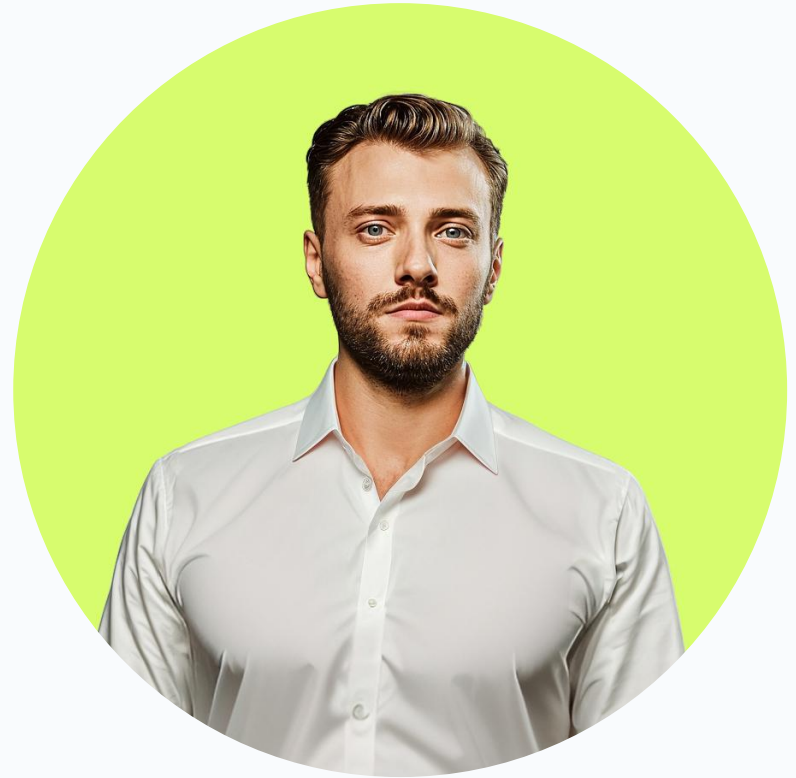


Jan Skora

Role-agnostic
generalist



**I'm a
curious
explorer**

who helps
businesses and
individuals
**solve complex
challenges**

by
bringing a unique
**cross-domain
perspective**

As a role-agnostic
generalist,

I can help
you with:



Navigating digital
transformation



Breaking down complex
problems into actionable
solutions



Bridging technical and
business understanding



Developing innovative
strategies

What
makes
me tick?

THE
“Go find
out...”
APPROACH



Everything begins
with being **Curious**

“Go find out” A P P R O A C H



Explore

Learning | Research | Collaborating



Bring

Value

Tangible Results | Change



I bring Value across the entire value chain

Tech & Digital Transformation



Strategic Infra.



Discovery & Innovation



Cartier

First successful AR implementation in luxury retail maintaining brand premium feel while solving inventory challenges

CherryTrading

Comprehensive market entry strategy with validated business model and growth roadmap

FCMB

Complete transformation framework enabling traditional bank to compete in modern BaaS market

Porter's Value Chain

How can I do this?



Because I'm
many things...

I am many things

Innovation Catalyst



Insight Synthesizer



Multidomain Weaver



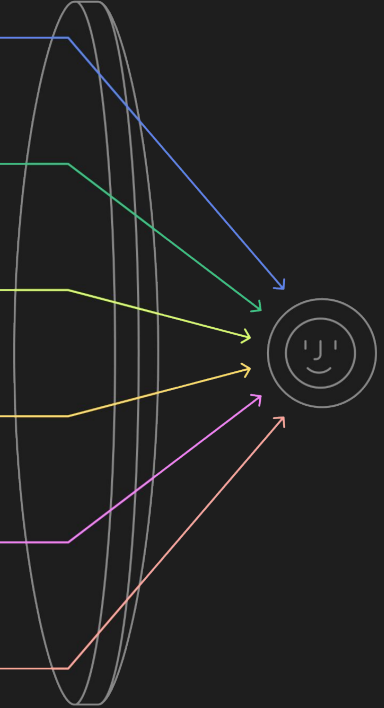
Continuous Learner

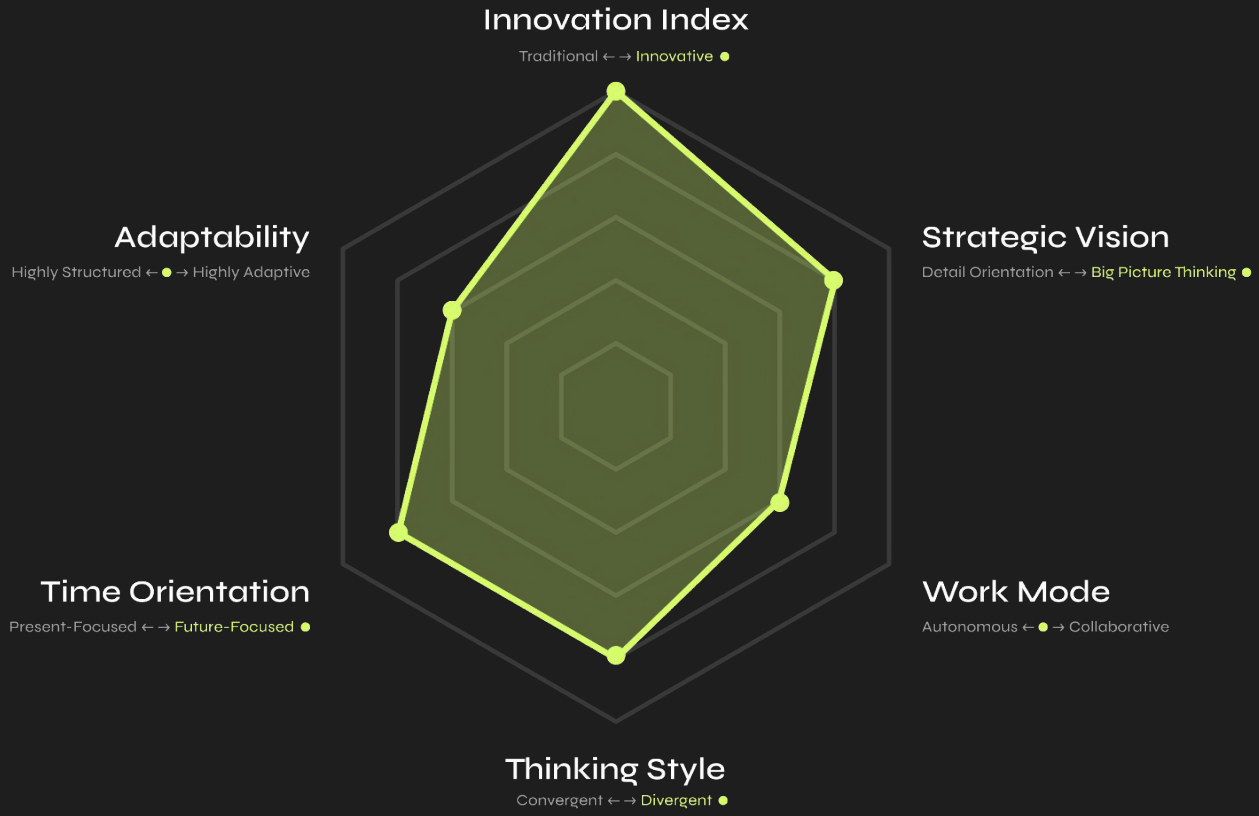


Strategy Designer & Futures Thinker



TechBiz Translator





Role-agnostic generalist



Innovation Catalyst

My ability to connect disparate ideas, spot emerging trends and think visually helps companies innovate and stay ahead of the curve

Structured Approach



Early Adopter



Unique Thinker



Innovation & Technology

Non-homogenic techno-realist, Early Adopter, On the forefront of tech waves (Crypto, AI)

Personal Attributes & Skills

Think spatially and visually, see things other people miss & connect the dots, experimenter

Research & Insights

Unique thinker able to connect seemingly disparate dots

Data Visualization Skills

Help me communicate complex ideas and patterns more effectively

Design Thinking Proficiency

providing a structured approach to creative problem-solving

Public Speaking and Storytelling

Public speaking and storytelling helps me communicate my innovative ideas and insights more effectively

**How can we
implement new
technologies while
maintaining our
brand identity?**

Innovation Catalyst

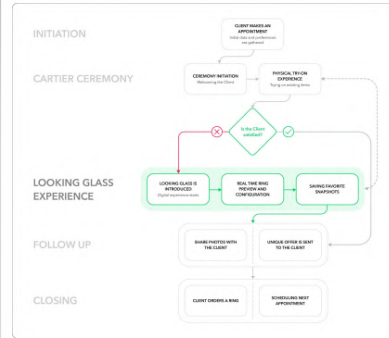
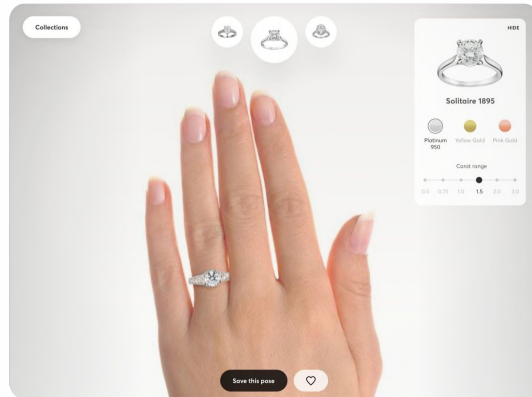
Professional



Cartier

Transformed traditional jewelry try-on experience by introducing AR technology in a luxury retail setting, creating an innovative solution for showing products not physically present

SEE FULL CASE STUDY



🚩 Challenges I Can Solve

- Bridging traditional business models with cutting-edge technology
- Creating innovative customer experiences in luxury retail
- Implementing complex technical solutions while maintaining brand premium feel
- Digital transformation of traditional retail experiences
- Making AR/VR solutions practical and business-viable



Innovation Catalyst

Professional

Results



First successful AR implementation in luxury retail maintaining brand premium feel while solving inventory challenges



Business Impact

- Transformed luxury jewelry try-on by introducing AR for unavailable products
- Reduced need for physical inventory across locations
- Pioneered AR technology adoption in luxury retail



Technical Achievement

- Created ML-powered hand recognition with real-time 3D rendering
- Built scalable cloud-based architecture with local Linux server
- Integrated Android-native app with secure data handling



Design Excellence

- Developed minimal, premium interface aligned with luxury brand standards
- Enabled natural gesture controls with sophisticated product visualization
- Created seamless browsing experience for premium products

How do we
modernize our
traditional business
**without disrupting
current operations?**

Innovation Catalyst

Professional



FCMB

Developed a Banking As A Service strategy for an African bank. Seeding innovation, coining culture change terms, integrating clarity across multiple levels of business (Team, Digital, Process, Tech Stack)

Competitive Value Propositions for FCMB BaaS

How you plan to Win today			How you should Win
As-is Value Propositions	Assessment notes		Improved Value Propositions
Easy to do business with / Ease of interaction	Good starting value proposition. Important for the customer. Needed to be better specified	Become Customer-Centered	Offer Services / Products that are easy to use
Reliable: Stable and consistent API Services	Important for the customer	Enable Fast Integration	Helping Customers to optimize cost and generate profit
Fast Support service		Provide World-class Services	Create new revenue streams (for both the Bank Group and the Customer)
Transparency of information (Reformed Business Customer)		Lose the 'bank stiffness'	Create a safe and predictable environment for Customers
Product versatility (internally and externally)			Integrating fast
Utilizing FCMB Banking License			Provide world-class, reliable solutions, Customer Experience & support from Day1
			Are end-to-end problem solvers
			Trusted Brand, but no 'bank stiffness'

Challenges I Can Solve

- Digital transformation of traditional banking services
- Strategic repositioning for traditional companies entering digital markets
- Complex regulatory compliance while innovating
- Building new digital business models within traditional organizations
- Integration of legacy systems with modern digital services

How do we
**improve conversion
rates** in specialized
markets?

Innovation Catalyst

Professional



Estimoto

Estimoto is a platform that revolutionized motorcycle valuation by automating the complex assessment process through an innovative MetaScore™ system, helping bike owners get fair market value for their vehicles while enabling dealers to efficiently browse and bid

The project achieved remarkable success by reducing valuation time by 35% and doubling form conversion rates through a carefully designed two-stage submission process, effectively bridging the gap between motorcycle owners and dealers in a previously inefficient market



📌 Challenges I Can Solve

- Significantly increasing conversion rate
- Creating automated valuation systems for specialized markets
- Transforming complex expert assessments into user-friendly processes
- Designing two-sided marketplace platforms with automated workflows
- Reducing time-intensive manual processes while maintaining quality
- Implementing conversion optimization for specialized user groups



Innovation Catalyst

Professional

Results



Created market-first motorcycle valuation platform with proven efficiency gains and doubled user conversion



UX Innovation

- Introduced MetaScore™ system revolutionizing motorcycle valuation
- Reduced price estimation time by 35% through automation
- First platform combining dealer bidding with automated pricing



Technical Implementation

- Created streamlined two-stage submission workflow
- Implemented comprehensive design system
- Built scalable visual brand framework



Business Results

- Doubled form conversion rate from 7% to 14%
- Cut development cycles with standardized components
- Established consistent premium platform experience

Innovation Catalyst

Personal



Developing novel ideas

I have developed novel learning approaches like the "Word Smuggling" morning routine and AI-powered visualization techniques

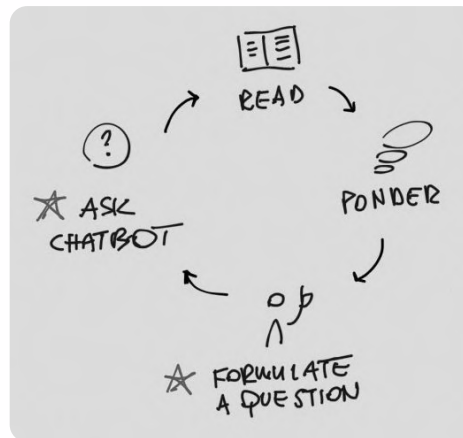
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Early Adopter Mindset

My early adopter mindset is evident in how I've integrated AI tools into learning methods, particularly in my transformation of traditional reading through chatbot interactions

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ANTHROPIC

 Hugging Face

 Claude 

 OpenAI

stability.ai

 perplexity

Insight Synthesizer

My research skills, curiosity, and ability to see patterns others miss can help companies extract valuable insights from complex data and market trends.

Research & Insights

Love to research & dig for insights,
Experience in creating
comprehensive Reports

Personal Attributes & Skills

Well developed information
Intuition and "taste" for High-Quality
ideas & things, natural Weak Signal
detector

Data Visualization Skills

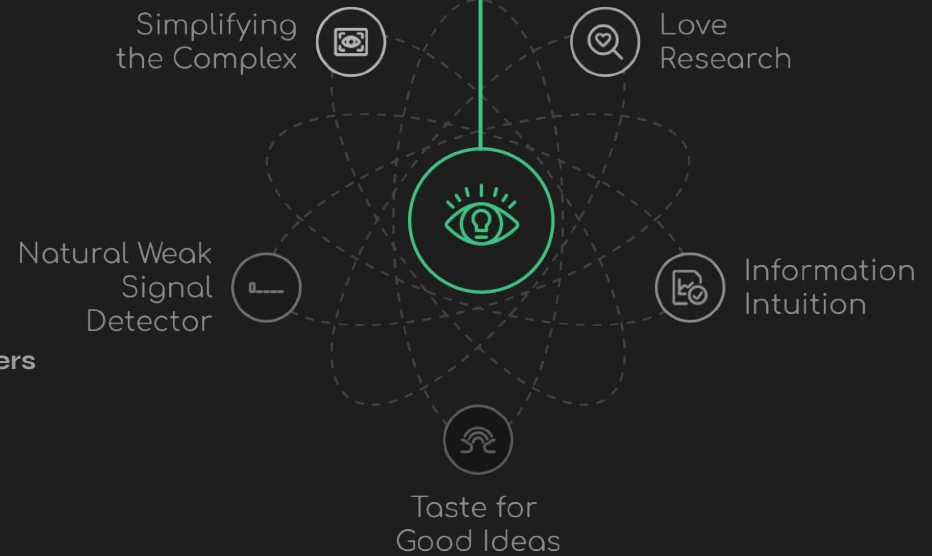
Help me communicate complex
ideas and patterns more effectively

Psychology & Sociology

Understanding of Psychology,
Neuroscience, and Sociology

Strategy & Systems

Great at breaking complex
questions and structures apart



How can we
validate new
technology
investments
**before full
commitment?**

Insight Synthesizer

Professional



Cherry Trading App

Mapped and analyzed complex business hypotheses along with market research, identifying key challenges around CAC, LTV, and USP, synthesizing these into actionable strategies

SEE FULL CASE STUDY

Competition

USP's and value propositions for main competitors.

Legend

- ✓ – Value Proposition is present
- ⊖ – Value Proposition is absent
- ⊙ – Mention of a Value Proposition
- ★ – Potential for a Value Proposition
- 🚧 – Value Proposition under construction (backed by desk-rese)

Value Propositions	Cherry Trading	Robinhood	Public
USP	Sustainable & Ethical Stock Trading	Investing for Everyone Robinhood, a pioneer of commission-free investing, gives you more ways to make your money work harder.	Invest in good company. Build your financial literacy or share your experience. Public market social, so you can tap into the collective wisdom of a community of investors.

Zero-commission trading	✓	✓	✓	✓	✓
Social Trading	🚧	🚧	🚧	⊖	✓
Community	✓	🚧	✓	✓	⊖
"Investing" Education	⊖	✓	⊖	⊖	⊖
Stock Tweets	⊖	⊖	⊖	✓	⊖
Complex analysis in an easily accessible form	★	⊖	⊖	⊖	⊖
"Your Partner"	⊖	⊖	✓	⊖	⊖
The "Good Guys" with morals	★	⊖	✓	⊖	⊖
Transparency	★	⊖	⊙	⊖	⊖
Best-in-class Support	★	⊖	⊙	⊖	⊖
Insured investments	✓	✓	✓	✓	✓
Fractional shares	⊖	✓	✓	⊖	✓
Cash management	⊖	✓	✓	⊖	⊖
Margin Trading	⊙	✓	⊖	⊖	⊖
Public Referrals	★	✓	✓	⊖	⊖
Regulated in USA	✓	✓	✓	✓	⊖

Challenges I Can Solve

- Strategic Market Entry & Validation
- Market research and competitive analysis
- Business model validation
- Product-Market Fit
 - ◆ Creating clear value propositions
 - ◆ Competitive differentiation
 - ◆ Defining unique selling propositions (USP)
 - ◆ Testing market assumptions
- Growth Strategy
 - ◆ Developing clear go-to-market strategies
 - ◆ Creating realistic roadmaps
 - ◆ Validating business assumptions
 - ◆ Building pricing strategies
 - ◆ Planning expansion strategies

Insight Synthesizer




Professional



Results



Comprehensive market entry strategy with validated business model and growth roadmap

- | | | | |
|--|--|--|--|
|  Market Analysis | → Mapped comprehensive competitive landscape for zero-commission trading | → Identified key differentiators in US market | → Analyzed critical market challenges around USP |
|  Strategic Framework | → Created "Sustainable & Predictable Trading" positioning | → Developed targeted user segmentation (Gen Z/Millennials) | → Built data-driven growth strategy framework |
|  Business Validation | → Validated customer acquisition and retention hypotheses | → Optimized CAC/LTV metrics through testing | → Created clear value proposition testing model |

What are the
underlying needs
**driving our different
user segments?**

Insight Synthesizer

Professional



Fundid

Synthesized complex fintech regulatory requirements, user needs, channel strategy and banking services into a coherent product strategy

[SEE FULL CASE STUDY](#)



Challenges I Can Solve

- **Fintech Product Strategy**
 - ◆ Synthesizing complex regulatory requirements into actionable plans
 - ◆ Balancing user needs with compliance requirements
 - ◆ Creating channel strategies for financial products
 - ◆ Mapping stakeholder journeys and needs
 - ◆ Product roadmap development
- **Risk Management & Compliance**
 - ◆ Identifying and mapping potential risks
 - ◆ Creating frameworks for risk assessment
 - ◆ Developing compliance strategies
 - ◆ Building security into product design
 - ◆ Balancing innovation with risk management

Insight Synthesizer




Professional



Results



Data-driven validation of business hypothesis enabling focused product development

- | | | | |
|--|--|---|--|
|  Research Validation | → Validated gender discrimination in US business banking | → Identified specific needs of female entrepreneurs | → Discovered financial literacy as key opportunity |
|  Strategic Direction | → Created comprehensive user personas | → Mapped mental models of target users | → Analyzed banking sentiment patterns |
|  Product Development | → Defined clear MVP scope based on research | → Developed evidence-based product roadmap | → Created scalable user research framework |

Insight Synthesizer

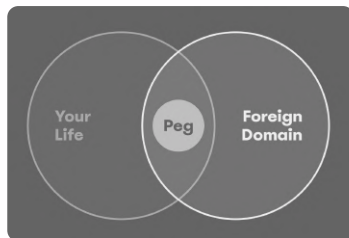
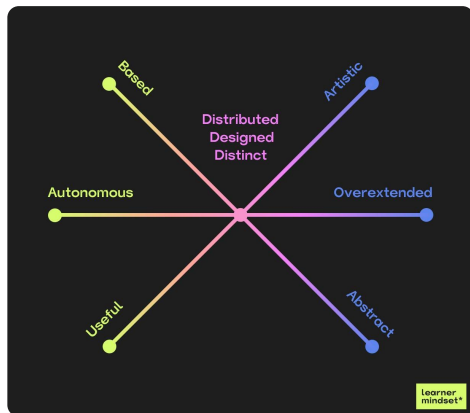
Personal



Coining new terms, and concepts

I coin novel terms like: **Domain Pegs**, **Word Smuggling**, **Living Ideas**, or **Personal Absorptive Capacity**. Crystallizing complex concepts into actionable frameworks

[READ MORE](#)



Sharing Innovative Ideas

Gave a talk at Google Startups teaching entrepreneurs how to “Become an expert fast by mastering the art of domain combos”



Insight Synthesizer

Personal

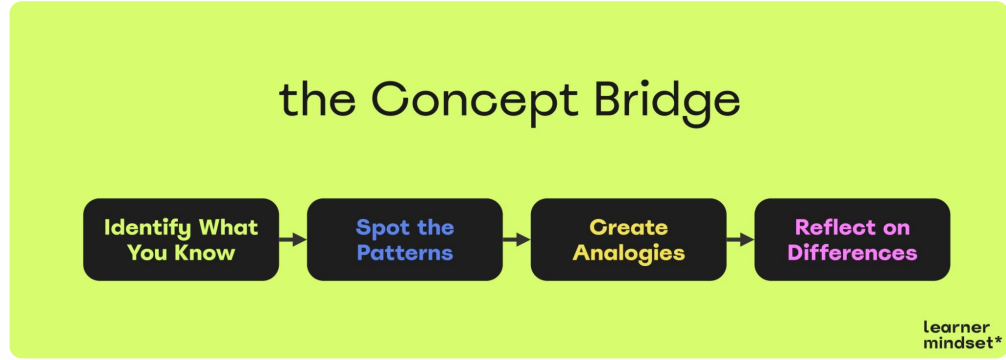


Breaking down complex concepts

This value is most evident in how I break down complex learning concepts into **digestible frameworks** like the "3 Effective Strategies for Understanding Difficult Concepts."

My research intuition shows in pieces like "How to Deal with Difficult Concepts," where I synthesize academic concepts into practical applications

READ MORE



Concept Bridge

This research-based strategy is meant to help you understand complex, new concepts, and those that you already understand.

Name the Concept

Blockchain

Identify What You Know

Do you understand the subject(s)? If not, how do you...?

Spot the Patterns

Are there any patterns you can spot? If so, what are they...?

Create Analogies

Can you...? If so, what...?

Reflect on Differences

Is it like...? If so, how...?

2 Definition

...is a persistent, transparent, public, append-only ledger system.

<p style="font-size: 10px;">experience with personal banking</p> <hr style="width: 100%;"/> <p style="font-size: 8px;">Personal Banking to Blockchain Transactions: Just as you trust the bank to handle your money securely, blockchain offers a system where transactions are recorded through cryptography.</p>	<p style="font-size: 10px;">tracking my income and expenses</p> <hr style="width: 100%;"/> <p style="font-size: 8px;">Income and Expense Tracking in Ledger Maintenance: Your personal record-keeping is akin to the blockchain ledger, which automatically records all transactions.</p>	<p style="font-size: 10px;">the rules of exchanging hostages (-P)</p> <hr style="width: 100%;"/> <p style="font-size: 8px;">Exchanging Hostages to Transaction Validation: Just as you and your negotiator trade hostages to ensure a verified and exchanged currency.</p>	<p style="font-size: 10px;">what trust is, how to build and maintain it</p> <hr style="width: 100%;"/> <p style="font-size: 8px;">Trust and Maintenance to Network Reliability: Blockchain operates as a central authority to build trust, which is established through consensus and ongoing network maintenance. As these operations are built and used through consensus, trust is maintained.</p>
<p style="font-size: 10px;">Trusted Transactions: Blockchain operates like sending a secure, coded mail where the sender and receiver are evident, and a trusted intermediary system is in place.</p>	<p style="font-size: 10px;">Immutable Records: The blockchain ledger as an income expense tracker is shared among many people, where once a trusted intermediary system is in place, it can't be changed without everyone seeing.</p>		
<p style="font-size: 10px;">Decentralized Trust: Unlike a bank, which is a centralized entity you trust, blockchain operates that trust across a network, requiring no central authority.</p>		<p style="font-size: 10px;">Transparency in Transactions: Transactions on the blockchain may be visible to all parties involved, more transparent than a typical web transaction.</p>	

Learner mindset*

Multidomain Weaver

This unique skill of mine helps companies and individuals find innovative solutions by combining insights from different fields

Combining Tech with Other Fields



Inter-Disciplinary Approach



Multiple Fields of Knowledge



Comparing Different Systems



Innovation & Technology

Combining tech knowledge with other fields

Personal Attributes & Skills

Interdisciplinary approach, Ability to draw parallels between different domains

Content & Communication

Writing longform helps me think

Psychology & Sociology

Understanding of multiple fields (Psychology, Neuroscience, Sociology, Bayesian Statistics)

How do we
**combine insights
from multiple
domains** to create
innovative solutions?

Multidomain Weaver

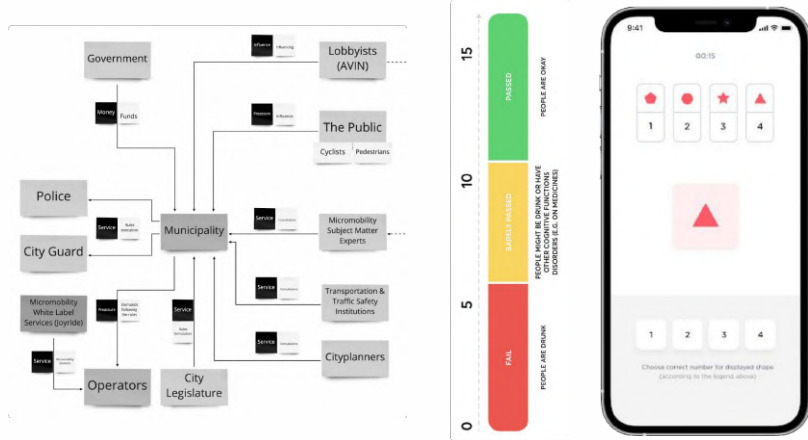
Professional



JoyRide

Combined **cognitive science with software design** for safety solutions. Delivering innovation within micromobility as a reaction to narrowing regulatory constraints

SEE FULL CASE STUDY



Challenges I Can Solve

- Bridging scientific research and practical applications
 - ◆ Converting academic research into usable product features
- Creating solutions within regulatory frameworks
 - ◆ Building adaptable systems for evolving regulations
 - ◆ Identifying opportunities within regulatory limitations
- Managing complex stakeholder ecosystems
- Developing innovative safety solutions
 - ◆ Creating incentive systems for safe behavior
 - ◆ Implementing real-time safety monitoring
- Designing scalable and compliant systems






Multidomain Weaver

Professional

Results



First cognitive-science based safety solution for micromobility meeting both regulatory and user experience needs

- | | | | |
|---|---|--|--|
|  Safety Innovation | → Combined cognitive science with safety software for micromobility | → Designed safety validation system balancing UX and regulations | → Innovated micromobility safety within regulatory constraints |
|  Stakeholder Integration | → Created comprehensive ecosystem map connecting operators, cities, and users | → Mapped legislation-influenced usage flows | → Aligned multiple stakeholder objectives (municipalities, operators, users) |
|  Technical Implementation | → Developed symbol-based cognitive testing system | → Built scalable assessment architecture | → Created pattern-recognition testing framework |

How do we
implement AI/ML
solutions in a way
that **creates real
business value?**



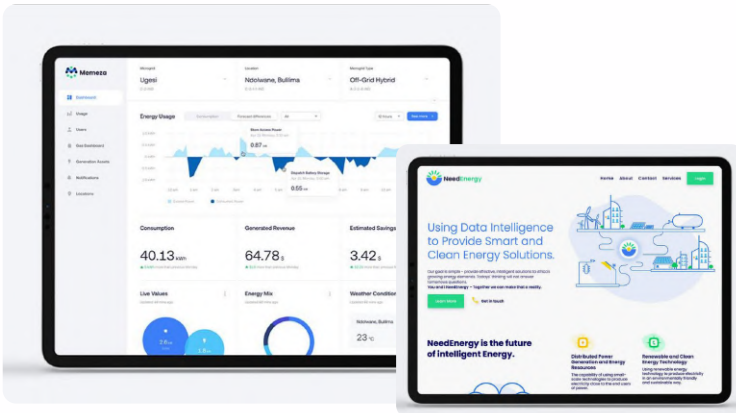
Multidomain Weaver

Professional

NeedEnergy

Integrated design expertise with data science capabilities and energy sector knowledge to create a cohesive dashboard that transformed complex energy consumption data into actionable business insights

SEE FULL CASE STUDY



📊 Challenges I Can Solve

- Data strategy development for traditional industries
- Converting complex data into actionable business insights
- Implementing machine learning solutions for business optimization
- Making predictive analytics practical and usable



Multidomain Weaver

Professional

Results



Functional prototype validating business model and securing prestigious accelerator positions

- | | | | |
|--|---|--|---|
|  Accelerator Recognition | → Selected for Techstars Web3 accelerator 2023 | → Joined Google Startups Sustainable Development | → Top 15 innovative startup by World Energy Council |
|  Technical Solution | → Built real-time energy monitoring dashboard | → Developed predictive consumption forecasting | → Integrated device notification system |
|  Strategic Value | → Created foundation for production-scale analytics | → Validated technical feasibility with real data | → Established data science iteration framework |



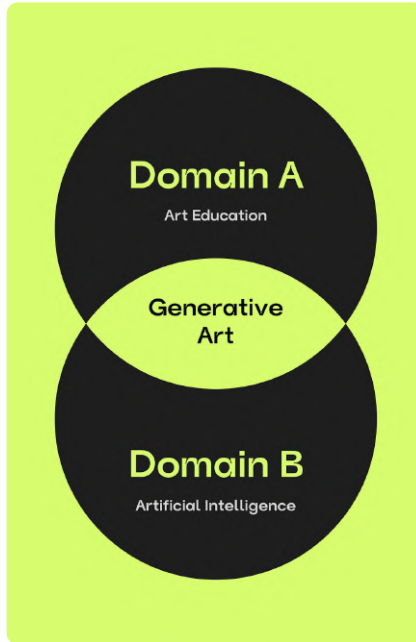
Multidomain Weaver

Personal

Domain Combos concept

This value shows in the concepts I create - **Domain Combos** concept and **Living Ideas framework**. I've combined pottery-making metaphors with AI development, and merged behavioral psychology with learning theory

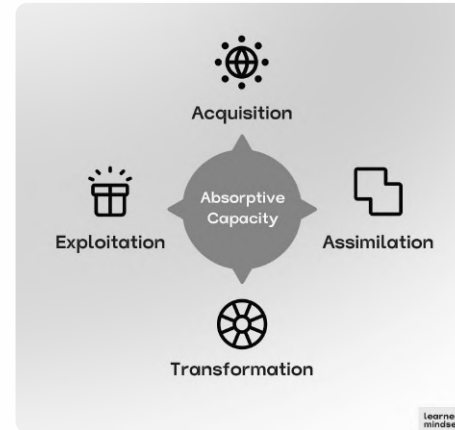
[READ MORE](#)



Personal Absorptive Capacity concept

The **Personal Absorptive Capacity** concept shows how I blend **organizational theory** (business) with **individual learning strategies** (individual)

[READ MORE](#)



Multidomain Weaver

Personal

Drawing inspiration from non-obvious areas

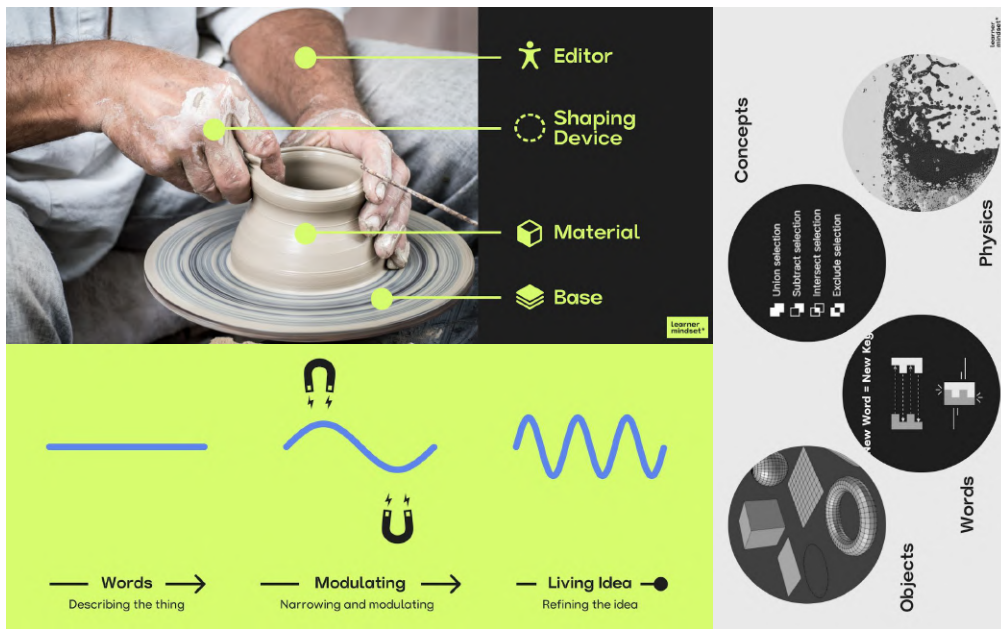
I drew inspiration from two distinct domains to conceptualize how future AI-enhanced ideas will be created: **traditional pottery-making and complex systems theory**

From pottery, I borrowed the tangible process of shaping clay with hands and tools to explain how editors will 'shape' digital ideas

From Cynefin's complexity framework, I adapted the concept of 'modulators' (tools that help make sense of complex situations) to explain how AI will help refine and form these ideas

By combining these metaphors, I created an accessible **framework for understanding how humans will interact with AI to create 'Living Ideas'** - dynamic, evolving digital concepts

[READ MORE](#)



Continuous Learner

I thrive on learning fast and diving into new technologies that shape industries. When I encounter something unfamiliar, I don't hesitate - I just "Go Find Out."

This mindset has served me well when clients present challenges in emerging fields. Rather than being intimidated by new territory, I get excited about the opportunity to explore and master it



Innovation & Technology

Combining tech knowledge with other fields

Content & Communication

Writing longform helps me think

Personal Attributes & Skills

Interdisciplinary approach, Ability to draw parallels between different domains

Psychology & Sociology

Understanding of multiple fields (Psychology, Neuroscience, Sociology, Bayesian Statistics)



Continuous Learner

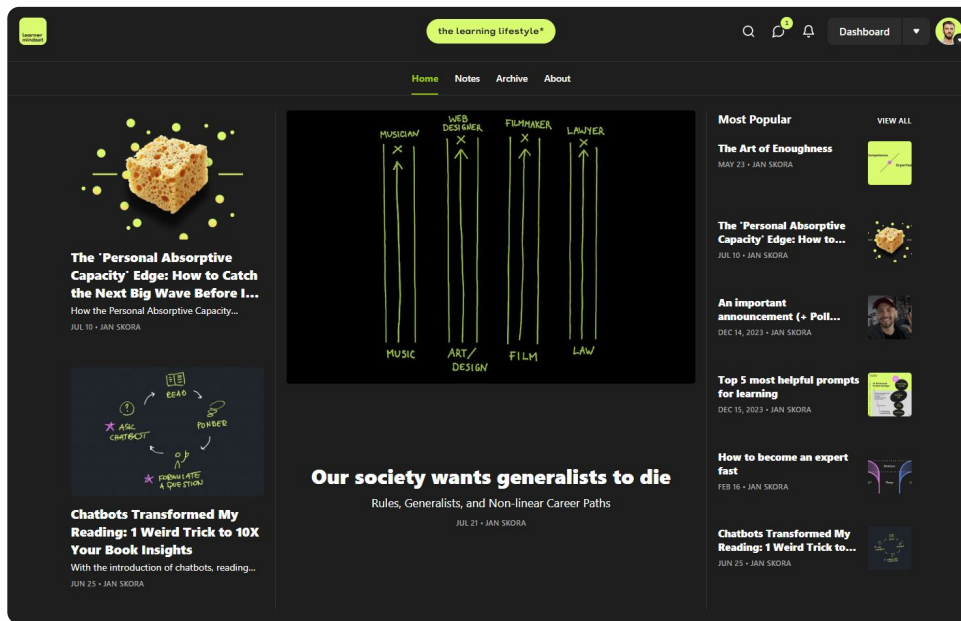
Personal

Learner Mindset Project

My entire approach to the Learner Mindset reflects this quality, especially in pieces like "The Art of Enoughness" where I challenge traditional mastery concepts.

The integration of AI tools into learning processes shows my early adopter mindset, while my newsletter format demonstrates my commitment to sharing evolving insights

READ LEARNER MINDSET





Continuous Learner

Personal

Diving deep into Artificial Intelligence

When I sensed AI would transform learning, I immediately started experimenting with ChatGPT and created **new frameworks for AI-enhanced studying**. My passion for staying inspired drives me to constantly seek out and test new tools and methodologies

Wrote multiple Articles on AI

"The right mental model for ChatGPT",
"How chatbots transformed my reading",
"Advanced prompts for learning", and more

Expert Prompter

I know how to create advanced prompts that net optimal results

Experience with Agents

Build agents that carry on tasks over popular APIs

Designed Data Strategies

I have facilitated and designed strategies for many products using Neural Networks for prediction

Devised AI-Powered Analytics

Developed digital strategies that include predictive modeling for business insights

Neural Networks Understanding

I understand how Neural Networks and LLMs work, I'm aware of their benefits and challenges

Conversational Programming

Coded with chatbots and experimented with Cursor to write advanced code

Generative AI

Used Stable Diffusion + ComfyUI combo to generate images

AI Ethics & Responsible AI

Knowledgeable about bias in AI, fairness metrics, and ethical considerations

Foundational Models & Software I have experience with

ANTHROPIC



OpenAI



LangChain



Hugging Face

stability.ai

LLaMA
by Meta



Claude



perplexity

Continuous Learner

Personal



Diving deep into Blockchain and Crypto

I have developed Obsidian Blockchain/Crypto Sensemaking tools. One of these tools is **The Blockchain Business Ecosystem Framework** and **Blockchain Design Kit**. I also have extensive experience with the cryptoverse as a whole

Talks about NFTs

Gave an internal presentation regarding the basics of NFTs and what's all the craze about back in March 2021. Co-hosted knowledge-sharing panel about the NFTs in January 2022.

Launched a collection

Launched an NFT 10k collection: Established the token rarity criteria and rules to be coded in the smart contract – like whitelists, operator wallet, wallet privileges etc.roadmapping & whitelists, basic gas optimization, can tell difference between ERC20, ERC721, and ERC1155 tokens

Discord communities

Member of many communities, helped to build one. Can tell the difference between different types of communities (e.g.organic vs moonbros)

DAPPs

Set-up a simple Dapp. Used web3.js for minting. Integrated with Metamask

Opensea API

Know how to read specification to correctly setup the Collection settings, Properties / Rarities, etc.

Metamask

Using Metamask on daily basis. Connected to non-standard networks. Played with Ropsten testnet, used faucets for experimentation

Bridges

Used Blockchain Bridges, aware of the benefits and risks

DAOs

Understand the current state of DAOs, Governance models, Multisig or OGs.

Crypto Services

Used many crypto services like: IPFS, Pinata, Syndicate, ENS, Dune Analytics, AMMs, etc.

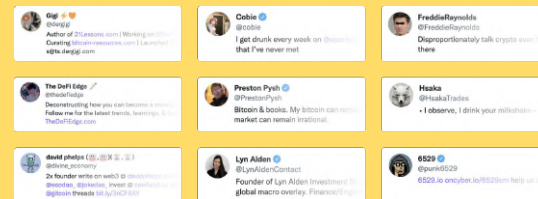
Wallets

Using different Wallets, hot n cold

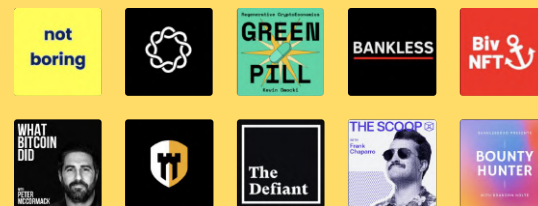
Tradfi

Experience in trading crypto TRADFI. Used multiple platforms for swaps, futures, leverage trading

Crypto Twitter



Substacks & Podcasts



Continuous Learner

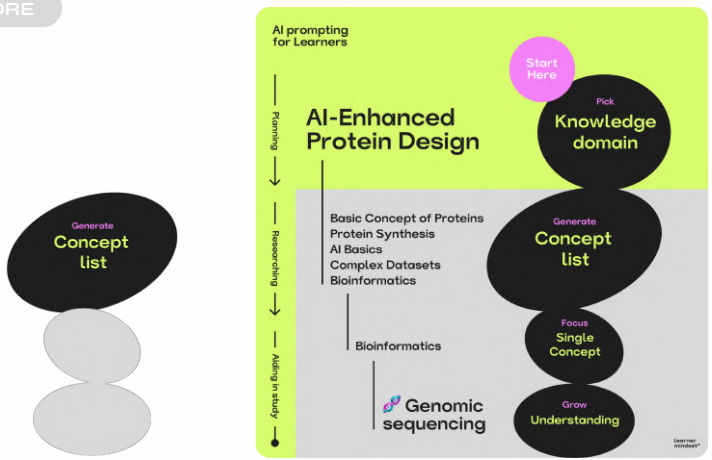
Personal



Using GenAI to enhance learning

I've developed a **systematic approach** to using **Generative AI** as a **learning accelerator**, creating five specialized prompts that enhance different stages of learning - from initial domain exploration to deep comprehension through interactive tutoring

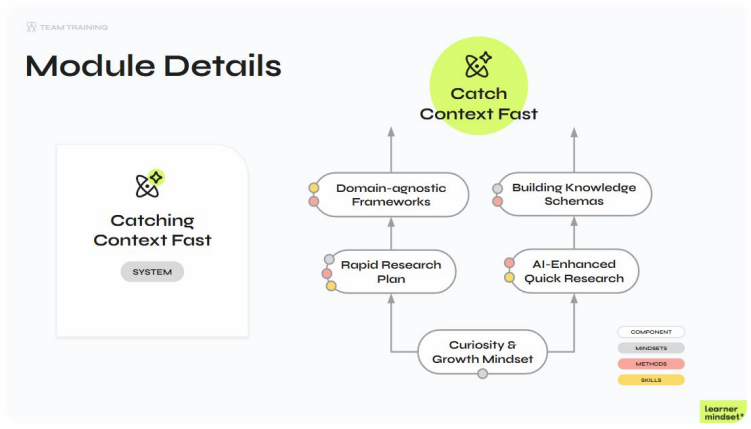
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Developing systems that improve learning

I'm actively developing systems, methods and tools for improving learning capability of individuals and businesses (L&D)

READ MORE



Continuous Learner

Personal



Curated Prompt Database for Personal Learning

I'm working on an Conversational AI sensemaking tools. Maintaining publicly available prompt database with access to prompts. Developing Agents that lead individual through the process of growing new competencies, managing change and guiding personal growth



PROMPT DATABASE

The screenshot displays a user interface for a prompt database, divided into two main sections: 'Prompts for Change Management' and 'Prompts for Learning'.

Prompts for Change Management: This section includes a gallery of cards for 'Inspecting Protocols', 'Distancing', 'Gradual Exposure', and 'Imagination Techniques'. A central card for 'Inspecting Protocols' is highlighted, featuring a green background and the text 'Inspecting Protocols METHOD'. It is surrounded by other cards: 'Self-assess FTW' (with a circular arrow icon), 'Enhance change readiness' (with a star icon and the note 'Works with every major Conversational AI'), 'Adapt to Major Transitions', 'Beat Procrastination', 'Framework for managing change in everyday life' (with a 'W' icon), 'Monitor situational awareness' (with an eye icon), 'Personal & Professional Use' (with a briefcase icon), and 'Overcome resistance to change' (with a black background and white text).

Prompts for Learning: This section features a list of prompts categorized by context: 'Planning' (5 prompts), 'Sourcing Information' (4 prompts), and 'Studying' (12 prompts). The 'Studying' category is expanded to show a list of prompts such as 'Simulator', 'Tutor Me!', 'Build a Strategy for Overcoming Challenges', 'Conversational Explainer', 'Help me understand this text', 'Self-Testing Techniques', 'Create Mnemonics', 'Learning Progress Tracker', 'Provide Analogy', 'Relate multiple topics', 'Easily understand anything - Golden Retriever method', and 'Define and understand a concept'. There are also filters for 'most important' and 'key concepts for new topic'.



Continuous Learner

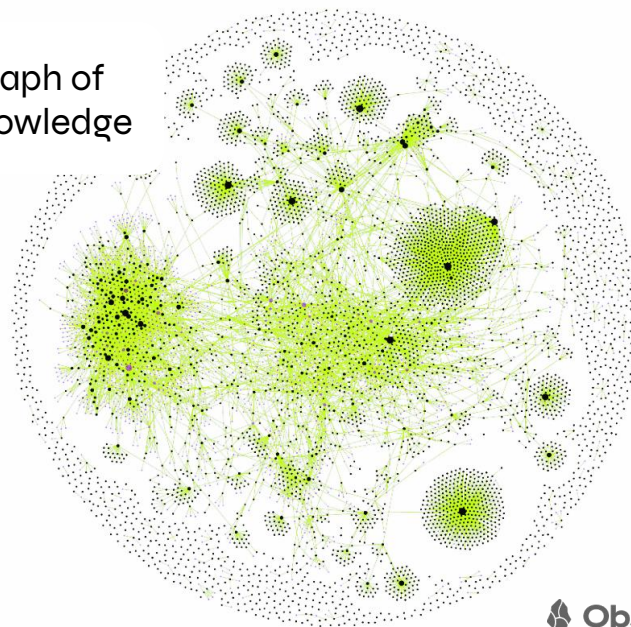
Personal

Curated PKM System

My Obsidian knowledge graph, containing over 6,000 interconnected notes, is a living testament to my **passion for collecting and connecting insights** across diverse domains

This vast digital garden continues to grow daily, with each new note creating unexpected connections and insights, demonstrating my commitment to building a personal knowledge management system that mirrors how my brain naturally thinks - in networks and patterns rather than linear structures

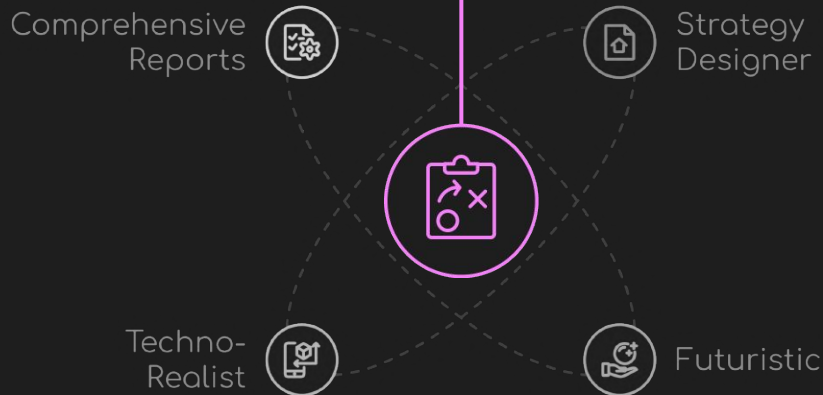
The Graph of
my knowledge



Strategy Designer & Futures Thinker

My futuristic trait, combined with my firsthand experience riding tech waves (like Crypto and AI) and deep business understanding, helps me guide companies through emerging opportunities before they become obvious to everyone else

I actively hunt for weak signals and emerging patterns, using my "Go Find Out" mindset to explore potential futures and their implications - not just theoretically, but by actually experimenting with new technologies and methodologies as they emerge



Strategy & Systems

Designing Systems, Systems Thinker, Designed winning strategies for companies

Innovation & Technology

Non-homogenous techno-realist, On the forefront of tech waves

Personal Attributes & Skills

Abductive thinker, think about the future a lot, Futuristic trait + Imagination

Insightful Reports

Creating comprehensive strategic reports from my findings

How can we create
a realistic **roadmap**
for digital
transformation?

Strategy Designer

Professional

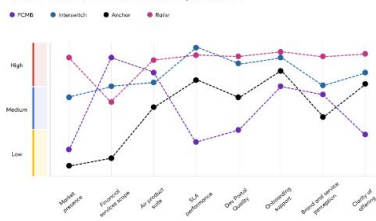


FCMB BaaS Strategy

As strategy designer on the FCMB BaaS Strategy Project, I played a pivotal role in shaping the bank's digital transformation journey by **combining deep technological insight with strategic business acumen**

My futuristic perspective was instrumental in helping FCMB navigate the complex intersection of traditional banking and emerging fintech opportunities, particularly in crafting a Banking-as-a-Service strategy that anticipates future market dynamics in Nigeria's rapidly evolving financial services landscape

Value curve for BaaS service providers



Challenges I Can Solve

- Creating new revenue streams through BaaS models
- Defining clear value propositions for different customer segments
- Balancing innovation with banking regulations and compliance
- Building agile mindsets in traditional banking environments
- Creating frameworks for continuous innovation
- Creating developer-friendly portals and documentation
- Developing cross-functional collaboration models

Strategy Designer




Professional



Results



Complete transformation framework enabling traditional bank to compete in modern BaaS market

-  **Strategic Transformation**
 - Developed "Best of Two Worlds" BaaS strategy combining bank stability with fintech agility
 - Designed 3-stage service rollout from core banking to advanced services
 - Positioned FCMB as tech-driven leader in Nigerian BaaS market
-  **Technical Foundation**
 - Created roadmap to 99.999% service availability
 - Modernized API architecture and security framework
 - Optimized cloud infrastructure for scale
-  **Customer Experience**
 - Established transparent pricing structure
 - Improved developer documentation and self-service
 - Created clear implementation roadmaps

Futures Thinker

Personal



Vividly describing vision of the future

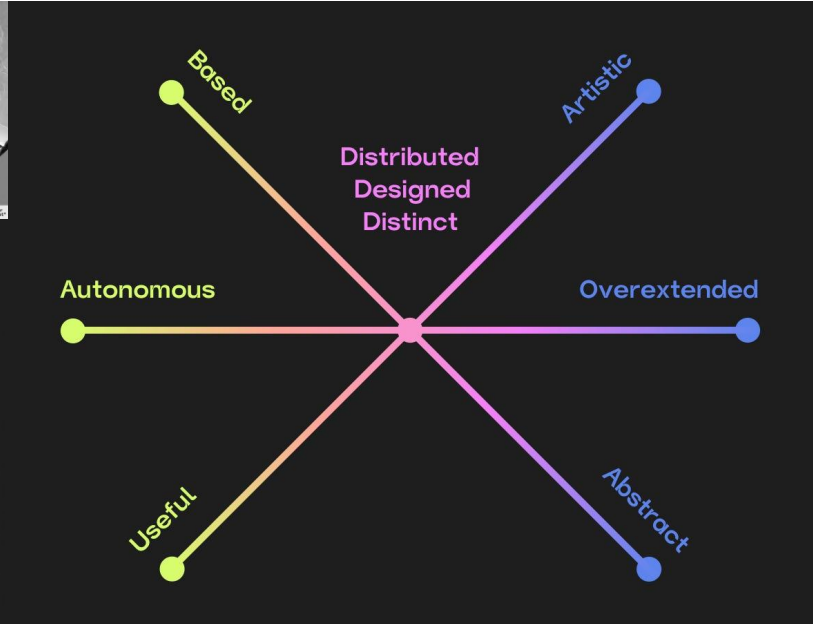
The Futures Thinker is exemplified in "The Next Big Thing" article where I analyze emerging trends and prepare readers for future opportunities.

My systems thinking appears in the Competence Expansion Sprint framework, helping readers strategically approach new domains. The Living Ideas concept shows my futuristic trait in action

[READ MORE](#)



Pioneer		Settler	
Talent	Skill	Talent	Skill
Creating novel and new	Creative thinking, Innovation, Brainstorming	Identification of common patterns	Attention to detail, Pattern recognition, analysis, finding gaps, interpretation
Pursuing new ideas or concepts towards real-world application	Initiative, Solution-oriented thinking	Turning an idea or approach into a feasible plan	Strategic planning, Problem-solving
Development towards a high degree of self-reliance	Prototype creation, Quick iteration	Transformation into a product	Idea implementation, Product development
Creation of new things turned into products & services	Product creation, Service design	Viewing work from a standpoint of potential benefits	Value identification



Futures Thinker

Personal



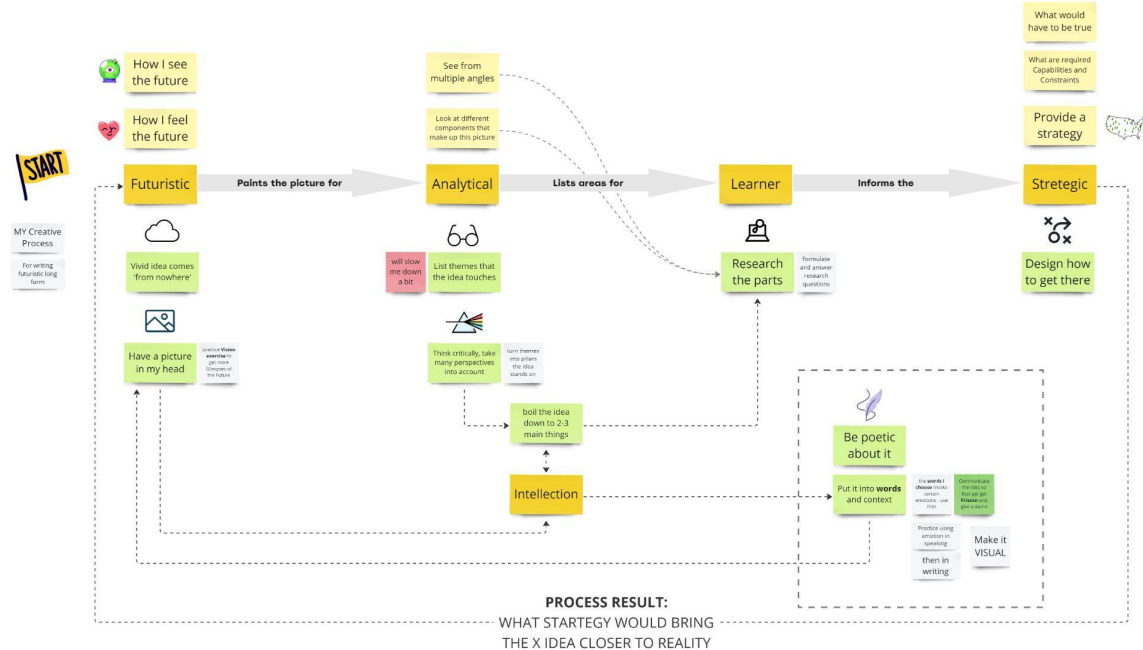
Designed a framework for writing futuristic long-form

The framework integrates four key phases - **Futuristic**, **Analytical**, **Learner**, and **Strategic** - into a cohesive writing process.

It leverages Gallup strengths to move from initial vision ("how I see/feel the future") through critical analysis and research, culminating in strategic execution.

The process emphasizes both creative visualization and systematic breakdown of complex ideas

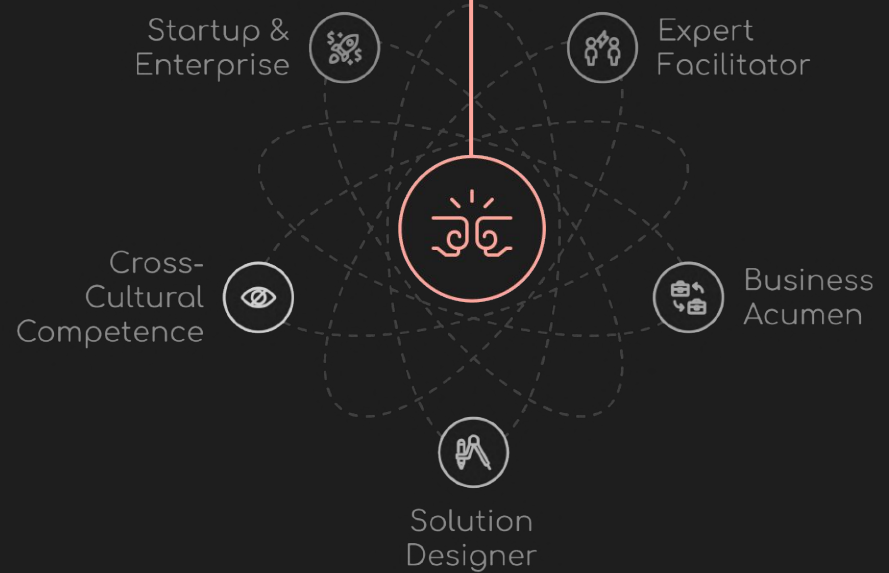
[SEE THE RESULTING ARTICLE](#)



TechBiz Translator

I bridge the gap between technical capabilities and business value by translating complex tech concepts into clear business opportunities

As a TechBiz Translator at companies like FCMB and Cartier, I enable effective collaboration between technical and business teams while ensuring solutions align with both technical feasibility and business strategy



Innovation & Technology

Non-homogenous techno-realist, Early Adopter

Facilitation & Collaboration

Speaking many languages: Business, Scientist, Manufacturer and Farmer

Personal Attributes & Skills

Experience with working with both startups and corporos, across the globe

Strategy & Systems

Highly strategic mind, understanding business needs

How do we get our
technical and
business teams to
**work together
effectively?**

TechBiz Translator

Professional



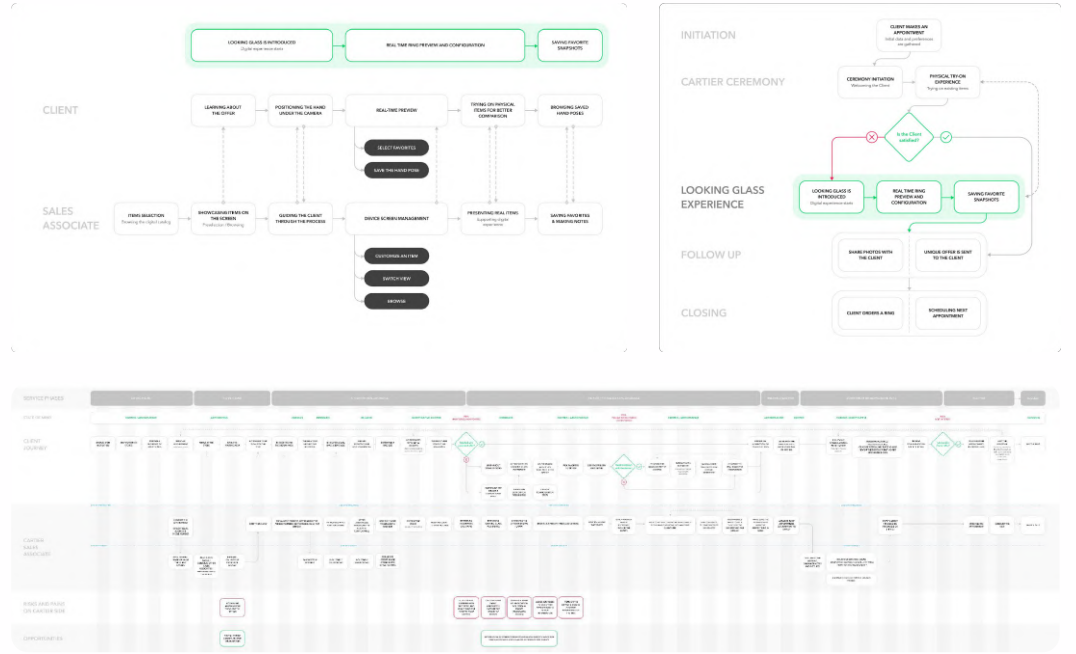
Cartier

As a TechBiz Translator in the Cartier augmented reality project, I bridged the gap between luxury retail business needs and cutting-edge AR technology capabilities

By leading a multidisciplinary team through a comprehensive Product Design Sprint, I helped **translate Cartier's high-end retail vision into tangible technical requirements for a virtual try-on experience**

The success of this translation was evident in how we balanced luxury brand expectations with technical constraints - developing an AR solution that enabled realistic jewelry visualization while maintaining Cartier's premium customer experience standards, all while working within the practical limitations of Android devices, ML architecture, and real-time rendering capabilities

[SEE FULL CASE STUDY](#)



TechBiz Translator

Professional

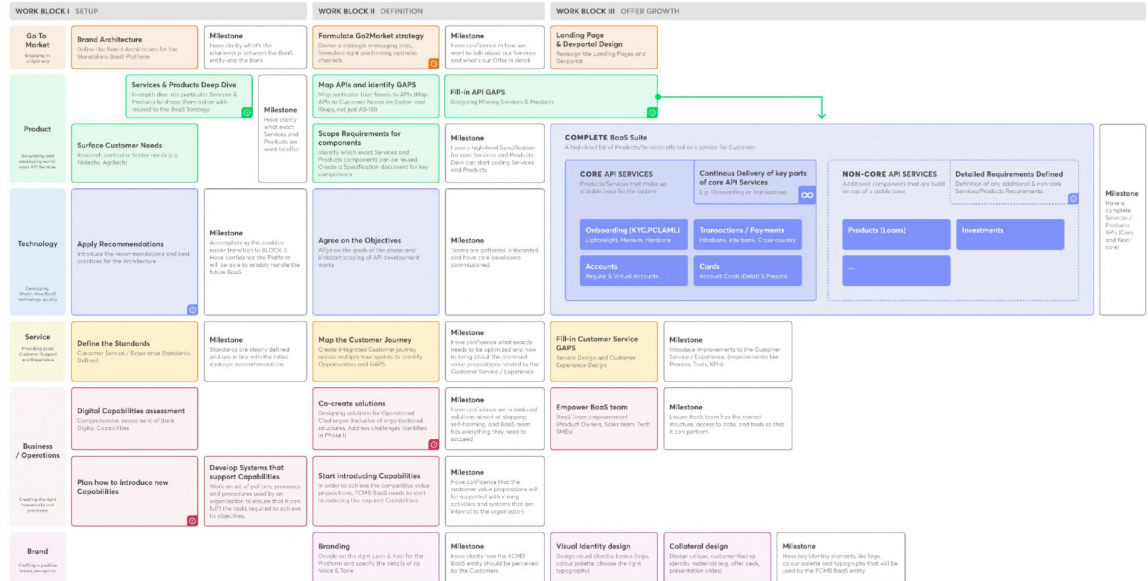


FCMB

As Lead Strategic Consultant for FCMB's Banking-as-a-Service initiative, I orchestrated the comprehensive mapping and operationalization of their BaaS strategy, transforming traditional banking strengths into a competitive fintech offering

I developed the "Best of Two Worlds" strategy that bridged FCMB's banking license and trust advantages with modern fintech agility and innovation capabilities

The work involved mapping critical service capabilities from core banking features to API deliverables, while carefully balancing technical feasibility, regulatory compliance, and market demands. I created a phased implementation roadmap that prioritized stability and reliability while enabling tech-driven innovation in the Nigerian banking sector



TechBiz Translator

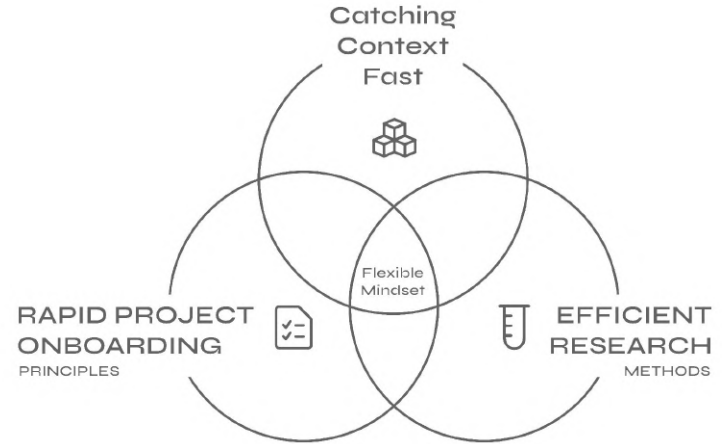
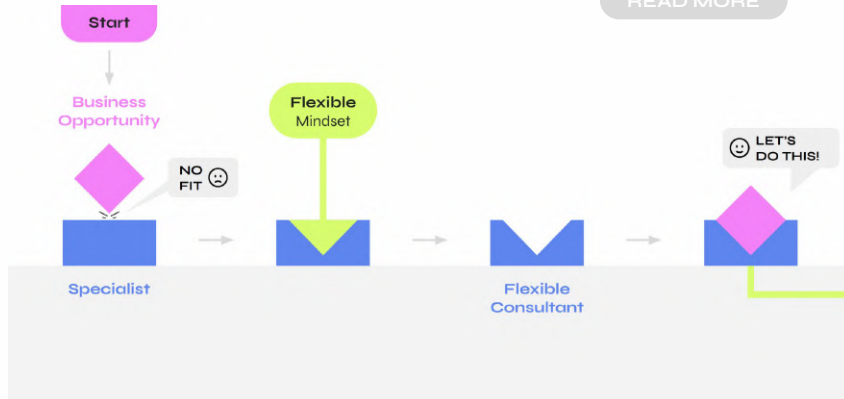
Personal



The Ultra-Flexible Consultant Maker

Having experienced the challenge of rapidly learning complex domains firsthand, I developed a systematic approach that merges AI capabilities, learning science and business needs. As evidenced in my team training program, I help consultants develop "ultra-flexible" capabilities by **combining AI-powered research tools with strategic learning frameworks** that accelerate domain expertise acquisition

[READ MORE](#)



Adaptive Problem Solver

As a systems thinker and strategic designer, I thrive on dissecting complex challenges through frameworks like Cynefin that help me understand the true nature of problems before attempting to solve them.

My "Go find out" mindset enables me to approach each challenge with fresh eyes

Design
Thinker



Systems
Thinker



Visual
Thinker



Creating
Frameworks



Innovation & Technology

Combining tech knowledge with other fields

Strategy & Systems

Systems Thinker, Great at breaking complex questions and structures apart

Personal Attributes & Skills

Creating Frameworks, Using Mental Models & Frameworks for Thinking (e.g., Cynefin)

Design Thinking Proficiency

Providing a structured approach to creative problem-solving

How do we balance
regulatory
requirements with
**business growth
needs?**

Adaptive Problem Solver

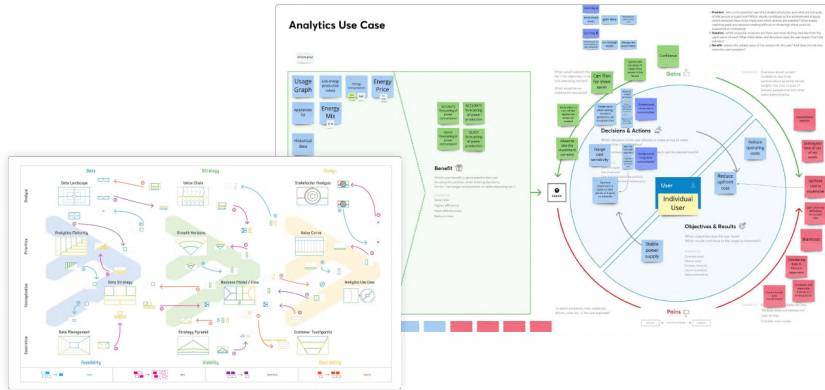
Professional



NeedEnergy

Using various **Data Strategy frameworks** and models to attain a structured approach to creative problem-solving and facilitate conversations with business stakeholders

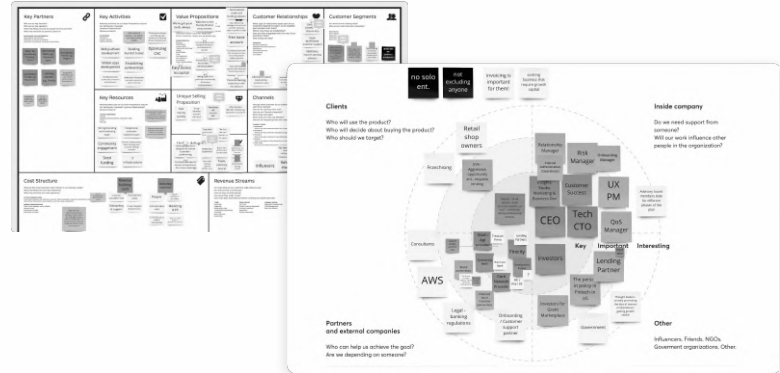
SEE FULL CASE STUDY



Fundid

As Lead Strategic Consultant for Fundid, I leveraged my adaptive problem-solving skills to transform their fintech vision into an actionable roadmap. By breaking down the challenge into testable hypotheses and staged implementation steps, I helped balance banking requirements with the needs of women entrepreneurs

SEE FULL CASE STUDY



How do we create
repeatable
frameworks for
**assessing new
opportunities?**

Adaptive Problem Solver

Personal

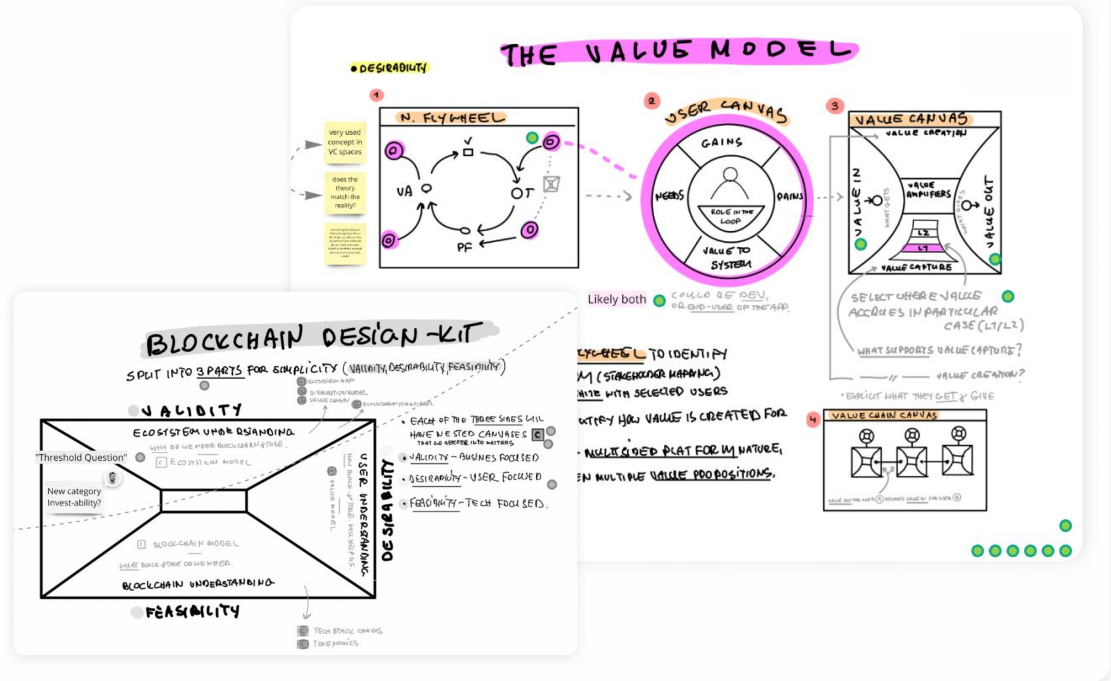


Designing my own Frameworks

As a strategic designer in rapidly evolving domains like blockchain and AI, I've developed a unique ability to create clarifying frameworks that help navigate complexity and uncertainty

My approach, exemplified by tools like the **Blockchain Design Kit** shown in the image, combines systematic thinking with visual elements to break down complex concepts into manageable, actionable components

Rather than relying solely on existing frameworks, I synthesize my cross-domain experience to build custom tools that bridge technical capabilities with business value - whether it's mapping value flows in blockchain systems or structuring AI implementation strategies



Relevant Experience

Profile

I am a strong team player with a solid work ethic and great curiosity. As an introverted and thoughtful leader, I strive to empower every team member.

Process-wise I am an enthusiast of well-organized processes, drawing conclusions from data and constructive feedback, but above all the common sense.

According to Gallup, my strengths that I am constantly developing are Strategic, Intellection, Analytical, Learner and Input.

Since 2014 I have been working in an international & global environment, and since 2020 in a full remote environment.

I have been involved in the digital industry for 10 years, I have been dealing with UX design, digital product strategy, research, and creating innovation for almost 6 years. Since 2016 I'm also involved in the crypto space.

Over the years, I've mastered the art of organizing workshops with clients, sharing knowledge, and human-centered design. Always focused on getting on the same page with the business stakeholders, designers and developers.

learner mindset*

Currently I help teams and individuals follow their curiosity and explore new knowledge domains through the Learner Mindset project.

I'm passionate about designing methods and systems that enable people to effectively and efficiently explore new knowledge domains on their own.

I believe that learning is the most important skill in today's world, as it provides the necessary flexibility needed in our fast-paced society.

Relevant Experience

FOUNDER

Learner Mindset 03.2023

Learner Mindset promotes lifelong learning to empower people to discover and drive change. My goal is to create systems and methods that aid individuals in exploring uncharted territories and acquiring new abilities and career-relevant experiences.

SENIOR STRATEGIC DESIGN CONSULTANT

Netguru 01.2020 – 03.2023

Sharing expertise in the processes to drive innovation in Product, Service and Business design at Netguru. Directly consulting and collaborating with clients, facilitating workshops.

Role Description

Leading in-depth technical discussions with partners, customers and dev teams. Acting as link between the departments to ensure the smooth cooperation & high quality of products Netguru delivers. My aim is to understand the customer's needs and come up with a strategy for product design, research, discovery or de-risking experiments. I'm transforming ideas into business models, building action plans and estimating these activities. Ensuring that the upcoming trends and technologies are appropriately presented to the clients with the right business cases, references and context.

Scope of Responsibilities

- Co-creating the Innovation Consultancy practice
- Taking part in shaping teams' vision and strategy
- Supporting execution of the company's strategy
- Coordinating work of multidisciplinary and cross department teams
- Conducting Discovery of client needs, product and business
- Lead in-depth technical discussions with partners, customers and dev
- Teams
- Plan, lead and facilitate Product Discovery Sprints
- Lead the solution design for key Transformation/Change business opportunities
- Lead high impact solution presentations
- Mentoring and supporting individuals

CHIEF DESIGN OFFICER & DIRECTOR

Origami Exchange 10.2018 – 01.2020

Being one of the founding-fathers of the exchange. I've taken up a challenge to lead the design team at Origami Exchange project. Origami was a crypto exchange with the highest possible security standards, adhering to EU law, taxation compliance, and MiFID regulations.

Role Description

My task was to lead the design process of creating the platform, cover all the user-facing fronts of operations and guarantee user-centered solutions. I've also supported the company during its first investor rounds and the ICO phase of the project. I've been overseeing design partner negotiations, ensuring a Product-Market-Fit for the exchange, and realized the company vision and strategy.

Scope of Responsibilities

- Product Strategy and Design
- ICO & White paper co-authoring
- Overseeing the design team
- Discovering and defining user needs
- Designing flows for ASK/BID transactions, Fiat and Crypto Wallets, KYC onboarding, P.Plans
- Ensuring the platform is realizing its business and user experience objectives
- Defining the product Value Proposition
- Inspiring and co-creating the marketing strategy
- Defining the platform messaging and brand visual communication
- Scoping new roles as a response to the teams' scaling and, thus, it's growing needs
- Leading recruitment processes

Feedback & Testimonials

Jan has been the rock I have needed during the chaos of my early days and my own mind. He is deeply intelligent and curious individual that shines through both his work and interactions you have with him.

Although he is very good at what he does and seems to be very ambitious in the collection of knowledge, he does not carry an ego. He knows when to push his convictions and when to pivot his point of view. This in turn will mean he will just get better and better.

It has been a real pleasure to get to know Jan and work with him closely during these past months. He is a real asset for Netguru.

Jinder, Innovation Consultancy Lead, Netguru

Jan is very business-focused, which makes him a great strategic consultant. During our joint assignment it was for the first time at Netguru that I saw a really business-focused workshop, where we were actually able to answer the question of whether this product is worth investing in – together with the client.

Anna, Consulting Lead, Fireart Studio

Jan has a great ability to walk the client through the entire consulting engagement end-to-end. I have seen him run exceptional workshops that helped get the project on the right track from day 1. Thanks to workshops he is then able to frame the problem right, divide it into deliverables and educate the client on the way to solving the problem together. His deep knowledge of web3 space allows him to get the context quickly and propose a solution, ensuring the success of the project.

Konrad, COO, CADLabs, DataGems

Jan is a person with exceptional empathy, whether it is about a user or a business, or getting into the shoes of the process leader. Thanks to the ability to ask perfectly prepared questions, he can get the best out of you, and you didn't even know it - that's why I treat working with him as a privilege and a reason for joy. He is an exceptional man who does not fit in with standard thinking and blindly follows the guidelines, always thanks to his knowledge and experience, he brings an element of innovation and magic.

Piotr, Lead Discovery Consultant, Netguru

Jan and I have built and worked in a digital consultancy practice in Netguru. Jan stroked me with his open and curious mind and robust analytical and structured approach. He is a lifelong learner with a great passion for technology and a human-centred approach to applying it to various business scenarios. I often reach out to pick up his brain on innovation, strategic design or technology and I am never disappointed. I am thankful to have him as my professional colleague and can recommend working with him to anyone.

Paweł, Consulting Delivery Director, S3 Connected Health

Amazing brain – my colleague even used the phrase 'beautiful brain' to describe Jan. I hope you're aware how impressive your mental capabilities, abstract & meta thinking conversation style is. Every time I mention Jan in a conversation, the person on the other side of the screen has a reaction – their eyes light up with admiration and they quickly start talking about the experience they had with you and describe how great it was.

Iga, Product Designer, Netguru

Jan is a rockstar, working with him is always a great pleasure and learning experience. Senior consultant is not only the name of his role but truly – his mindset. He offered his helped and run 2 knowledge sharing sessions in Branding Area about brand core workshopping tools. Great skills, great attitude.

Jakub, Team Leader & Senior Product Designer, Netguru

I need to start with this, as I really need this to be very clear – it's impossible to describe all the things that Jan exceeds expectations at and all the things I hope he will never stop doing. You are our rock and a secret vault full of treasures and knowledge. I see you share this with wide audiences more and more and that's amazing. I know we all have our specialties and things we keep our expertise high, but I would reach out about ANYTHING and I'm sure you would be able to help. I feel like your priorities are the purest among the team – you take the time to prepare a presentation about something interesting because you see value in it and not just chase another deal.

Olga, Senior IT Consultant, BCG Platinion

Jan is great at building 1 on 1 relations. He is very focused listener with an ability to ask the right questions. No matter the case, conversations are always going deep into the topic. Jan has an extraordinary mind and way of thinking. His ability of connecting the dots between the topics is very uncommon. To my he is a genius and everyone else (including clients) should become aware of that as well.

Grzegorz, Senior Product Manager, Allegro

Case Studies

Selected Projects

CHERRY TRADING: MAPPING BIZ HYPOTHESIS

FUNDID: TAGGING RISKS & GROWTH STRATEGY

JOYRIDE: PLANNING & RUNNING R&D SPRINT

NEED ENERGY: DELIVERING DATA-RICH PRODUCT DEMO

CARTIER: CREATING AUGMENTED REALITY

In this part of the resume, I want to share a few selected projects that I have been involved in. I strategized, facilitated, advised, designed & realized with the support of the team – as a Strategic Business Designer.

The selection of projects is carried out in such a way as to illustrate my experience with different industries like tradfi, fintech, banking, mobility, energy, retail and others as well as working methods and skills.

CHERRY TRADING: MAPPING BIZ HYPOTHESIS

Account: Cherry Trading

Role: Lead Strategic Consultant

Date: 04.2020 – 05.2020

Agency: Netguru

Challenge

The main goal was to build a zero-commission trading platform for 2 asset types: stocks (6 ETFs) and cryptocurrencies. Cherry's target group was young (20'-30'), U.S. based, inexperienced investors, millennials, generation Z, late generation Y.

The product work has already started, so with this assignment we were strategizing how to launch it. In order to have the best shot at launching, we needed to run a pre-launch analysis, develop a marketing strategy, do analytics setup, and plan the post-workshop visibility building.

Process & Methods

- Business Model assessment
- Modeling the business
- Business hypothesis A/B testing
- Market Analysis
- Competition Analysis
- Growth Strategy
- Channel Strategy
- Strategic Choice Cascade
- Mapping the Strategic Messaging
- Mapping Constraints
- User Segmentation
- Incentivisation
- Growth Experiments planning
- KPI setup
- Product Analytics setup
- Roadmapping

Solution

During the workshop and report building phase, we've managed to achieve the following goals:

- Uncovered a way to verify how the product rollout would fare financially
 - Created a high-level go-to-market strategy for the US market
 - Identified the USP
- Devised a plan for product growth

Team Composition

- Myself – as a Lead Strategic
- Consultant
- Senior Product Manager
- Growth Lead
- Growth Specialist
- Growth Manager
- Project Manager

CHERRY TRADING: MAPPING BIZ HYPOTHESIS

Account: Cherry Trading

Role: Lead Strategic Consultant

Date: 04.2020 – 05.2020

Agency: Netguru

We started with assumptions

The bulk of our workshop work and the desk research we did was based on assumptions. The assumptions varied in their impact on your product and business. The assumptions ranged from purely economical, to market, value and messaging -related. The most crucial assumptions need to be validated by experimenting and testing.

ASSUMPTIONS	
Number of accounts	30,000
Annual churn	30%
Lifetime in our broker (years)	3.33
Average account value	\$10,000
% in cash	10%
% in stocks	90%
Cash	\$1,000
Stocks	\$9,000
Annual turnover ratio	1
Annual turnover	\$9,000
Number of trades in a year	20
Average trade value	\$450
Average share price	\$20
Average no. of shares per trade	22.5
Number of shares traded annually	450

Channel Matrix

	Cost	Targeting	Control	Input Time	Output Time	Scale	Sustain ed power	Moat
	The upfront and ongoing cost to acquire users in this channel	The depth of ability to target different audiences	The control you have over turning the channel on/off at will	The upfront time required to start running experiments with this channel	The time it takes to start getting data around your experiments	The size/reach of the channel.	For how long the effect endures	The long-term competitive advantage of using the channel
Perfect world	Low	High	High	Low	Low	High	High	~ ¹⁰
Facebook Ads	Low	Medium ¹¹	High	Low	Medium	High	Low	Low
Twitter Ads	Low	Medium	High	Low	Medium	High	Low	Low
People who upload screens	Low ¹²	Low	High	High ¹³	High	Low	Medium	Low
Influencers ¹⁴	Low / Medium	Medium	High	Medium ¹⁵	Medium ¹⁶	Medium	Medium	Medium ¹⁷
Recommend a friend	Low ¹⁸	Low	High	High ¹⁹	High	Medium ²⁰	Medium	Low
App Store Ads	Low	Medium	High	Low	Low	High	Low	Low
Google Search Ads	Medium / High	High	High	Low	Low	High	Low	Low

Competition

USP's and value propositions for main competitors.

Legend

- ✔ – Value Proposition is present
- ⊖ – Value Proposition is absent
- ⊙ – Mention of a Value Proposition
- ★ – Potential for a Value Proposition
- ⚡ – Value Proposition under construction (backed by desk-research only)

Value Propositions	Cherry Trading	Robinhood	Public	StockTwits	eToro
USP	Sustainable & Ethical Stock Trading	Investing for Everyone. Robinhood, a pioneer of commission-free investing, gives you more ways to make your money work harder.	Invest in good company. Build your financial library or share your experience. Public makes the stock market social, so you can tap into the collective wisdom of a community of investors.	See what's happening now in the markets. See what actual investors and traders are saying in real time about the stocks, crypto, futures, and forex you care about for free.	Trade with confidence on the world's leading social trading platform. Join millions who've already discovered smarter investing by automatically copying the leading traders in our community, or get copied yourself to earn a second income
Zero-commission trading	✔	✔	✔	✔	✔
Social Trading	⚡	⚡	⚡	⊖	✔
Community ¹	✔	⚡ ²	✔	✔	⊖
'Investing' Education ³	⊖	✔ ⁴	✔	⊖	⊖
Stock Tweets	⊖	⊖	⊖	✔	⊖
Complex analysis in an easily accessible form	★	⊖	⊖	⊖	⊖
'Your Partner'	⊖	⊖	✔	⊖	⊖
The 'Good Guys' with morals	★	⊖	✔	⊖	⊖
Transparency	★	⊖	⊙	⊖	⊖
Best-in-class Support	★	⊖	⊙	⊖	⊖
Insured investments	✔	✔	✔	✔	✔
Fractional shares	⊖	✔	✔	⊖	✔ ⁵
Cash management	⊖	✔	✔ ⁶	⊖	⊖
Margin Trading	⊖ ⁷	✔	✔	⊖	⊖
Public Referrals	★	✔	✔	⊖	⊖
Regulated in USA	✔	✔	✔	✔	⊖

CHERRY TRADING: MAPPING BIZ HYPOTHESIS

Account: Cherry Trading

Role: Lead Strategic Consultant

Date: 04.2020 – 05.2020

Agency: Netguru

Challenges

The growth workshop and follow-up desk research uncovered three main challenges for the business model. The first two challenges listed below are to be considered as business viability challenges, the third one is a business desirability challenge.

- High CAC - Cherry Trading could have a relatively high baseline CAC. This possesses a viability risk for the business model.
- Low LTV - Cherry Trading could have a relatively low baseline LTV. This possesses a viability risk for the business model.
- USP not unique enough - The current USP might not be unique enough (in terms of hard features) to help noticeably lower CAC. This could be an indicator of a desirability risk for the business.

Back-of-the-envelope calculations of the Clearing Broker financials

DISCLAIMER: the calculations are based on the "aspirational" LTV/ARPU metrics of the clearing broker

Step-by-step thinking process:

- Conservative revenue assumption: the only revenue stream is a stock lending program: 1.2% interest on the stock lending alone (I have assumed post-COVID interest rate environment which automatically drives the idle cash's interest revenue to 0 USD).
- In other words ARPU per \$10,000 in the AUM (let's call it "ARPU/10k") equals 1.2% * \$10,000 = \$120.
- The net profit margin for TD Ameritrade E*Trade, Charles Schwab is 30-35%. We need to take into account that, firstly, it includes the marketing costs, secondly, these are rather "old school" brokers. Nevertheless, in the market, let's assume a 25% margin.
- Let's also assume an annual churn of 25%.
- This will translate into $LTV/10k = ARPU/10k * \text{margin} / \text{annual churn} = \$120 * 25\% / 25\% = \$150$.
- Let's further assume our desired LTV/CAC (or $LTV/10k / CAC/10k$) = 3.
- This would mean that the max CAC/10k we need to achieve should be lower than $\$150/3 = \50 .
 - o In other words, if our AAV = \$15k, the max CAC for such account \$15k * \$10k = \$56 = \$54. On the other hand, AAV = \$3k account would need to have \$17 CAC.
 - o Using more optimistic assumptions of 50% margin, 15% annual churn and higher revenues (\$150 instead of \$120), the CAC/10k = \$67.
 - o It creates a range of max \$56 - \$167 CAC/10k (CAC/15k) in pessimistic-optimistic scenarios.

I believe that the biggest question is NOT, how many custom Account Value (let's call this multiplication as AUM) we need clearing broker. The first question we have is what CAC is as itself cannot be analyzed separately from the AAV it brings. CAC for which customer segment (AAV) is achievable.

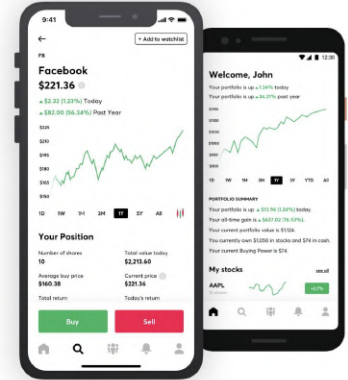
	Introducing Broker	Clearing Broker
ARPU: Annual Costs per User without Social Trading	\$8.77	\$05.15
ARPU: Annual Costs per User with Social Trading	\$21.77	\$67.15
Assuming:		
Annual churn		20%
Lifetime in our broker (years)		3.33
Introducing Broker		
LTV without Social Trading	\$32.57	\$163.82
LTV with Social Trading	\$72.57	\$223.82
Desired LTV/CAC ratio (minimum)		
		3
Introducing Broker		
Max CAC (assuming no Social Trading)	\$10.85	\$61.28
Max CAC (with Social Trading)	\$24.19	\$74.81

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Commission disclosure ⓘ



CHERRY TRADING: MAPPING BIZ HYPOTHESIS

Account: Cherry Trading

Role: Lead Strategic Consultant

Date: 04.2020 – 05.2020

Agency: Netguru

Solutions

When it comes to CAC and LTV challenges, we build up the following two strategies. Cherry Trading could attempt to lower the CAC (AUMAC) to ARPU ratio or increase the LTV. Both of these strategies can be realized at the same time.

For the USP challenge, Cherry Trading could take advantage of experiments that would test the potential of Social Trading as a USP candidate. During these tests, Cherry Trading would verify its own capacity to deliver the message through the right channels, in the right form, and to the right people.

Roadmap

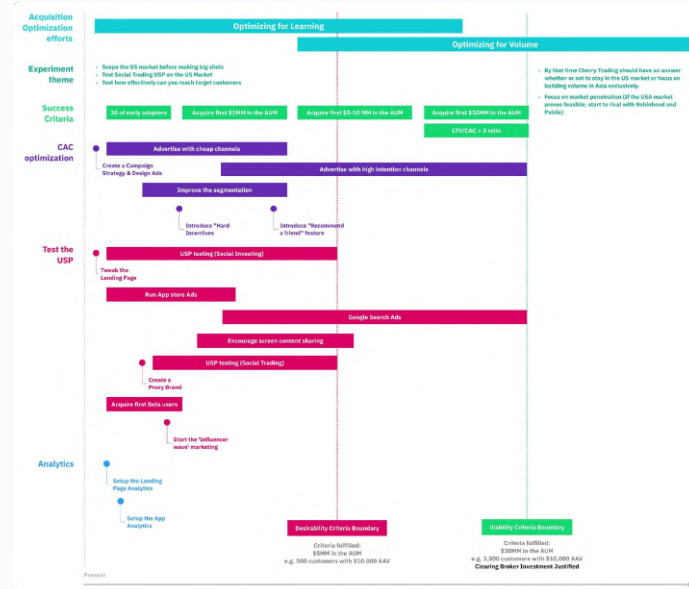
In order to be able to effectively understand how all the solutions come into place and what role they play in realizing the strategy, we went ahead and mapped them out.

Proxy Brand for testing risky hypothesis

A proxy brand could be created, with its own dummy landing page and unique messaging. Using the proxy brand, Cherry Trading should test it with the same channels and target audiences as the default brand.

Landing Page tweaks

The existing Landing Page messaging should be tweaked to allow testing the effectiveness of Social Investing messaging. The Landing Page should focus messaging on Social Investing and the functionalities that support it. What's more, the following proportions of messaging should be followed: 60% Social Investing and 40% General Trading.



FUNDID: TAGGING RISKS & GROWTH STRATEGY

Account: Fundid

Role: Lead Strategic Consultant

Date: 05.2021 – 06.2021

Agency: Netguru

Online: [Fundid](#)

Challenge

Fundid is on a mission to get businesses the money they need to grow and thrive. The scope covered building a fintech product from A to Z, from shaping the idea to building MVP, with a strong focus on the consulting and care for partnership aspects around providers of banking services.

Process & Methods

- Plan and facilitate Product Design Sprint
- Qualitative User Research
- Stakeholder interviews
- Competitor Analysis
- Product Positioning
- User segmentation
- Growth Strategy
- Beachhead Strategy
- Channel Matrix
- Integration mapping
- Creating wireframes
- High-fidelity design
- Usability testing
- Stayed in touch with key accounts, analyze their feedback and translate into product functionalities
- Prepared documentation for delivery team

Solution

During the workshop we have performed a series of exercises that allowed us to define product shape, functionalities scope, define base use cases and 3rd party APIs possibilities as well as the grant marketplace concept and timeline for delivering the product. On top of that, we've defined acquisition aspects of the target segments, planned a go-to-market strategy and recommended the right tool set.

Team Composition

- Myself – as a Lead Strategic Consultant
- Lead Discovery Consultant
- Senior Innovation Consultant
- 2 Senior Discovery Consultants
- Senior Frontend Developer
- Senior Node.js Developer
- Senior Security Engineer
- 2 Senior DevOps Engineers
- 2 Product Managers
- Growth Specialist
- UX Designer
- Senior and Regular UI Designers
- Senior Project Manager
- Sales Development Rep

FUNDID: TAGGING RISKS & GROWTH STRATEGY

Account: Fundid

Role: Lead Strategic Consultant

Date: 05.2021 – 06.2021

Agency: Netguru

The challenge

Even though a host of integrations have been planned to be utilized while developing the Fundid platform - the endeavor to deliver this platform was not a small task. There were a couple of reasons for that.

Starting out from the desirability lens - we were not initially sure about the target group. Thus, having In-Depth-Interviews with users that are based on concrete product wireframes would help to reduce the product risk. We also needed to move fast, coding a proper neobanking experience from scratch wasn't an option. The BaaS solutions needed to be vetted and carefully linked together to create satisfactory results, both from the business, and experience standpoints. Since the product has been strictly connected with a high amount of financial and personally identifiable data, the security was an important concern as well. On top of that, a crucial component to get right has been the user segmentation and onboarding process.

My role in the project started with aligning all stakeholders and preparing for the intensive 1 week strategy and design sprint.

I needed to gather the right team of experts first (over 20 people), then prepare the agenda for the strategy and design sprint. Once the sprint kicked-in, I made sure we are having the right conversations and always moving forward. We've had a comprehensive business & product conceptualization and design sessions. We needed to map the stakeholders, user needs, user journeys, platform information architecture etc. Every single feature needed to be carefully assessed by the team, and its relative importance decided.



FUNDID: TAGGING RISKS & GROWTH STRATEGY

Account: Fundid

Role: Lead Strategic Consultant

Date: 05.2021 – 06.2021

Agency: Netguru

Assumption mapping

Creating any successful business from the ground-up requires a certain dosage of leap of faith. Fundid was no exception in that matter. Every leap of faith creates a potential risk. We set out to identify the most important leap of faith beliefs around the Fundid idea. Thus, we've identified and made explicit all the relevant hypotheses around the business model and value proposition. Having done that, we went ahead and prioritized the hypotheses through two lenses.

The first lens focuses on what is the most important hypothesis that needs to be true for our idea to work. The second, asks for which of the hypotheses do we lack concrete evidence from the field. The assumption mapping exercise enabled us to have all the necessary materials to prepare the experiments aimed at validating/invalidating the hypotheses.

We've identified that the crucial hypothesis that requires validation is about the desirability of Fundid - namely: That Mandys' will want to create an account on Fundid: The easiest way to start validating it would be to do a concept test and show the product to Mandy (more on this on the next page). While concept testing, the team should also validate the targets' willingness to join Fundid 'because of desire to escape the traditional male-focused banking system'. Team should furthermore check if the grant-qualified Mandys' will perceive the Fundid platform differently than their counterparts.

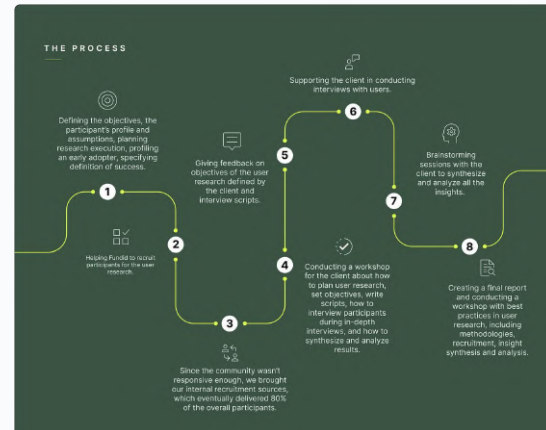
We believe that...

- [Desirability] Mandy will want to create an account on Fundid
- [Desirability] Mandy will be ok with having two banking accounts simultaneously
- [Desirability] Women in the US don't have easy access to entrepreneurial communities
- [Desirability] We can acquire 1000 quality customers precisely in line with targeted segment
- [Desirability] What we will be able to successfully convert from Grant and Community channels
- [Feasibility] What we are doing now will be a good distribution platform for selling loans
- [Feasibility] Focusing on short time to market won't impact the quality of product in the long run

The research part of this assignment has been featured on Netguru website.

The User Research

We've highly recommended to follow up with a proper User Research. We encouraged discussion and analyzed solutions applicable to the client's needs. We also conducted IDIs (Individual in-Depth Interviews) and reviewed a large volume of IDIs run by the client's team. [See the entire research case study](#).



FUNDID: TAGGING RISKS & GROWTH STRATEGY

Account: Fundid

Role: Lead Strategic Consultant

Date: 05.2021 – 06.2021

Agency: Netguru

Hi-Fidelity Prototyping

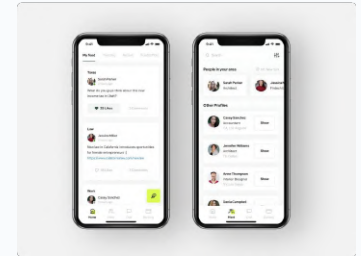
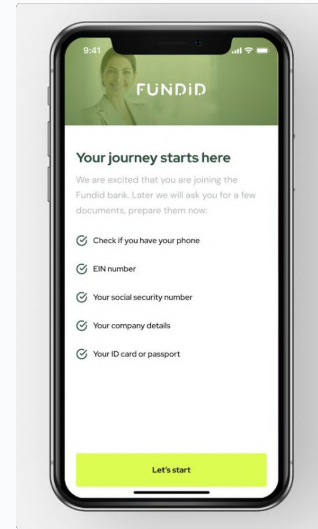
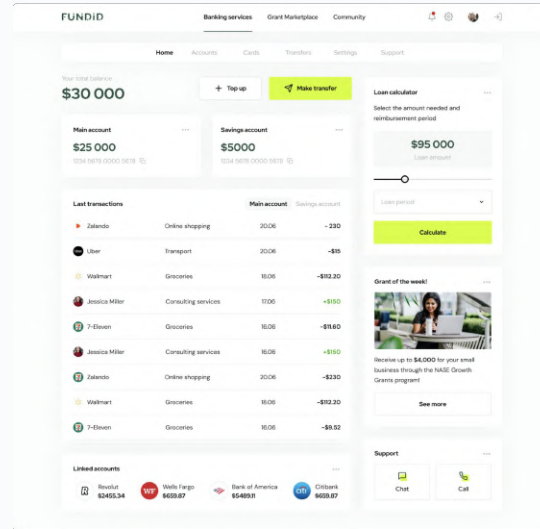
Armed and Aligned on the product vision and key hypotheses we needed to test - we set out to build the prototype for the platform. The goal was to test the prototype with users and help the team convince the investors to hop on the board.

The onboarding journey was a crucial part of the process. Journeys needed to be a simple and easy to navigate process, tailored to the needs of our customer. We wanted to minimize the amount of the steps and separate the whole process into two steps:

Creating an account

Fulfilling the company details.

As an additional step (expected in MVP) we considered adding an optional form where the user will be able to share more details about herself and her company. Having that information would allow us to show her grants which are suitable for her business profile.



JOYRIDE: PLANNING & RUNNING R&D SPRINT

Account: Joyride

Role: Lead Strategic Consultant

Date: 01.2022 – 02.2022

Agency: Netguru

Challenge

During the Research & Development sprint, we were trying to solve the problem of unsafe driving using micromobility vehicles and the consequences of municipalities banning them from use. Our main focus was people driving while under the influence of alcohol.

Currently, Joyride performs no checks on people before starting a ride. That allows anyone to ride the vehicle, at full speed — without any security measures.

Accidents are happening, and municipalities decided to apply restrictions to the usage of micromobility vehicles. It affects the operators, which have a direct impact on Joyride itself. In the R&D sprint we tried to come up with software checks that will allow filtering out users unable to safely ride. We conducted research to find out all of the limitations, to be able to create a feasible solution to the problem.

Process & Methods

- Research & Development Sprint
- Stakeholder interviews
- Macro-environment assessment
- Ecosystem Mapping
- Scientific rigor
- Creating information architecture
- Creating user journeys
- Low-fidelity prototypes
- Creating wireframes
- High-fidelity design
- Design Studio
- UX Experiment with the Prototype
- Usability testing
- Rollout planning

Solution

Key aspects of the developed solution:

- The functionality triggers for the rider only once specific criteria are met
- Depending on rider task results, different scenarios can occur
- The task is in a game format, to be performed on a mobile phone
- We've created a custom, simplified version of the scientifically-backed Digit-Symbol-Substitution-Test
- The solution is minimally impacting the user flow, and is designed to require as little additional screens as possible
- The task is introduced naturally, during the vehicle renting flow
- The proposed solution idea functions as an evaluation tool used to assess cognitive functioning

Team Composition

- Myself – as a Senior Strategic Consultant, Workshop Facilitator and a support to the Senior User Researcher
- R&D and Mobile Developer
- Senior Consultant | Research & Development
- Senior Discovery Consultant | Mobile
- Senior User Researcher
- 2 Product Designers
- Senior Project Manager

JOYRIDE: PLANNING & RUNNING R&D SPRINT

Account: Joyride

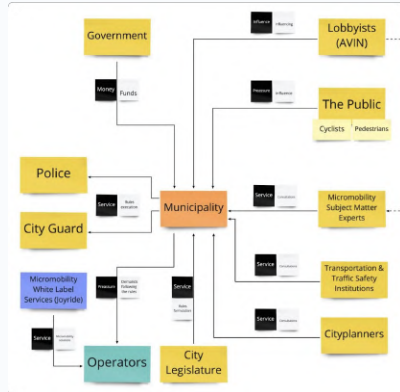
Role: Lead Strategic Consultant

Date: 01.2022 – 02.2022

Agency: Netguru

Ecosystem Map

By mapping out the safety ecosystem in which Joyride operates, we were able to identify clear opportunities and start defining an actionable response strategy for future regulative pressures.



Legislation-influenced flow

We've been able to understand how the municipalities tend to formalize micromobility services at the city level. This helped us in orienting in the context better.



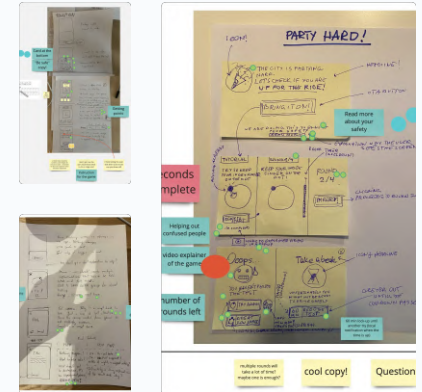
Exploring the business & tech pillars

We used the pillars to A) determine which ideas would best align to stated and discovered stakeholder objectives, B) confirm which ideas were most suited to the Drinking and Driving problem



Design Studio

I've run a design studio exercise with the entire team to ideate and capture how we imagine the idea to be implemented within the app platform.



JOYRIDE: PLANNING & RUNNING R&D SPRINT

Account: Joyride

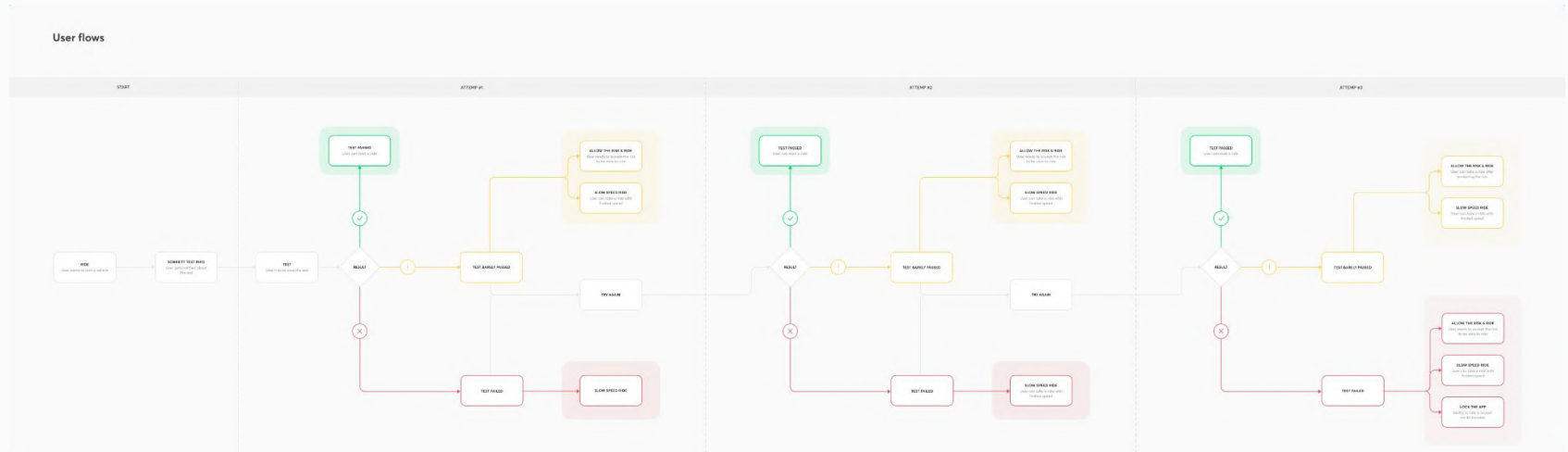
Role: Lead Strategic Consultant

Date: 01.2022 – 02.2022

Agency: Netguru

The solution user journey

User journey showcase the logic behind the solution.



JOYRIDE: PLANNING & RUNNING R&D SPRINT

Account: Joyride

Role: Lead Strategic Consultant

Date: 01.2022 – 02.2022

Agency: Netguru

Comparing Potential Solutions

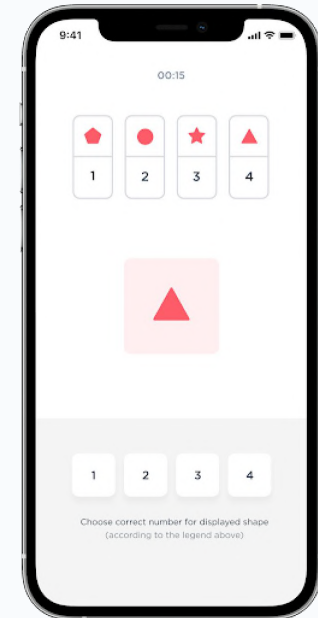
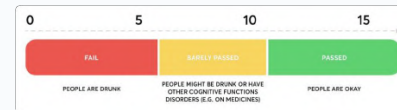
During the workshops, we've made a decision to select the OSU-type of a task as an initial direction for our go-to solution. Later in the process, it has been upgraded with a more concrete, and scientifically-backed set of solution ideas, namely the DSST (Digit-Symbol Substitution Task) and Rotary Test.

✔ positive score ✘ negative score — neutral score

Solution idea	Business				Technology			
	User impact	Operator fulfillment	Scalable + <u>Toggleable</u>	Expandable	Feasibility	Accuracy	Exploitability	Modularity
OSU-type of a task	✔	✔	✔	—	✔	—	—	✔
Watching typing speed	✔	✔	✘	✔	✔	—	✔	—
Displaying pictures as in reCAPTCHA	✘	✘	✔	—	✘	✘	—	✔

The Test (OSU-type of a task)

The goal of the test is to verify the riders' ability to connect the number with a proper symbol. The rider has to notice a symbol over the list, memorize it in a short-term memory, and then recall it and tap the proper number that corresponds to the symbol.



NEED ENERGY: DELIVERING DATA-RICH PRODUCT DEMO

Account: NeedEnergy

Role: Lead Strategic Consultant

Date: 10.2021 – 11.2021

Agency: Netguru

Online: [NeedEnergy](#)

Challenge

NeedEnergy wanted to visually present their data-based solutions for energy optimization to kick-start a pilot with a leading microgrid operator in sub-Saharan Africa and to prove the concept in Australia's remote regions energy market to secure support for growing the business. The visuals needed to capture the company's business value, goals, and vision.

Armed with real energy consumption data from two sites to use for a forecasting prototype, we've set to create:

Advanced visualizations for the energy management system
An interactive demo of an energy consumption forecasting model built with machine learning that uses real, historical data

Process & Methods

- Setting goals and objectives
- Stakeholder interviews
- Data Strategy Designkit
- Outlining the data strategy
- Identifying analytics use cases
- Assessing analytical maturity
- Creating user journeys
- Creating site maps
- Low-fidelity prototypes
- Creating wireframes
- Prototyping

Solution

- Product scoping and alignment have been achieved through the Data Strategy Workshop
- The designed dashboards demonstrate all the key components of the Energy Management System and how insights found there would be used to monitor, plan, and optimize energy usage.
- The user can see how actual energy usage compares to the forecasted energy mix split according to sources and calculations of generated revenue and savings. The user can also get relevant notifications from connected devices.
- Although the solutions achieved were more prototype-like, they were based on real data and had a strong focus on what is feasible and what will bring the most value to the business at later stages.

Team Composition

- Myself – as a Lead Strategic Consultant
- Senior UI Designer
- Data Engineer
- Senior Data Scientist
- Machine Learning Architect
- Project Manager

NEED ENERGY: DELIVERING DATA-RICH PRODUCT DEMO

Account: NeedEnergy

Role: Lead Strategic Consultant

Date: 10.2021 – 11.2021

Agency: Netguru

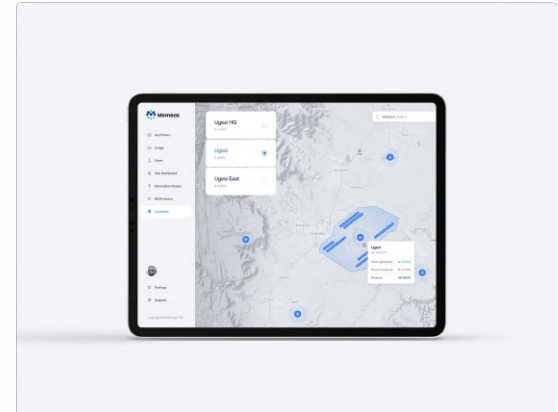
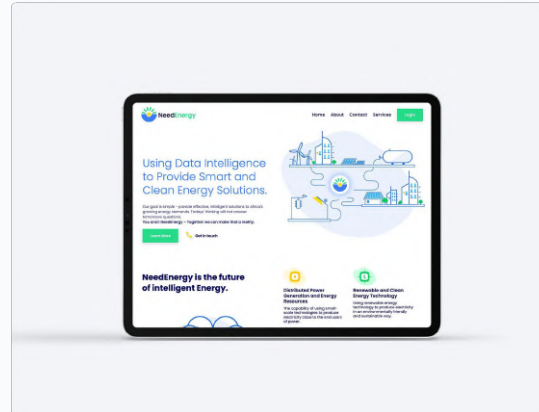
Project Work

My team was responsible for providing data science and UI design expertise to build a professional demo under a tight deadline.

We also needed to guide the client on what is feasible, realistic, and would bring the most value to their product.

Together with NeedEnergy, Netguru carried out a Data Strategy Workshop, during which we explored the critical areas that they should cover in a presentation and formed the requirements for the solutions we were working on.

Next, we created an interactive demo featuring all the most crucial functions. It simulated the energy consumption forecast based on a selected date and time, and then visualized it alongside the actual consumption for comparison. The demo was powered by a machine learning model that was tailor-made for the client.



NEED ENERGY: DELIVERING DATA-RICH PRODUCT DEMO

Account: NeedEnergy

Role: Lead Strategic Consultant

Date: 10.2021 – 11.2021

Agency: Netguru

Approach

In order to demonstrate how historical data can be used to generate predictions, Netguru used available energy consumption data collected over two years as well as historical weather data collected using IBM's The Weather Company APIs to create a machine learning model demo.

We trained and tested several different models to simulate real forecasting usage scenarios. NeedEnergy wanted to generate 36-hour predictions using not only long-term historical data, but also the most recent data collected since the previous prediction was made.

Simulating real forecasting usage scenarios

To simulate real forecasting scenarios, the dataset was split so that multiple models were trained and updated gradually over the last two months of the available time series data.



NEED ENERGY: DELIVERING DATA-RICH PRODUCT DEMO

Account: NeedEnergy

Role: Lead Strategic Consultant

Date: 10.2021 – 11.2021

Agency: Netguru

Demonstrating the model performance

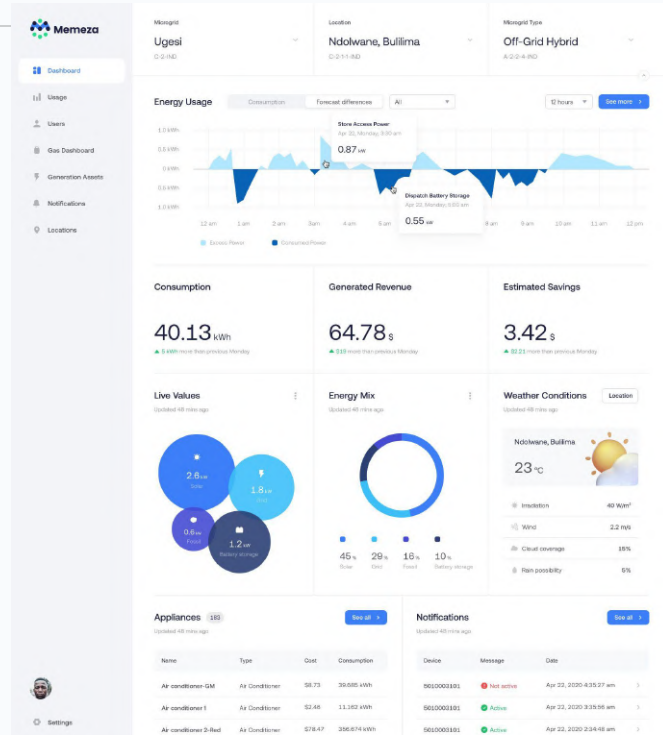
The next key step was to demonstrate the model performance, and for that purpose we created a Streamlit web application that can interact with the model. To deliver the software in packages, we used Docker and then deployed it on AWS using Amazon ECS, Fargate, and Load Balancer services.

It allows for checking both the daily and weekly fluctuations in the grid's energy usage. When changing the forecast point, the Energy Consumption chart updates in real time and demonstrates modelled predictions for the following 36 hours. It updates with the most recent data.

Similarly, the Forecast vs Actual difference chart updates according to the forecast point.

Overall, the results show that the model is able to correctly forecast regular energy consumption patterns, mainly during working days. However, it is not yet capable of predicting sudden and more random increases in energy demand. The model will keep improving as more data is collected.

The model and demo application were developed within a week and a half and their sole purpose was to demonstrate the value gained through ML model predictions in the context of the client's business model. The next iterations with more data and more experimentation will result in a production solution.



CARTIER: CREATING AUGMENTED REALITY

Account: Cartier

Role: Product Design Sprint Lead

Date: 02.2021

Agency: Netguru

Challenge

The project was about creating an augmented reality experience that will allow clients to virtually try-on items from Cartier high-jewelry inventory - regardless of its physical location - during their in-boutique experience.

We needed to accomplish two objectives. Firstly, shape the 'Looking glass' experience to understand the actions that can be taken in the client journey (sales process) and how to enrich the customer experience. Secondly, enable the experience through technology to accelerate the digital in-boutique experience through technology.

Process & Methods

- Plan and facilitate workshop
- Stakeholder interviews
- Service Blueprint
- User flows
- Business Assumptions Mapping
- Business Goals along with KPI's
- Machine Learning Canvas
- MoSCoW Prioritization
- Wireframing
- UX Design
- UI Design

Solution

EXPERIENCE DESIGN

We've embedded 'The Looking Glass' into the current service blueprint, by designing a unique user flow and interface

TECHNOLOGY DESIGN

Produced a single-screen device driven by a powerful back-end and Machine Learning engine to deliver realistic product interactions, controlled by the sales associate

EXPLORE FUTURE ROUTES

We have found out plenty of future potential for The Looking Glass. The evolution of The Looking Glass experience can influence both pre and post boutique client journeys by incrementally increasing features and uses

Team Composition

- Myself - as the Product Design Sprint Lead and workshop facilitator
- Consulting Director
- Innovation Lab Manager
- Design Lead
- Senior Discovery Consultant
- Senior Product Designer
- Machine Learning Architect
- Senior Project Manager
- Client Partner

CARTIER: CREATING AUGMENTED REALITY

Account: Cartier

Role: Product Design Sprint Lead

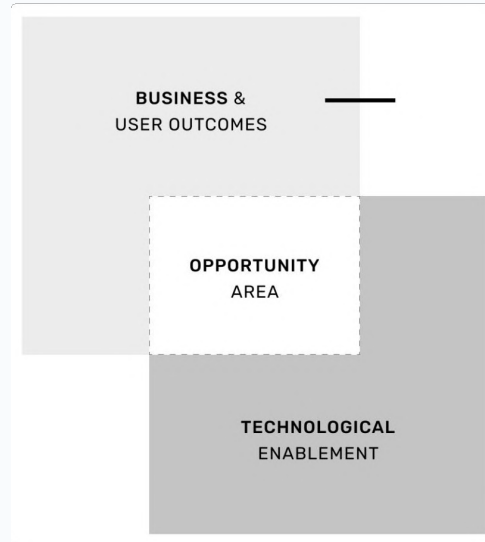
Date: 02.2021

Agency: Netguru

Approach

During the workshop, we constructed a common vision of how Cartier wants to serve clients and what requirements should be met in order to bring meaningful value to their business scenario. Cartier would like to offer the clients a virtual try-on that could be used for the rings which are not available at the boutiques. Transporting a ring from one location to the other is expensive, as security needs to be provided during transport. That is why a virtual try-on could be used as an alternative for the customer to decide on the rings the customer is willing to purchase.

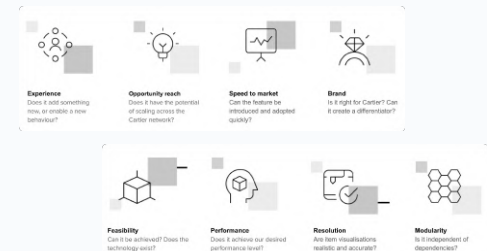
Cartier already had a solution, which enables a virtual try-on, however, the experience was not real-time and not high-resolution - the ring should be rendered more precisely, with all the light reflections and environment characteristics clearly visible on the ring surface. Such experience could bring Cartier closer to fully present the features of the rings, which are not currently available at the boutique.



Two filters

During our engagements to date, during the Product Design Sprint and the resulting artefacts, we have identified a number of competing ideas and solutions. Two logical filters have been created to aid focus and concentrate on efforts that are both feasible and have the likelihood to create the greatest impact for clients and Cartier alike:

- Filter 1: Business & user outcomes: Ideas that best supported client and business needs
- Filter 2: Technological enablement: The consideration of current technological ambitions and constraints



CARTIER: CREATING AUGMENTED REALITY

Account: Cartier

Role: Product Design Sprint Lead

Date: 02.2021

Agency: Netguru

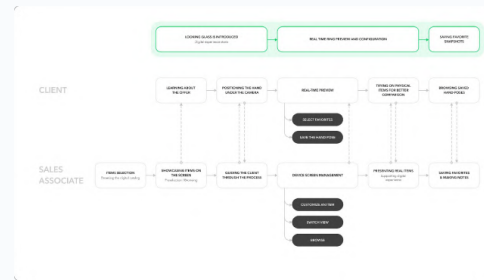
Approach

The applied approach is based on Product Design Sprint methodology developed by Google, with further modifications introduced by Netguru to make it more flexible to provide a bespoke service matching our Clients needs.

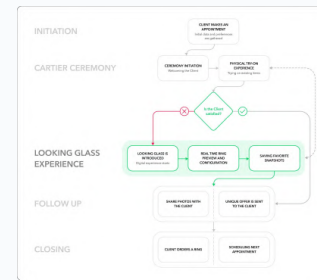
During the workshop itself, several modules were conducted, namely the following:

- we discussed the general project idea to make sure we have a common understanding of it,
- we mapped the User Journeys to better understand the use context and in particular - the perspective of Sales Rep. in the process
- we created a Service Blueprint to get a comprehensive grasp on the service aspect of the experience
- we created Machine Learning Canvas to conceptualize the ML role and expectations regarding the technology
- we mapped the business assumptions with Assumptions Mapping tool

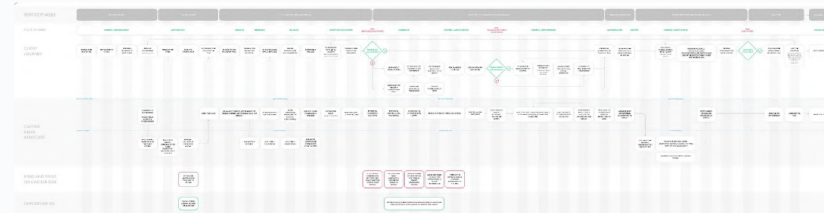
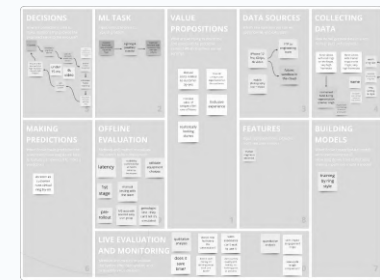
High-Level Service Flow



Low-Level Service Flow



Machine Learning Canvas



Service Blueprint

Service Blueprint and User flows have highlighted the opportunity to embed The Looking Glass experience within current, successful sales journeys.

CARTIER: CREATING AUGMENTED REALITY

Account: Cartier

Role: Product Design Sprint Lead

Date: 02.2021

Agency: Netguru

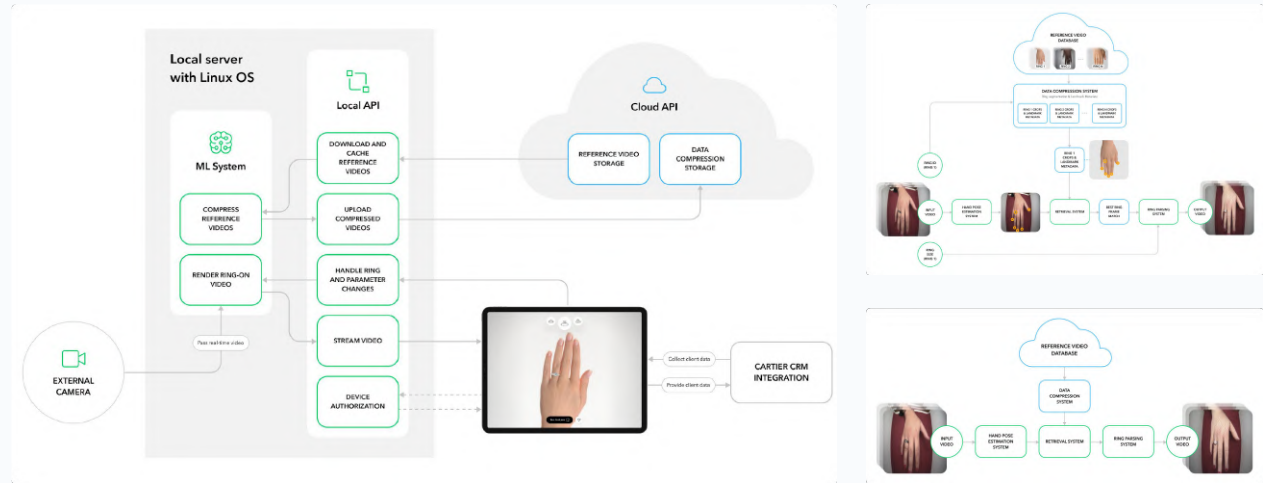
Solution Architecture

We suggested using an Android device with native application. It would assure that we have enough performance, so all animations on UI side are smooth. It does allow for more flexibility in the future as we have a wider selection of devices and the possibility to replace or extend existing configurations.

Since the ML stack uses Python, it was reasonable to implement the Backend APIs in Python, too.

For MVP we recommended using WiFi connection as using cable connection will require more development work and will extend timeline.

We recommended lowering device resolution, because of physical limitations of current devices. Using Android device would give us wider selection of hardware.



CARTIER: CREATING AUGMENTED REALITY

Account: Cartier

Role: Product Design Sprint Lead

Date: 02.2021

Agency: Netguru

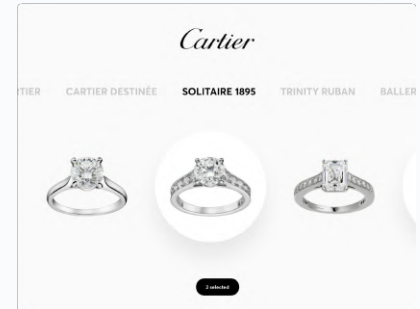
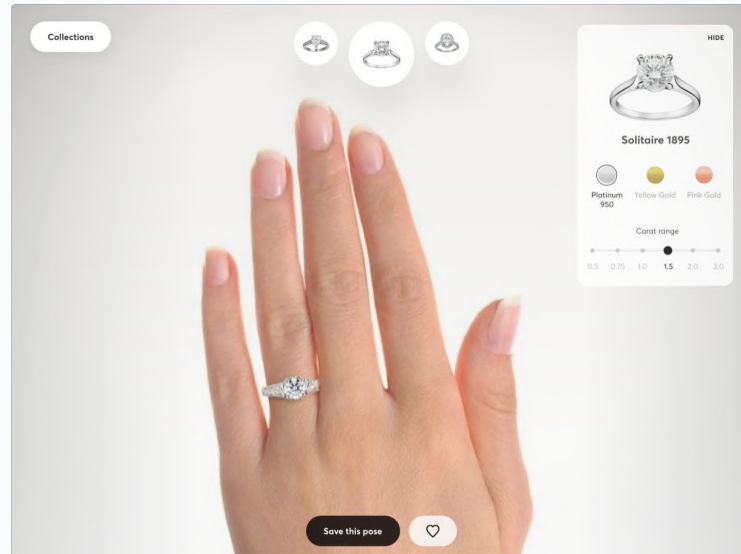
Virtual Try-on Experience

A simple and intuitive browsing pattern was designed to allow fast presentation and selection of interested items. The browsing itself can happen with or without the client during the ceremony.

Studio shots or a 3D model should be presented while waiting for the client to fit their hand under the camera. Details display and possible configuration of the items should also happen here to help the sales associate find the proper variant. The interface should be minimal at this point, but rich in interactions, based on touch.

Live rendering should be triggered by recognising the movement of the hand to achieve minimal interaction with the device itself and provide seamless and playful experience.

Hand snapshots should be taken to allow the client to rest their hand and still see renders of various items. The snapshot gallery mode is triggered manually by choosing the snapshots of automatically by removing the hand from the device.



CARTIER: CREATING AUGMENTED REALITY

Account: Cartier

Role: Product Design Sprint Lead

Date: 02.2021

Agency: Netguru

Assumptions Mapping

For ease of assumption mapping and testing, we recommended the experimentation roadmap to focus on specific goals dependent on timelines:

Short-Term : Feasibility of achieving a luxury experience that will delight clients

Medium-Term : Examination of the environment and ecosystem around the experience

Long-Term : Growth of functionalities and the impact of the project at an organisational level

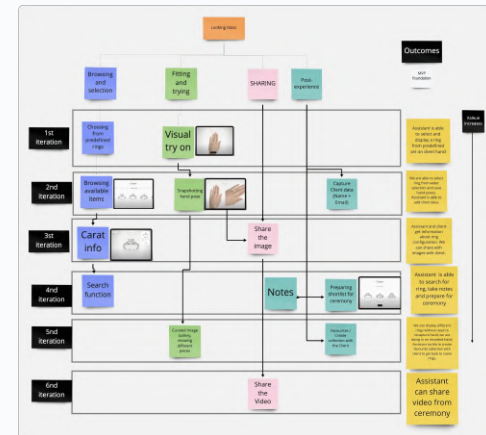
The critical assumptions to test for the MVP stage of The Looking Glass involved both its ability to delight clients and the feasibility of designing a truly luxury experience. Although both medium and long-term assumptions were likely to also play a key role in the concept design, it is important to focus on the introductory stages of validation to ensure initial goals can be achieved before we started considering the impact of the project on a wider scale. Many assumptions could be tested through the same course of action, leading to a leaner validation approach.

Medium-term assumptions did also have a bearing on initial concept design, and we've instructed the Cartier team to validate these inline with MVP assumptions.

KEY ASSUMPTION:	DESCRIPTION:
Riskiest Assumption: Client Engagement	Will clients want to engage with products that are high quality visualizations?
Product Discovery	Will the high-quality visualizations delight clients?
Ability to Delight	Will the interface be easy to use by both sales associates and clients?
Experience Integration	Can The Looking Glass experience be naturally integrated into the ever-evolving boutiques? Can it deliver of cile
Benchmark for future integration	Riskiest Assumption: Project budget Can I incor How?
Smooth Transitions	Can v visual Sales Ceremony Will it improve the quality of the selling experience? Does it complement the sales associate's current selling ceremony? Will the sales associates enjoy using this machine and making it part of their process? What will the ceremony need to be?
Interface Design	Will the interface be easy to use by both sales associates and clients?
Propensity to Buy	Will it increase purchases? How will it contribute to successful sales cycles?
Attract New Clients	Will it attract and retain a new, younger and tech-first clientele? How profitable to the brand will these new clients be? Does it add to the ability to create a deeper relationship with clients?
Brand Positioning	Will it frame Cartier as an Innovator?

Planing releases

Once all the elements were in place, we went ahead and started to carefully co-create the plan for particular releases.



**Thank
You**

Role-agnostic Generalist

See how I BOOST my daily work

Learner Card

Goal
What do I want to accomplish?

Motivation
What's my motivation to learn?

Time
How much time do I have to reach the goal?

Domain
The thing I would like to learn more about or understand

Challenges
What are the main barriers to learning about this for me?

Strengths
What strengths could I employ to help me learn?

Start Here
Pick Knowledge domain

Generate Concept list

AI prompting for Learners

AI-Enhanced Protein Design

Basic Concept of Proteins
Protein Synthesis
AI Basics
Complex Datasets
Bioinformatics

Breakdown Board

Home the Concept

Definition
...is a persistent, transparent, public, append-only ledger system.

Split into parts
decentralization persistent transparent pub

Study each element independently

every can u

Prompts for Learning

1 Identify Professional Learning Style

2 Create Information Sources

3 Identify Learning Experiences

4 Research Educational Fields

5 Research Literature

6 Create Strategy for Learning Outcomes

7 Research Key Concepts for

8 Understand All after years

9 Research Learning Opportunities

10 Identify what to learn from

11 Find Good Public Learning

12 Design Content Assets

Consultant | Author |
Speaker | Mentor



JAN SKORA
Founder & Trainer