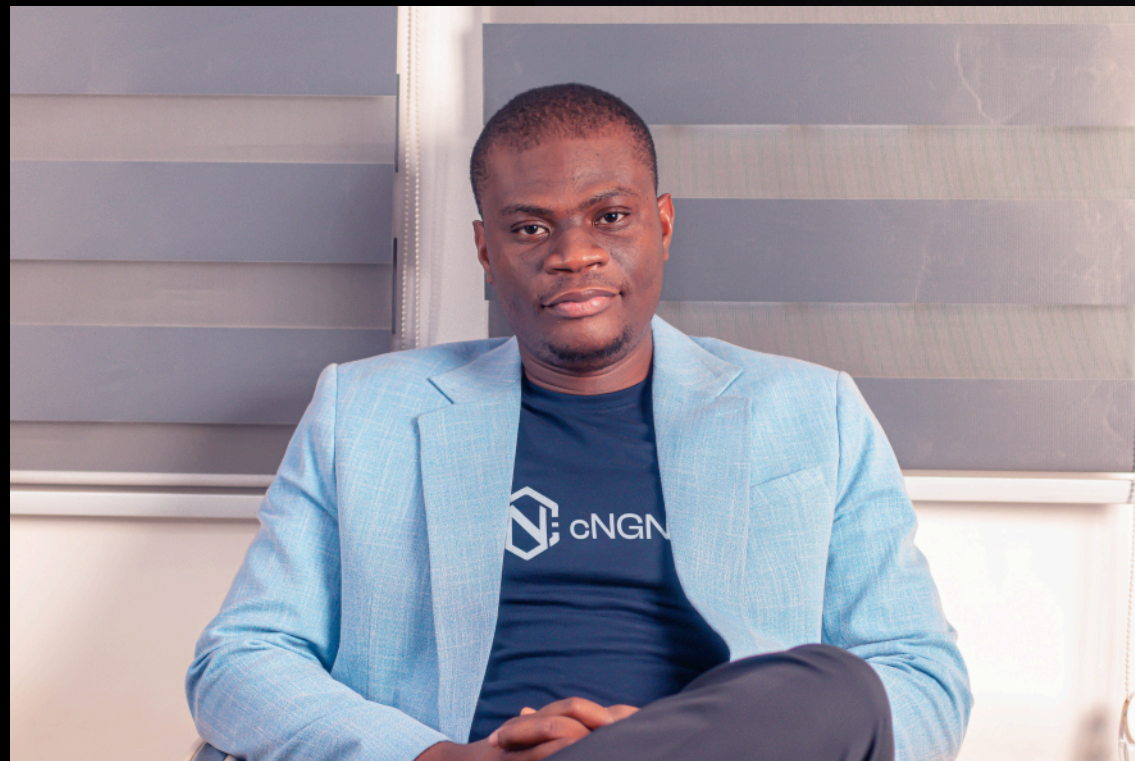
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The Power of Decentralized Wallets



THE POWER OF DECENTRALIZED WALLETS: TAKING CONTROL OF YOUR CRYPTO



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In the ever-evolving world of cryptocurrencies, security and autonomy are paramount. A decentralized wallet offers users full control over their digital assets without relying on intermediaries such as banks or centralized exchanges. Unlike custodial wallets, where a third party holds the private keys, decentralized wallets give users sole ownership of their funds through private keys stored securely on their devices. This model aligns with the core principles of blockchain technology—trustlessness, transparency and self-sovereignty.

Decentralized wallets function through non-custodial software applications that interact directly with blockchain networks. Examples include MetaMask, Trust Wallet and Phantom, which allow users to store, send and receive cryptocurrencies while maintaining complete control. These wallets often integrate with decentralized finance (DeFi) platforms, enabling seamless transactions, staking and participation in governance protocols.

One of the primary benefits of a decentralized wallet is enhanced security. Since users retain full control over their private keys, the risk of hacking associated with centralized exchanges is significantly reduced. However, this also comes with the responsibility of safeguarding recovery phrases—losing them means losing access to the funds permanently. To mitigate risks, users are encouraged to store their seed phrases offline in a secured location.

Despite their benefits, decentralized wallets also pose challenges. The user experience can be intimidating for beginners unfamiliar with managing private keys or interacting with blockchain networks. Moreover, the lack of customer support means users must rely on community forums and online resources for troubleshooting.

As the crypto industry matures, decentralized wallets are expected to become more user-friendly, integrating better security features and streamlined interfaces. They represent a fundamental pillar of financial freedom in the digital age, empowering users to take control of their assets and participate in a truly decentralized economy. For those seeking autonomy and security in their crypto journey, decentralized wallets remain an indispensable tool.



IS THERE A NEED FOR A REGULATED NON-CUSTODIAL WALLET?

Yes, there is a growing need for a regulated non-custodial wallet, especially as the crypto industry moves towards mainstream adoption while facing increasing regulatory scrutiny. Here's why:

1. Addressing Regulatory Concerns Without Sacrificing Self-Custody

Traditional regulators worry that non-custodial wallets enable money laundering, tax evasion, and illicit transactions since users can transact without oversight. However, a regulated non-custodial wallet could integrate compliance measures (such as KYC/AML checks) while ensuring users retain control of their private keys. This would help bridge the gap between regulators and decentralization advocates.

2. Enabling Institutional Adoption

Many financial institutions and enterprises hesitate to engage with DeFi because of the lack of regulatory clarity. A regulated non-custodial wallet would allow institutions to securely hold and transact crypto assets while complying with legal and financial regulations. This could unlock institutional DeFi participation, expanding the market.

3. Protecting Users Without Centralization

One downside of traditional non-custodial wallets is that users bear full responsibility for their private keys. A regulated model could introduce decentralized identity (DID) solutions, social recovery mechanisms or multi-signature controls, providing users with a safety net while avoiding centralized custodianship.

4. Preventing Wallet Blacklisting and DeFi Bans

Several governments are considering banning or restricting self-custody wallets due to compliance concerns. A regulated non-custodial wallet could serve as a compromise, ensuring users can continue to transact freely while following jurisdictional requirements. This could help prevent draconian regulations that stifle innovation.

5. Striking a Balance Between Privacy and Compliance

A well-designed regulated non-custodial wallet could use zero-knowledge proofs (ZKPs) or on-chain analytics to verify user legitimacy without exposing personal data. This ensures privacy while satisfying regulatory demands.

Potential Challenges:

- Ensuring regulations don't compromise decentralization (e.g., avoiding government backdoors or mandatory surveillance).
- Global regulatory differences (some jurisdictions may demand more oversight than others).
- User experience (ensuring compliance measures don't make non-custodial wallets too complex for mainstream users).

Conclusion

A regulated non-custodial wallet could offer a middle ground between financial sovereignty and compliance, helping users retain self-custody while adhering to legal frameworks. If designed correctly, it could ensure wider adoption of DeFi, greater regulatory acceptance and enhanced security for users.

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What are the main factors to consider when dealing with digital assets?



WHAT ARE THE MAIN FACTORS TO CONSIDER WHEN DEALING WITH DIGITAL ASSETS?

OCORIAN UAE



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1. Definition

Whilst various regulatory authorities have proposed definitions, there is presently no universally adopted definition of a digital asset. FATF refers to digital assets as 'any digital representation of value that can be digitally traded, transferred or used for payment. The definition includes any digital assets from cryptocurrencies, non-fungible tokens (NFT) to in-game currencies.

2. Jurisdiction & legality

In addition to having different distinct definitions, governments also have diverse views on how virtual assets should be treated and accepted. Profits from crypto-assets that were earned legally in one country might not be recognised in another. The law surrounding digital assets continues to mature globally. There are several instances within common law jurisdictions where digital assets are defined as property under the law, and choses in action (e.g. Singapore) can be held in trust.

3. Taxation

The tax classification and taxation rules applying to virtual assets vary by jurisdiction. There is presently no clear international guidance, but they are sometimes taxed as property (e.g. IRS) or income. Capital gains tax may apply to gains realised upon disposal of virtual assets, and income tax may apply to mining rewards and other forms of income generated from virtual assets. One should seek professional advice to ensure compliance with all applicable tax laws.

4. Source of fund & source of wealth

As digital assets are built upon blockchain technology that usually spans a decentralised network of computers, there isn't a central regulating authority. Further transactions are powered by cryptography. Parties involved in the cryptocurrency/virtual asset space are generally categorised as high-risk based on inherent product and industry type. FATF recommends imposing stringent AML/KYC measures, which include reasonable measures to establish the source of funds and source of wealth. This may mean that service providers are obliged to request an independent forensic report.

5. Acquisition

It is essential for service providers to understand and be able to demonstrate how the virtual asset was acquired: Through a VASP (an exchange) Peer-to-peer transaction. Crypto ATMs Earned or purchased within closed systems (online video games) Mining or staking.

6. Documentation

Depending on how the virtual asset was acquired, the following document types may be relevant:

For Cryptoassets purchased directly on an exchange or via a broker, transaction reports or receipts containing proof of purchase and withdrawal. For initial coin offerings (ICO) and token sales, a copy of the contract and full transaction history is required. Details of token allocation, and communication from issuers around the ICO. For income from cryptocurrency mining, detailed receipts for the purchase of mining hardware can be important. In some instances, mining pool documentation can be used to illustrate membership, contribution and payout records from the pool. Utility bills which show electricity usage consistent with mining crypto might be useful in corroborating the history of the transaction. For crypto assets which have been acquired through paid work, transaction records submitted from a reputable block explorer, or legal documentation such as contracts of employment or a Source of Wealth statement related to the earned amount may be helpful. Any dated correspondence between peers which illustrates the amount and explains the background for earning the income could also help. For staking rewards for proof of stake blockchains, transaction records which show proof of staking and rewards and publicly available documentation/guidelines on staking rewards to ensure rewards are consistent with emissions can be important elements in documenting the source of the assets.

7. Hosted vs un-hosted wallet

Digital assets can be stored in two main ways: online / hosted (hot wallets) or offline/unhosted (cold wallets). In general, unhosted wallets are riskier from a financial crime perspective than hosted wallets. Digital asset wallets that are hosted are controlled by a custodian that authenticates users and monitors transactions. Unhosted wallets are controlled by users and are unlikely to be subject to exemption from Anti Money Laundering requirements.

8. Tracing blockchain transactions

It is important to ensure that digital proceeds are verified and traced back to an approved wallet and that adequate supporting documentation is maintained and provided with transaction records. Tracing blockchain transactions can help service providers uncover common financial crime typologies, such as structuring and layering and will consequently be an area of focus. However, given the digital and generally anonymous nature of the cryptocurrency arena, it is extremely difficult to provide certainty as to the history of the assets and this impacts the ability of service providers to demonstrate compliance with applicable financial crime regulations.

9. Analysis of blockchain transactions

Service providers will generally review the customer's transaction history to attempt to identify the following: Dark market risk – has the customer interacted with illegal or high-risk services? Mixers risk – as the customer used mixers, which obscure the source of funds? Privacy coin risk – has the customer used privacy coins, which are difficult to track? Nested exchanges risk – do the VASPs the customer uses have strong AML controls?

10. Approved regulated exchange

Service providers may ask customers to maintain his/her wallets on an approved regulated exchange which has strong AML/KYC controls and onboarding procedures, along with the technological capability to limit the risk of cyber-attacks and/or service outages. Unlicensed exchanges operating in jurisdictions with weak anti-financial crime controls are unlikely to be accepted by most service providers.

11. Customer risk profile

The customer's wider risk profile will also be considered in any decision to provide services related to cryptocurrency. This includes factors such as their location, occupation, source of wealth, jurisdiction of residence and reputation.

12. Negative news

Often, smaller cryptoasset projects fundraise online and then list on a larger exchange to allow their asset to be traded. In some cases, these projects are fronts for organised crime and are often called 'rug pull' or 'pump and dump' schemes.

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**The Next Evolution in
Crypto**



THE NEXT EVOLUTION IN CRYPTO: STABLECOINS, YIELD-BEARING INNOVATIONS, AND THE DECLINE OF CBDCs



Loretta Joseph

**Lead consultant, commonwealth
secretariat**

The cryptocurrency industry continues to evolve at a rapid pace, transforming how value is stored, transferred, and transacted globally. Stablecoins, and their innovative yield-bearing counterparts, have emerged as the backbone of this transformation. They represent the bridge between the stability of fiat currencies and the programmability of blockchain technology. Meanwhile, the enthusiasm surrounding central bank digital currencies (CBDCs) is fading, due to inherent limitations such as lack of interoperability and privacy concerns.

This shift underscores the critical role stablecoins play in creating a global, interoperable and resilient financial ecosystem. As meme coins rise to prominence as cultural assets and speculative instruments, stablecoins remain the driving force behind the practical adoption of digital finance, especially across emerging markets such as Africa.

Stablecoins: Global, Interoperable and Always-On

Stablecoins are truly borderless financial instruments, operating on a global scale and across diverse blockchain networks. Unlike CBDCs, which are often tied to national policies and centralized infrastructures, stablecoins thrive on interoperability. They allow seamless cross-border transactions, enabling instant and low-cost value transfers between individuals, businesses and institutions worldwide.

Operating 24/7, stablecoins bypass the restrictions of traditional banking hours and geographical boundaries. They form a new transactional layer for digital finance, facilitating real-time payments, decentralized finance (DeFi) applications and remittances. In contrast, CBDCs are constrained by central bank-led infrastructures, making them less agile for cross-border use.

Furthermore, the programmability of stablecoins allows for advanced financial innovation, such as smart contracts and automated settlements, that CBDCs are unlikely to achieve without sacrificing efficiency or privacy. As the world increasingly moves toward digital commerce, stablecoins are cementing their place as the foundational layer for financial interactions in the digital economy.

CBDCs were initially envisioned as a way for governments to digitize money while retaining control over monetary policy. However, they have faced significant resistance due to concerns about privacy, inefficiency and lack of cross-border compatibility. Former U.S. President Donald Trump's executive order banning the development of a U.S. CBDC highlighted these challenges, pointing to fears of government overreach and the erosion of individual financial autonomy.

Unlike stablecoins, CBDCs are not designed to be interoperable across borders. Each CBDC is tied to a specific jurisdiction, limiting their use in international commerce and remittances—two areas where stablecoins excel. The centralized nature of CBDCs also raises concerns about surveillance, as governments could potentially monitor and control individual transactions. These limitations have left CBDCs struggling to compete with the decentralized and globally accessible nature of stablecoins.

THE DECLINE OF CBDCs

Stablecoins as a Tool for Financial Inclusion in Africa

Africa is uniquely positioned to benefit from the rise of stablecoins. With many countries facing economic instability, currency devaluation and high remittance costs, stablecoins provide a stable store of value and an efficient means for transferring money across borders.

Stablecoins can empower individuals and businesses by providing access to global markets, offering a hedge against local currency volatility and enabling cost-effective remittances. For example, a small business in Nigeria can accept payments in stablecoins, reducing exposure to inflation while reaching international customers.

Yield-bearing stablecoins take this a step further by enabling passive income generation, fostering wealth creation in regions with limited access to traditional financial instruments. With mobile phone penetration growing across the continent, stablecoins are poised to drive financial inclusion and economic empowerment on an unprecedented scale.

Meme Coins: The Surprising Stars of Crypto

While stablecoins address practical financial needs, meme coins have captured public imagination with their cultural appeal and speculative potential. Coins like Dogecoin and Shiba Inu, initially dismissed as jokes, have evolved into symbols of community-driven finance. They represent a new era where value is often defined by viral marketing, community engagement and cultural relevance rather than technical utility.

Meme coins highlight the dynamic and unpredictable nature of the crypto space. They bring humor and accessibility to a sector often dominated by technical jargon, attracting a younger generation of investors. Though speculative, their rise underscores the importance of community and cultural narratives in shaping the future of digital assets.

My Perspective: Stablecoins as the Future of Digital Finance

As someone deeply involved in advising governments, regulators and standard-setters globally, I have witnessed firsthand the transformative potential of stablecoins. In my role as the expert lead on the Commonwealth Model Law on Virtual Assets, I have worked extensively across Africa, Mauritius, Asia, and the Caribbean to craft regulatory frameworks that enable innovation while ensuring financial stability. This work was recognized in 2024 when I received the Commonwealth Pro Bono Hero Award.

Through this experience, I have observed the unique ability of stablecoins to address real-world challenges, from enhancing financial inclusion to enabling cross-border commerce. By providing a global, interoperable and always-on financial system, stablecoins are setting the stage for a new era of digital finance—one that is inclusive, efficient and decentralized.

Conclusion

The evolution of stablecoins and yield-bearing innovations signals a paradigm shift in digital finance. While CBDCs falter under the weight of inefficiency and centralized control, stablecoins continue to thrive as the global transactional layer for the digital economy. Their ability to operate seamlessly across borders, empower individuals and support financial inclusion makes them indispensable.

At the same time, the cultural phenomenon of meme coins reminds us of the diverse and multifaceted nature of the crypto space. As this industry continues to mature, the role of stablecoins will only grow, offering unprecedented opportunities for economic transformation across regions like Africa and beyond.



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PLATFORM
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Beyond the Hype





Rani Dihal

MANAGER
Wakanda 4.0

BEYOND THE HYPE : THE ROLE OF AI IN THE FUTURE OF CRYPTO COMPLIANCE

The rapid evolution of the crypto industry has brought unprecedented opportunities, but with innovation comes scrutiny. Regulators worldwide are tightening their grip on virtual asset service providers (VASPs), demanding stricter compliance measures to combat financial crimes such as money laundering, fraud, and illicit transactions. In this evolving landscape, Artificial Intelligence (AI) is emerging as a game-changer in crypto compliance.

THE COMPLIANCE CHALLENGE IN CRYPTO

Unlike traditional financial institutions, the crypto ecosystem operates in a decentralized and borderless environment, making regulatory enforcement a complex task. Traditional compliance methods often reliant on manual processes struggle to keep pace with the volume and velocity of transactions occurring on blockchain networks. This inefficiency creates vulnerabilities, leaving the industry exposed to regulatory crackdowns, reputational risks and potential financial penalties.



AI-POWERED SOLUTIONS FOR CRYPTO COMPLIANCE

AI-driven solutions are now at the forefront of tackling compliance challenges in the crypto space. Here's how:

1. AI-Driven KYC (Know Your Customer) & AML (Anti-Money Laundering)

- AI-powered verification tools streamline KYC procedures by using facial recognition, document authentication, and liveness detection.
- Machine learning algorithms analyze transaction patterns to detect anomalies,
- Automated risk scoring helps VASPs identify high-risk individuals or transactions more effectively

2. Transaction Monitoring & Fraud Detection

- AI enhances transaction monitoring by detecting suspicious activities in real time, using predictive analytics to flag potentially illicit behaviors.
- Neural networks can analyze vast datasets, recognizing trends that human analysts may overlook.
- Self-learning AI models improve over time, adapting to new fraud techniques and emerging financial crime trends.

3. Regulatory Reporting & Smart Audits

- AI automates regulatory reporting, reducing human error and ensuring accuracy in compliance submissions.
- Natural Language Processing (NLP) helps in interpreting evolving regulations, ensuring VASPs stay ahead of compliance requirements.
- AI-driven smart contracts could be programmed to enforce regulatory obligations directly on-chain, minimizing compliance breaches.

THE CHALLENGES OF AI IN CRYPTO COMPLIANCE

Despite its advantages, AI adoption in crypto compliance is not without challenges:

- Data Privacy & Ethical Concerns: AI relies on large datasets, raising concerns over data protection and user privacy.
- Algorithmic Bias: Improperly trained AI models can lead to biased risk assessments and unfair classifications.
- Regulatory Acceptance: Regulators are still catching up with AI's role in compliance and a lack of standardized AI compliance frameworks could pose challenges.

THE FUTURE OF AI IN CRYPTO COMPLIANCE

As crypto adoption grows, AI is set to become an indispensable tool for regulatory compliance. Blockchain analytics firms are integrating AI-driven solutions to enhance security, while VASPs are leveraging AI to optimize compliance processes. The intersection of AI and crypto compliance is not just about meeting regulations it's about building a safer, more transparent and resilient digital asset ecosystem.

At Wakanda 4.0, we believe that embracing AI in compliance is the key to sustainable growth in the Web3 space. By leveraging AI-driven KYC, AML and transaction monitoring, businesses can not only meet regulatory demands but also foster trust and credibility within the crypto industry

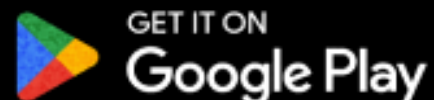
Are we ready for the AI revolution in crypto compliance?

The answer is clear : it's already happening.

The question is, who will lead the way?



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Bizz & Buzz
Section A





Name: Kenneth Lo
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Short Biography: Kenneth Lo is a seasoned business professional with over a decade of experience in TradeFi, specializing in Prime Services. In 2021, he joined Coinbase's institutional team, playing a key role in expanding the Coinbase Prime offering across Canada and the US. Now serving as VP of Business Development at Coinsub, Kenneth leverages his deep expertise in crypto to drive innovation in the payments industry and accelerate user adoption within the Web3 ecosystem.

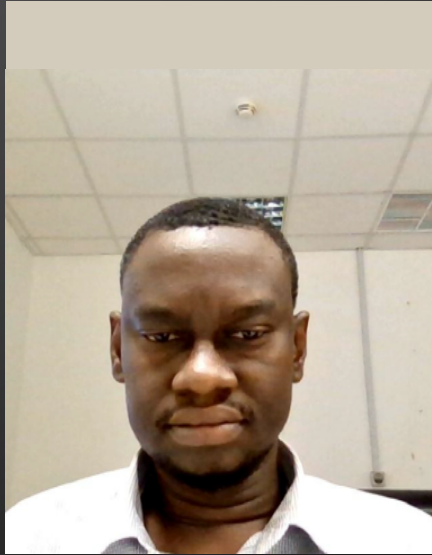
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Name: Muhammad Faraz
Title: Head of Combating the Financing of Terrorism (CFT) Desk.
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Short Biography: This is Muhammad Faraz, who graduated from the University of Karachi with a bachelor's degree in economics and a master's degree in business administration. I began my work as an intern in the Internal Audit and Compliance division at the State Bank of Pakistan (Pakistan's banking and financial system's regulator). I then started working as an anti-money laundering analyst in the compliance department of Meezan Bank Limited (the first and largest Islamic bank in Pakistan) in 2019. Two years later, I was promoted to team lead of the sanctions screening team. Later, in 2023, I joined Telenor Microfinance Bank Limited (the only bank in Pakistan to receive the State Bank of Pakistan's in-principle approval for a digital banking license) as a unit lead of CFT Desk in the compliance department. Currently, leading the CFT Desk and sanctions screening unit with expertise in sanctions screening, transaction monitoring, compliance advisory and FinTech automation, as the Head of the Combating the Financing of Terrorism (CFT) Desk at Sindh Bank Limited.

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Name: Christian Chidubem Omeni
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Short Biography: Christian Chidubem Omeni is a dynamic telecommunications professional with over 11 years of experience in network operations, fault management and technical service assurance. Currently a Senior Engineer at 9mobile, he has a proven track record of maintaining a 98% incident closure rate, optimizing network performance and ensuring seamless vendor relations. His expertise spans technical report writing, data analytics and team administration. A Cisco Certified Network Professional (CCNP) and ITIL-certified expert, Christian is committed to operational excellence and process optimization. His leadership, problem-solving skills, and customer-focused approach make him an invaluable asset in the telecom industry.

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Name: Victor Olorunfemi
Title: Product, Brand & Communications manager
Company Name: Bantu Blockchain Foundation
Country: Dubai

Short Biography: Victor Olorunfemi is a founding team member at Bantu Blockchain Foundation, Africa's pioneering indigenous blockchain infrastructure. In his role as Product, Brand & Communications manager, he has been instrumental in designing, developing and launching innovative Layer 2 applications with exceptional user experiences, significantly expanding the Bantu Network. Established in 2020, Bantu Blockchain Foundation is a not-for-profit organization committed to creating decentralized and scalable blockchain infrastructure, applications and services that empower communities across emerging economies. By integrating speed, security and reliability with principles of fairness and inclusivity, Bantu aims to lower entry barriers and economically empower participants worldwide.

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Name: Lizette Beri
Title: Founder/ Brain coach Company
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Short Biography: Brain Fitness Center Africa (BFCA), led by Founder and Certified Brain Coach Lizette Beri, was established to empower individuals through brain coaching, mental fitness, and wellness. As pioneers in Africa, we are dedicated to unlocking human potential using cutting-edge cognitive neuroscience and coaching principles. Our programs enhance executive function, mental flexibility, attention control and focus. Advancing our mission, BFCA is leading Africa's progress in Brain-Computer Interface (BCI) technology through our AI and Brain Science initiative. By bridging neuroscience and AI, we drive innovation in cognitive performance, shaping the future of brain health and human capability across the continent.

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Name: Loyce Shehan
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Short Biography: Axon is a Tanzanian based technology platform revolutionizing plastic waste management and sustainability. By bridging the gap between Bulk Plastic Providers and commercial plastic suppliers such as; schools, hotels, restaurants and local organizations with production companies and recycling companies.

Axon streamlines the supply chain of raw plastic materials. Our innovative mobile App enable real-time communication, tracking and secure transactions, ensuring seamless logistics and improved access to recyclable materials. Beyond technology, Axon empowers youth through paid plastic collection events, promoting economic opportunity and environmental stewardship. By transforming waste into valuable resources, Axon champions a circular economy and fosters sustainable development in Tanzania and beyond.

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The Legal Grey Areas of DeFi: Risks and Opportunities





Illyanna Rangan
LEGAL MANAGER
Scrybit Ltd

THE LEGAL GREY AREAS OF DEFI: RISKS AND OPPORTUNITIES

Decentralised Finance (DeFi) is reshaping financial markets, offering services like lending, borrowing and trading without traditional intermediaries such as banks. Powered by blockchain technology, DeFi relies on smart contracts—self-executing programs that carry out transactions when predefined conditions are met. While the potential is vast, DeFi also presents significant legal and regulatory challenges that remain unresolved.

The absence of centralised oversight creates a legal grey area, particularly as many DeFi platforms are governed by anonymous developers or Decentralised Autonomous Organisations (DAOs). This raises critical questions: how can DeFi platforms be regulated without compromising their decentralised nature? More importantly, who is accountable when things go wrong?

Liability in a Decentralised Ecosystem

Traditional financial institutions are held accountable for compliance failures, fraud and customer losses. In DeFi, where no central authority exists, determining liability is far more complex. If a smart contract locks users' funds or a platform is hacked, who is responsible? Should developers or governance token holders bear the legal consequences?

Regulators take different views. Some propose holding developers and governance participants liable, while others focus on regulating financial activities, such as lending or trading, rather than the platforms themselves. However, DeFi's borderless and pseudonymous nature complicates enforcement. Finding a middle ground that preserves decentralisation while ensuring user protection is a pressing challenge.





The Compliance Dilemma: AML & KYC in DeFi

Traditional financial institutions must comply with Know Your Customer (KYC) and Anti-Money Laundering (AML) regulations to prevent financial crimes. DeFi, built on principles of open and permissionless access, often rejects these requirements, creating a regulatory dilemma. Should DeFi platforms be required to implement KYC, potentially undermining their decentralised ethos? If they refuse, will regulators attempt to restrict access to them?

Some projects are exploring decentralised identity verification and on-chain analytics to detect illicit activities, but many continue to resist any form of compliance. The ongoing debate centres on whether a middle ground, such as permissioned DeFi where only verified users participate, could balance regulatory concerns with the sector's core principles.

Smart Contracts: Legal Agreements or a Grey Area?

Smart contracts automate financial transactions, removing intermediaries from the process. However, their legal status remains uncertain. Traditional contracts require clear mutual agreement and intent, but smart contracts execute automatically based on pre-set conditions. This raises several questions: do they meet the legal standards for binding agreements? Who is liable if a coding error results in financial loss? How should disputes be resolved, especially when governance votes or automated resolution systems are not yet recognised by courts?

As DeFi evolves, integrating on-chain dispute resolution mechanisms or establishing clearer legal frameworks for smart contract enforcement will be crucial. Collaboration between legal experts and the DeFi community is essential to ensure these contracts align with established legal principles.

Global Regulatory Approaches: Divergent Strategies, Shared Challenges

Governments are starting to address DeFi regulation, though their approaches vary. The European Union's MiCA Regulation lays the groundwork for future DeFi oversight, while the United States continues to debate its regulatory stance. Some jurisdictions focus on specific activities like lending and trading, while others take a broader approach, seeking to regulate platforms themselves. What remains consistent across regions is the growing recognition that DeFi cannot be ignored.

The challenge lies in creating regulatory frameworks that protect users from risks such as fraud, hacks, and market manipulation without stifling innovation in the process.

Shaping DeFi's Future: The Role of Legal Professionals

Despite regulatory uncertainty, DeFi is here to stay. Legal professionals have a pivotal role in shaping its future by developing frameworks that foster innovation while ensuring accountability. Advising DeFi projects on governance, compliance and risk management will be essential, as will guiding financial institutions in integrating DeFi within legal boundaries.

DeFi presents both immense opportunities and significant risks. For legal experts, the challenge and the opportunity lie in defining how DeFi fits within existing legal structures while supporting the technological advancements that make it unique.

Navigating Compliance in 2025





Shreya Lahoti Jakhotia
Sales Representative
Wakanda 4.0

NAVIGATING COMPLIANCE IN 2025

As we move through 2025, the compliance sector is undergoing significant transformations. Technological advancements, evolving regulations and a heightened focus on ethical practices are reshaping how organizations approach compliance. By proactively integrating advanced technologies, staying abreast of regulatory developments and fostering a culture of integrity, businesses can effectively manage risks and build lasting trust with stakeholders. Embracing these changes is not merely about adhering to rules but about positioning for sustainable success in an increasingly complex environment.

Artificial Intelligence (AI) and Automation in Compliance

AI and automation are becoming integral to compliance operations. These technologies assist in tasks such as transaction monitoring and reporting, enhancing the detection of unusual activities and reducing false positives. This allows compliance teams to focus on more strategic areas. However, despite the efficiencies AI offers, some executives remain cautious about fully relying on these systems due to concerns about potential errors and implementation challenges.



Emphasis on Environmental, Social and Governance (ESG) Reporting

ESG factors have become central to corporate compliance. Companies are now expected to disclose their environmental impact, social responsibility initiatives and governance practices. This shift reflects a broader societal demand for transparency and accountability, encouraging organizations to integrate sustainable practices into their operations.

Evolving Data Privacy and Security Regulations

With the increase in data breaches and stricter data protection laws, robust data privacy and cybersecurity measures are more important than ever. For example, the U.S. Department of Health and Human Services has proposed new regulations to enhance cybersecurity protections for electronic protected health information under HIPAA. These include mandatory risk assessments, multi-factor authentication and encryption standards.

Advancements in Regulatory Technology (RegTech)

New RegTech solutions are providing innovative tools for managing compliance obligations. These technologies offer real-time monitoring, reporting and analytics, helping businesses stay ahead of regulatory changes and reduce the risk of non-compliance. By automating complex compliance tasks, RegTech enhances accuracy and efficiency.

Emphasis on Ethical AI in Compliance

As AI becomes more prevalent in compliance management, ethical considerations are gaining prominence. Businesses must ensure their AI systems are fair, transparent and accountable, addressing issues such as bias, discrimination and data privacy. Establishing clear guidelines and governance frameworks is essential for the responsible use of AI in compliance.

In summary, compliance in 2025 is characterized by the proactive integration of technology, adherence to evolving regulations, and a commitment to ethical practices. Organizations that embrace these changes are better positioned to navigate the complexities of the modern business environment, ensuring resilience and sustained success.

The Role of Graphic Design in New Technology





Bhavna BURUTH

**Graphic Designer
Wakanda 4.0**

THE ROLE OF GRAPHIC DESIGN IN NEW TECHNOLOGY

New technologies are transforming industries, from artificial intelligence (AI) and blockchain to augmented reality (AR) and quantum computing. While much attention is given to technological advancements, graphic design plays a crucial role in making these innovations accessible and visually compelling.

Graphic designers shape the identity of tech-driven projects through branding, UI/UX design, data visualization and marketing visuals. A well-designed interface can enhance user experience, while striking visual content helps communicate complex technological concepts. As AI-generated content, immersive digital environments, and smart interfaces evolve, designers also contribute to creating intuitive and engaging user experiences.

As Paul Rand famously said, "Design is the silent ambassador of your brand." Another fitting quote comes from Steve Jobs: "Design is not just what it looks like and feels like. Design is how it works." In the era of new technology, strong design is not just an aesthetic choice—it's a necessity for engagement, trust, and innovation.

The future of technology depends on the seamless integration of innovation and design. By bridging the gap between complexity and usability, graphic designers are shaping the visual language of cutting-edge digital ecosystems.



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Bizz & Buzz
Section A



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Short Biography: With 16 years of recruitment experience, Tine Erasmus has built her career in external recruitment, talent acquisition, leadership and client partnerships. Rising from consultant to international branch manager, she has driven success through strategic hiring solutions. At Network Recruitment, a specialist firm in executive, finance, IT, engineering and supply chain recruitment, she plays a key role in connecting top professionals with industry-leading organizations. Established in 1987 and part of JSE-listed ADvTECH, Network Recruitment operates across six continents, delivering governance, compliance and large-scale talent solutions.

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Name: Meike Krautscheid
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Short Biography: Meike Krautscheid is a globally recognized entrepreneur and expert in blockchain and AI-driven business transformation. Passionate about leveraging data as the new oil, she explores how AI can process vast information in meaningful ways to improve lives. As a sought-after speaker, she travels worldwide to share her expertise at leading conferences, lectures and workshops. Meike's innovative approach bridges technology and education, inspiring audiences and industry leaders alike. With a strong focus on blockchain applications and AI's potential, she is dedicated to shaping the future of digital transformation on a global scale.

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Name: Yamini Sharma
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Short Biography: Yamini, a Chartered Accountant by profession, has a strong passion for working with numbers. She possesses extensive knowledge and practical experience in auditing and advisory services. With over 5 years of experience in conducting statutory audits for multinational companies, she currently works with CES to assist clients with their financial statements. Additionally, she is a financial market analyst with a keen interest in the latest developments in the crypto currency markets.

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Name: Wetsho Mosarwa

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Company Name: Southern Summit Reinsurance Advisors: Redefining Risk Management

Country: Africa

Founded in 2024, Southern Summit Reinsurance Advisors (SSRe) is quickly making its mark in the reinsurance industry with a client-first approach. Specializing in bonds, marine, property, agriculture, aviation, cyber risk, amongst other classes, SSRe provides tailored solutions that address the complexities of today's market. Led by Managing Director Sam Rimai, a reinsurance veteran with over 20 years of industry experience, SSRe blends deep expertise with the energy of a youthful and dynamic team. Together, they create a balanced mix of experience and innovative thinking that drives the company forward. SSRe places a strong emphasis on employee welfare, believing that a motivated, healthy and supported team is crucial to its success.

The company prioritizes mental and physical well-being by offering a flexible work environment, encouraging open communication and providing access to resources that support personal development. This commitment ensures that employees feel valued and empowered, which in turn enhances productivity and fosters a positive workplace culture. The company is also deeply invested in lifelong learning. SSRe recognizes that continuous personal and professional development is vital in the ever-changing world of reinsurance. Employees are given opportunities to advance their skills through training programs, workshops and industry conferences, ensuring they stay at the cutting edge of industry trends and are equipped to offer the best solutions to clients. This commitment to learning helps SSRe adapt and thrive in a rapidly evolving market.

Rooted in the philosophy of Kaizen, or continuous improvement, SSRe embraces small, consistent changes that lead to long-term success. The company continually evaluates its operations, client services and risk management strategies to ensure it is always improving. By fostering an environment where feedback is encouraged and processes are constantly refined, SSRe ensures that it remains agile and responsive to both market shifts and client needs, driving sustainable growth.

At the heart of SSRe's operations is a commitment to teamwork. The company understands that the best results come from collaboration, where diverse perspectives and expertise are shared and valued. By working together, SSRe's employees create a synergy that enables the company to deliver innovative solutions and exceptional service to its clients. Teamwork is also essential in building trust—both internally among colleagues and externally with clients and partners. Through collective effort, SSRe can tackle even the most complex challenges and deliver optimal results. With its growing presence in key African markets, SSRe combines localized solutions with a strong focus on reliability and innovation, positioning itself as a leader in helping clients navigate the future of risk management.

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BLACK SATOSHI
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**YOUR GATEWAY TO SHOWCASING INNOVATION
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