



**IGC**  
PROMOTING UNITY

January 2026 - Business & Lifestyle Magazine

# ISHKAMA

## G L O B A L C H A N G E

### UN SDG 2030

Why does it matter  
and how leaders  
can contribute

### FINANCIAL LITERACY

Understanding money  
goes beyond earning  
and spending

### EXCLUSIVE INTERVIEW CALLUM LAING

Founder  
Veblen Director Program

### TOP 3

Entrepreneurs to  
Watch this Quarter

Zakhele Mhlanga- ShoveBike  
Sylvester Okafor- Loud Products  
Mihir S. Haripersad -FuturePort

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**Prof. Dr. Amb.  
Abhnash K Bains**  
*CEO and Founder -  
IGC/ Ishkama Ltd*

As we step into a new year, we embrace new beginnings, renewed hope, and a continued commitment to amplify voices that inspire change. January brings reflection and possibility, and I want to begin by thanking each of you, our readers, writers, contributors, partners, and global community, for your unwavering support. Your belief in Ishkama Global Change fuels our purpose every single day.

At IGC, we remain committed to sharing stories that uplift, empower, and spark meaningful conversations across borders. These stories of resilience, leadership, inclusion, innovation, and humanity remind us of the power we hold when we act with intention. I had the privilege of attending Ayurveda Day at the UK Parliament on the kind invitation of Amarjit Singh Bamrah, an inspiring gathering celebrating holistic wellbeing, cultural heritage, and the growing global recognition of Ayurveda. It was also a pleasure to attend The Christmas Gathering at XCHÁ, thanks to Balbir Singh, with heartfelt appreciation to Seyi



Luther Awotunde and the XCHG Spaces team for a beautifully curated and meaningful event.

# From the Founder's Desk

The Christmas Party organised by IGC for Autism created a warm and inclusive space for families, friends, and volunteers. We extend our sincere gratitude to Co-op UK Members for their continued support in making these meaningful experiences possible.

This month, the world observed significant global days, including the International Day of Education and the International Day of Commemoration in Memory of the Victims of the Holocaust, reminding us of our shared responsibility to build a world rooted in dignity, compassion, and justice.

January also marked vibrant cultural celebrations, such as Lohri, Makar Sankranti, and Pongal, symbolizing gratitude, harvest, and togetherness, reminding us of the beauty of diversity and shared traditions.



We are excited to share that preparations have begun for the next chapter of the IGC Convention 2026 in India, a landmark gathering of global voices, leaders, educators, youth, and changemakers. We warmly invite you to be part of this journey through participation, collaboration, volunteering, or sharing your expertise.

To our readers, writers, editors, and supporters, thank you for being the heart of this magazine. Your stories, engagement, and passion keep this movement alive.

If you would like to write an article, share your story, or join us as an IGC Chair, we would be delighted to welcome you. Your voice matters, and your leadership can inspire many.

Wishing you a year filled with purpose, growth, and meaningful change.



**Vanessa Haripersad**  
*Editor-in-Chief*

## Editor's Note

Welcome to a new chapter of Ishkama Global Magazine and I hope you feel it the moment you turn these pages. Our refreshed layout is more than a design evolution; it reflects our intention to create space for deeper thinking, bolder conversations, and stories that move hearts as much as they move markets.

This issue marks the beginning of a multi-month editorial focus on the United Nations Sustainable Development Goals (SDGs). The SDGs are often spoken about in policy rooms and global summits, but at Ishkama we believe they belong just as much in boardrooms, founder conversations, family discussions, and everyday choices. Over the coming months, we will explore what these goals truly mean, why they matter now more than ever, and how leaders, entrepreneurs, and communities can turn intention into measurable impact. In each article we will highlight what SDG goal is being discussed.

This edition is exceptionally special to me on a personal level. We feature my son, Mihir, sharing his voice on financial literacy, a topic that sits at the heart of sustainable futures. His perspective reminds us that impact is intergenerational, and that the conversations we start today shape the leaders and citizens of tomorrow.

Our cover feature spotlights Callum Laing, a dynamic founder and business leader whose journey offers powerful insights into scale, resilience, and values-driven growth. His story is a compelling reminder that modern leadership demands both commercial courage and human clarity.

We are also proud to introduce two rising founders who represent the next wave of conscious innovation: the visionary mind behind ShoveBike and the bold entrepreneur leading Loud Products. Their stories reflect what we champion at Ishkama - ingenuity rooted in purpose, and businesses designed to solve real problems in meaningful ways.

This issue is also enriched by two deeply inspiring stories of resilience and purpose-driven leadership narratives that remind us that transformation often begins in moments of challenge.

We are honoured to feature Dr Parveen Smith, founder of Soul 2 Soul Wellbeing. Her journey is one of courage, healing, and unwavering commitment to human dignity. Through lived experience and professional insight, Dr Smith has transformed adversity into a platform for wellbeing, empowerment, and community restoration. Her story speaks to the quiet strength required to rebuild and to lead with compassion in a complex world. Alongside this, we spotlight the work and voice of Dr Prachi Beriwalla, a renowned educator, author, and academic writer whose contributions bridge intellect and impact. Her work challenges conventional thinking, elevates conscious leadership, and reinforces the vital role of education in shaping ethical, future-ready societies.

Together, these stories reinforce a central truth of this issue: resilience is not merely about endurance it is about purposeful evolution. Whether through wellbeing, education, entrepreneurship, or intergenerational learning, the leaders featured in this edition show us what is possible when courage meets clarity. As you explore these pages, may you find not only inspiration, but also affirmation — that your story, your leadership, and your choices matter in shaping a more sustainable and humane future. Thank you for being part of the Ishkama community. May this issue inform you, inspire you, and challenge you to lead with intention.

With Best Wishes  
Vanessa



**ISHKAMA GLOBAL CHANGE**  
Registered Office: 32 Colwyn Crescent,  
Hounslow, London, TW3 4AW  
Telephone: 020 8572 1412  
Email: [ishkama.igc@hotmail.com](mailto:ishkama.igc@hotmail.com)

Chief Editor: Vanessa Haripersad  
Creative Director: Rinki Sharma  
Designer: Arundhuti Dey  
Editor: Broomling Technologies  
Sub-editor: Sharda Patidar  
Distribution: Ishkama Global Change  
Founder: Abhnash Bains  
Contributors: Abhnash Bains, Rinki Sharma, Vanessa Haripersad, Seshasai Kotipalli

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# Callum Laing

Founder of Veblen Director Program speaks exclusively to Ishkama Global Change Magazine on his personal leadership journey and the future of business

## Inspiring Leadership

Callum Laing is no ordinary businessman. His LinkedIn profile reads like an Olympiad athlete with a myriad of accomplishments: Founder of the Veblen Director Program, Founder and former CEO / Chair of MBH Corporation PLC (an agglomeration of small, profitable companies from around the world), Advisor to multiple private and public boards and Best-selling business author. His experience spans more than 100 Mergers and Acquisitions and \$500m in shareholder and value creation.

In his career, he has published over 2500 interviews with entrepreneurs and investors and hosts the dynamic daily micro podcast "Callum Connects".

Callum is a prominent voice on LinkedIn,

creating daily content on boardroom excellence and leadership insights. He has over 34 000 followers on LinkedIn and an active community of both young and seasoned professionals, senior executives, board members, entrepreneurs and investors.

The Veblen Director Program offers a unique, zero risk pathway to becoming a board member.

With Callum's vast and diverse experience, it was a privilege to learn about his personal leadership journey.

## Leadership Influences

Callum shares that in his career, he has had many failures and hopes that the lessons learned can benefit others. In business, he is drawn to ambitious people

who are willing to try new things even if they don't work out.

## Defining Success

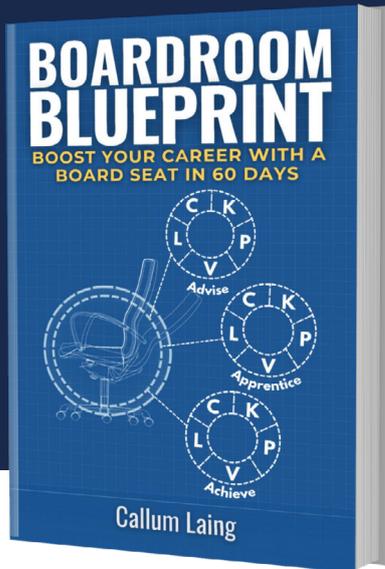
Like many people, he used to define success by reaching the destination. Over time, he learned that the journey is as important as the destination and sometimes prove to be more so. The definition of success evolved over time for Callum. His current approach focuses on seeking opportunities where he is challenged, can learn something while having fun and getting to hang out with great people, regardless of the outcome.

## Secrets To Success

"Success comes from being the right person in the right room at the right time" says Callum. Over the years he has built a framework that has helped his



## Authored Books By Callum Laing



1. "Progressive Partnerships - The Future Of Business"
2. "Entrepreneurial Investing - Connecting Sophisticated Capital To Talented Small Businesses"
3. "Boardroom Blueprint - Boost Your Career With A Board Seat in 60 Days"
4. Co-author of "Agglomerate - Idea To IPO in 12 months"

feels his values are threatened and then evaluate whether the belief is serving him or holding him back. He assumes the best intent from everyone even when he doesn't fully understand their actions immediately.

### Legacy Building And Leadership Evolution

Whilst most people focus on legacy building, Callum prefers to focus his efforts on helping the people he works with today to make the biggest impact they can possibly make in the near future. "Sometimes we are not even aware of the ripples we make" he reflects.

History records that great leaders share many common traits. However, what appeals to one, may have no impact on another. "For leaders to stay relevant, they need to be effective. Nothing else matters" says Callum. He shares two attributes for being effective: 1) authenticity and 2) serving the people you committed to help. Callum believes that visionary leaders are differentiated by their willingness to learn and ability to make hard decisions at critical moments.

### Balancing Profit With Purpose

Callum demystifies this with a clear strategy. He creates products and businesses to solve real world problems that he thinks are important. When



clients get into the inner circle of their industries. To achieve this requires having the right connections. Callum further shares that you need to demonstrate authority, expand your reach as much as you can, own equity in the outcomes and focus on serving as many people as possible. This is what the CARE (Connections, Authority, Reach, Equity) framework embodies.

### Conscious Leadership

Callum adopts a mature outlook on leadership. He acknowledges that most of our values are formed in early childhood, influenced by our families and immediate communities. "We rarely evaluate them objectively through an adult lens" he says "therefore values are not hard wired for me." His approach is to seek to understand first when he



*“Boards should be encouraging their executives to try and fail more often, otherwise they will be disrupted by those who do”*

the companies generate profit, it is a reflection of others seeing the value of the solution to the problem and the teams managing the companies effectively. He then re-invests this money to create more products and businesses to solve more problems whilst creating more jobs. This is what he regards as balancing profit with purpose.

decisions. Callum shares that an exceptional board has “diverse individuals who are willing to learn and share their experience and communicate with the team without ego”.

He further adds that the members should prioritise the needs of stakeholders over their own.

**Guidance for Corporates  
Transitioning to Entrepreneurship**

Callum’s best advice is to get a board of advisors around you as soon as possible, sit on a few small company boards where you can learn a lot. Lastly, he recommends not to try to do everything on your own.

**Looking Ahead**

Callum shares his hopes that the next generation uses AI as a tool to relook at problems from the ground up and not “just do what we did but faster.”

**Boards As Accelerators for Economic Growth**

Callum shares that one of the biggest misconceptions is that boards say “No” to everything. Whilst there might be a few, he advocates for boards encouraging companies to scale, take risks and experiment more.

According to Callum most boards are risk averse and too focused on protecting what they think they have now instead of taking risks and allowing the business to realize its full potential. “Boards should be encouraging their executives to try and fail more often, otherwise they will be disrupted by those who do” he warns.

**Boards Driving SDGs Without Sacrificing Competitiveness**

“Business is all about attracting the best talent you can afford” says Callum. Unlike previous generations of employees, the new generation “care about who they work for and what the company stands for.” Callum warns that organisations whose sole focus is creating shareholder value may lose out top talent.

**Secrets Of Great Boards**

Boards are often faced with difficult



**Contact Details**

You can connect with Callum on linkedin. His books are available for free download at [CallumLaing.com](http://CallumLaing.com)

If you would like to get on the board ladder you can apply to the Veblen Directors Program at [VeblenDirectors.com](http://VeblenDirectors.com)

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## The Global Goals: A Blueprint for Humanity's Future

# Why the UN Sustainable Development Goals Matter and How Leaders, Boards & Entrepreneurs Can Shape the World We Want

VANESSA HARIPERSAD

### UN Sustainable Development Goals

1. No Poverty
2. Zero Hunger
3. Good Health and Wellbeing
4. Quality Education
5. Gender Equality
6. Clean Water and Sanitation
7. Clean Energy
8. Decent Work and Economic Growth
9. Industry, Innovation and Infrastructure
10. Reduced inequalities
11. Sustainable Cities and Communities
12. Responsible Consumption and Production
13. Climate Action
14. Life Below Water
15. Life on Land
16. Peace, Justice and Strong Institutions
17. Partnerships for the Goals

In a world facing climate disruption, widening inequality, fragile economies, and social fragmentation, the question is no longer whether change is needed, but who will lead it.

In 2015, 193 nations came together to adopt the United Nations Sustainable Development Goals (SDGs) 17 ambitious, interconnected goals designed to create a more just, inclusive, resilient, and sustainable world by 2030. They represent the most comprehensive blueprint ever created for human progress, planetary health, and economic regeneration.

But the SDGs are not just a government agenda. They are a leadership mandate calling on boards, executives, entrepreneurs, investors, and civil society to become architects of a future that works for all. This is not philanthropy- it's strategy, survival and most importantly legacy.

#### The 17 UN Sustainable Development Goals - A Compass for Global Change

**1. No Poverty**  
"End poverty in all its forms everywhere" (SDGS UN,2015)

Poverty limits opportunity, stifles

potential, and perpetuates inequality. Ending poverty is foundational to peace, stability, and economic growth. Boards and businesses can invest in inclusive employment, ethical supply chains, fair wages, and community development that uplift vulnerable populations.

**2. Zero Hunger**  
"End hunger, achieve food security and improved nutrition, and promote sustainable agriculture." (SDGS UN,2015)

Hunger undermines education, health, productivity, and dignity. Entrepreneurs can innovate in agri-tech, food systems, sustainable farming, and supply chains that improve access, nutrition, and affordability.

**3. Good Health and Well-being**  
"Ensure healthy lives and promote well-being for all at all ages." (SDGS UN,2015)

Healthy societies are productive societies. Mental health, physical well-being, and healthcare access shape human potential. Leaders can champion wellness cultures, mental health support, inclusive healthcare access, and preventative care models.

**4. Quality Education**  
**“Ensure inclusive and equitable quality education and promote lifelong learning.”**  
(SDGS UN,2015)

Education unlocks human capacity, economic growth, innovation, and social mobility. Boards and entrepreneurs can invest in education platforms, skills development, youth empowerment, leadership training, and digital learning access.

**5. Gender Equality**  
**“Achieve gender equality and empower all women and girls.”**  
(SDGS UN,2015)

Gender equity drives economic growth, innovation, governance excellence, and social progress. Boards must champion diversity, pay equity, leadership pipelines for women, and inclusive workplace policies.

**6. Clean Water and Sanitation**  
**“Ensure availability and sustainable management of water and sanitation for all.”**  
(SDGS UN,2015)

Water security is fundamental to health, food production, and climate resilience. Entrepreneurs can innovate in water purification, sanitation technology, infrastructure development, and sustainable water management systems.

**7. Affordable and Clean Energy**  
**“Ensure access to affordable, reliable, sustainable, and modern energy.”**  
(SDGS UN,2015)

Energy access powers development, opportunity, and economic inclusion. Boards can invest in renewables,

clean energy innovation, and decentralised power systems for emerging markets.

**8. Decent Work and Economic Growth**  
**“Promote sustained, inclusive, and sustainable economic growth, full employment, and decent work.”**  
(SDGS UN,2015)

Economic inclusion fosters dignity, stability, and prosperity. Entrepreneurs can build purpose-driven businesses that create ethical jobs, fair labour conditions, and skills pathways.

**9. Industry, Innovation and Infrastructure**  
**“Build resilient infrastructure, promote inclusive industrialisation and foster innovation.”**  
(SDGS UN,2015)

Innovation drives competitiveness, economic resilience, and social advancement.

Boards should champion R&D, technology investment, startup ecosystems, and infrastructure development that supports long-term prosperity.

**10. Reduced Inequalities**  
**“Reduce inequality within and among countries”**  
(SDGS UN,2015)

Extreme inequality destabilises societies and undermines social cohesion. Leaders can embed inclusive business models, equitable pay structures, and accessible products and services.

**11. Sustainable Cities and Communities**

**“Make cities inclusive, safe, resilient and sustainable.”**  
(SDGS UN,2015)

Urban centres are the engines of growth but also vulnerability. Entrepreneurs can innovate in smart cities, green buildings, affordable housing, mobility solutions, and urban regeneration.

**12. Responsible Consumption and Production**  
**“Ensure sustainable consumption and production patterns.”**  
(SDGS UN,2015)

Our linear economy is exhausting planetary boundaries. Boards must champion circular economy models, ethical sourcing, waste reduction, and regenerative production systems.

**13. Climate Action**  
**“Take urgent action to combat climate change and its impacts.”**  
(SDGS UN,2015)

Climate change is the greatest systemic risk facing humanity.

Leaders must embed climate strategy, carbon reduction, sustainability reporting, and climate innovation into core business models.

**14. Life Below Water**  
**“Conserve and sustainably use oceans, seas and marine resources.”**  
(SDGS UN,2015)

Oceans regulate climate, food security, and biodiversity.

Entrepreneurs can invest in ocean protection, sustainable fisheries, marine tech, and pollution reduction initiatives.



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**15. Life on Land**  
“Protect, restore and promote sustainable use of terrestrial ecosystems.”  
(SDGS UN,2015)

Biodiversity loss threatens food systems, climate stability, and ecosystem services.

Boards can support conservation initiatives, sustainable agriculture, land restoration, and biodiversity finance models.

**16. Peace, Justice and Strong Institutions**  
“Promote peaceful and inclusive societies, justice for all, and effective institutions.”  
(SDGS UN,2015)

Peace, trust, and governance are the foundation of sustainable development. Boards must champion ethics, transparency, governance excellence, and anti-corruption frameworks.

**17. Partnerships for the Goals**  
“Strengthen global partnerships to achieve sustainable development.”  
(SDGS UN,2015)

No single sector can solve systemic challenges alone. Leaders must collaborate across business, government, academia, and civil society to scale impact.

**Why the SDGs Matter Now More Than Ever**

We are standing at a profound civilisational crossroads. The next decade will determine the stability of our climate, the health of our democracies, the resilience of our economies and the opportunities available to future generations.

The SDGs offer not just solutions but direction, coherence, and collective alignment. They invite leaders to move beyond short-term profit and into long-term value creation. The Leadership Imperative: From Profit to Purpose

For boards, the SDGs redefine fiduciary duty. Long-term value now means sustainable value environmental stewardship, social resilience, and ethical governance.

For executives, the SDGs offer a strategic compass to embed purpose, innovation, and stakeholder capitalism into business models.

For entrepreneurs, the SDGs are the greatest opportunity engine of our time unlocking multi-trillion-dollar markets in clean energy, healthcare, education, agri-tech, fintech, and climate solutions.

**How Leaders Can Activate the SDGs in Practice**

- Embed SDGs into corporate strategy and governance
- Align KPIs and executive incentives with impact outcomes
- Invest in innovation solving systemic challenges
- Build inclusive leadership pipelines
- Partner across sectors to scale solutions
- Measure what truly matters – people, planet, and prosperity

**A Call to Action: The Future Is Being Built Now**

The SDGs ask a simple but profound question: What world are we choosing to create?

Every board decision, every capital allocation, every product launch, every hiring policy, and every partnership is shaping the architecture of tomorrow.

This is the decade that will define: Who we become  
What we protect  
And what legacy we leave

**The Global Goals are not someone else’s responsibility. They are ours.**

Source: Sustainable Development  
<http://sdgs.un.org/goals>



# The SDG Shift in Higher Education - An Overview of the Drivers, Challenges and Opportunities



**DR. PRACHI BERIWALA**

The Sustainable Development Goals (SDGs) are being incorporated more into the governance, academic planning, institutional strategy, and community involvement of higher education institutions (HEIs) worldwide (United Nations, 2015). This shift reflects the increasing expectation that universities should not just conduct research and provide instruction but also make a significant contribution to society's change—often referred to as the “third mission” of universities. Universities are establishing themselves as important players in promoting social justice, climate resilience, and inclusive development through SDG-aligned projects as sustainability becomes a worldwide concern (Leal Filho et al., 2021).

One of the main causes of the SDGs' adoption is the heightened international competition brought about by globalization. To obtain international credibility and enhance their reputations, universities align with globally recognized goals such as sustainability and the Sustainable Development Goals (SDGs) (de Wit & Altbach, 2021).

Global university rankings that now specifically assess sustainability performance have further increased external pressure. For example, the Times Higher Education Impact Rankings influence institutional agendas and reporting practices by evaluating colleges based on evidence of SDG-related accomplishments. In a similar vein, more recent sustainability rating systems have increased the market worth and exposure of institutions that prioritize sustainability. Institutional theory, which emphasizes how organizations tend to become similar due to external constraints, can explain these processes.

Universities may adopt SDG frameworks because of regulating pressure from international academic standards, simulated pressure from peer institutions that are viewed as leaders, and coercive pressure from governments. Stakeholder theory further clarifies the function of internal communities. Universities are being pushed to adopt socially and environmentally responsible

practices by the growing demands of students, faculty, and staff for sustainability commitments.

SDG integration is not without restrictions, though. The danger of “symbolic adoption,” in which organizations prioritize enhancing ranking performance over producing quantifiable sustainability results, is a major worry. Due to financial shortfalls, data limitations, and resource constraints, universities in the Global South frequently have limited involvement in global sustainability rankings and inconsistent SDG reporting procedures. (Leal Filho et al., 2021).

Despite these challenges, SDG-driven institutional transformation offers significant opportunities. Universities can strengthen their public value, build stronger partnerships with local communities, NGOs, Government bodies, and industries, and contribute to long-term global development goals through education, research, and innovation (Compagnucci & Spigarelli, 2020; United Nations, 2015).

Dr. Prachi Beriwal is a counselor, educator, international speaker and author. She is passionate about women empowerment and education and sits on several educational institution boards. She is the Regional Leader of the NGO “Ear to Hear” an organisation focusing on mental health awareness.



**MIHIR SHRIDHAR HARIPERSAD**  
FOUNDER OF FUTUREREPORT™

### *Tips:*

1. **Save close to 30% of whatever you earn whenever you can.**
2. **Only make purchases worth the value of the physical cash in your bank account not your credit card value.**
3. **Learn about how economic factors affect the value of your income.**
4. **Treat money as a tool not the goal.**

## Why Financial Understanding Must Go Deeper Than Earning and Spending?

Money does not amount to just how we spend it; it can reflect who we are as people and how society has shaped us. We live in a world where we sign contracts we do not wholly understand, invest based on headlines, fear markets and trust “tips” instead of frameworks. The sad truth is no one has ever taught us otherwise.

Most people do not fail because they are reckless. They fail because no one has ever explained the rules clearly enough to play the game with confidence. We teach people how to work for money, how to spend it, and how to borrow it. Yet we fail to teach how money itself works. Over decades this has created a widespread gap in understanding that follows people through generations, compounding silently.

Trading apps have made market information more accessible, but not necessarily comprehensible. Financial jargon has only made it more confusing and led many to confuse activity with understanding. Simply doing is not enough anymore. Anyone can buy shares, trade Forex and crypto, or even leverage borrowed capital to make a quick buck, but very few can explain what drives the value of these instruments and hence deduce what is fact or fiction. We have democratized access to markets without democratizing understanding and that is a dangerous imbalance.

Before I took the time to gain a more holistic understanding, money and the idea of how to use it was very linear. Like any other 18-year-old, I thought that money was just something that you earned, saved a portion and spent the rest. But that’s only a part of the picture. I used to hear phrases like “make money work for you” and “leverage debt”. But what does that mean, how do I do it, and who can show me how? These, as it turned out, were ultimately the wrong questions. You are supposed to start from the ground up, but I didn’t find this out until I turned 19 and enrolled into university. It was there that I learned of how interconnected money is to everything: from markets to decisions. Hence, to truly understand money, we need to know what kind of hold money has on us as individuals and how it affects our everyday decision making. This is how we gain depth in our understanding of money and everything linked to it.

Why is this important? Because our lack of depth of understanding will lead to financial decisions that are based solely on emotions. Overtrading, panic-selling, under-insuring, poor long-term planning, and chasing performance instead of building resilience are all examples of what quietly happens due to a lack of understanding. Poor financial literacy doesn’t always show itself dramatically, but it is found in the unnecessary

stress, and the decisions made too late or too emotionally. Over a lifetime these small misunderstandings cost far more than any single market crash ever could.

In the financial world, we often refer to people as either “beginners” or “experts”, yet the real divide lies in those who have the foundational knowledge and those who are simply reacting to outcomes. Without a foundation, tools will inevitably amplify mistakes instead of insight. This gap in understanding is precisely why financial education must start long before jumping into charts and portfolios.

Where to start then? It’s not such an easy answer and much of the information that you will need comes from dabbling within the realm of Finance for a long time. But here is a quick and tested roadmap (one I have used myself to further my knowledge from naïve student to financially literate advisor for a leading insurance company at age 21).

**Books:**

outside the box and discovering your definition of “Wealth”.

- *Rich Dad Poor Dad* – Robert Kiyosaki: A good way to shift your mindset from earning to ownership and consumption to assets.
- *The Richest Man in Babylon* – Goerge S. Clason: A teacher of savings, patience and discipline.

**Courses:**

- Any course from a reputable institution (some are free) that gives you an introduction to financial markets will be useful

Stay updated with the current economy and try and see if you understand why changes or shifts took place. Read through reputable financial news agencies like the Financial Times or the Economist, or podcasts such as Plant Money or The Investors Podcast.

From there you can go into paper trading or market simulators to test whether what you understand has any real ground or if you need to go back to the drawing board.

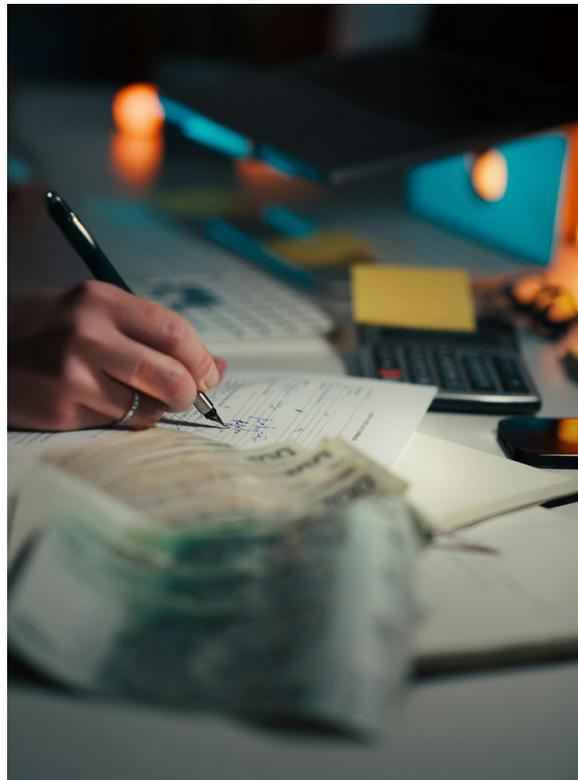
The sad truth is that if you don’t understand how money grows, protects itself and why it fails, then no product, app, or advisor can save you from costly mistakes.

Once one truly has a grasp of the basics and

wishes to explore deeper patterns of risk, probability and long-term behavior, technology becomes an uncompromising ally. In this regard, information will always

be king.

Empowering young investors with timely information (which would normally be out of their reach) to help them make better investment decisions is one of the reasons my company has created the trademarked app FuturePort™. It is not a shortcut to riches, but a structured environment for understanding markets more intelligently and intuitively.



Markets will always fluctuate, policies will change, products will come and go, yet the need for clear financial thinking remains constant. If we want a more financially secure society, the answer is not louder advice or faster platforms, it’s deeper understanding, patiently and diligently built day by day. Education comes first, tools second, and speed last.

*“We have democratized access to markets without democratizing understanding and that is a dangerous imbalance.”*

- *The Psychology of Money* – Morgan Housel: The Why Of Personal Financial Decisions.
- *The Principles Of Wealth* – Richard Templar: Thinking



*“Our goal from day one has been to shift mindsets and establish cycling — especially electric mobility — not just as a lifestyle, but as a viable and democratic transport solution. What we’re seeing now in Soweto is powerful: an awakening. Our community is not just embracing the shift to green mobility — they’re championing it.”*

**ZAKHELE MHLANGA**  
**FOUNDER/CEO**  
**SHOVEBIKE**



SHOVEBIKE

## Shaping Africa’s Green Mobility

Zakhele Mhlanga was born and raised in Zondi 2, Soweto, a place he describes as full of resilience, hustle, and untapped potential, but also shaped by deep structural inequality. From a young age, he learned that mobility is not just about moving from point A to point B; it is about access – access to work, opportunity and dignity.

That belief became the foundation of SHOVEBIKE.

**The Meaning Behind the Name**  
 Zakhele, means “build it yourself” in isiZulu. “My mother always reminded me that it was given with intention” says Zakhele. That meaning has stayed with him – not as pressure, but as purpose. He began “hustling” while still in school, selling maize meal, juices, and household goods door-to-door.

Long before he knew the concept of entrepreneurship, he understood value creation and community. In 2015, when Johannesburg began talking seriously about cycling infrastructure, something clicked for him.

That same year, he attended the EcoMobility World Festival in Sandton with a bold idea called ShoviBike – spelled with an “i”. Years later, the name evolved to ShoveBike, with an “e” – for electric, reflecting the future

he was building. That future encapsulated in three words was Green, Light and Electric.

**The Problem He Set Out to Solve**  
 ShoveBike is an impact-driven green mobility company built on a simple but powerful idea: sustainable transport can be a catalyst for economic inclusion.

In many underserved communities across South Africa, last-mile delivery and transport are dominated by expensive, fossil-fuel-dependent models, often controlled by foreign platforms that extract value without building local resilience. At the same time, township entrepreneurs and young people face limited access to affordable transport, income opportunities, and climate-friendly infrastructure. ShoveBike was created to change that.

ShoveBike deploys electric cargo bikes and light electric vehicles to provide clean, affordable last-mile delivery while creating dignified work for riders, reducing emissions, and building locally owned logistics infrastructure – starting in the township.

**From a Lonely Vision to a Living System**

For many years, Zakhele carried the idea of ShoveBike by himself, with no funding, no backing and no

safety net. There were moments he recalls when the journey felt isolating, confusing, and heavy, but he held on because he knew that it was never just a business idea but a calling.

*“This is not just delivery; it is mobility justice in action.”*

The breakthrough came in October 2023, when he rolled out their first e-cargo bike and trailer in Soweto. That moment changed everything for him. What had lived in his head for years finally touched the street. From that point on, ShoveBike stopped being a one-man mission and started becoming a movement.

Zakhele’s face lights up as he speaks about their riders. “Our riders have become the heartbeat of the company” he says with pride Jack Yende, one of their founding riders, has been with them from day one – committed, consistent, and deeply invested in the vision. Edwin Xukuzane, their Operations Manager, became Zakhele’s right-hand partner, helping turn belief into structure and daily execution.

“If there is one truth I’ve learned: The team you build is the company you build” says Zakhele.

### Learning to Pivot Without Losing Purpose

ShoveBike did not start as a delivery company. Zakhele’s original vision was to launch an electric bike-sharing system that could connect people to public transport and bridge the first- and last-mile gap.



It made sense, but the reality on the ground was harsh. Infrastructure gaps, road safety challenges, and limited institutional support made immediate rollout impossible. But instead of abandoning the

vision, he adapted it. He pivoted to last-mile delivery, not as a compromise, but as a strategic entry point. It allowed him to deploy immediately, generate revenue, create jobs, and build real-world proof that electric

mobility works even in places often overlooked by policy and investment.

They didn't wait for perfect conditions. They built despite them. By operating in real communities, ShoveBike demonstrates what is possible and in doing so, makes the case for broader cycling infrastructure, smarter urban planning, and inclusive climate solutions.

### From Mobility to a Tech-Enabled Impact Platform

One of the most exciting evolutions of ShoveBike has to be their transformation from a mobility operator into a tech-enabled impact platform.

At the centre of this is ShovEcoin – their blockchain-powered rewards system designed to incentivise sustainable behaviour.

- Riders earn ShovEcoins for every eco-friendly delivery
- Customers are rewarded for choosing greener delivery options
- Communities are encouraged to walk, cycle, and make climate-positive choices

The platform lays groundwork for future smart-city and fintech integration.

“ShovEcoin is about behavioural design” says Zakhele, “using incentives to make sustainability desirable, accessible, and rewarding.” Imagine hundreds of people making small, greener choices every day. The cumulative impact on emissions, health, and urban life is transformative. This is how systems change – not through slogans, but through aligned incentives

### Building With Others

ShoveBike's journey has been

shaped by people who chose to believe early. Boucher van Niekerk, co-founder of Stroom e-Cargo Bikes, was one of the first to take a chance on me when few others would. Marcel Jansman from BAZZ E-Bikes in the Netherlands helped us bring high-quality electric bikes into South Africa. More recently, we've been supported by a global advisory board through the Veblen Director Programme, strengthening our governance, strategy, and long-term thinking.

For Zakhele this is still a founder-led company, however it is no longer a solo journey.

### Looking Ahead

ShoveBike is building more than a logistics company. Their mission is to build township-first mobility infrastructure, creating pathways to work, reducing emissions, and proving that inclusive green innovation can scale, starting from the ground up.

“The road hasn't been easy. But it



has been honest. And it has been worth it” says Zakhele “This is only the beginning.”

### Contact

- Based in Soweto, South Africa
- Email: [zakhelem@shovebike.com](mailto:zakhelem@shovebike.com)
- LinkedIn: Zakhele Mhlanga (ShoveBike).



**SYLVESTER OKAFOR**  
FOUNDER/ CEO LOUD PRODUCTS

# LOUD!

## Empowering Africans For Shared Prosperity



*“My inspiration to build Loud came from over a decade of experience in the procurement industry; that led me to the conclusion that contract bidding/procurement doesn’t have to be strenuous and exclusive; which is why we built Loud to give proximity, access and trust in the contract bidding/procurement industry.”*

Sylvester Okafor is the innovative founder and CEO of Loud Products Limited, a Nigeria-based tech startup established in 2023. Drawing from his education at Enugu State University of Science and Technology, Okafor is spearheading LOUD!—a cloud-native SaaS procurement platform that doubles as a community-driven social media tool tailored for contractors and the creative industry. Currently seeking pre-seed funding to go-to-market.

LOUD! aims to streamline procurement processes, foster collaboration, and empower African entrepreneurs on a global scale. With a passion for technology and market management, Sylvester is dedicated to bridging gaps in emerging markets through accessible, user-centric solutions. LOUD! stands for proximity, access and trust. Loud’s vision is to empower Africans for shared prosperity.

**The Problem LOUD! solves**

LOUD! removes barriers for African small entrepreneurs through an ecosystem built on community of trust, and prosperity.

**What Makes LOUD! Unique**

Their uniqueness and competitive advantage are the fully automated contract bidding feature and furthermore, incorporates a social feature as enabler. LOUD! is building a global trend where contract bidding is fully automated and trusted. LOUD! consumers or user categories includes Global content creators, project developers /promoters / diasporas, clients, contractors and professionals and government institutions. Sylvester credits his entrepreneurial mindset to the book “Rich Dad Poor Dad” which he says “served as a mentor to him”. After reading the book he was determined to lead a business.

LOUD! aligns with sustainable development goals of clean /decent work, no poverty and innovation.

**The Secret to Success**

In Africa there is a famous proverb “it takes a village to raise a child”. Similarly, to build a successful organisation from the ground up, requires a dedicated and committed team, who understand the vision and work towards it. This is exactly the team Sylvester has. The team’s latest achievement is its patent approval, positioning LOUD! for investment and scaling. Success to LOUD! means having over 50k daily active users on Loud platform by 2030. LOUD! is the on countdown to its product launch on 2nd February ,2026 when the product will be easily accessible via the Android and IOS play stores.

**Future Outlook**

In 5 years, LOUD” aims to have a strong presence in over 30 African countries and to be the leader in the social and contract bidding procurement industry. LOUD! is actively looking for investors. If you are interested email Sylvester [loudproductsltd@gmail.com](mailto:loudproductsltd@gmail.com)



DR. (HON) PARVEEN SMITH

### How One Woman Turned Silence, Suffering, and Stillness Into a Global Healing Movement

By any measure, Parveen Smith's journey defies expectation. In an era where wellness is often packaged as a lifestyle accessory, her story cuts through the noise with rare authenticity. For more than twenty years, Parveen has been the quiet architect behind AOT—Awareness Optimisation Transformation, also known as Angels Of Transformation.

Alignment of Truth, one could say, a healing modality that has transformed the lives of clients around the world.

But the origins of her work are far from glamorous. They began in a place of profound physical collapse.

#### A Body in Crisis

Two decades ago, Parveen's life came to a halt. Her health deteriorated so severely that she lost the ability to walk, speak, and even breathe with ease.

## A Personal Journey of Resilience Rising From Suffering and Stillness

The vibrant woman she once was faded into silence. Her days were marked by immobility, isolation, and a sense of being trapped inside a body that no longer responded. As she lay disabled and confined to her bed she watched the world move on without her.

She lost her job working in schools, and the impact on her emotional, mental, and physical health was devastating. Life became frightening, and survival itself felt uncertain. Medical professionals offered little hope, predicting decades of disability and decline. She had to relearn how to breathe and relied on family and loved ones for care until her husband eventually became her full-time caregiver. However, beneath the stillness and silence, something extraordinary was quietly awakening.

#### The Awakening within

It is often said that it is darkest before dawn. One night, in severe distress, Parveen called out for higher guidance and had a deep divine experience which changed her life. She noticed subtle energetic shifts, patterns and sensations that seemed to speak a language beyond words. What began as a survival instinct slowly evolved into a new form of awareness. This inner awakening became the foundation of what would later be known as AOT.

#### The Return to Her Body

As Parveen applied AOT to herself,

her body began to respond and heal. Her breath was the first to return, her voice second and last was movement.

#### Pain to Purpose

Once she regained her strength, Parveen dedicated her life to helping others break free from their own limitations, physical, emotional, or spiritual. Over the last twenty years, she has worked with individuals navigating chronic illness, clients healing from trauma, people seeking emotional clarity, those undergoing spiritual awakening and leaders expanding their influence.

The AOT modality focuses on energetic alignment, clearing emotional and outdated imprints, restoring coherence between mind, body, and soul and reconnecting individuals to their deepest truth. Clients often describe AOT sessions as "transformative," "clarifying," and "life shifting."

Many report breakthroughs in areas where traditional approaches had reached their limits. Dr.(Hon) Parveen Smith was recently honoured with a Global Award for her wellness program.

Dr. (Hon) Parveen is the founder of Soul 2 Soul Wellbeing and an award-winning coach, trainer and author. She has been featured on multiple media platforms in the UK.

You can reach her on [soul2soulwellbeing@outlook.com](mailto:soul2soulwellbeing@outlook.com)

## Important Dates of January:

- **1 JANUARY:** World Day of Peace

- **2 JANUARY:** World Introvert Day

- **4 JANUARY:** World Braille Day, World Hypnotism Day

- **14 JANUARY:** World Logic Day

- **17 JANUARY:** International Mentoring Day

- **24 JANUARY:** International Day of Education

- **28 JANUARY:** Global Community Engagement Day



# World Day of Peace: A Quiet Revolution the World Desperately Needs

Every year, the calendar turns quietly to World Day of Peace, and yet its message could not be louder. In a world filled with breaking news alerts about wars, conflicts, hatred, and division, this day stands as a powerful pause—a reminder that peace is not a luxury or an abstract dream, but a necessity for human survival.

Peace is often misunderstood. Many believe peace simply means the absence of war. But true peace is much deeper. It lives in justice, dialogue, empathy, equality, and respect. It is found when children can sleep without fear, when differences are discussed rather than destroyed, and when nations choose cooperation over confrontation. World Day of Peace invites us to rethink peace not as a distant goal, but as a daily responsibility.

The relevance of this day has never been stronger. From armed conflicts to social unrest, from religious intolerance to economic inequality, the world seems to be standing on fragile ground. Technology has connected us more than ever, yet emotionally and ideologically, humanity often feels deeply divided. In such times, peace may seem unrealistic or even weak—but in truth, peace requires the greatest strength. It demands patience when anger is easy, dialogue when silence is comfortable, and compassion when hatred feels justified.

World Day of Peace reminds us that peace begins with individuals before it spreads to nations. A peaceful world cannot exist without peaceful minds. Every act of kindness, every effort to listen instead of judge, every decision to forgive instead of retaliate contributes to a larger movement. Peace does not always start with treaties and leaders; sometimes it starts with a single voice refusing to spread hate, or a single hand reaching out in understanding.

Education plays a vital role in building a culture of peace. When young minds are taught empathy, critical thinking, and respect for diversity, they grow into adults who choose dialogue over violence. Schools and communities become the foundation stones of a peaceful society. On World Day of Peace, we are reminded that investing in education is, in fact, investing in peace.

Equally important is social justice. Peace cannot thrive where people are oppressed, marginalized, or denied basic human rights. Hunger, poverty, discrimination, and inequality are silent forms of violence that erode peace from within. World Day of Peace challenges governments, institutions, and individuals to address these root causes. Without justice, peace remains fragile and temporary.

The day also urges us to reflect on



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our digital behavior. Words have power—especially in the age of social media. Misinformation, hate speech, and online aggression can inflame tensions and deepen divisions. Choosing responsible communication, promoting truth, and showing empathy online are modern ways of practicing peace.

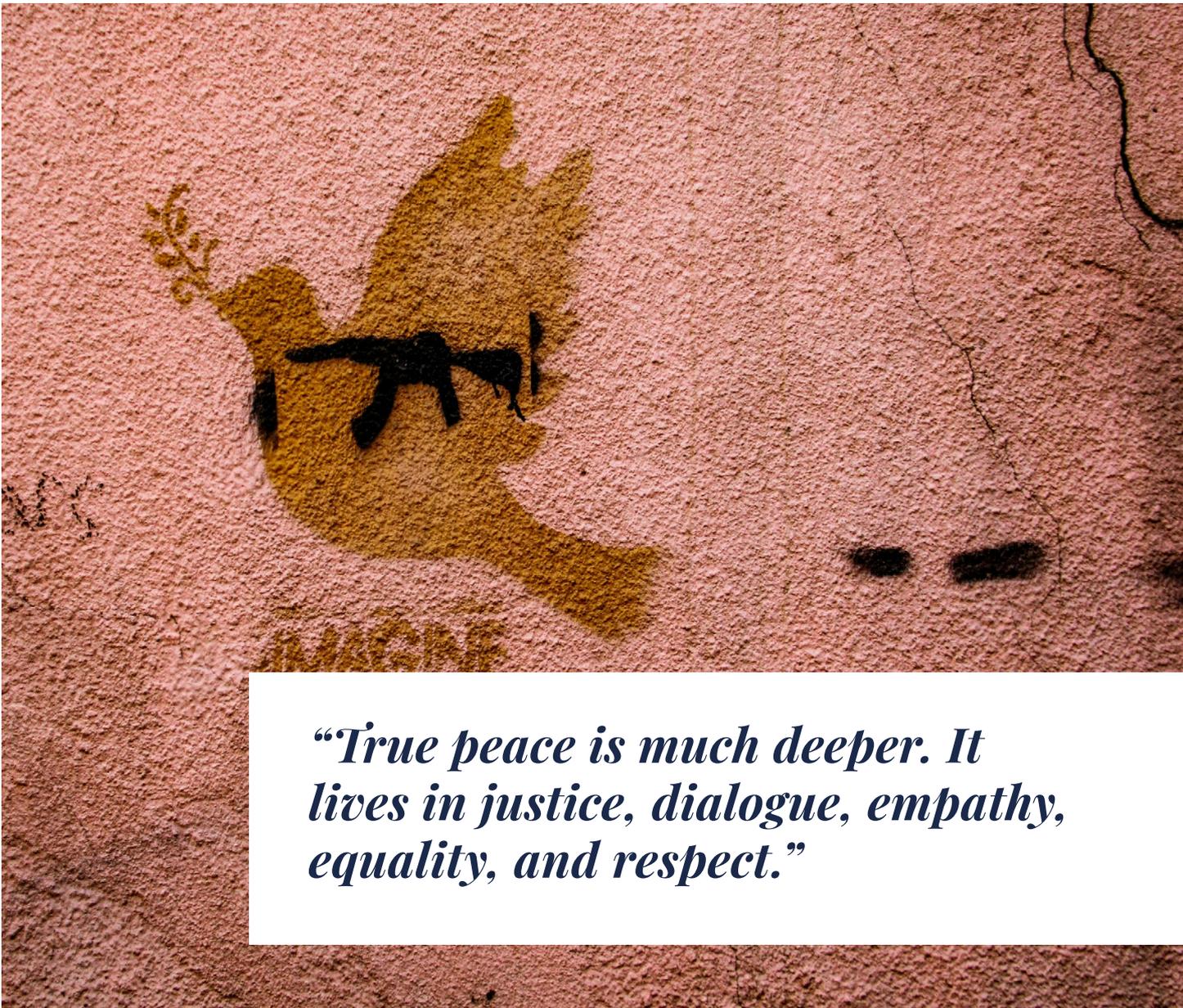
Most importantly, World Day of Peace is not meant to be observed

for just one day. It is a call to action that must echo throughout the year. Lighting candles, holding discussions, or sharing messages of peace are meaningful, but real impact comes when we carry these values into our daily lives—at home, at work, in our communities, and across borders.

Peace is not passive. It is active, courageous, and transformative. It asks us to stand up against

injustice, to protect the vulnerable, and to believe that humanity is capable of change. On World Day of Peace, we are reminded that while we may not be able to change the entire world alone, we can change the world around us.

In choosing peace, we choose hope. And in a world desperately searching for hope, that choice might be the most revolutionary act of all.



*“True peace is much deeper. It lives in justice, dialogue, empathy, equality, and respect.”*

# Lighting the Path Forward: Celebrating International Mentoring Day

*Mentoring is not just an act – it is a promise that no one must travel life's journey alone.*

International Mentoring Day arrives each year with quiet energy, like a door opening into a room full of possibility. It is a day that reminds us how a single conversation, a bit of guidance, or a supportive presence can shape someone's life in ways that last forever. Many people imagine mentoring as a formal program with strict rules, but in reality, it often begins in ordinary moments. A mentor can be a teacher who notices your interest, a manager who trusts you with responsibility, or a neighbor who shares wisdom from years of experience. These small, steady actions become turning points, especially for someone who isn't sure what direction to take next. On this day, we pause to notice those moments and the people who quietly make them happen.

Mentoring is powerful because it offers people something that textbooks and instructions cannot: experience wrapped in encouragement. When a mentor listens, they are not just hearing words. They are helping someone feel seen and valued. That single shift can change everything. A young person who believes no one notices them suddenly finds confidence to speak up. An adult

switching careers hears, "You can do it," and keeps going when the path feels confusing. Mentoring shows us that potential is not always visible at first. Sometimes it needs someone else to point out where it is hiding.

Think about how life feels when you are unsure of your choices. You might hesitate, scared of choosing wrong. Now imagine someone who has walked that road before standing beside you and saying, "I've been there, and here's what helped me." Mentors don't hand out perfect answers, but they provide maps made of real mistakes and real victories. This guidance can open doors that felt locked. Many successful people point to one mentor—a teacher who encouraged writing, a coach who taught discipline, a boss who trusted them with a chance. Those mentors shaped more than skills. They shaped belief.

Mentoring also builds bridges between generations and communities. When knowledge is shared instead of guarded, everybody grows. Young people learn lessons faster because someone ahead of them offers

shortcuts that took years to discover. Older adults stay connected and purposeful by passing along what they know. Workplaces with mentoring feel supportive rather than stressful. Schools become more confident and joyful. Even neighborhoods grow stronger when people give time to guide others. Mentoring doesn't require fancy tools—only patience, curiosity, and kindness. Its effects, however, ripple outward into families, jobs, and communities.

International Mentoring Day encourages each of us to reflect in two directions. First, who helped shape the person we are today? Maybe it was a parent, a friend, or a stranger whose words came at the perfect moment. Second, who might need our support right now? You do not need special training to mentor someone. You simply need to care enough to share your story and listen with an open heart. Sometimes mentoring begins with a single sentence: "If you ever need advice, I'm here." That offer can be the spark that changes a future.

As we observe International Mentoring Day, we honor the people who guide others without expecting any reward. These are the quiet heroes whose impact spreads across years. Their efforts transform confusion into clarity, doubt into courage, and uncertainty into action. And the best part is that mentoring does not end when the day is over. Every person has something valuable to teach, and every person has more to learn. When we give our time to help someone grow, we are helping build a kinder and wiser world. Mentoring is not just an act—it is a promise that no one must travel life's journey alone.



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# February 2026 Horoscope - A Month of Gentle Growth

*February arrives with softer footsteps than January, carrying calm energy mixed with renewed curiosity. The rush of the new year settles, giving everyone a chance to catch their breath and move with intention instead of pressure. This month encourages patience, reflection, and meaningful connection. It's a time to listen—to your heart, to the universe, and to the small signs that guide you. Whether you're exploring new opportunities or strengthening old foundations, February supports gentle progress rather than dramatic leaps.*

**ARIES:** A calmer month steadies your fire. You feel motivated, but February also teaches you that pacing yourself leads to better results. Relationships grow stronger when you slow down and truly listen. A promising opportunity may land quietly—pay attention.

**TAURUS:** Comfort surrounds you this month. Home feels like a safe haven, and time spent with loved ones brings joy. Money and work look stable, especially if you stick to routines that support you. Trust slow progress—it's working.

**GEMINI:** February is all about communication for you. Conversations open doors, and someone may give advice that really helps. You might juggle several ideas at once, but try to choose one or two that truly excite you. Focus brings magic.

**CANCER:** Warm emotional energy helps you heal and reset. Relationships feel smoother, and there may be a moment of forgiveness or understanding. Take time to rest, nourish yourself, and let inspiration return naturally.

**LEO:** Your spark shines this month, especially in creative work or social settings. People notice your confidence and warmth. Just stay balanced—share the spotlight, and let others support you too. Teamwork brings the best results.

**VIRGO:** February gives you clarity. You organize plans, simplify tasks, and find answers you've been seeking. An older friend, mentor, or coworker may guide you in a helpful way. Small steps build a strong foundation.

**LIBRA:** Harmony finds you. Relationships feel easier, and tension from the last few months dissolves. You might feel inspired to redecorate your space or start a new hobby. Playfulness and creativity keep your spirit light.

**SCORPIO:** You feel grounded and more secure in who you are becoming. Emotional growth shows up in practical ways—better habits, clearer choices, stronger boundaries. This is a month of inner wins, even if no one else sees them.

**SAGITTARIUS:** Adventure returns slowly and sweetly. You may explore a learning path, travel idea, or new friendship. Curiosity leads you somewhere exciting. Trust your instincts—they guide you toward new opportunities.

**CAPRICORN:** Your work ethic pays off in visible ways. Recognition, progress, or a fresh opportunity could appear. But February also reminds you to rest—success is easier when you're balanced. Celebrate small victories.

**AQUARIUS:** This is a sparkly month for you. Ideas flow easily, and you may start a project that feels authentically "you." People appreciate your originality. Share your thoughts—you never know who might be inspired.

**PISCES:** A gentle month of reflection. Your dreams and intuition feel sharper than ever. Quiet time gives you answers you've been seeking. Lean on creativity, music, or journaling—they help you move forward with clarity.

This month isn't about dramatic breakthroughs—it's about steady growth, emotional balance, and feeling more present in your life. February teaches every sign that progress can be gentle and still meaningful. Trust the calm, trust your own rhythm, and let small steps lead you toward the year you hope to create.



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