

THE **HANDELOT** TIMES

THE BEST
B2B MAGAZINE

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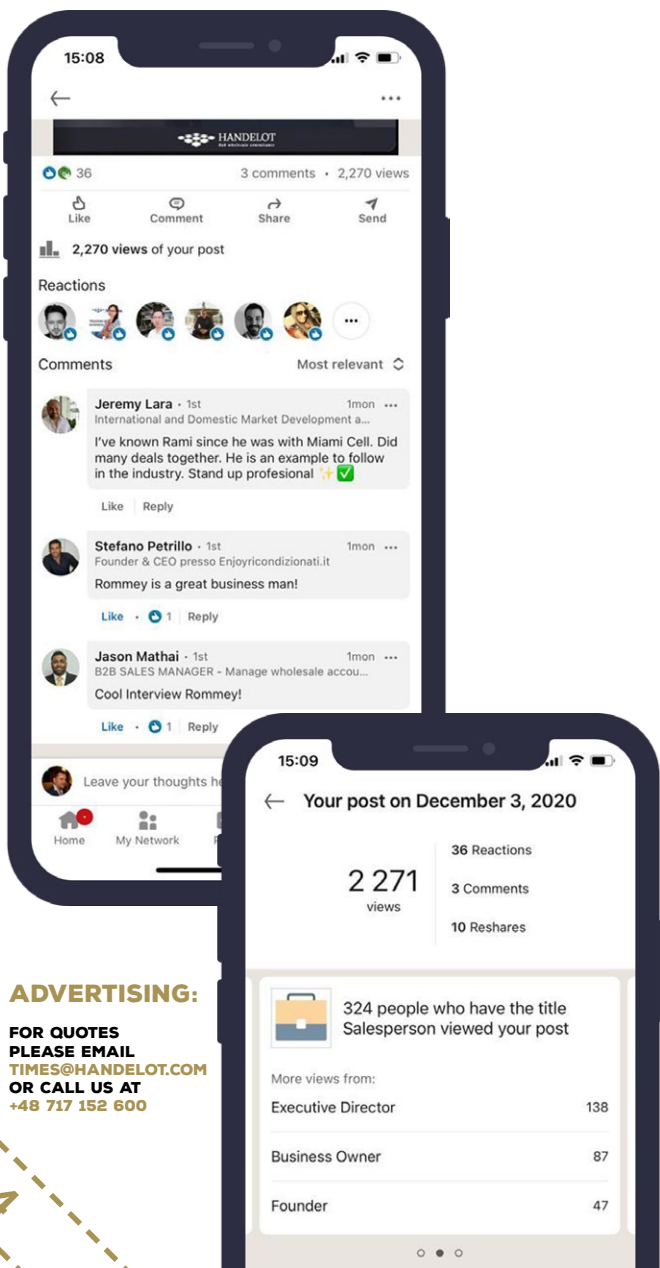
3 LINES OF BUSINESS:
PLATFORM, MAGAZINE AND EVENTS



4 SEGMENTS:
MOBILITY, INHOME, IT AND MEDICALS

APRIL 2021

The tech industry is changing quickly and we want to keep you up to date with the latest news. We are developing ourselves by opening up to new innovations in **IT**. We are growing and keeping a reliable source of **B2B** information from all over the world. With The **Handelot** Times, we will bring you more information about market trends, share cutting-edge ideas, and bring our world together with yours.



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PLEASE EMAIL
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Design & DTP: Adam Mieloszynski - **green64**

Copywriters:
Melania Romanelli
Kazi Najib Ashraf
The Old Hand
Vasudevan, K.S.

ASSOCIATES OF THE ORGANISATION:

Taha Tuzuner – Business Consultant Team Leader
Dima Malovanyi – Business Consultant Team Leader
Koushik Deka – Business Consultant Team Leader
Khrystyna Terletska – Partner Coordinator Team Lead
Alex Livanios – Business Consultant
Omar Benabdellah – Business Consultant
Jon Rodriguez – Business Consultant
Venktesh Prasad – Business Consultant
Jack Serdak – Business Consultant
Victoria Chen – Business Consultant
Carolina Kotulska – Business Consultant
Ruslan Panahov – Business Developer
Kyryl Trukhan – Business Developer
Elza Lerner – Administrative Manager
Claudia Aniszkiwicz – Partner Coordinator
Dominik Pawelec – Partner Coordinator
Katarzyna Mroczkowska – Partner Coordinator
Sandra Grabowska Lis – Partner Coordinator
Sevara Akhmedova – Partner Coordinator
Edgar Arana – Business Developer
Tetiana Handziuk – Administration
Agnieszka Pulawska – CFO
Valentyn Petruczek – Head of Development
Alexander Golovnya – Development
Cesar Gonzalez
Patryk Skowron



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QUICK HITS

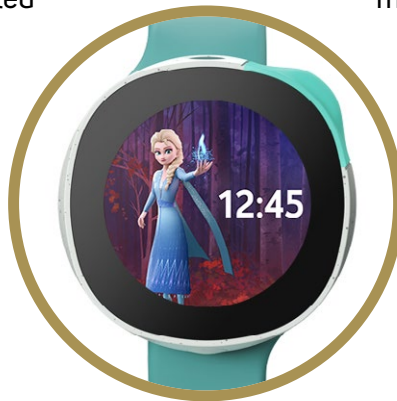
A SELECTION OF CORPORATE NEWS FROM AROUND THE TECH WORLD

VODAFONE NEO, THE DISNEY SMARTWATCH FOR CHILDREN

Vodafone presented Neo a few months ago, the smartwatch for children created in collaboration with Disney. Today it brings it to the online stores, along with the novelties of Disney, Pixar, Marvel and Star Wars characters.

Vodafone and Disney have combined their experience in technology and entertainment to create a device that combines functionality, design and fun. The result is a smartwatch for children that allows parents to stay connected with their children, interacting with them through calls, chats and emoticons.

Thanks to an integrated front camera, children can immortalize their daily adventures, the activi-



ty tracker and the pedometer instead record movements and it is also possible to set goals to be reached to encourage activities. Through the Vodafone Smart App, parents and authorized family members monitor the child's digital experience, for example by setting the list of trusted contacts, managing the time in front of the screen through the 'Silent Mode' and controlling the place where the device is located. The project that led to the development of Neo is part of a creative collaboration between Vodafone and Disney, with the participation of the designer Yves Béhar and his fuseproject team, who made a further contribution to the Vodafone Smart Tech product team.

SCENES FROM A MOVIE: WORLD'S FIRST SPACE HOTEL EXPECTED TO OPEN IN 2027

The American company Orbital Assembly Corporation (mission: the colonization of space) is on the scene, which if it succeeds in its ambitious project, could really win the tender for the first resort in orbit around the Earth, with the inauguration scheduled for 2027. Not only that: it will be a real space station also used for research purposes and will become the largest structure ever built by man in the cosmos, surpassing the ISS.

Voyager Station will have a circular shape, similar to a bicycle wheel, with a diameter of two hundred meters. The central core will be used as a control center and docking platform for spaceships carrying passengers and supplies, while the housing modules will be positioned on the outer ring. The base will rotate around the central axis with enough speed to generate gravity similar to that of the Moon. Just enough for guests to feel at ease, without floating around and being able to count for example on showers and toilets that work like down on Earth.



The 24 modules on the outer ring will measure **20 meters in length by 12 in width** and will contain rooms, suites and residences capable of accommodating four hundred people, as well as restaurants, bars, spas and a gym, which can also be adapted as a venue for performances. Some will be used for staff quarters, warehouses and basic services, while others may be taken over by space agencies for research purposes and for astronaut training. Visitors and guests do not even have to undergo preliminary preparation.

After the end of the preliminary tests and the construction of a small-scale test base, the Voyager Station will be assembled directly in orbit by a robot called **STAR (Structure Trust Assembly Robot)** starting in 2025, with the aim of opening its doors two years later. Nothing is publicly known about the costs of carrying out this colossal work, as well as about the rates for enjoying a holiday on the base, but do not expect popular Mediterranean cruise prices.



FROM UNLOCKING WITH PRIVACY MASK, APPLE PREPARES FOR THE LAUNCH OF IOS 14.5

Thanks to the release of the beta version for developers, we already know many of the improvements made by **Apple through its software iOS 14.5**, also aimed in part at better managing everyday life at the time of the pandemic. Here then is the possibility of unlocking the phone if you wear a mask, an operation that today requires the insertion of a numeric code chosen during the setting phase. With the iOS 14.5 version, anyone who owns an Apple Watch paired with the iPhone in use, will be able to unlock the terminal without any difficulty, simply by 'swiping' on the lock screen, from the bottom to the other. The authentication procedure is cut because the system recognizes the legitimate user of the phone from the Apple Watch worn and hooked, via Bluetooth, to the smartphone. In any case, you can decide to enable or not the option directly from the mobile phone settings, under Face ID and Code.

Part of the update is the App Tracking Transparency feature, which requires developers to display an alert with which to request and receive a user's permission

in order to access their random advertising identifier, which is used to monitor Activity on apps and websites. This is the option that has attracted the ire of Facebook because, according to the social network, in case of denial by people, there will be less precise advertising targeting for the apps chosen for anti-tracking, including the Facebook itself. This will result in a general, non-personalized display of ads, so even small businesses won't always be able to reach a specific and suitable audience for their messages.

Moreover, as already revealed, iOS 14.5 introduces several new emoji characters including heart on fire, waxed, breathing face, spiral eyes, face in the clouds, along with several gender options. There are also couple emojis that have new skin tone mixes. Apple then removed the blood from the syringe emoji to give it a more neutral look that also works when it comes to vaccinations. The headphone emoji has finally been updated to resemble the AirPods Max rather than a generic set, while the rock climbing icon now includes a helmet.

ELON MUSK RETURNS JEFF BEZOS THE SCEPTER OF THE RICHEST PERSON IN THE WORLD

Jeff Bezos regains the title of richest person in the world: for the moment, **Elon Musk's** blitz at the top of the patrimonial charts ends here. Currently, the personal capital of the Amazon founder is 186 billion dollars, while the South African engineer 'stops' at 183 billion, according to the Bloomberg ranking which uses data updated at the close of daily exchanges in New York. Bezos held the lead for over three years without interruption, until last month, in what now seems to be a 'duel' between the two of billions.

Bezos was the first person in history to exceed \$ 150 billion in 2018 and then \$ 200 billion last August, a wealth mainly held in Amazon shares, which rose 53% in the last year. In early February, the Seattle-based businessman announced he was leaving the CEO post to trusted collaborator Andy Jassy, the current head of the lucrative Amazon Web Services business. The handover will take place in the third quarter of the year, but Bezos will remain the owner of the Washington Post and Blue Origin, the company dedicated to space exploration.

A sector, the latter, which also involves **Elon Musk**, with SpaceX, a company valued at 74 billion

dollars that includes a space travel program on the Moon and Mars, and the creation of an internet network via satellite (Starlink). Of course, however, it is Tesla's race that has propelled **Musk's** rapid rise to the title of Scrooge Scrooge. Shares of the Californian company have risen 296.5% in the last year and after an all-time high of \$ 900 on January 25, they are now down to \$ 714.5 with

-8.55% only on Monday, the largest decline since September. A rather steep ups and downs that naturally does not exclude further developments, with Tesla rising to the fore for a 1.5 billion dollar investment in bitcoin and for the constant presence on social networks of its founder on the topic of cryptocurrencies.

According to the well-known American financial market analysis agency, in third place in the ranking is Bill Gates (135 billion dollars), followed by Bernard Arnault (118 billion) and Mark Zuckerberg (98.8 billion dollars). Seven out of the top ten entrepreneurs come from the technology sector, eight from the United States, one from France and one from China (Zhong Shanshan).





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AWAKE OR A SHEEP

I wrote this article a year ago, back in March 2020. I pulled it from publication because at that time, due to public opinion, I didn't want it to have an adverse effect on The Handelot Times.

Now I am angry because of I didn't allow its publication, I am also angry because of the strategy of the world authorities to the Covid-19 Pandemic.

March 2020

By the time you guys come to read this, the world as we know it will have probably ended.

In fact, will you guys ever read it?

I normally write my articles two weeks before The Handelot Times goes to press and judging by the current hourly Covid-19 revelations coming from the media I am sure that within a two-week period anything could possibly transpire from this current world Covid-19 crisis.

The whole Covid-19 scenario confuses me.

The first place to experience the virus was Wu-

han, China, in December 2019 and the curve for the virus in Wuhan now seems to be declining. This is a maximum 10–12-week concentration cycle.

As off the time I am writing this article there has been a recorded **174,604 global cases of Covid-19.**

The worldwide recorded mortality rate to this point has been 6,685.

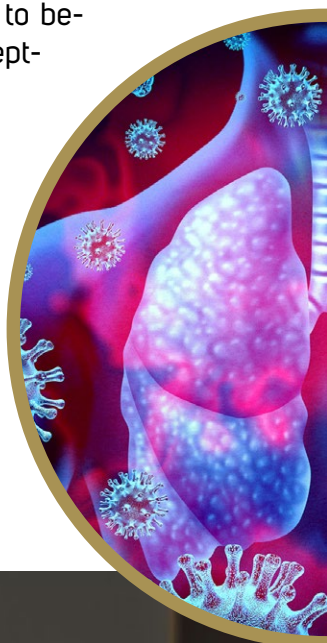
This amounts at this point to a 3.8% world mortality rate from Covid-19.

I believe globally that a lot more people currently have Covid-19 and that death percentage, not volume, will decrease rapidly as Covid-19 runs its course and gradually fades away to become an annual, seasonal and accepted occurrence.

According to what has happened in Wuhan, China, **the virus should have peaked worldwide within a 10–12-week period.**

This doesn't of course mean that it won't return every year thereafter.

According to the CDC (US Centre for Disease and Control): "Between 291,000 and





646,000 people worldwide die from seasonal influenza-related respiratory illnesses each year"

Am I missing something here?

It's evident to all of us that the world powers have highlighted the potential dangers Covid-19 has on the human race, implementing war like draconian measures to combat the virus. Isolation and lockdowns we have never seen in our lifetime, potentially existing for months to come.

Coming from firstly an agricultural background and later a trading background I, like you guys, have been taught myself to question everything.

By questioning everything we have taught ourselves to find product in the supply chains we deal with and profit from the trade of that product.

Off course the manufacturer wants to cut as many people out of the supply chain as possible, in order to retain the maximum profit from what they consider to be its intellectual property. But the manufacturers endeavours have failed due to our tenacity and ability to think outside of normality, or of the box. It's estimated that at least a third of all technology hardware produced at some point passes through the parallel trade, us.

That's a lot of dollar.

I always think outside of the box, as I am sure you do so too. If you don't, then I think you should.

Whilst Covid-19 is a devastating virus and a scourge on humanity, I would ask is it deserved the reaction that it has been given when comparing it to some current and existing viruses and diseases worldwide that we are already aware of. The current figures say not. What do you think?

It simply doesn't add up. Due to the world reaction to Covid-19 we are potentially looking at a world recession at an extent that has never been seen since World War 2.

The status quo seems very strange to me. When I watch the daily announcements on TV coming from each individual country, they all follow exactly the same script. Almost as they have rehearsed their announcements together before making them. This one on its own is bizarre!

Very rarely in our world one country can agree with another on anything and if they do come to an agreement it normally takes months to do it. Every day I am watching every country in the world announcing and agreeing on exactly the same thing, almost word by word.

During World War 2 young men from all sides were sent to the front line where they voluntarily gave their lives to the cause. We have all heard the term "cannon fodder". Before they were able to do this, they were subject to months of hard-line discipline. This was necessary to align theses young guys to obey every order, without questions, the ultimate sacrifice: their lives.

Very occasionally one guy would object and refuse to fight; otherwise, we called them conscientious objectors and they were outcast from society. They were normally and immediately imprisoned or, in the worse case scenario, executed.

I just can't help feeling that at this point the world has been conditioned, like a young guy been prepared for war. I feel like I am been prepared for something. I don't know what it is, but I just feel like I am been "managed and prepared".

For me the Worldwide Covid-19 reaction is immensely disproportional to the problem.

Of course it is a problem, but the current stats do not warrant the intensity of the global reaction.

I truly don't know what's going on with Covid-19 and I am very confused, but at this point I don't think we know or have been shown the real picture.

My biggest fear is that we will know, at some point, in the near future. Whatever it is, it's astronomical.

It is likely that we will soon be aware of someone who contracts Covid-19 and we may even have a family member that we loose from the virus.

Our business and our livelihoods will suffer dramatically, as everyone will in the world we live in.

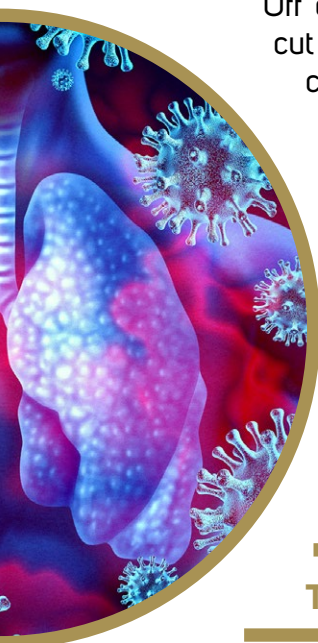
It will pass, and it will be made clearer in the coming months, but we all have to remain steadfast and strong within ourselves.

We have to maintain compassion, common sense and dignity at all times.

■ Keep The Faith The Old Hand

March 2021

So, the real question is "Are you awake or are you a sheep?"





If we look at the figures a year later just based on the UK alone, **120,000 deaths against a population of 68 Million people:** the actual death rate is 0.17%, vastly smaller than the original speculations at the start of the Pandemic in March 2020.

The average age of death from Covid-19 is 82 years old. Every year, an average 500,000 people in the UK die of old age and the average age of death of old age in the UK is 83 years old.

Interestingly, the Covid deaths in the UK are recorded using the following principle "xxxx people died today who have tested positive for Covid in the last 28 days". This does not mean that those people have died of Covid. It means that they have died, but they tested positive for Covid within 28 days of their death.

Along with this it is a known fact that the PCR and Antigen Covid-19 tests that are used as a Gold Standard are unreliable and often non conclusive.

So how many of the recorded 0.17% of deaths in the UK actually died of Covid-19? **A figure that's seems to be very hard to define!**

Miraculously, it seems that this year the world has not seen any deaths from the annual and normal seasonal influenza virus, accounting for between 291,000 and 646,000 of world deaths each and every year.

My father died of cancer when he was 49 years old. We celebrate and enjoy the life and the time we have together and then we die, we all die of something. Death is the only thing we know for sure will happen to us. It seems we have created a world where no one is allowed to die of Covid-19. One death from Covid-19, one case, seems to send shivers of fear through our whole society.

Through that fear we have instilled upon our lives an appalling existence of enforced separation

and isolation. We have implemented measures that have destroyed the basics of our society and are eroding our fundamental principles of freedoms and the freedom of speech. It seems we are on a mission to destroy not only our own basic freedoms but those of our families and future generations to come.

Through that fear we have allowed our governments to intervene and enforce without question.

We are told that the Covid-19 battle is led by science, but the scientists themselves do not agree on the due process. It is all dependent on which scientists we are guided by and which ones we are listening to.

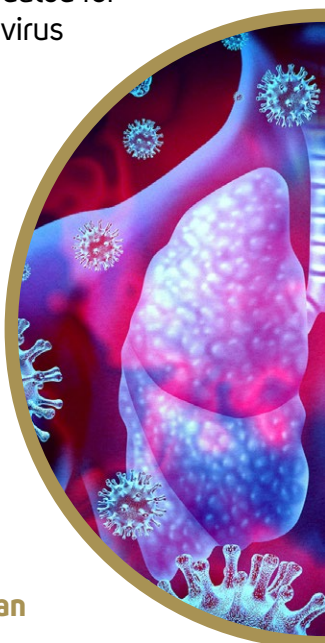
The Covid-19 virus is here to stay, and it will continue to mutate, many times and constantly: science can tell us that, but more importantly can History.

Whilst a vaccine is a relief, it will never be a cure, and it will constantly need to be updated for the ever-changing variants that the virus will offer.

Based on the actual figures produced within the last year, then, is it not time that we stop this crazy policy and accepted Covid-19 as just another world problem that we need to address and manage, instead of attempting to destroy our world with a solution that is blatantly not working.

At what point will we realize that the proposed cure is massively more dangerous - to us and to the future of our our society - **than the disease itself?**

We are all naturally mind idles, and it seems that we are happier when we are been led like sheep. We don't want to make up our own minds about those important decisions and we don't want to be responsible if we make the wrong decisions,





we would rather put that responsibility onto someone else, in this case our governments.

But there comes a time in our lives when we have no choice other than to intervene, especially when

that choice will have a massive effect on our lives, our families and our planet moving forward. It's so easy to go with the flow and it's so hard to swim upstream. It's so easy to be a sheep and so hard to question the decision of the Shepherd. But we must question their decisions because I believe they are wrong.

If it's the elderly and people with underlying illnesses that have a high death rate from Covid-19, then surely these are the people that we must protect and isolate while preventing the overwhelming work load of our health services. But we cannot continue to destroy our society for a virus that has such a small death rate once contracted.

Sweden has not adopted the same policies as the rest of the world. No economy closed down, no severe lock downs, and the list goes on. As of February 2021, in the UK the average death rate per million people was recorded as 1084, in Swe-

den the average death rate per million people was 581, that's nearly a 50% decrease in the death rate without the severe effects of a stationary economy combined with a brutal national lockdown. This fact on its own should be enough to awaken the sheep to the truth that the science is not correct.

Taking all these factors into account, I refuse to live a life that is controlled by fear: I would rather take my chances and live my life to the fullest, especially a free one for the time I have left.

I think we all know that something is not right. It is your responsibility to research exactly what is occurring. Gather information and do not allow yourself to be fed up by the mainstream media, ultimately building a barrier of fear around you.

The world has fallen into apathy and it is a continual process that will not stop until we stop thinking like sheep and awaken ourselves to what is occurring.

You are responsible for your own destiny and we, as a species, are responsible for one another's.

■ **Keep The Faith
The Old Hand**

FROM DATA ANALYTICS

TO ROBOTIC PROCESS AUTOMATION: THE FINANCE TRENDS FOR 2021

2021 will be a challenging year for all business areas, but who will have the double task of making ends meet and, at the same time, projecting the company towards higher business objectives is the finance area, for which they are therefore outlined specific trends. Containing the costs to recover unrealized turnover due to the pandemic and implementing digital transformation as a necessary condition for growth are in fact the two major challenges that CFOs will have to

face this year. This double priority is clear from one of the latest studies carried out by Gartner 'Top priorities for finance leaders in 2021'.

'2021 is the year to move from discussions about the future to real investments, achieving short-term victories and offsetting costs, and having a clear plan for the future,' said Alex Bant, Gartner Finance Research Manager.

Let's see the trends.

TREND FINANCE 2021: THE DIGITAL PRIORITIES OF CFOs

By interviewing 300 finance leaders including CFOs, controllers and financial planning and analysis (FP&A) managers, the research firm was able to trace which are the main trends in the Finance sector for 2021.

Although aware that efforts to achieve the effi-

ciency of digitization processes will require more time and effort than has ever been dedicated until now, the first four priorities identified by the CFOs fall within this area and are considered indispensable for an increasingly effective management of the finance department itself.

1. FOCUS ON DATA ANALYTICS AND BUSINESS INTELLIGENCE TOOLS

The implementation of advanced data analytics technologies and tools in finance thus ranks first among the priorities of CFOs. Financial analysts and decision makers, the researchers report, are drowning in data and, as complexity increases, they struggle to identify which data is most important and how to best react to what the data says. **New data analytics and business intelligence platforms** will move from providing features that primarily help analysts manually explore data to those that actively guide analysts to the most meaningful insights based on available data.

2. AUTOMATE WORKFLOWS WITH RPA

Robotic Process Automation (RPA) and workflow automation remain key priorities.

Process automation has brought speed, efficiency and cost optimization to finance. In light of these advantages, explains the study, the use of robotic process automa-





tion (RPA) has grown exponentially. The adoption of RPA is driven by its ubiquity, efficiency, relative speed of implementation and cost savings, but it is not easily scalable within the organization. **To reap the benefits of automation** and achieve meaningful results, CFOs must now focus on additional technologies (including chatbots, artificial intelligence and machine learning) that cover increasingly complex dynamic processes that require human judgment.

3. ENHANCE DIGITAL SKILLS

There follows the need to focus on digital skills, which become a prerequisite for proceeding towards the digitization of the Finance function. The first step for financial leaders is to identify relevant digital skills, especially those specific to employees' daily workflows. **Gartner's research** identifies five digital skills that are fundamental and applicable to back office, middle and front office finance work: technological literacy, digital translation,



digital learning and development, digital bias management and digital ambition.

4. INVEST IN DIGITAL

In fourth place among the 2021 trend finance is the review and governance of digital investments at the company level. The growing diversity of projects, especially given the digital acceleration, push-

es more investments outside the scope of traditional capital budgeting methods. As a result, CFOs will need to rethink how to measure, finance and manage digital business performance, the study says.

THE PRIORITIES IN 2021 FOR FP&A CONTROLLERS AND MANAGERS

FP&A controllers and managers are broadly aligned with the digital priorities of CFOs. They too expect to spend much more time in 2021 on difficult-to-achieve digitization goals. **However, while the first priority** of both of these professionals is, again as for CFOs, to implement advanced technol-

ogies and tools for data analysis in finance, for the controllers there is the need to develop technologies based on artificial intelligence, while for the managers of the second priority is the need to develop self-service business intelligence and reporting systems.





THE TECHNOLOGY

THAT WILL INVADE OUR LIVES IN 2021

This year, the technologies we're likely to hear about won't be fancy gadgets like smartphones or big-screen TVs. It will be the things that we do not usually see: work software and internet products whose time has come.

Before the Coronavirus transformed our lives, every year the charts of popular technology were



dominated by state-of-the-art gadgets like smart speakers and curved TVs. But the pandemic has forced us to adopt useful technology that has often been ignored. Previously unhelpful or highly sophisticated applications on our devices suddenly became central tools.

Electronic payment applications such as **Apple Pay** and **Square** are a case in point. Although they have been around for years, some people still used credit cards and cash. But the new germ phobia led us to try contactless mobile payments, instead of swiping the card.

Then there is augmented reality. Technology, which allows us to interact with digital objects superimposed on our physical world, has been in development for more than a decade. For years, it seemed more futuristic than useful. But now that we can't easily go to a physical store to try things on, taking a selfie to see a digital rendering of makeup on your face seems like a better idea.

'It's all those things that we began to consider necessary during the COVID pandemic,' said Carolina Milanesi, a consumer technology analyst at Creative Strategies. Think of how we ignore video calls for so long. Finally, we get it. It's not the best, but it makes a difference'.

With that in mind, here are 4 tech trends that will invade our lives this year.

1. THE TECHNOLOGY THAT REPLACES OUR STORES

You may not have noticed it while shopping online, but the online experience is changing.

Clicking on a website's navigation bar to find an item has become outdated. A search bar that allows you to search for a specific product is faster. In some cases, chatting with a bot can be even more efficient.

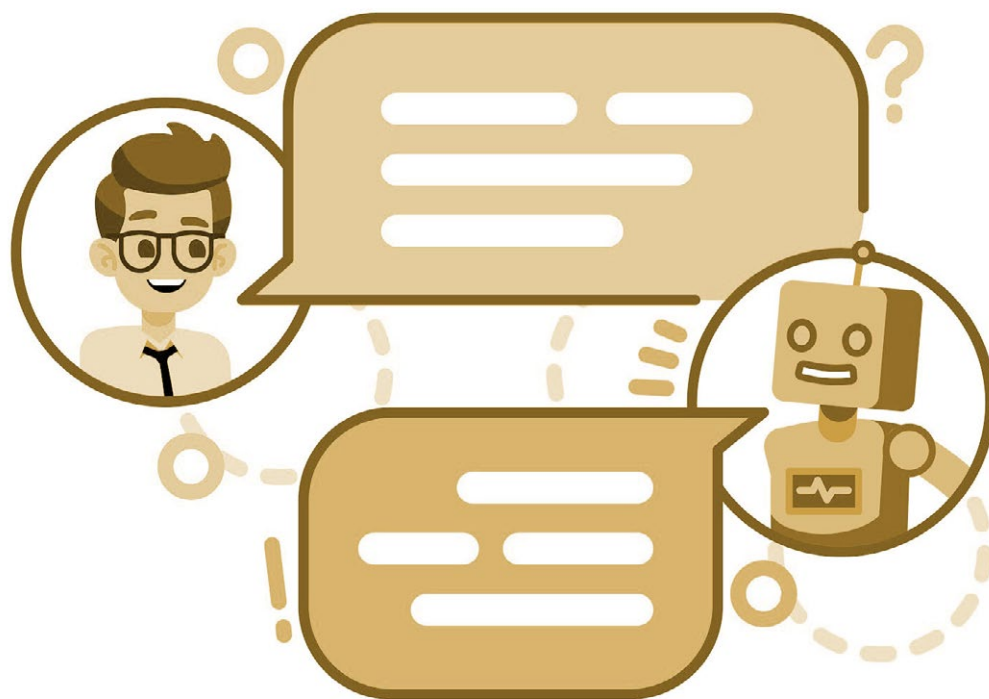
We have experimented with chatbots for years. Facebook has offered tools for merchants to make bots that interact with customers. Retailers like Amazon have used chatbots to answer customer questions, and when bots can't help, one person often steps in to take control.

Now that going to a physical store has be-

come impractical in the pandemic, we can expect these conversational technologies to gain momentum, said Julie Ask, a technology analyst at Forrester Research.

'This idea of going online, searching, clicking, and using a navigation window is very old-fashioned,' she said. "What's next after that? A lot of this is going to be conversational, either by text or voice'.

More companies are also using augmented reality to help people with shopping online. Jins Eyewear, which sells prescription glasses, for example, allows you to take a photo of your face to virtually try on the glasses before deciding whether to buy



them. Snap, the parent company of Snapchat, has partnered with luxury brands such as Gucci and Dior to offer virtual trials.

Augmented reality is poised to be especially popular this year as technology **keeps getting better**. New high-end smartphones from Apple and Android include sensors to detect depth, making it

easier for augmented reality applications to place objects such as virtual furniture in physical spaces.

We can expect a wave of new ads that take advantage of the format. This year, advertisers are expected to spend about \$ 2.4 billion on augmented reality advertising, 71 percent more than last year's 1.4 billion, according to research firm eMarketer.

2. WI-FI IS GETTING SMARTER

One domestic technology problem that the pandemic highlighted was our slow and unreliable internet connection. Last year, as people took shelter to contain the spread of the Coronavirus, the average internet speed around the world dropped, in part because broadband providers were crushed by heavy traffic.

Fortunately, Wi-Fi technology continues to improve. This year, we will see a wave of new internet routers that include **Wi-Fi 6, a new network standard**. Unlike wireless updates of the past, Wi-Fi 6 will focus not on speed but on efficiency, sharing bandwidth among a large number of devices.



Here's what it means: let's say your family has cell phones, multiple computers, and a video game console.

If all are in use and consume large amounts of data - to stream video, for example - **Wi-Fi 6 is more efficient at providing bandwidth** to all devices at the same time rather than letting one device take the lion's share.

Efficiency is especially important because so much of our things connect to the internet, from clocks to televisions to bathroom scales and thermostats. On average, the number of Internet-connected devices each

person owns is expected to grow to about four by 2023, up from two in 2018, according to research from Cisco.



3. CLEAN HANDS TECHNOLOGY

Last year was a turning point for mobile payments. For security reasons, even those who only accepted cash, such as traders at farmers markets and food stalls, started accepting mobile payments.

Overall, 67 percent of US retailers accept contactless payments, a 40 percent increase from 2019, according to a Forrester survey. Among those surveyed, 19 percent said they made a digital payment at a store for the first time last May.

Contactless technology doesn't end with mobile wallets. The so-called Ultra Broadband, a relatively new radio technology, could also have its moment this year. This



technology, which uses radio waves to detect objects with extreme precision, hasn't been used much since its debut on cell phones nearly two years ago. But the need for contactless experiences could change that.

And how could Ultra Wide-band be used? Let's say you have a smartphone and a coffee shop has a tablet, and both devices have radio technology. If you are in front of the tablet, it is able to find your phone and accept a payment from you (and not from the person behind you in line). The technology could also be used to allow access to buildings and start cars without the need for keys.

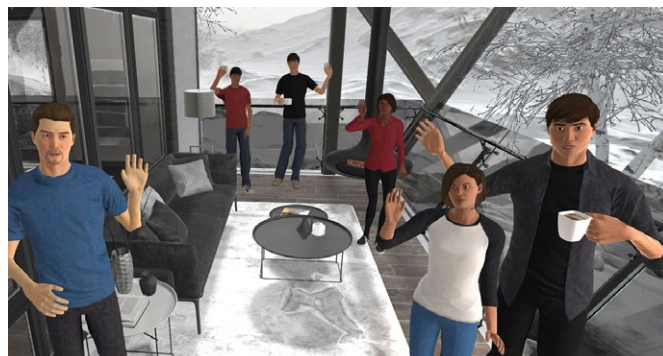
4. TECHNOLOGY THAT VIRTUALIZES WORK AND SELF-CARE

The pandemic has made it clear that virtualized experiences like video meetings and yoga by Zoom are viable substitutes for real ones, whether you adopt them or just support them. In 2021, then, we expect more products to be offered to digitize the way we work and stay healthy.

One example: some tech companies are experimenting with **recreating a conference room with virtual reality.**

Microsoft's AltspaceVR, for example, allows you and your colleagues to wear headsets to have meetings in hologram formats. Facebook's Oculus, the virtual reality division of the social network, said it was accelerating its plan to bring virtual reality to offices. It plans to combine its latest headset, the Oculus Quest 2, with commercial software that helps companies train employees and collaborate, for nearly \$ 800.

Now that gyms are closed, we are also increas-



ingly turning to technology to monitor our health.

Last year, Amazon introduced its first fitness tracking device, which includes software that scans body fat. Apple recently introduced Fitness +, a copycat of Peloton, the video service that offers instructions for workouts at home. Ask said this trend would continue in other aspects of health, such as self-care and mental health, with video apps offering guided meditation or therapy.

WHAT'S NEXT?

As always happens, some of these trends will stick around and others will disappear. All of these technologies will have to survive the relevancy test after we return to something close to 'normal.'

Buying a Peloton, yoga mats, Apple Watches... how much of that behavior is a permanent transformation and not a 12 or 24-month

change that we go through in the pandemic? One thing is sure: consumers always switch to what is convenient.

That means maybe digital payments are here to stay, saving us time. **But if we go back to the gyms,** many of our health-related tech purchases might lead to buyer's remorse.



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EVOLUTION OF DATA

AS THE "KEY" BUSINESS DRIVER

**"Data! Data! Data!
I can't make bricks without clay."**

**Sherlock Holmes,
The Adventure of the Copper Beeches**

One of my favorite lines from Sherlock Holmes that helps me in articulating why data is today the key driver in business.

To start off, how did data become a driver, or is it now that we realize its importance?

The answer is and was pretty much in front of our eyes all along.

Data was always around since the origin of measurement in the human world. It has today evolved to more central and dominating space thanks to the way we record data, access it, and analyze it.

A fine point in case, is the inception of the Scottish Widows Fund in the year 1765, which till date remains a popular pension fund! (This is a story worth reading).

WHAT WERE THE FACILITATORS OF THIS EVOLUTION?

Well, for one, in the post-industrial age, organizations started to think of how to solve complex problems, bringing better value for its customers, to identify financial leverage et al.

To this effect, various tools were used (an example is Du Pont's Driver Tree Framework was established in 1920) to identify smaller components of larger problems and its solution.

To solve these problems, organizations started mapping back data that was generated at various points. These sets of data were then analyzed to see if they could generate a pattern for human beings to make decisions.

The real pivotal change that accelerated the use of data for decision making was the ad-





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vent of technology and tools, which made the recording, access, and analyses of data simple and easy.

COMMON UNDERSTANDING

In my experience as a consultant for over 15 years, I have seen technology investments by companies in the form of ERP and its maintenance thereafter. It has done its basic purpose and nothing beyond. Every business entrepreneur by now has amassed years of data that have largely remained unleveraged. This has made the ERP and maintenance cost as an expense item and seldom seen as something that the business can benefit from.

The common understanding being that the ERP gives lots of reports and sometimes too many. Also, whenever one needs another report, it can be constructed too.

With all of these, business owners still find that they lack insights and surprises are becoming the norm.

THIS MEANS THERE MUST BE SOME OTHER WAY

I recall a famous business quote – “Doing the same thing the same way and expecting different result is insanity”.

I motivate decision makers and business owners to think about the problem and bring clarity to the problem statement first. Then finding a solution is going to be easier.

Let's take an illustration of a typical challenge that almost all businesses have i.e., Receivables and its associated collection efficiency.





Isn't it one of those 'boring' meeting every organization has, one of dis-liked meetings, one-of tiring meetings... and so on and so forth.

Push comes to shove; some improvements are seen, temporarily, before things to get to an undesirable situation.

This is because, what is not visible to us (using conventional reporting structures) is the deterioration and its path. Not all customers are bad at the initiation of business with them. However, over a period (barring some extremely stray incidences), our business practices have allowed the deterioration to creep in, because of multiple reasons.

When one analyses the reasons for deterioration one can easily find that a vast majority of them are under our control that we failed to exercise action. The reason we failed to exercise action is because we were not alert.

And what can we attribute this lack of alertness to? We did not have that data intelligence.

NOW TRY DOING THIS

Step 1: Download the Receivables Aging report like you do regularly.

Step 2: Sort them by magnitude of Total outstanding and then classify them into 5 categories using color codes (Deep RED, Red, Amber, Yellow and Green) by applying your own rules of classification.

Step 3: Next, sort the same list based on severity of the receivable. This is also done using the same color code classification as above. Make your severity rule.

Step 4: Now that you have two columns that you have marked with color codes, mark clients who have Deep red in Step 2 and 3 as CCU, if one of them is deep red and the other is red mark as ICU, if one of them any of the red and the other is amber – also mark as ICU, normal red and amber could mean special ward, like wise normal ward and OPD. Here what we are doing is to mirror the classification practiced in hospitals.

Note: in hospitals patients are referred to as 'cases', here the receivable challenge intensity is our 'case'

By doing so, you can change the way of dealing with receivables. How?

CCU (Critical care Unit) cases will have to be a joint responsibility of the top person in the organization along with Finance Head and others. This will drive action all over and the issue can get resolved faster. In hospitals a GP doctor is not

mandated with the responsibility of patients in CCU, right?

The sole aim of the above approach is to draw the attention of all concerned for cases that demands the right person for the right job at the right time.

Also, when customers get bucketed in the way described above, one can avoid 'one size fit all' type of actions. It helps bringing the right amount of focus at the right time, continuously and thereby control the overall deterioration.

What cases can be solved at an OPD level or at a normal ward level reaches the ICU / CCU only when they are not attended to appropriately in its earlier stages and it sets into deterioration.

As you can see, in the above illustration, it is the way we deal with data has changed through ideation or what I call it as a classic example of application of **Design Thinking**.





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TECHNOLOGY, THE OTHER FACE OF DATA.

The real abhorrent of using data in the past was that it was cumbersome to record it let alone access it at will and use it for analyses.

The example of the Scottish Widows Fund, that I had mentioned earlier took 22 years to access the relevant data to create a comprehensive database.

Cut to today and this can be achieved in a fraction of the time! **And the biggest reason is Technology!**

The advent of the internet and its associated technologies have made it extremely easy to play with data, all that remains is the intent of business owners and the executive leadership in organizations to play.

IS TECHNOLOGY ALONE THE ANSWER?

Indeed not!

A sound technology platform is key to sustained success. But is one thing to have a fully committed and motivated organization eager to start on a data journey, only to find that IT cannot keep up with the pace. A good technology platform is not only about having the right, agile technologies in place; but also, about creating new skills and capabilities.

Technology can be a vehicle for business owners to ease the process of using data. There after it is the culture within the organization that will drive actions.

As mentioned earlier we can generate tons of data, but if it is not used in the appropriate manner then it will fail to drive the necessary action. Business owners and Executive leadership must create a platform within the organiza-





tion where data drives conversations and is further deepened by data language, data behavior and data actions.

WHAT DOES THIS MEAN FOR BUSINESSES?

I have been consulting with a large set of clients and my experience has been that business owners should pay heed to what their business is telling them, not by intuition, but by understanding what their business data tells them.

Let me share an example: a client of mine, an IT products and distribution company which has been operational for 25 years was incurring month-on-month losses in the year 2018.

Upon agreeing to a Business Health Check, a 100% data driven exercise, we were able to identify some underlying challenges which would have otherwise gone unnoticed.

Identifying these were just one part of the solution and I was able to provide solutions from initial correction to long ranging transformation.

CONCLUSION

Although we may have years of intuition or 'gut feel', this may work for a specific period of time as long as the variables are in your control.

With the world evolving rapidly and humans being thrust in to a new **SUPER VUCA** as normal, our intuitions alone will not be enough to help run businesses.

Understanding the impact of data, it's importance in business decision making in today's times is crucial for staying relevant and to succeed in the future.

And this adoption of data as a culture should be driven top-down in organizations with the executive leadership taking charge and steering it.

TAKE AWAYS:

A few actions that can drive the development of a data culture would be:

Create a sound tech platform for easing data practices.

Build the right skill set/capabilities in the organization to leverage the usage of data.

Aid the downlines in applying Design Thinking practices.

Drive the team with appropriate data language and data behaviors.

Ensure that conversations in the organization are built around data.

Lead action using insights derived from data.

Some of the key challenges that we identified were: Customer Long Tail Syndrome, High share of low-margin products, Sub-optimal business approach, Receivables in disarray, and Diffused brand focus.

All of these were factors that were pulling the business down, but all the stakeholders were oblivious to them as they were engaged in the day to day running of business.



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COVID CHALLENGES SCIENCE

COVID CHALLENGES SCIENCE TO OPEN UP TO SOCIETY AND COMPLEXITY

The hypotheses at the time of the Coronavirus are a fascinating chapter and could give rise to a practically infinite encyclopedia. They account for a great intellectual vivacity, the desire of many to contribute to finding solutions to overcome the crisis and feed on a whirlwind circulation of information.

The hypotheses emerge, are multiplied, some remain suspended, others discussed because they confirm consolidated beliefs or surprise them overturned, soliciting reactions or stirring emotions. And in this period the need to attract attention is maximum, because we always and only talk about the emergency in progress, and those who access traditional media or social media do so to get news, understand trends, imagine prospects. Witness the enormous listening to the daily bulletin at 6pm of the Civil Protection, which made most of them familiar with subjects such as epidemiology, virology, modeling.

On the other hand, the media, as we know, go in search of emotions and solicit expectations, and

often increase the perception of risk, uncertainty and fear, as we have written here. Researchers are urged to give new results and the hypotheses multiply, accumulate, change with extraordinary speed, especially when women and men of science are consulted as experts, they must therefore answer on many aspects different from those they have thoroughly cultivated, And their ideas are projected live in the political decision-making arena.

Science is present in the debate, citizens and stakeholders of different interests look out and take the floor, and the opportunity must be seized on the fly to open science even more to dialogue with society, on research questions, on the genesis and The use of hypotheses. The SARS-COV-2 pandemic in its drama offers a formidable test bed for a leap into the future, very unpredictable and therefore open to the improvements that everyone will be able to imagine and make.

SCIENTISTS OR EXPERTS

In just two months, thousands of scientific source documents have accumulated with increasing progression, from articles in accredited peer-reviewed journals, to editorials, letters, pre-prints (without peer-review) in all disciplines related to the new SARS coronavirus -CoV-2 and its COVID-19 respiratory disease. Studies on the virus, on the transmission mechanisms, on the treatment, the prevention of contagion, the symptoms, the comorbidities, the cofactors, the role of exposure to atmospheric particulate matter, produce a whirlwind of conclusions called 'results', of which it is difficult to understand The premises, the methods and the hypothesis.

To understand the public relevance of the hypotheses it is important to distinguish between the role of the scientist and that of the expert: the scientist decides on the subject and questions for investigation; the expert - the one who boasts an experience of recognized value - is called to apply knowledge and judgment skills to a question that others ask him. This raises a number of problems:

The answer to the question is often not attributable to a specific disciplinary field.

Covid-19 simultaneously raises virological, epidemiological, public order, economic, social, organization of hospital services, and soon;

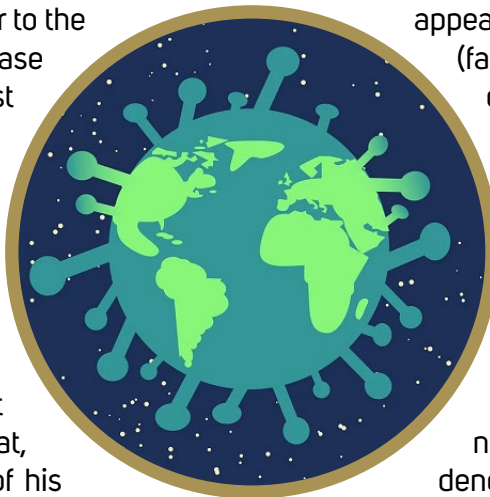




It is necessary to give an answer to the question, in a short time or in any case within a precise deadline, almost always not appropriate for the scientist to conclude a research which, moreover, often ends with a question mark, which calls for a further phase of study;

The multidimensionality of the question also means that the expert often gives an answer that transcends the boundaries of what, remaining within the boundaries of his own discipline, he would be authorized to say, triggering conflicts and controversies only partially attributable to strictly understood scientific controversies;

In addition to the content of the question, it is important - a lot - who asks it. For some it is more important to make sure to minimize the erroneous



appearances of non-existent phenomena (false positives), which generally requires narrowing the field of variables under examination; For others the interest in minimizing the failure to 'capture' real phenomena (false negatives) prevails, which generally requires attention to the interactions between many variables. Among the first are, on the one hand, researchers (who do not want to be 'misled' by false evidence) and on the other, industries (who do not want to make wrong or useless expenses, for example by adopting redundant security measures); Among the latter the users of technologies and all those, including general citizens, who wish to take into account as much as possible the complexity of reality, avoiding false negatives even accepting more false positives.

PUBLIC USE OF SCIENCE

The more science assumes importance in human affairs (because it is implicated in increasingly pervasive technologies in individual and collective life and because the claim to control over reality increases), the more the dividing line between scientist and expert becomes blurred.

All this has important implications for the public use of science, and therefore for hypotheses.

On the one hand, the consulted expert asks for reliability.



On the other hand, when things turn for the worst, the scientist returns to the limelight, who remembers the imperfect nature of all scientific knowledge (sometimes dangerously approaching common sense: at the beginning of the epidemic some virologists proclaimed its scarce relevance, and then, in the face of the drama, overturn his own judgment). This 'double track' applies both to the relationship with citizens, often reproached for an alleged request for certainty (which is, if anything, a request for clarity on the limits of what can be said), as to the relationship with politicians, where we are witnessing A characteristic rebound of responsibility ('we only give an opinion as far as we are concerned' vs. 'we rely on what the technicians say') which causes the decision to often end up appearing headless.

The Covid-19 emergency offers ample documentation of this, showing the urgent need to tackle the issue of the public use of science in a rigorous manner, clarifying the conditions of communication transparency that are a prerequisite for sharing responsibility between scientists, decision-makers and Citizens. In fact, it is not uncommon for the scientist to take shelter in uncertainty, for the expert to nonchalantly go beyond his own discipline, for the decision maker not to clarify how decisions are based on scientific and extra-scientific data. The effects can only be negative, in particular because it increases the background noise and does not put people in a position to understand and evaluate.

BUT WHAT ARE THE ASSUMPTIONS

It is undeniable that the researcher is attracted by the possibility of quickly reaching a 'universal' conclusion, but since the hypothesis is neither a subjective belief nor a preconception, there are at least two elements that should not be underestimated:

The hypothesis must be 'robust', that is, based on an argued and reasonable rationale, although less solid and sometimes even imaginative hypotheses must find ample space in the research, because more innovative discoveries can emerge from these;

Data must not emerge that are in contrast with the observed phenomena, and if they emerge, everything becomes damned complicated because a conclusion will have to be defined that agrees with the exceptions. Therefore, it is crucial to ask how the hypothesis is formed, an argument that is not at all simple and univocal, because it is immersed in reality and therefore must be contextualized.

'Normal' science in a 'post-normal' situation?

In a situation of planetary crisis, such as the Covid-19 pandemic, the risks of reductionism implicit in 'normal' science - based on the simplification of complex phenomena, on observation in the laboratory, on repeatability and falsifiability, oriented to the search for truth even if Provisional - should be con-

sidered in the light of urgency, uncertainty of facts, values under discussion, high interests and urgent decisions, with a paradigm like that of post-normal science.

In complex situations such as the one we are experiencing, the identification of hypotheses to be tested is exposed to a strong tension, because on the one hand it cannot be simplified and on the other hand it cannot be dispersed in too many streams and attempts because there is the urgency to deliver results to society, and a balance must be found between the two.

Net of obvious self-promotion phenomena, what is striking today is the huge amount of hypotheses on the table. This is undoubtedly a symptom of richness and vitality, and calls into question the ability to define priorities, a task that concerns the scientific community, not isolated but in relation to society.

In a phase in which appeals to multi and inter-disciplinarity are wasted, it is a question of facing, also in the light of COVID19, the search for possible connections between the different disciplines (systems theory) and to reflect on what is the responsibility of those who Formulates the hypotheses, of those who disseminate them and to understand their use.





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THE NEW TRADING SPONGE OF THE MIDDLE EAST

It was 2012 when I saw the Royal Court of Trading in Dubai's Nasser Square: a medium sized office in "Crystal Palace Building" housed one of the most powerful trading houses for mobile business.

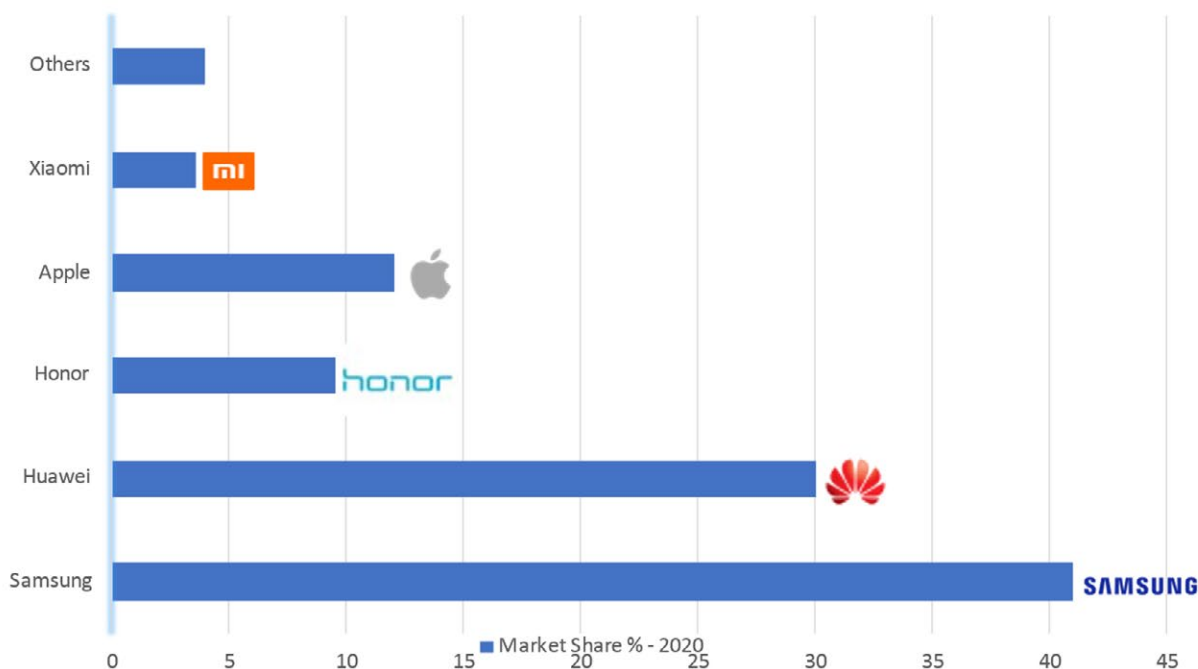
Millions of dollars flew in and out of the ERP systems sales and visitors thronged the galleries of the office vying to meet the headman running the show. Still, that was not about that behemoth of a Trading Giant, but the markets that it used to serve in the Middle East Region. It had been Saudi Arabia and Iran that would take the majority of the mobile trading stock and then there were the others coming and going on and off, according to seasonality. Saudi traders were treated as celebrities, while stories of their conquests became a part of the legend with individuals importing millions of handsets every year without a blink of an eye.

Fast forward to now, Saudi Arabia is exporting excess stock to the UAE, as borders now impose restrictions on the grey market and Iran has fallen pray to the whatever it is... so let us not get into it. Saudi Arabian choke has already happened a few years ago, so what exactly are the Dubai traders doing now? Trading is still hot and new markets have been discovered; still, there is one market that has shown resilience and signs of promising returns.

For tips regarding smart retail you can always contact me at kazi.najib@playtorium.com



Market Share 2020 (Source GfK)





With a population of 41 million individuals and borders touching Saudi Arabia, Turkey, Syria Jordan and Iran, the market of Iraq is now at the forefront of mobile trading in the Middle East. The eastern part of the country spills excess stock through its porous borders to its neighbours, while the political stability has strengthened consumer confidence hence demanding high quality products.

The mobile market ASP of 170\$ and an average income of 3000 US\$ / month makes it one of the most attractive markets for mobile manufacturers and traders.

The second instance that had turned the alarm bells at the mid of 2019 had been the aggressive stance of US government against Huawei and its subsidiary, Honor. The twin brands had identified Iraq as one of their key markets and had installed a very attractive regime to ensure a tough stance against the incumbent Samsung. In store promoters, ATL, BTL and TTL advertising campaigns ran amok, and the Iraqi population simply fell in love with the brands. Almost all grey market had been curbed, especially from the UAE, and any parallel stock if identified meant a serious throw back at them from the Principal company. For example, if by chance one fine day it all disappeared, there weren't any Huawei or Honor mobile phones available on the shelves and the vacuum became terribly visible.

On the other hand, Samsung had been playing the monkey in the circus at this stage, by butting its distributors against one another through laughingly funny programs; all this to counter the onslaught of the twin brands, already and equally taken by surprise by the new move.

Moreover, a gap of 40% of the market had to be fulfilled and the Chinese smelled it from a thousand miles like a hungry shark. First it was the lines from Transsion dudes, Tecno, Infinix and Itel - to be fair, Itel did not do that great - but the head honcho among the three at this stage is Infinix, followed by Xiaomi. Oppo and Vivo had been late players, but they have also made the much-awaited return. The gap plays out even eating up the mega share of Samsung owing to its strange partner policies, as well as regular shortages in the market.

What about Apple? The highest sale of iPhone is that of 12 Pro Max 256gb: just to let you in a secret, this is how attractive the market has been. Add to this the flood of Pre Owned devices and



you can imagine the party that goes on in the Country.

What is the secret of working in this market then? Looking for a strong player to partner up in the South, especially if you want to sell your brand inside the Country with a structured distribution. Moreover, if your target is to regularly cater to Iran, then your best bet is to work with individuals stationed in Iraqi Kurdistan.

Plus, there is a rumor that Lenovo / Motorola are now flapping their wings to enter the gap as well, and so is a newly reborn Honor brand to jump right back in towards the end of may.

Iraq is The market, and that's where the safest of the regional trading money stays; when I say safest, it basically means much safer than Libya or Algeria at this stage, two markets that can take volume but, in case you are planning to extend credit, then be ready for some serious sleepless nights as well.

In addition, Egypt plans to bring in SIM Card restrictions through operators for IMEI block in the upcoming months, so this market is also off the table.

That's why Iraq, for no, is well ready to take your brand, but the right partner is a key to prosper for a long time.



THE BEST VIDEOGAMES

TO BE RELEASED IN THE NEXT MONTHS

2020 has been a difficult year and most people have found refuge in video games to temporarily escape from reality. 2021 is the year that promises some of the best titles of recent times.

Some of the titles that will be released are FromSoftware's Elden Ring, Nintendo's sequel to The Legend of Zelda: Breath of the Wild and Blizzard's Overwatch 2, highly anticipated games that have no confirmed release dates. It also includes a number

of games that should have been released in 2020 but whose dates have been postponed.

Also, there are some games that we didn't expect would come out. These include the remastering of titles such as Super Mario 3D World and the Mass Effect trilogy. There are also other titles that will be announced during 2021 and that do not yet have a specific release date. Let's see in detail the 9 best video games coming out in the coming months.

THE BEST VIDEO GAMES COMING OUT IN 2021

Evil dead: the game

For the first time ever, the Evil Dead universe comes together in a higher level experience starring horror hero Ashley J. Williams, armed with chainsaws. Boss Team Games has entered into an epic partnership with Renaissance Pictures, STUDIOCANAL, leading entertainment company Metro Goldwyn Maye and global content leader Lionsgate to create this title.

The title is based on the "Evil Dead" franchise and the series of protagonists created by such holy monsters as Sam Raimi, Robert Tapert and Bruce Campbell. The game is based on the forces of evil that are unleashed by the Necronomicon Ex-Mortis, with visuals and sounds inspired by the films "The Evil Dead". The monsters and zombies that you will find inside Evil Dead are also the protagonists of several slot machines reviewed by the experts of the casinosicuri.info portal.



Dead games, but aims to increase long-term re-playability as the game progresses. Unlockable player and skills that will allow players to customize the protagonists of the adventure.

If Turtle Rock can balance Back 4 Blood's competitive 4v4 side, the component that made Left 4 Dead's games so thrilling could be the multiplayer game mode. Back 4 Blood is intended for PlayStation and Xbox consoles, as well as PC.

Back 4 blood

Turtle Rock Studios, the developer of the original Left 4 Dead, is making Left 4 Dead 3. Back 4 Blood adheres closely to the four versus horde formula established by the Left 4



"DEATHLOOP"

DODATKOWA ZAWARTOŚĆ PRZEDSPRZEDAŻOWA



PODSTAWOWA GRA



SKÓRKA COLTA „JEŹDZIEC BURZY”

Balan Wonderworld

Balan Wonderworld is a single-player 3D platformer that takes place in 12 different tales and places an emphasis on the show: there are around 80 costumes that players can wear into battle. It is the debut game from the Square Enix Balan Company studio, developed in collaboration with the Japanese studio Arzest.

Game director Yuji Naka and art director Naoto Ohshima have already worked together, with great success, on Sonic the Hedgehog and Nights into Dreams. Balan Wonderworld will be released on PC and all major consoles, both last-gen and current, on March 26th.



Dungeons & Dragons: Dark Alliance

In the early 2000s, the title Baldur's Gate: Dark Alliance, an RPG that was set in the incredible world of Dungeons & Dragons, was very popular.

Finally, a sequel to Wizards of the Coast and Tuque Games is coming, featuring characters from R. A. Salvatore's The Legend of Drizzt novel series and co-op action from previous Dark Alliance games. The new title of Dungeons & Dragons is coming to both the latest generation consoles and PC and will offer a cooperative mode both online and offline.



Deathloop

Arkane Studios, best known for the Dishonored series, developed this action game about an assassin named Colt who is stuck in a time loop. He must eliminate eight targets before the time cycle resets. Meanwhile, another agent named Julianna is looking for him.

Deathloop also includes a multiplayer component that allows players to take on the role of Julianna while on the hunt for Colt. The game, published by Bethesda Softworks, will be released on PC and exclusively on PlayStation 5.



Elden Ring

For FromSoftware fans, 2020 has been a particularly tough year. Following the 2019 announcement of Elden Ring, the dark fantasy RPG developed with Game of Thrones author George R.R. Martin, developer FromSoftware has been silent on the development of the new title.

Game director Hidetaka Miyazaki calls Elden Ring the studio's 'best-selling title,' which could explain its particularly long gestation period. Elden Ring has been announced for PlayStation 4, Windows PC, and Xbox One, but will likely arrive on next-generation consoles as well.



Far Cry 6

Far Cry 6 will be played by the extraordinary Giancarlo Esposito as a dictator who has complete control of an imaginary Caribbean island. The protagonist of the story will be Dani Rojas, a guerrilla soldier who fights to free the island from the totalitarian regime. Like most Far Cry games, this one will see players take on enemies in an open world, which Ubisoft describes as 'a tropical paradise frozen in time,' with a variety of weapons and tactics. Far Cry 6 will arrive on consoles and PC in 2021.





ALL THE COMPANIES RUNNING

TO FIND THE CORONAVIRUS VACCINE

Since the genetic sequence of the SARS-CoV-2 virus was published on January 11, 2020, scientists, industries and other organizations around the world have worked together to develop safe and effective vaccines against COVID-19 as soon as possible.

According to the overview of the World Health Organization (WHO), as of 22 January 2021 there were 237 candidate vaccines under development, of which 173 in the pre-clinical phase and 64 in the clinical phase (16 of the latter in phase 3).

Two vaccines have been authorized in Europe so far, both mRNA vaccines, the first produced by the company BioNTech / Pfizer, and approved by the European Medicines Agency (EMA) on 21 December 2020, the second produced by Moderna and approved by the EMA on January 6, 2021. Then it should be the turn of the vaccines developed by the University of Oxford-AstraZeneca and by Johnson & Johnson.

Some vaccines are made using the same technology (or "platform") as vaccines currently in use, others are made using new approaches or approaches recently used in the development of SARS and Ebola vaccines. The goal of all these vaccines is to produce an immune response in order to neutralize the virus and prevent cell infection. The main platforms used are the following:

Inactivated Viral Vaccines: Produced by culturing the SARS-CoV-2 virus in cell cultures and chemically inactivating it;

Live attenuated vaccines: produced by generating a genetically weakened version of the virus that replicates to a limited extent, not causing disease but inducing immune responses similar to those induced by natural infection;

Recombinant protein vaccines: based on the spike protein, or on the receptor binding domain (RBD) or on virus-like particles (VLP);

Viral vector vaccines: Typically based on an existing virus (usually an incompetent adenovirus for replication) that carries the sequence of the genetic code that encodes the spike protein;

DNA vaccines: based on plasmids, modified to carry genes that generally code for the spike protein that is then produced in the vaccinated individual;

RNA vaccines: based on messenger RNA (mRNA) or a self-replicating RNA that provides the genetic information for the spike protein.

The vaccine evaluation process

Candidate vaccines are tested first in the laboratory, then on animals, and finally on human volunteers. The studies examined must therefore be able to confirm the efficacy and safety of vaccines and that their benefits outweigh any potential side effects or risks. As COVID-19 vaccines are administered, EMA will promptly identify and evaluate new information and data that emerge with respect to benefits and safety, and monitor any reported side effects from post-marketing surveillance. EMA evaluates COVID-19 vaccines against the same high standards of quality, safety and efficacy as are applied to all other drugs to be placed on the market. Starting from December 2020, in agreement with the Ministries of Health and the Extraordinary Commissioners for the COVID-19 emergency, several European Countries established scientific committees for post-marketing surveillance of COVID-19 vaccines. The goal is to coordinate pharmacovigilance activities and collaborate on the vaccination plan relating to the COVID-19 epidemic, with a strategic function of scientific support and coordination.

Comirnaty (BNT162b2), the first COVID-19 vaccine approved in Europe

Following the recommendation of the European Medicines Agency (EMA), based on the rolling review of the data presented starting from 6 October 2020 by the manufacturers and the consultation with the EU Member States, on 21 December 2020 the European Commission authorized the first Vaccine against COVID-19, mRNA BNT162b2 (Comirnaty), manufactured by Pfizer and BioNTech.

On December 31, 2020, the World Health Organization (WHO) approved the Pfizer / BioNTech vaccine for emergency use, thus allowing countries that do not have their own regulatory bodies or the means to rigorously assess the efficacy and safety

of vaccines, To be able to start vaccination programs in any case.

The BNT162b2 mRNA vaccine (Comirnaty) is based on messenger RNA (mRNA) technology which, instead of inoculating the antigen towards which an immune response is to be induced, inoculates the genetic sequence with instructions for producing the antigen. The antigen produced is then expressed in the cells of the vaccinated individual. The Comirnaty vaccine contains messenger RNA that encodes the SARS-CoV-2 spike protein, a protein found on the outer surface of the virus, used to enter cells and replicate.

In the vaccine, the mRNA molecules are inserted inside a microscopic lipid structure called a nanopar-

ticle, which has the function of protecting them and allowing them to enter the cells. When a person is given the vaccine, the mRNA contained in the nanoparticles enters the cells and is used by the ribosomes that read the genetic instructions contained in it and initiate the synthesis of spike proteins. These are then visualized on the surface of the cell and identified by the immune system as foreign, stimulating it to produce specific antibodies and activate T cells, thus preparing the immune system to respond to any future exposure to the SARS-CoV-2 virus by binding to proteins. Spike and preventing the virus from entering cells.

It is administered in two doses, usually by injection into the muscle of the upper arm, at least 21 days apart. The duration of protection is not yet





defined with certainty: the observation period was a few months, but knowledge on other types of human coronaviruses indicates that it should be at least 9-12 months. The studies have made it possible to evaluate the effectiveness of the BNT162b2 (Comirnaty) vaccine on clinically manifest forms of COVID-19: it takes more time to understand if vaccinated subjects can be infected asymptomatically and infect other people. Although it is plausible that vaccination protects against infection, the vaccinated and their contacts must continue to take known preventive measures (distancing, hand hygiene, personal protective equipment, etc.).

The Comirnaty vaccine (BNT162b2) has been shown to prevent the number of laboratory-confirmed symptomatic cases of COVID-19 in people aged 16 and over with an efficacy of 95%.

MRNA-1273, the vaccine developed by Moderna

On January 6, 2021, the European Medicines Agency (EMA) recommended granting a conditional marketing authorization for the COVID-19 mRNA-1273 vaccine produced by the company Moderna, to prevent coronavirus disease 2019 (COVID-19) symptomatic in people from 18 years of age. This is the second COVID-19 vaccine that the EMA has recommended for authorization.

Similar to the Comirnaty developed by Pfizer / BioNTech, Moderna's mRNA-1273 vaccine is based on messenger RNA technology: mRNA encodes the spike protein of the SARS-CoV-2 virus. The vaccine, therefore, does not introduce the actual virus into the cells, but only the genetic information that the cell needs to build copies of the spike protein. The mRNA used does not remain in the body, but degrades shortly after vaccination.

Overall, in the group that received the vaccine, 11 cases of COVID-19 with onset at least 14 days after

the second dose were recorded, compared to 185 in the control group: the vaccine therefore demonstrated an efficacy of 94.1 % in preventing symptomatic SARS-CoV-2 infection compared to placebo, in line with the efficacy of Pfizer / BioNTech's Comirnaty, the first vaccine approved in the European Union and based on the same mRNA technology.

The COVID-19 vaccine developed by the University of Oxford and AstraZeneca

This is the third anti COVID-19 vaccine, after the one produced by Pfizer / BioNTech (approved on 21 December) and the one produced by Moderna (approved on 6 January 2021), authorized for marketing by the European Commission, after the positive opinion of EMA.

Compared to Pfizer / BioNTech and Moderna vaccines, both based on mRNA, that of AstraZeneca and the University of Oxford uses a different approach to induce the body's immune response to the spike protein. In particular, it is a viral vector vaccine that uses a modified version of the chimpanzee adenovirus, no longer able to replicate, as a vector to provide instructions for synthesizing the SARS-CoV-2 spike protein. Once produced, the protein can stimulate a specific immune response, both antibody and cellular. The technology is the same behind the first approved Ebola vaccine in late 2019.

Advent-IRBM of Pomezia collaborated in the production of the adenoviral vector. Compared to mRNA vaccines, this technology has greater stability that does not require excessively low temperatures for storage and transport. Studies are underway to test the application of the same technology against other viruses, including HIV and Zika.

The clinical efficacy of the vaccine was assessed on the basis of the pooled results of two reference studies, one conducted in the United Kingdom and the other conducted in Brazil. Both studies are still ongoing.

Data were analyzed for participants ≥ 18 years of age who received two doses of vaccine (N = 6,106) or control (meningococcal or saline vaccine) (N = 6,090). The interval between the two doses varied from 3 to 23 weeks but 86.1% of the participants received the two doses within an interval of 4 to 12 weeks. At the time of analysis, the median post-dose follow-up time 2 was 78 days.

Among the participants who received the AstraZeneca vaccine with a dose interval of 4 to 12 weeks, **the efficacy was 59.5%.**





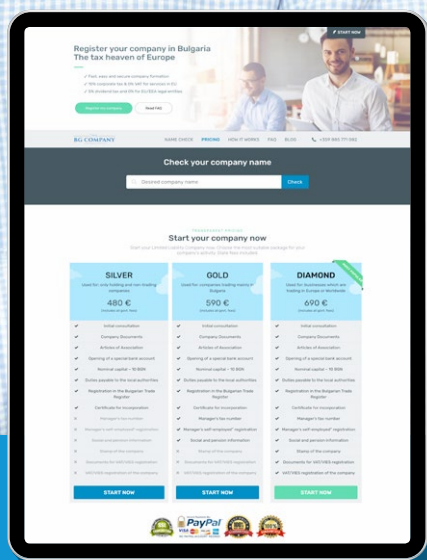
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THE MARKETING AUTOMATION

THAT ENGAGES AND BUILDS LOYALTY

A data driven and personalized marketing is the key to success for retailers, but not only. A customer-centric approach is essential today in many sectors, from finance to media, from fashion to travel, but only 34% of companies are able to identify customers at the time of contact.

This is how the company's Marketing Cloud platform, powered by artificial intelligence, intervenes.

"The customer is unique" is the mantra of the Chief Marketing Officers. We often hear this. That's why it's important to create a fluid customer experience that seamlessly integrates all customer data, whether it comes from the store or (increasingly) from digital touchpoints. Consumers today are increasingly curious and demanding. They reward brands that know how to tailor personalized experiences, content, products and services for them and snub those who do not recognize them as individuals and still think in terms of clusters, segments, targets and audiences. Confirmation comes from numerous studies. Consumers today are clamoring for, indeed demanding, the personalization of content and services: they are more willing to buy from companies that recognize them as individuals, providing them with purchase advice and relevant communications and sending personalized communications.

The role of Customer Data Platforms in data driven marketing

Understanding the customer better, their needs, their tastes is the only way to attract

them and build loyalty to the brand and marketers know this well. Often, however, the good intentions of marketing managers clash with the presence in the company of obsolete and fragmented technologies, which do not even allow the call center operator to understand who is in front of him. Evidence from the "Selligent Marketing Cloud Consumer Study 2018" shows that only 34% of companies are able to identify customers at the time of contact. The same study indicates that as many as 61% of consumers between 18 and 34 have stopped buying from a company due to a bad experience with customer care. The inability to put the consumer 'at the center' of marketing strategies therefore creates many problems. We need a turnaround, we need to think from a data driven perspective, aiming for marketing strategies that are able to enhance customer data ever better.

Affectionate with the brand to increase CLV

Today, technologies make it possible to integrate and correlate a multiplicity of unstructured records and information, to ensure a unique and dynamic view of the consumer. Marketing automation technologies and Customer Data Platforms such as Marketing Cloud Platforms, which ensures marketers have access to reliable, consistent and always up-to-date data. Data that allows you to think in



$$CLV = LO \times IT \times WT \times MS$$

terms of highly profiled micro-targets, to which you can send personalized communications and triggers designed to convert, create engagement and build loyalty.

The immediate benefit of these actions is the increase in the average receipt. What matters most, however, is another fundamental marketing KPI: Customer Lifetime Value, or the value that the customer can potentially generate over the course of his life. With the help of brand new marketing automation platforms, it is possible to constantly act to keep customer satisfaction high and to involve them more and more, making them become attached to the brand. The ability to have a single platform, a single repository for all customer data, allows the company to think about the 'single view' of the consumer. The Artificial Intelligence Cortex engine, integrated into the Marketing Cloud, provides the marketing team with access to triggers and automatisms that facilitate the management of personalized marketing campaigns through a system of suggestions based on individual preferences. From the channels and contact times, to the loyalty programs, everything must be designed and built to meet the tastes of each individual customer and guarantee a unique and unrepeatable shopping experience.

Marketing automation and personalization in retail

The traditional retail model, which is based on the availability of goods in stock, is no longer sustainable today. Customer data has become a real strategic asset for retail companies and a data driven and personalized approach is often the real key to the success of marketing initiatives. For this reason, marketing today must necessarily think about targeted, extremely personalized strategies and initiatives. By skilfully mixing loyalty programs and data obtained from receipts, web browsing, social media, proximity marketing solutions, those platforms enable retailers to customize the offer at any time, increasing open rates in the e-mail mar-

keting, the average receipt value, brand loyalty and Customer Lifetime Value.

AI and travel recommendation systems

Travelers can change their interests, needs and even itineraries while on vacation. Thanks to the AI engines and recommendation systems integrated in the Marketing Cloud, it will be possible to customize post booking messages, providing the tour operator's clients with information on the excursions and activities that can be carried out in a specific tourist destination, enhancing cross selling.

The benefits of marketing automation for banking

Debt consolidation, speculative investments, pension plans are all financial services that require the bank to get in tune with the saver. A saver who increasingly uses his smartphone, tablet or notebook to manage his activities in real time through a mobile App or Internet banking services and who expects the bank to be able to provide him with a fluid and continuous experience on all channels. By working on banking Smart Audience, continuously enriched with real data from account holders, the Marketing Cloud offers banks the ability to create customized web experiences and dynamic email campaigns, customizing the content for each recipient. It will be possible to suggest a speculative investment by sending a push notification on the customer's smartphone at the time when he usually checks the status of his securities portfolio, therefore when he is most likely to evaluate this type of transaction.

Even the publishing industry cannot help but personalize the offer

Subscriptions to digital magazines represent a significant share of publishers' turnover and there are many media companies that are



preparing to launch paywall subscription models, which offer access to premium content only upon payment of a subscription fee. This is a model that spreads mainly overseas. To make this happen, however, publishers must be able to increase reach and activate the right engagement initiatives by working on the microclusters of the most relevant readers, providing personalized advice on insights and news. With the help of the Cloud, then, the publisher will have the ability to suggest relevant content for increasingly demanding readers and increase reading rates, thus attracting new advertisers.

Marketing automation and personalization in fashion

The world of fashion is changing profoundly. In the past, sales were marked by seasonal collections. Today, however, new garments and accessories arrive in boutiques every week: special collections and limited edition pieces that are not seen on the catwalks. Clothes and accessories designed for an eclectic and varied audience, created taking into account current trends and customer tastes, often expressed in the form of a like to a post, a story, a tweet. Social media represent a very valuable source of information for fashion houses: the interactions give an idea of the customer's level of affection for the brand and allow them to understand what they are wearing and what their favorite colors are. Those marketing platforms allow you to track purchase data and enrich these individual profiles with information from their online behaviors to draw up a universal customer profile, a photograph that dynamically updates, in real time, with each new interaction. It will be possible to offer automated advice on the best outfit and make proposals for an effective total look based on the preferences of the consumer at that precise moment. The result? A much more effective Drive to Store and concrete support for sales assistants in boutiques.





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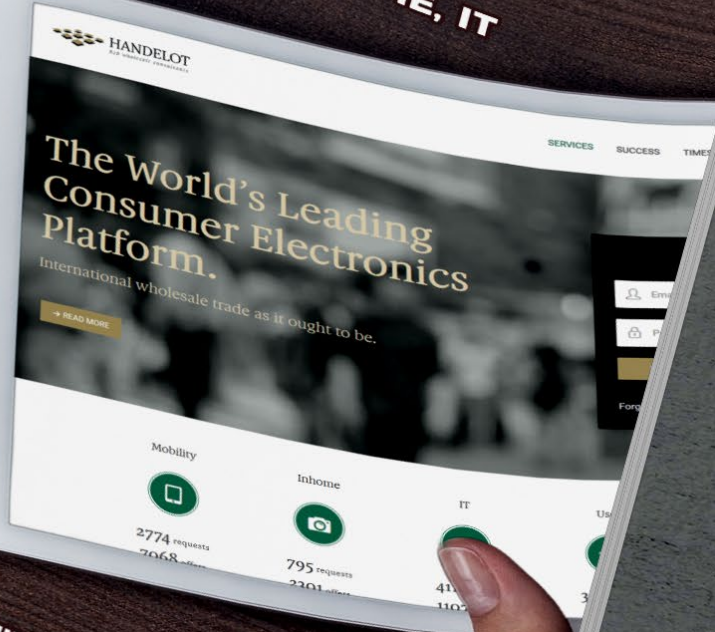
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WHY THE CHIP "FAMINE"

HAS TURNED THE AUTO INDUSTRY INTO TURMOIL

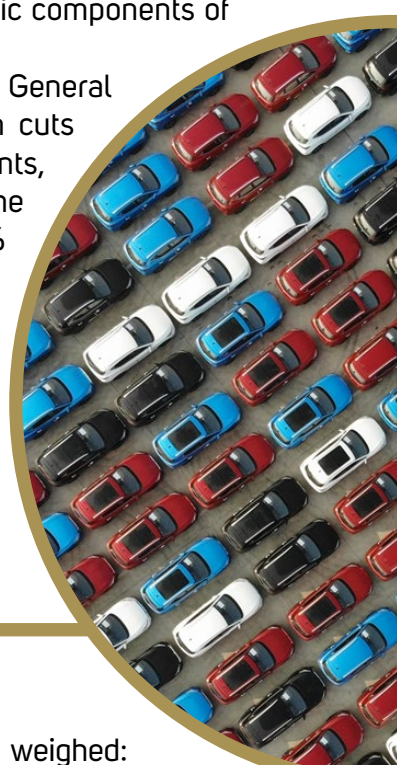
We know that modern cars are so rich in electronics that a shortage of microprocessors can slow down production. If, for example, the chips for digital instrumentation or automatic braking are missing, the car cannot be completed.

And the consequences can be serious: for example, the Stellantis group has decided to stop the Melfi plant, in which the Hybrid Jeeps are also produced, on 15, 16, 22 and 23 February and is already planning other closures until the end of March. The cause is a supplier who communicated, at the last minute, that he could not ship an electronic component due to a lack of chips. GM will also temporarily close three US plants and slow down another for the same reason. Same fate for the Honda plant in the UK, while Volkswagen expects to lose 100,000 cars this first quarter to the so-called 'chip shortage'.

'Our companies are doing the necessary': so Taiwan Economy Minister Wang Mei-hua publicly responded to a letter received last week from the

US administration, which acknowledged Taipei's efforts in the current Semiconductor crisis. The issue of microchips also entered the White House, where a delegation of American car manufacturers was received the other day, worried about the lack of chips used in the electronic components of modern cars.

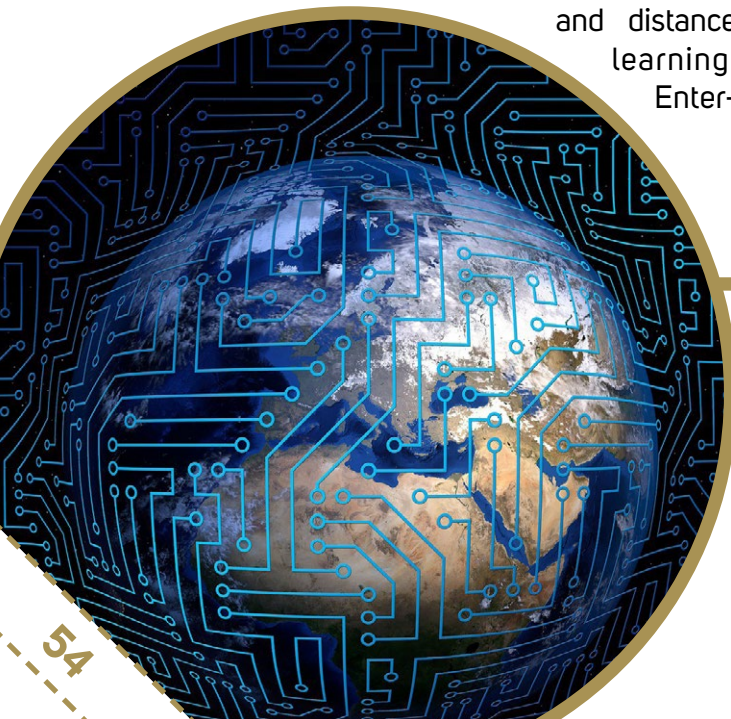
Recently, for example, General Motors extended production cuts at three North American plants, while Ford warned that the crisis could cause a 10-20% loss in the first quarter, CNBC recalls. In any case, the US government has asked its embassies to test the ground to understand who, among the various countries, can collaborate to fight the 'famine' of semiconductors.



WHY ARE CAR MANUFACTURERS IN THIS SITUATION?

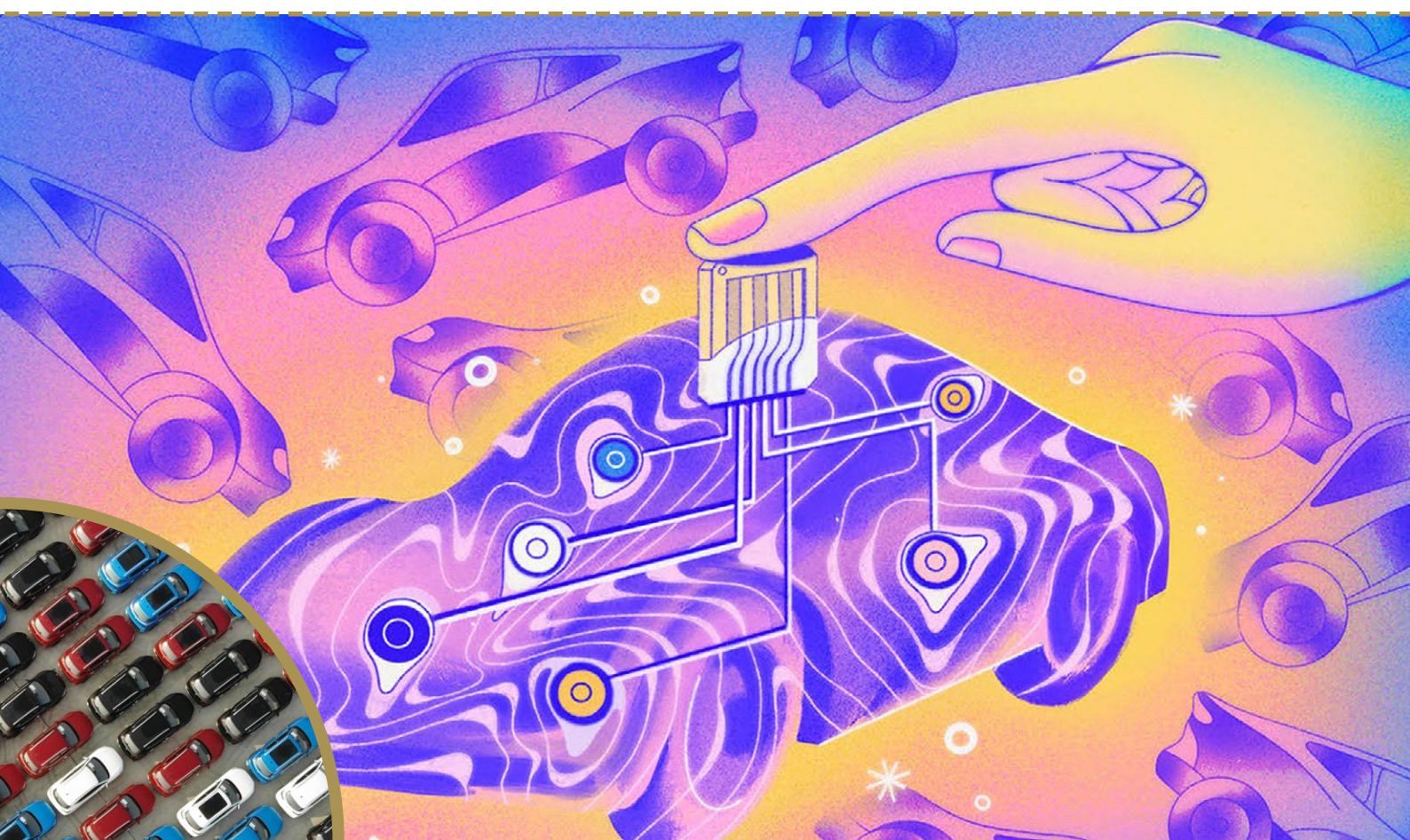
Due to strong competition from the electronics, IT and medical industries. With the pandemic, the demand for microprocessors has soared due to the demand for medical devices and PCs and tablets for teleworking and distance learning. Enter-

tainment devices have also weighed: the demand for TVs and video game consoles has increased a lot to pass the time during lockdowns. In addition, the automotive industry has been disadvantaged by the slowdown in production, which has caused chip production to be diverted to those most driving sectors. Semiconductor manufacturing is a very complex process and has lead times of up to 26 weeks. The large swings in auto orders during the pandemic have therefore delayed deliveries.



THE MATTER IS ALSO ON THE AGENDA IN EUROPE

Volkswagen's largest factory in Wolfsburg, Germany, is working to fulfill 93,000 orders for the Golf, equivalent to a production volume of four months, amid a shortage of hybrid car batteries and semiconductor components, according to union sources reported by Bloomberg. The company



was the first to report the situation for the automotive sector in December, shortly after being warned by suppliers, pointing to a disorganization of the supply chain, Reuters explains.

The 'just in time' supply chain model would have exacerbated the impact on

the automotive sector, which has used it for decades in an attempt to save capital, achieving rapid deliveries based on the changing demand of the car market. Porsche's daily operations could also be affected by the crisis, explained CEO Oliver Blume: 'For the future it is very important to think about the supply line. We need to be more flexible and deeper into immediate potential capabilities,' he explained to CNBC.

MEANWHILE, IN CHINA...

Meanwhile, in China, a large chip maker like Foxconn is looking to expand to electric mobility. Its development platform has seen the participation of 736 partner companies, although the company does not expect electric mobility to make a sure contribution to its earnings un-

til 2023. Meanwhile, one of the main markets for the company led by Lin Young-way remains mobile, where Apple is its biggest buyer. 'Our large customers have all adopted appropriate programs, so the impact is there but it is limited,' assures Lin Young-way.

A LOT OF LOSSES

Research firm LMC estimates that for this reason 450,000 cars were lost globally in January 2021 alone. These difficulties could last until the beginning of the second half of the year, but there is room for the industry to re-

cover. Completely within up to year. The global loss would therefore amount to 1.1 million units, of which 6-700.000 caused by the lack of chips and the rest by the blocks induced by the coronavirus.



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ANDROID 12:

NEWS, DOWNLOADS, SUPPORTED DEVICES AND RELEASES

Android 12 is the version of the mobile operating system of Google's green robot expected for 2021 with the code name 'Snow Cone'.

Android 11 has now arrived on smartphones for several months, starting as always from the Pixel, so it is already time to talk about the next release: based on what has emerged so far thanks to the Developer Preview and according to what has happened in the past, especially as regards Supported devices, we can already have interesting indications.

So let's find out what we know so far about the next version of the green robot: here's what we could

expect from Android 12, including features, release period and compatible devices.

New in Android 12

As happened with the latest major releases of Android, Android 12 will also see a path that will develop in several phases distributed over time that will gradually introduce the planned innovations. The official information currently only concerns those relating to the Developer Preview, but we already have many indications also at a general level.





In Mountain View they thought about a revision of the UI: as anticipated by a leak, the new version should lose the design in transparency in favor of full colors, have **4 Quick Settings instead of 6**, have an unprecedented widget section and Present a different time and date position, accompanied by new privacy indicators. It also seems that it will be possible to customize the style of the clock on the lock screen and have the Conversation Widget available, useful for highlighting recent messages, missed calls or other important activities.

The release should also introduce a system of themes that adapt to the background: the color of the theme would be changed automatically based on the wallpaper selected by the user.

Regarding privacy, Big G could give users a way to better manage privacy and access to sensors, microphones and cameras: it is possible that the new operating system may display an indicator every time an app gains some kind of access. Still on the subject of privacy, a developer has discovered that Google is working to add support for WireGuard VPN within the operating system kernel. It seems that all smartphones with native Android 12 and Qualcomm processors will be the first to support the VPN protocol, but there are still several points to be clarified on this.

With Android 12, the extended screenshots could finally be introduced on the stock version, already available on various manufacturers' customizations for a few years (such as on the One UI of the Samsung Galaxy). Cloud backup improvements, more restrictions for background apps (with less 'punitive' management), as well as further improvements for navigation gestures and third-party launchers could also be on the way.

According to what has been reported, the next release should make it easier to use alternative app stores to the Play Store, while maintaining all the security measures; According to Big G there will be even more freedom for the user, who will be able to choose more easily where to download their favorite apps.

It also seems that Google wants to remove emojis and fonts from the system partition by moving them to the one reserved for data: this would allow easier updates, perhaps through the Play Store. **With the App Pairs function**, Big G could then review the current screen division for the use of multiple applications, improving multitasking. Also planned new animations of fading and resizing for the 'bubbles', ie the floating chats. The Picture in Picture mode, introduced for the first time on Android 8.0 Oreo, could also be improved by allowing the user to resize windows at will and by introducing additional features designed for management.

Improvements also apparently coming to the rotation of the display, at least starting from the Pixel: it seems that smartphones will be able to take advantage of the front camera to check the position of the head in relation to the device, and consequently rotate it in the correct direction. Progress is also expected in the Always On Display and in the unlock screen.

And what about the games? The next release could implement a new 'GameManager service': it is possible that these terms refer to a service designed to manage some game-related functions, perhaps to a set of APIs designed to control, for example, screen brightness and Do not disturb mode.

Developer Preview 1 news

With the release of the first Developer Preview we have the opportunity to discover the first 'concrete' news.





WebView now includes new SameSite cookie behaviors, to achieve greater security, privacy and transparency on the use of cookies across the various sites. To prevent apps from exporting some information, the behavior of the android: exported attribute has also been changed, which must now be explicitly declared.

As for the work environment, the release will allow you to establish the level of complexity of the password, while network administrators will be able to establish a specific level of complexity for accessing sensitive data.

Introduced the transcoding of multimedia contents, useful for those applications that do not support the HEVC codec (you can use the AVC format). There is also support for AV1 images with a nice improvement over the quality guaranteed by JPEG, as well as support for playback of MPEG-H content.

Google has optimized the management of foreground services, which cannot be called up by those in the background, has introduced a new type of Job in the JobScheduler to ensure high priority of processing and access to the network and has integrated a new API for rich content, which allows you to manage content from the clipboard, from the keyboard or through drag and drop.

The notifications have also been renewed with a more modern, simple and functional design: the first test version also brings some changes in the drawer, in the animations and in the transitions between the screens.

With Android 12, more and more system components will be updated through the Play Store, starting with the ART module. There is no shortage of optimizations designed specifically for tablets, folding devices and Android TV.

Android stock should then bring support for Dual SIM Dual Standby with 5G: in the test version it

seems that it is possible to hook the fifth generation network despite the presence of two active SIMs.

Devices supported by Android 12

On the support and compatibility side, the first smartphones to receive Developer Preview, beta and, consequently, the final version of Android 12 will be the Google Pixels. Naturally, it will start with the most recent, such as Google Pixel 5, Pixel 4a and Pixel 4a 5G), with the addition of the other models (Pixel 4, Pixel 4 XL, Pixel 3, Pixel 3 XL, Pixel 3a and Pixel 3a XL).

The update will arrive later on many smartphones from other manufacturers, such as Samsung, OnePlus, Xiaomi and so on, which should be able to receive stable versions as early as autumn 2021. Some models, especially brands with not too heavy customizations, may already receive a taste in beta a few weeks after the release by Google, which has already happened in the past.

Probably they will not receive the Pixel 2 and Pixel 2 XL update, whose guaranteed support ended in October 2020. The Developer Preview were in fact released starting with Google Pixel 3.

Android 12 rollout

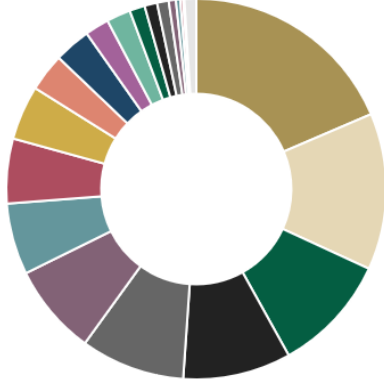
Google released the first Android 12 Developer Preview on the evening of February 18, 2021, perfectly in line with the expected timing. The beta versions will allow for a stable release towards the month of September 2021.

The one below is the roadmap published directly by Big G: to avoid problems that could arise in development with the pandemic still in progress, there will be three Developer Preview and four beta (one release per month), to arrive at a stable version later to August (probably September 2021).



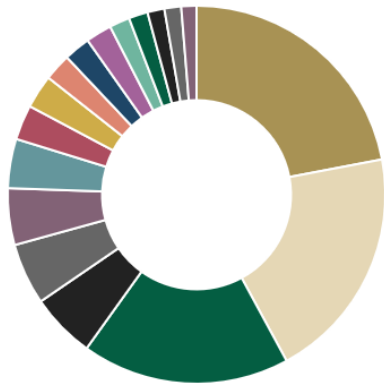
MARCH 2021:

TOP PRODUCTS



PHONES	5354
USED	3835
COMPUTERS	2895
TVS	2650
COMPONENTS	2557
STORAGE	2230

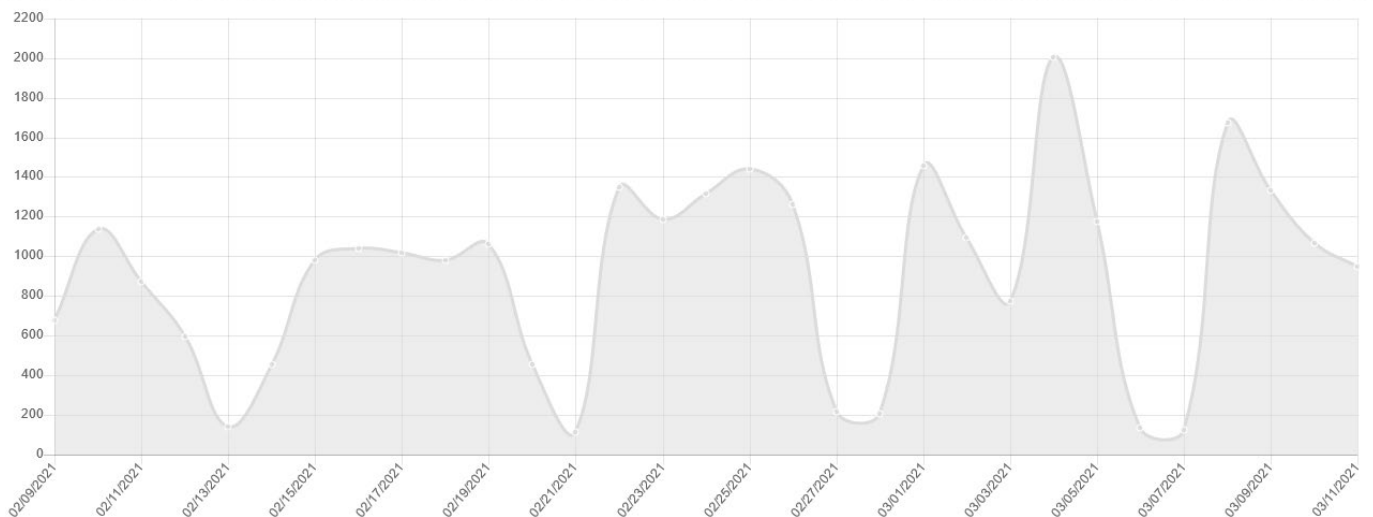
TOP MANUFACTURER



SAMSUNG	35940
APPLE	32787
XIAOMI	29088
LENOVO	9077
HUAWEI	8584
HP	7914

STATISTICS

02/09/2021 - 03/11/2021	By no. of trades	Days	Mobility	Number of trades	Manufacturer
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COVID-19, HOW THE PANDEMIC HAS CHANGED

THE SPENDING AND EATING HABITS OF CONSUMERS IN EUROPE

The health emergency forced everyone to review their habits. The focus is on neighborhood shops for food shopping that is purchased in the morning to be consumed in the evening. It has become difficult to plan, we think about the immediate. Habits have also changed with regard to the hours of daily shopping. Before, we went more often in the evening, further away, according to statistics and surveys.

Today we do the opposite: shopping is done more often in the morning, day by day and in the store closest to home. We went back to the local shops, to the shopping done in the neighborhood, all the big chains have equipped themselves and have opened new "smaller" points close to home, also because there were many restrictions on movement.

The choice of products has also been changed. We think in the short term, in the morning for the evening and no longer for the weekly shopping. We pay more attention to quality than quantity, some-

times even thinking of a few more concessions. A choice that reflects not only the quality but also the economy.

There is also more attention in the choice of wines, for example, in the pairing of dishes, and sometimes the price takes a back seat.

It is the revenge of the proximity shops that aim at a more attentive customer and, why not, also at the service and human relationship, which has been so lacking in this period in which interpersonal relationships have been reduced to a minimum. Quality, healthy food and health are some of the keywords.

The positioning of products on the shelves has also been modified according to the new laws of marketing and consumption.

The eyes fall on medium-high range products because the consumer has changed the way they shop by paying more attention to the product, the label, its characteristics, nutritional qualities and origin.

THE EUROPEAN STUDY

The survey, carried out with the aim of measuring changes in food-related behavior following lockdowns and the various restrictive measures adopted around Europe, was conducted in September 2020 by EIT Food in collaboration with a consortium of universities, and involved 5,000 consumers from 10 countries: Finland, France, Germany, Greece, Italy, Poland, United Kingdom, Romania, Spain and Sweden.

Changes in consumer habits have been observed in all countries, and concern the way in which shop-

ping is done and the choice of products to bring to the table. As the Coop Report for Italy had already shown, the use of online purchases has greatly increased throughout Europe, growing for 45% of participants, both with home delivery and with collection at the point of sale (click and collect). A real boom has been recorded in Greece, where 60% of consumers say they have increased their online spending.

During the pandemic, for almost half of the participants (47%), the tendency to make large purchases

69%

have felt they had **more time** than usual



87%

of those buying **locally-produced** food say this will continue to be **more important**



37%

have been **working from home** since the pandemic started





has also grown, in order to have stocks to face sudden tightening of anti-contagion measures. Consumers who plan their purchases carefully have also increased (45%), probably with the aim of spending as little time as possible inside the supermarket.

The economic hardships that have affected many European consumers - 34% say they have experienced a decrease in revenue - have also been reflected in people's behavior. In all countries, and in particular in Spain, there is a certain trend towards the purchase of cheaper foods, and a corresponding decline in more expensive products (except in France, where they have grown instead).

In general, the consumption of all categories of food products increased, with fruit and vegetables in the lead. The use of flour in cooking has also grown in Europe, and it is not surprising to find that the country where it has happened the most is Italy, where almost one in two people say they have increased their purchases (49%). Consumption of dairy products, poultry, sweets, chocolate and snacks also rose, while only two categories fell, alcoholic beverages and red meat.

Between the pandemic and the protests for the climate, attention has also increased for product packaging, which finds itself at the center of conflicting trends. On the one hand, a third (33%) of consumers say they prefer pre-packaged foods more than before for hygiene reasons, on the other a similar percentage (29%) of people say they try to buy more products in bulk or in 100% packaging. Recyclable or biodegradable.

In all countries, the time spent in the kitchen has increased, especially for the consumer group between 18 and 35 years, 43% of whom say they have cooked more. Furthermore, 39% of people report having experimented more with new recipes, especially in Spain, Italy and Greece. Consequently, this rediscovery of cooking corresponds to a decrease in purchases of ready meals and the habit of snacking between meals for about a third of consumers, with the exception of the 18-35 age group in which a third of people report having increased snacks between meals.



34%

have **lost** part or all their **income** since the pandemic started



55%

say they find it **difficult** to **make money last** until the end of the month



47%

struggle to have **enough money** to go shopping **for food**

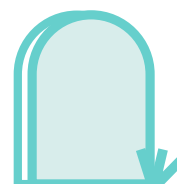


younger age

high
behavioural
change

older age

low
behavioural
change



18-35

age group were
most likely to
change behaviour

55+

age group were
least likely to
change behaviour



SMARTPHONE NEWS

ALL THE NEWS COMING IN 2021

At the end of an unpredictable year it seems that the smartphone market is recovering, recovering the months of decline and projecting itself towards a 2021 full of news.

According to the forecasts for the new year (and to the first trimester revenues) smartphones with a more powerful processor and screens with

an ever-higher refresh rate await us, as well as ultra-fast charging for batteries and new models with foldable and extendable displays. Among the brands that will enter into direct competition with the Samsung Galaxy Fold we will also find Xiaomi, Google and Oppo: a guarantee for a year of transformations.

QUALCOMM SNAPDRAGON 888

One of the technologies that will push the performance of flagship Android smartphones in 2021 is surely the new Qualcomm Snapdragon 888 processor with integrated connectivity for 5G, fast charging at 100W and the ability to take around 120 photos per second at a resolution of 12 megapixels. The Snapdragon 888 - initially expected as the 875 model - is the chipset that sets itself as the new standard for top-of-the-range devices and arrives as a successor to the Qualcomm Snapdragon 865 launched at the end of 2019. During 2021 the new processor is expected Adopted by major brands, including Samsung, OnePlus and Xiaomi.

ONEPLUS 9

In the course of spring 2021, the new flagship smartphone from OnePlus should arrive, in the 9,9 Pro models and probably also in a 9E model with a lower cost and performance. From the first rumors in circulation, the OnePlus 9 should have Snapdragon 888 processor, 6.55-inch display with 120Hz refresh rate, 5G connectivity and Leica lenses for the photographic sector, with 48 megapixel sensor for the main camera. Furthermore, according to a rumor reported by the Android Authority website, the OnePlus 9 Pro model could have an IP68 certification, that is, resistance to dust and water up to a depth of one meter.

XIAOMI MI 11

The beginning of 2021 has brought Xiaomi's new top of the range and will therefore be the first smartphone with Snapdragon 888 processor to be marketed. This primacy will be even more evident if the Xiaomi Mi 11 smartphone were to come out on December 29 2020, as some rumors reported by GSMArena would suggest. As for the specs assumed so far, Xiaomi Mi 11 Pro could have a 6.76-inch screen with a 120Hz refresh rate and a 55-watt fast charge.

In addition to the flagship model, the most interesting and awaited news from Xiaomi are two: the first model of the Chinese company with a folding display and the first model with a camera under the display.

SAMSUNG GALAXY S21

The Samsung Galaxy S21 shows a 6.2-inch and 6.8-inch AMOLED display for the Galaxy S21 Plus model. The prices are about 879 euros and 1,079 euros respectively. The Galaxy S21 Ultra has a complete photographic compartment with four modules (including a 108 megapixel main camera and a telephoto lens) and support for the S Pen, the stylus pen already in use on the models Samsung Galaxy Note.

As for folding smartphones, Samsung is expected to have the Galaxy Z Fold 3, the second generation of the Galaxy Z Flip (both in the third quarter of 2021) and the Galaxy Fold Lite (by mid-year), also named Galaxy Z Fold E.



HUAWEI MATE X2

Huawei will also return next fall with a new generation of the foldable smartphone, which will likely be called the Mate X2. Among the first known features, there is the proprietary fast charging system at 66 watts, certified during 2020, an 8.3-inch display with a 120Hz refresh rate and a Kirin 9000 processor.

OPPO X 2021

Presented as a prototype during the Inno Day event in November 2020, the smartphone with extensible display Oppo X 2021 is among the priorities of the Chinese brand. This is a 6.7-inch flexible sliding OLED screen that can expand up to 7.4 inches as needed.

LG VELVET 2

In March 2021 the second generation of the LG Velvet smartphone is expected, of which at the moment there is no certain information yet. The South Korean company, which presented a prototype of a TV with a rollable display in 2019, is working to bring that solution to the next portable devices.

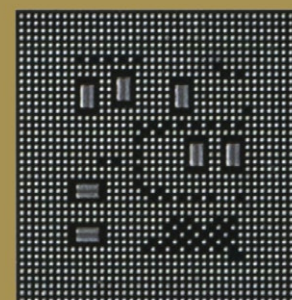
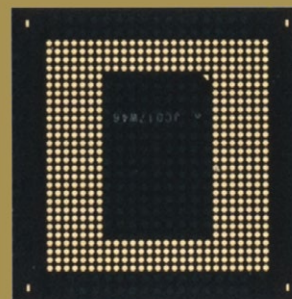
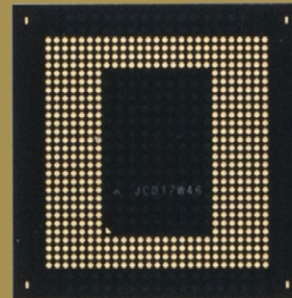
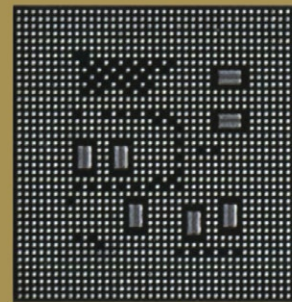
IPHONE 13

Although the iPhone 12 was launched only a few months ago, it is easy to predict that the iPhone 13 will arrive in September 2021, apparently with no production delays. Among the most anticipated technical features is the display with a refresh rate of 120 Hz.

Also in the fall, the iPhone SE 2 (5.5-inch) and the iPhone SE 2 Plus (6.1-inch), Apple's lower cost proposals, should also arrive.

NOKIA 7.3 5G AND NOKIA 9.3 PUREVIEW

After numerous delays, 2021 will finally bring the two expected models Nokia 9.3 PureView and Nokia 7.3 5G. Among the unconfirmed rumors, there is also the possibility of other high-end Nokia models with the folding display or with the front camera placed under the display. All that remains is to wait for the surprises that this new year will bring us.





2020 HAS BECOME

A VIDEO GAME

The game starts in 2019, with the terrible fires that devastated Australia, and goes through all the milestones of the last, difficult 12 months.

There are bats, the arrival of the Coronavirus, masks, quarantine, the first wave and the second wave and even the American elections, in '2020 Game', a video game created in 6 months of work by the program-



mer Max Garkavyv precisely for remembering the 12 months that changed the history of the world.

Available online, on computers but also on smartphones, it has a few, simple commands and is a typical 'horizontal scrolling' game: you go from left to right, jump or otherwise avoid obstacles and arrive ... to 2021.

FROM 2019 TO 2020

The game actually starts from 2019, from the terrible fires that devastated Australia (complete with koalas to save), and then goes through all the fundamental stages of our complicated 2020, including the collapse of the stock market, fears for the 5G, the anxiety to stock up on toilet paper and also the boom of TikTok, the most downloaded app of the past year in many European countries.

Each level of play - explains the specialized site The Verge - takes the form of an important event or trend of the past year, the whole experience is accompanied by beautiful graphics and musical choices. All this is accompanied, in fact, by simple graphics and background music that changes according to the game levels, each of which is a 2020 event to overcome.

2020 GAME



THE GAME ABOUT THE MAD YEAR 2020

PLAY THROUGH ALL THE MAJOR EVENTS OF 2020: THE AUSTRALIA WILDFIRES, COVID-19, THE STOCK MARKET CRASH, QUARANTINE, THE RISE OF TIKTOK, THE USA ELECTIONS, ETC.



2020 GAME

PRESS KIT

2020 GAME - CAN YOU SURVIVE 2020 AGAIN?

DESCRIPTION: 2020 GAME IS A BROWSER GAME ABOUT THE MAJOR EVENTS OF 2020: THE AUSTRALIA WILDFIRES, COVID-19, THE STOCK MARKET CRASH, QUARANTINE, THE RISE OF TIKTOK, THE USA ELECTIONS, ETC.

PLATFORMS: WEB GAME FOR DESKTOP AND MOBILE

PRICE: FREE

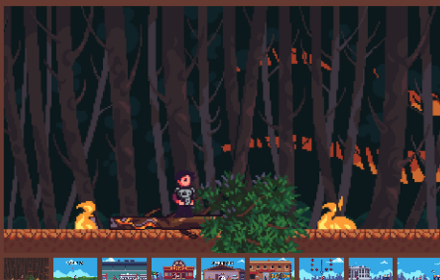
CREATOR: MAX GARKAVVY - EMAIL

PRESS KIT MATERIALS: [ZIP ARCHIVE](#)

GAMEPLAY:



SCREENSHOTS:



TWEETS ABOUT THE GAME:



[MORE TWEETS](#)

THE REVIEWS

The game is anything but difficult and can be completed in about ten minutes, but it is certainly a way to (try to) look at a period that we will not easily forget, perhaps hoping for a better 2021. Although judging by the ending of '2020 Game', things are not going to be exactly great.

Among the events to be retraced with the game, also the killing by the police of African American George Floyd and the Trump-Biden duel.

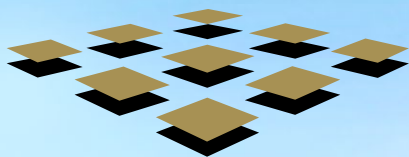
'2020 Game' is a free video game (the developer asks for a voluntary donation), it was created in six months of work, you can play in about ten minutes on a computer but also on a smartphone. It has few scrolling controls, with which obstacles are avoided and we arrive at 2021 hoping it will be better. Although judging by the ending, with the arrival of zombies, UFOs and dinosaurs, we are entering the new year not exactly carefree ...

It is not the first time that video games, now a real entertainment industry, have adapted to reality.

After the #Metoo movement, for example, Sony decided to put a stop to sexually explicit content running on its gaming console, the PlayStation. And in the United States, almost a decade ago, the Indignant movement and Occupy Wall Street made protest-inspired games flourish on the market.



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