Noa Eshed 0:00
Hey all, before we get started, I'm super excited to announce that we're kicking off a collaboration with the Israeli websites C tech owned by Calcalist, Israel's leading business newspaper. In case you've been living under a rock, simply put, C tech is the gateway of the Israeli high tech to the tech world and vice versa. From now on, you'll be able to read about our interviews on C tech, as well as listen directly from there. If you're not already a regular reader, we strongly recommend that you check out calcalisttech.com (C a l c a l i s t t e c h. c o m) to stay up to date on high impact stories from the Israeli tech scene.

Noa Eshed 0:40
We don't get to speak to as many women as we'd like to on this podcast, we're actively working to change that. I hope that from our little corner of the audio web, we're helping some women listeners out there tap into their own superpowers and step into their full potential. I know those are big words, but for what it's worth, I mean them. In the meantime, when we do get the opportunity to speak to women founders through this platform. Those interviews have always been powerful, leaving us with a lot of food for thought. This episode is no different. In it we speak to Meirav Harel. Meirav is a world known expert in tech, blockchain digital disruption, and trading interfaces. She was named one of the 100 most inspirational women in blockchain by crypto news point, one out of 36 Top Women revolutionising crypto around the world by tech round UK, and listed twice on the women in FinTech powerless by Innovative Finance, UK, there's a lot to learn from this real life superwoman. She's been through a lot, and she's not afraid to be vulnerable and authentic, sharing her knowledge and hoping to empower others on their journey.

Noa Eshed 2:03
Meirav, welcome to Real Life Superpowers.

Meirav 2:08
Hello, how are you?

Noa Eshed 2:09
We're good. How are you?

Meirav 2:11
Fine, excited to be here.

Noa Eshed 2:13
What are you up to these days?

Meirav 2:15
Huh, very interesting stuff on different categories, different things.

Noa Eshed 2:20

What's like the highlight?

Meirav 2:22
Well, I'm building a new project, this time my own. That's like what takes most of my time. This time, it's for me.

Noa Eshed 2:29
This time, as opposed to?

Meirav 2:32
As opposed to until now, you know, I was COO at three company. And I built one of the biggest security trading websites as a product manager, and then bizdev, manager and created value for, for big companies and for small companies. And then, you know, different positions where I come in and help other projects as well. And you know, whether it's with strategy or with project management or, you know, advisory, you know, and helping others get better at what they want to do using the tools of financial technology and crypto, right, because that's where my special added value comes from, right? That I live in this field for what over 20 years, even before it was named fintech. And this time, I want to take all of these things together. And yes, and we're actually focused on attracting investors at this moment.

Noa Eshed 3:25
And what gave you the courage to set off on your own at this stage like this is, you know, two decades and up into your career?

Meirav 3:34
Yes, I decided to start on my own when I was 43 years old.

Ronen 3:38
Why now?

Meirav 3:39
Why then you mean, because this is five and a half years ago.

Ronen 3:42
Okay, fair enough.

Meirav 3:43
Well, I had the best position in the world. Actually. You know, I started out as a programmer in the .com era, and then when the bubble burst, I had to pivot. So I pivoted in time, to become an investment consultant with a license from the Israeli security authority. Okay. And then I will, you know, I did that for about three, four years and manage the Department of investment and that investment consultants that I was, you know, that I was managing. At some point. I said - okay, we're just using half of my skill set, right, because, you know, I also know, computers, what

about, you know, I'm just doing investing. And then I got the best position, in my opinion, for seven years, I did it, which was the product and visit management manager of LeumiTrade, a security trading website, of Bank Leumi. I would literally wake up in the morning going, like - hah, I'm going to work, I'm going to work, it's so nice here. And it was really exciting. Because because we were really small team. We're only four ladies running one of the biggest security trading website. You know, in the time that I was there. We won numerous awards and not only talking about the best website and security training in Israel, not only the best banking website, but we also want I think five times during that time, my term, the best website in Israel, period, but we also won international awards. One of the three best security trading websites In Europe, alongside Credit Suisse and the Royal Bank of Scotland. And it was really exciting and exhilarating. Because we could do the whole range of thinking about new ideas, what should we do building them, checking them and bring customers to them. And you know, doing that cycle again and again, every time something cool. And okay, let's start with do bonds. This time, let's do stocks with two options. Let's do something with that international assets. And at some point, I kind of like picked my head up, and I said - okay, what, I've been here two, three years, right? You know, what, what's next? And then I looked at the calendar, and it was like, six years into my position. They're like - oh, my God, what have you done to your career? I didn't notice it, because I was enjoying myself so much.

Noa Eshed 5:40
Why did you sort of hold your head up in that sense? Because it sounds like it was actually great. And you were getting all these awards, and you're getting recognized. So why did you suddenly? Why did you suddenly feel as if something was off?

Meirav 5:53
Traditionally, being in the same position at the same company for six years? Is kind of like, perceived in many cases, as what are you doing to your career? Right? And that is where I got worried. I was like, oh, shoot, what did I do to my career, six years and the same, you know, can't exactly say it is the same position, because officially, that's, you know, that I'm sitting on the same chair. But you know, I'm not doing the same position. Sometimes I put the hat on the product manager, sometimes the project manager, sometimes the business manager, every time sometimes the ideation person and the strategist and you're moving, it's only four people for seven years building the biggest security training website, you do almost everything the whole, I'd say 360 degrees of of building a product, you do that there. But traditionally, if I was looking for a job, as somebody working for somebody else, I think the first question that I would be asked is why six years in the same place? Right?

Noa Eshed 6:46
Doesn't it indicate that you're stable?

Meirav 6:48
 It could be, but it could also mean, I don't know, you know, like, different people can understand it in different ways. You know, I didn't, I didn't feel that six years past, I felt the two or three years

pass, right.

Noa Eshed 6:59
Which sounds like you know, the dream, you want to be in a position where you don't even time fly, because you're actually doing what you love. And it's doesn't even feel like work, which sounds like ideal, and yet you felt at some stage, you felt like maybe it's too good.

Ronen 7:12
Does it feel like it is your project and it was it...

Meirav 7:15
Oh, I would literally call it my baby. I raised the baby. And when it started walking, and having a life of its own, I was thinking - okay, what's next? Right? And that was when I got surprised. That's six years of path, not only two or three years, right?

Noa Eshed 7:29
So then what?

Meirav 7:30
So then I started thinking, what would be the next thing that I want to be doing? Right? And I said, Well, you know, my kids are bigger I have. During this whole time, I raised kids as well, right? I have three kids, and they were already older. And I was saying, you know, I always wanted to build something, you know, of my own? Like, why don't I just try to do that. And then I had to it was actually muster a lot of courage because I had tenureship. Like, literally, if I was a lazy person, I could just sit down and say, well, I could just be here till the pension was gonna move me right. And I gave up tenureship. And I left Bank Leumi after 15 years there, seven years in this position. And I still love that place. I have many friends there. You know, I believe in that company. And I'm very grateful for the years that I was there. And I literally was shaking. When I decided to, to leave when I told them that I'm leaving. I think it was first of all acceptable shock. Like, what Wait, what can we do to change your mind this and, and that from the inside and inside me. I was like, literally even when I think about it now it was so scary.

Noa Eshed 8:46
Let's try to dig into that. Because, you know, you had tenureships. So I don't think in essence, you lifted your head up after six years of doing what you absolutely love, and you're respected and you're claiming awards. And you don't have to fear about not getting hired by somebody else because you could just actually sit there and stay there and do what you love, but something inside of you wanted to do something else. So what do you feel that was?

Meirav 9:14
Break, break a new glass ceiling? You know, you know Maslow Pyramid, the Maslow Pyramid?

Noa Eshed 9:20

Of course.

Meirav 9:21
You know, number five of it, that you want to do something that you don't do for others. You want to do it for yourself and, and kind of like to challenge yourself can I doT this?

Noa Eshed 9:32
Self fulfillment

Meirav 9:33
Exactly. Am I capable of taking a challenge upon myself? And building what I see in my vision of what I can bring to the world? Okay, can I do it in a larger scale?

Ronen 9:48
You're like, you're like proving that all your life though, like this. Like, you're you're a woman, before it's called fintech. You went the technology world like I'm thinking I would shake I'm sorry, but it just because, you know, I know how hard it is and, and you're you're, you're breaking ceilings. Also on you know, the award winning but also putting a company with four talented women and also doing things that are fintech, which is a young, you know

Meirav 10:14
And crypto, talk about crypto, this is so young.

Ronen 10:17
It sounds like that's that's like how, like, you want to break this ceiling? What was that inspiration from? Like, why did you decide to do that? Which is amazing.

Meirav 10:25
You're asking me to think about the reasons inside me. I don't know. Maybe it's, it's, it's the one that you know, wanting to challenge yourself and kind of like setting new goals for yourself, and trying to achieve them and against, like, any obstacle that come that doesn't really matter. Because when when you put a goal and you want, I think everybody has that, but people use it in different ways. Like they say - okay, I want to go, I'm gonna have fun right now. And I'm gonna go travel the world, or I don't know, I'm gonna have them. I don't know, I want something and people go and get it. Right. Sometimes they they, you know, I, I'm a geek, I guess I why why this dream? And not another one? I don't know.

Ronen 11:03
I'm thinking of this. When you're younger, what you went to technology, right? How did that decision come? Like? How'd you get to technology?

Meirav 11:10
Well, first of all, I started programming at the age of eight. My dad was a math professor came

home with with a Commodore computer, and sat that in front of me. And I was like - oh, look at that. And then I started playing with it. And I realized that I really loved programming. I studied programming throughout high school. And because I skipped a class, I didn't do third grade. I had one year before, you know, Israeli go to the army, right? So I had one year before the army, and what does a geek do? I went and studied, and then I became a certified programmer, I did. I don't remember how it's called. But it's like, I became a programmer. And then that's how I went into programming. I really loved it. It's, it's, you know, I was talking about this today with my daughter, I told her one of the nice things about computers is that if you do if something doesn't work, it means that you didn't program it right. I mean, you're the one that is in charge of putting the input in, and if something goes wrong, that means that it's your responsibility, it's nobody else's responsibility. And I love that part that's like, you know, you do it, you create it, and then it does what you want it to do, right. And in the system, you know, after tweaking and tweaking and tweaking to get to the result that you want. Isn't that amazing? It's like you don't have outside forces, trying to, you know, taking in different directions. It's like a solely, you're kind of doing right. So there's something very beautiful about it, or very umm, I'd say simplified, it's just one parameter, right? The question is, can you do it when you have other parameters that are changing and different, you know, macro elements that are changing and micro elements that are changing and humans around you that, you know, have different interests? And how do you now create something that is not only on one firm, it isn't dependent only on you? It's dependent on many, many other parameters. Right? Can you also do that? It's interesting, right?

Noa Eshed 11:20
Like a game?

Meirav 12:01
Yeah, just like a game, it is a game, isn't it the game. It's kind of like a game, although the stakes are kind of higher, because with all due respect, it's not like you're a teenager living in your parents house. I have three kids, I have a mortgage, I have a house, how do I exactly do that? And, and go in, you know, and, you know, build this new kind of puzzle, this 3d puzzle, this time, it's not just 2d, right? It's 3d. How do I do that? When so much is at stake, right?

Noa Eshed 13:21
Were you always so absorbed into growth? Because I'm thinking maybe, you know, before we hit record, you were talking about how, if you don't, if you're too comfortable, you're not growing? So do you feel like you need to not feel too comfortable?

Meirav 13:41
I think everybody does. I mean, you know, growth patterns outside of our comfort zone. Okay, people decide to take challenges, whether it's playing a game on a computer game and challenging themselves there. Or whether people that love cooking would take and try a new kind of challenge ourselves with a new recipe that could be you know, super interesting or super yummy. I think humans are born with goals look at babies, they set goals, they want to talk they want to walk they want to sit they try again and again and again until they succeed reaching

their goals. And it's I think it's human nature maybe it's turned off at some point with with with some people, or they don't even realize that they're doing this you know, you know, raising three kids, you you see that a lot because my daughter was I don't have motivation. I don't do this. And I like wait when you want it to do jump rope? Didn't you just sit down there five hours at a time trying again and again and again to reach the level that you waTnt it to do with with the Chinese jump rope, right? Gummi. So, you know, and she sat there for hours, days and the afternoons reaching the level that she wanted to leave to reach. So I think that it's part of them I guess, human nature just we forget that the exhilaration, the fun. If everybody looks inside internally, they have goals. Sometimes they're afraid to reach them. Sometimes they stop themselves or trying to reach them because they're afraid. But the will to reach them is something I think that that's inherent in human nature, isn't it?

Ronen 15:07
That's true. The difference is that they don't know what they want. Because if you give the babies they want to speak because they need it like they want to speak, the amazing thing is doing like you knew exactly what you want. So that willpower is there and you were motivated enough. But knowing what you want is like the difference between the comfort zone

Meirav 15:29
Is it not knowing what they want, or being afraid to go after what they want? Thinking, having self doubt and thinking, I'm not good enough, I'm not capable enough. Is that what I don't know, I guess where do people stop themselves from achieving their dreams is it in the part where they don't know what they want, or in the part that they don't allow themselves to even dream or think that they can reach what they want to reach?

Ronen 15:50
Great point. Today, it just, I feel that there's so much opportunities and informations that it's what to choose out there. Also, there's a scary part of if I achieve if I fail, of course, but also what to choose, you know, specifically closing that door, like you being a programmer, and being a specialist and you wanting to open up that door. And this challenge and you know that you're in FinTech and getting out of the comfort zone is it's also you're not scared, achievable. And you're very successful, and very charismatic. But over that. There's also the sense of, you know, you're focused, right?

Meirav 16:24
I would put I would put a question mark. Even when you choose your area of where do you want to succeed? That wouldn't when you're an entrepreneur, when you work for yourself, the choices are limitless. Okay. Okay, do I want to write a book? I mean, all this knowledge that I'm that I'm giving people all the time, and, you know, I give I think around 80 lectures a year, easy. I do two a week. Okay. Easy. And I'm invited from all over the world. Next week, I'm at a conference in Sofia, Bulgaria, which is funded by the US State Department. Okay. Last week, I was, what was that and I was at the FinTech junction, where they asked me to come in then, and, you know, and speak about the future of money and finance. Few weeks before that I was

in a, I was invited by Abu Dhabi government, along with, with 12 leading women or 14 women leading women in the world in web3. Okay. Which which ideologically, you know, so. So okay, so do I push myself more on giving more lectures and transferring this knowledge, you know, in lectures? Or do I finally, finish writing that book that I've been writing for the last three years? And transferring that knowledge, right? Or do I create a series of recorded educational tutorials that can enable other people to learn this field, because what's amazing about this field of, of financial technology, crypto, web3, everything that has to do with with the future of, of data, money, all of those things, everything is new. And a lot of people see this as an opportunity. They want to learn it, that's when they come up to me, right? I can teach it. I love teaching, right? I love transferring knowledge that I have, right? It's one of the things that I enjoy personally, right? So do I do I build it as a recorded course? What do I like? You can you can literally fill your time with so many different options. Okay, do I advise more companies? Or do I build my own startup, right? When at the point where I kind of like take all of this knowledge and implement it to something that could be groundbreaking where I could bring value to so many people at the same time, right, which of the directions and there's only 24 hours a day, and you need to sleep seven, eight hours, which I don't always manage to do. But that's it, you only have literally you only have 16 hours a day to fit in everything that you want to do.

Noa Eshed 18:46
How do you choose?

Meirav 18:47
Oh, that's an interesting question. I dunno, you're asking me questions. How do I choose? You know, I heard I heard something very, very interesting. That's the question that one of my friends actually spoke about a few weeks ago, where she was in a dilemma. And she reached the conclusion that you know, she gave a really, really nice kind of like metaphor. She said, when you're recording a movie, there are a lot of scenes that go Don't you know, don't get into the into the final movie, right? The same as with your life, you kind of like choose what moves the plot forward. Right? What's the next thing that I need to be putting right now that will move this plot forward?

Noa Eshed 19:29
And you're the director.

Meirav 19:30
 We are the director, we are the editor. We are the actors, we are the players. We are the scripters we are the everything right? Yeah. So we decide do I prefer you know, I really like one of the things I think that that I, I wish I could motivate people is not to sit in front of their TV, and their TikTok and waste their time looking at lives of other people. Because if you accumulate the amount of time how much time do people now spend in front of social media and TikTok and TV three, four hours a day? Three, four hours a day is a halftime job. Okay, it's halftime. 40 hours is a, is a week you do four hours a day times five, that's 20 hours. You do that on weekends as well, right? So we're talking about something like almost 20-30 hours, that's more than halftime.

Okay. So if somebody would tell you, you could work halftime and building the dream that you have, okay. And you would have enough money to do that, when people choose that option, because it's in front of them. I mean, if they're sitting three, four hours a day in front of a TV and not pursuing their dreams, because they think they won't be able to sustain it. Well take those three, four hours, I sit in front of, you know, incredibly being passive and, and, and start fulfilling your dream, incremental little steps, right. So I wish I could, like, I wish I could do that with my kids, right? And try to motivate other people. But but it's, it's, I think that's like, No, I guess I tried to do that myself. I tried to say, Okay, why would I sit and look at somebody else's life? Why don't I try to build something amazing while I'm here anyway, right. And I'm here. So

Ronen 21:01
I totally agree with that notion, by the way, but the thing is that I had someone saying to me the next day that maybe their ideas will come at the end of the day on being on TikTok. So they're actually achieving their goals to be a summary on Tik Tok, which is, you know, very sad, on my sense, being older, and what I think of things but that you see, a lot of people have those ideas, they don't know what to do. So they go on TikTok, and then they become the TikTok person. You know, what I mean, that the three or four hours being a specialist, you know, at TikTok.

Meirav 21:33
First of all, you know, if somebody puts that dream, or any other dream, who am I, or anybody to say - well, you could have a better dream. I mean, it's very individual, I think, right? And that's a dream in itself. And I think that if somebody does that, and manages to become an influencer on TikTok and manages to, to reach the goals that they want that that's amazing. But the question is, I think that that there's always like two sides of the coin. What what are you giving up? While, by choosing this dream? Let's say specifically, we're talking about TikTok, do you realize that the amount of data that you are generating is not being monetized by you? Okay, if you want to do that, do that on web3, at least let let the data be collected about you and monetize it? Right.

Noa Eshed 22:17
And I would add to that, that, I think maybe what remains that is the exception to the rule, if there's such rule, because most of the time, if you're scrolling through social media, you're looking at other people's highlight reel, and people don't portray the real image of their life. So you're going to sit there and look at all these success stories and how people are rocking their lives. And most of the time, I believe that that actually makes people feel further away from self fulfillment than anything.

Ronen 22:50
They don't meet the people that are dreams that are, are different. That's the ideas they have, they don't meet them in awe. And if they would have met them in awe, then maybe that would be their dream, you know what I mean? It's kind of a loop.

Meirav 23:01
That's not only that, it's like, when you when you all I, there's research about this right? What

what emotional impact does watching social media and even TV? What does that do to humans? Right? What does that do to their emotional state and their and their mental state, it's not proved as effective for them. That's something that you know, needs to be taken into account. So maybe if somebody wants, you know, the downtime, which is downtime is important, you know, we all need that, you know, our brains, maybe it would be more effective to actually be listening or following people that are motivational speakers. You have a lot of these people that have dedicated their life, to giving others tools in order for them to be able to create the future that they want and empowering people. It's not necessarily the people that you have on your feed and Facebook. I mean, maybe if you switch it to that, and then you know, so choose what you're putting into your brain and what you're doing with those four hours of free time that you have a day.

Noa Eshed 23:58
I agree. You wanted to get out of your comfort zone and start growing. And that was terrifying. Did you have any mentors? Like who did you turn to? Because obviously, it wasn't smooth sailing, right?

Meirav 24:09
Of course not. I might have made a mistake that I didn't choose mentors, you know, I would have taken faster if I had mentors, right. I was got like inventing, inventing it as I like on myself.

Noa Eshed 24:21
Wasn't there even like somebody that you had in your head as a reference because at the end of the day, you must have had some vision of where you want to be.

Meirav 24:28
Yeah. Mark Zuckerberg.

Noa Eshed 24:30
Okay, that's fair.

Meirav 24:32
Elon Musk was great. I can't exactly call them and say - oh, would you would you like to kind of like follow me and my growth, deliveries or your sizing, it's not something that you can really do. And you know, as a daughter of a math professor and a social worker, my parents their whole life lived as people working for others, right and everybody around me. We're people that that work for other people and none of them are entrepreneurs and, and there's so many skill sets and mental thing that you need to go through as an entrepreneur, I don't even think I realized it because it's not, when you're when you're when you build your own company, you actually need to be able to do all the different positions in that company, okay? You need to be the ideation person, the strategist, the financial person, the marketing person, the social media person, the everything person, the person that works, the product manager, the product manager, your everything, okay? The salesperson, the business person, okay, that is a skill, the amount of skill

that you need to accumulate the learning curve that you have to add to yourself, which is, on the one hand, the how to do this, right. So how do I do the finances? What does that mean, to open a financial entity? Do I open it as a private person or as a company? Right? At what stage? Do I move and open a company? And then what does that mean in regards to tax? So what's better? Okay, and which stage of life right of your company, right? Or whatever you're doing? And how do I attract customers? And how do I do social media? Do I put a lot of hashtags or not a lot of hashtags, you just learn the way you go, you just continue learning and learning and you kind of like have a shelf of questions. And either you go in you say - okay, wait, I understand that I have a very big gap in the knowledge that has to do with sales, or marketing, or I don't know, whatever you feel that you're you feel that is a very big gap. And then you say - okay, how do I fill this gap? Do I go and learn it? Do I go take a course? Do I go and take private lessons with somebody that's an advisor? How do I fill the gap of knowledge. But all of these things that I just mentioned, are just on the side of the cognitive side. In addition to that, you have to build your mental library, right? Because the amount of times that you need to get up after you don't achieve your goal is has a potential of being so discouraging, right? Like, I wanted to get this and this and this done. And then I work and work and work and work, and then I can't it's not working. Okay. Like how do I continue? Do I give this up? And then like, shoot, what does that mean? And my failing? Am I not good enough? Do I try something else? On the way? Do I try a different track? Do I continue pursuing this specific way? But what are the points that you'll give up and continuing? When is the point that you like, you don't look at yourself and say, Ah, I could have been so much better, I'm not going to forgive myself, you have to have a lot of mental capacity to see, like, I heard this from podcasts that I was listening to, like, the third time I think, by John Assaraf, would you know him? Right? And he was saying that he learned very early on to distinguish between failing and being a failure. That is not an easy distinguish, just distinction. It's not easy, right? Because it's very hard to say, okay, so I, I didn't manage to get this goal. And I didn't manage to get that goal. Does this mean that I'm a failure doesn't mean that it's too early now. Or maybe the other things that I didn't You guys should be counting the things that I did achieve, and not looking at the things that I didn't achieve? Because, I don't know, naturally, there's a tendency, at least in my brain, to look at, you know, I didn't do manage those. So it was really funny. Like, I'm saying - okay, I did manage this, this, this, this and this, but what do I focus on? Naturally? I look at the things that but it didn't matter, this, this this, ah shit. How could I let that happen? Right, but you don't necessarily, and I think that maybe this is something that I've note to myself, I'm you know, it's I think each and every one of us has to say, okay, Meirav maybe you need to start looking at what you did achieve, then giving you know, you really like, if you stop and think about this, then you're you're doing fine. You know, you have so much to give, you have so much to teach people love what you're what you're giving them, they come to you again and again, to learn more, to do more strategies to do more, to build projects for them. You know, you sometimes can't even manage to reach all your customers, because there's so many coming to you that wants to to get get what you want to give, you're going to have a lot to give to the world, right? And then maybe I should be counting that side of the of the chart right now the one that I didn't manage to do what I wanted, right?

Noa Eshed 29:11

You know, Thomas Edison was famous for saying that he found like 1000 ways of not getting a light bulb to work.

Meirav 29:17
I love that. I love that. I love Thomas Edison quotes. I mean, it's not what is failure, failure is just achieving something that you didn't have as a goal. That's all it is. Right? Well, failure for somebody else that could be successful, because that was what they were trying to do, right? It's just that I set a goal and I didn't necessarily reach it at the time that I wanted. So I can trap it in my brain to failure. But is that really failure? Right, you know, cognitively, when you think about it, it's not failure. I just achieved something that I didn't plan to do. Right. So, okay, so let's try again, let's try a different way. Let's try. Maybe, you know,

Noa Eshed 29:48
Do you think that you're a programmer mindset, like from a young age and also as you spoke with your daughter about you being the one behind the code, and if it doesn't work, then it's on you. And if it does, then it is, did it help you sort of structure the way you approach business and be able to be accountable, but also able to sort of zoom out and see a larger picture and be able to say, Okay, I need to switch some sort of, quote unquote line in this code to adjust and maybe learn this other element.

Meirav 30:17
It's very interesting. Yes, I do think that the structured methodology of programming that puts different steps into different compartments, which are procedures, right, kind of, especially when you're doing it at a very young age, it kind of like I think, built the neural structure in your brain in a way that is built with compartments. Right with, okay, so this is this procedure, I need to prove that one, and this is like this. And then things are very kind of like, non sequential and logical and you can kind of like, I, like, I encouraged all my kids to learn programming, even if they don't want to work because I haven't worked as a programmer since the .com era, right. I hadn't programmed in these last 20 years. I've built on top of technology, because I understand it, I understand the way you know, and I think that you know, adding programming was anything else, make it finance make it human emotions, psychology, isn't it amazing to try to create with technology, the way a human brain works, that's AI, right? That is built on top of computers and, and on top of programming, you can build amazing things with it, it's like the infrastructure of the Lego blocks, right? So you know, I was encouraging my kids go and learn this, even if you don't want to work with it, because you never know, you know, when you age, you're gonna be needing it be, you can build so many other things that, that on top of it, because, you know, I like saying this in my lectures, you know, our phones that were holding these little cell phones, they're stronger than the first IBM that sent a spaceship to space. The amount of solutions that humanity can build these days, is something that is unimaginable. And then it depends, like, that's why I'm saying that the the interdisciplinary inventions are the ones that are the most exciting. So I'm lucky enough to have finance and technology. And that is where I create the new things, right? I create the new solutions on blockchain and create the new idea that nobody thought about about NFT's of how to use them. I don't like hype, I don't like the when there's no

use case I love. I love the sweet spot of where you do something that's innovative, you give value to people, and there is a business case to do it. And people want this right. That is where the sweet spot is. So I think that with NFT's, we're only now maybe touching upon these things. Okay. So when people came up to me and asked me, let's do a NFT project, I was like, I'm not building something for height, just because it's cool. That's not what that's not what intrigues me. Let's, you know, let's find the thing that are that are interesting. So I think that that the, the interdisciplinary circle, back to that, the idea of taking different worlds of knowledge and combining them in order to create value, and the new step that a lot of humans, and a lot of people in a lot of can get value from that. That is where it's really interesting, isn't it? Yeah. And you can do that with anything with anything, take, you know, art and or medicine and add that to technology. Okay? And add that to the computing power, like anything that you can you that interests you, human relations, okay. And, and, and negotiation skills with technology. Imagine what kind of a beautiful AI system you could create. Okay, anything when you when you combine it with technology, it's like, it's like, kind of like putting a special special ingredient of magic dust, right, where you can create new things. It's amazing. So, so I think that that's kind of like, yes, I do believe that teaching young, young people, even if they're young at age 40, learning how to code and how to program and, and, and learning the basics of how how a sequential logical sequence of steps can reach something is a tool that that is, is very helpful and useful and can become an infrastructure for building amazing stuff.

Ronen 34:20
Yeah, how do you take an account? So you got the logic pan down? But how do you take into account in the mental health in you know, the people like, you know, you disappoint people because you have to, you know, do something that they won't like as an entrepreneur, or, or people don't understand how amazing they, you know, negotiation AI and they just don't get it yet. And they're talking about, like, the mental, the mental part of being the entrepreneur, and I'm taking into account that you're self reliant and you can create and you understand everything. The thing is, there's people and you know, the mental part. You're, like, you talked about skill set, but there's also the emotional you know, part, which is really difficult.

Meirav 35:01
First of all, it's a great question. I think I would divide it. Okay. So you have what you do you have logical stuff, you have the skill set, right? You have the entrepreneur thing that you need to kind of like be mentally capable of sustaining that on long term because you're, you're running a marathon, it's not sprint, right? And you see results of things that you've done like two, three years ago, you see it two, three years later. Okay. So you need to have the emotional and mental capacity to live with them. It's not instant gratification, right? That's one thing. How do you negotiate or talk or explain to people that what they could be receiving by? You know, that's, that's another skill? So that's like, you have the internal negotiation with yourself, you have the external negotiate, how do you talk with humans? Right? So or how do you, you know, how do you communicate them? Because it's not...

Ronen 35:46

And you can't control.

Meirav 35:47
Right? So it's very interesting, I think this this question is very relevant to some people are born with it. You know, some people are born with the ability to negotiate and talk and sell things, you see a lot of people like that. I mean, one of one of my kids is like that she was when she was three years old, and we went to daycare with her, you know, there were like, puzzles on the table, and kids would come and start doing the little puzzles. And you know, at some point, though, day care would continue, she was sitting there, and remember, at the age of two and a half, three sitting there and not looking at the puzzle, but looking at the other kids. And she would she would look at them, and you'd suddenly see her smiling. And then seeing a few minutes later like, "ha-ha" right. And what I didn't realize at that time, and I only saw later when when I saw her interpersonal skills, I realized that what she was busy doing at that time, was learning humans and their reactions and their emotions and, and their communication between each other. And she is amazing in human relations, right? That on the other side of that, I'd say if you if you call it a scale of how good a person is, in human relations, he would have the other side of people that are on the verge of Asperger's, right, that they understand machines, so so well, but they don't necessarily have the skillset to communicate with other humans, which are not machines, right? There's a whole lot of different stuff happening there. And I guess the way for people that don't have this naturally is to acquire that knowledge by by using the analytical brain and going and learning. So go and take courses of negotiation, this is something I think on the second year of myself being outside and as an entrepreneur. I decided to go and study negotiations. Now it wasn't completely new for me because you know, my BA in my master's degree I did I had business and communication, okay. And my thesis that I wrote is interpersonal, nonverbal communication is about interpersonal nonverbal communication between people obviously, right. So this intrigued me even as a 20 year old, right. But I, I felt that I need to improve this skill further in order to not waste energy. Okay, and be more effective in the interactions that I have around me. So I actually did another Master's degree.

Ronen 37:15
How many hours are there in a day again? 16?

Meirav 38:37
I now have a degree as a negotiation specialist. I don't use that I don't you know, I don't I don't come in and help people with their negotiation. That's not one of the skill sets that I feel comfortable enough in, in teaching others. There are people that are naturals at it right? For me, it's it's something that I wanted to learn more so I'm, I give myself I wouldn't give myself a great A on that. Right? I give myself B, okay? There are people that are if you want to go and learn don't learn that for me learn that from others, right?

Noa Eshed 39:11
I wouldn't mess with her B.

Ronen 39:13
No, I'm just wondering if she framed it behind her when she's doing a negotiation.

Meirav 39:19
No, I don't, I don't really really I don't was like embarrassing to even talk about it. My strengths come in different areas. Okay. i The value that I can can give others is I can give it in other areas of, of everything that has to do with finance, technology, innovation, crypto, where to build the future, how to build the future, and combine that with what you said ethics. Do you mentioned that about how do I not hurt others and which is so so important these days? Because, you know what I remember what I said about the ability with technology to build any kind of idea that we haven't even thought about. There is the ability that exists today can create various kinds of futures. Okay? And they can be utopian, or they can be dystopian, to the point that you, you're seeing developments around you and you're saying - wait a minute, do we really want to go there as humans, right? And sadly, I think in this time of the human evolution, we don't have Martin Luther King or Gandhi, or any or Lincoln or any kind of moral and ethical compass speaking in these areas, and I kind of like, sometimes find myself needing to do that job, although it's not necessarily again, not my background, right. But you see things and you're saying, wait a minute humans? Do we really want to go there? Okay. That the future that that we want? I'll give you. I'll give you an example. Okay, is that okay, to give you an example of what I'm talking about?

Noa Eshed 40:58
Yes.

Ronen 40:59
Yeah.

Meirav 41:00
Let's talk about the future of money. Okay. Money itself is now being changed. Okay? If until now, you know, before there was money created, you had bartering, right? And then humans created natural resources that are kinds of money, right? Gold, salt, seashells, every area had their own little natural resource. And then came government created or central bank created currencies, right. So every country has its its own money, right? We've all been born to that, it's a paradigm, right? Then came Bitcoin that kind of like put a question mark and said- wait a minute, does money only have to be created by governments and central banks? Or can there be a new kind of money that is dependent on this ability to use computers, that enables people to use a new kind of money that doesn't have a central bank or a group of humans? Okay? That that manage it in the background in a centralized way. Okay. And then the next step after that was, was with Ethereum that came in said - wait a minute, wait a minute, if we're already creating these new kinds of digital money, you know, it's just a digital code that's moving from one place to the other. Why can't we program them? Okay. And they created smart contracts. Okay. So wherever, look at the evolution, we're seeing many new things with smart contracts, we can do many things we can put in the money itself, rules, okay? That means that I'd say let's

say I'm transferring, Noa, some sort of fund, it'll only be liquid, if something happens, okay, that's what you can create these days. And then the next step of that evolution is actually being taken out into account by central banks around the world that are creating central bank digital currencies, the CBDC, okay, just the digital shackle the digital dollar, the digital euro, the digital UN. Okay. Now everybody looks at them and is raising the questions about - okay, what about privacy? Everybody's gonna know, when you're buying when you're selling, that is not the most ethical question that can be raised. The ethical question is, what do you program inside this new kind of money. And an example for where things could go in interesting directions is actually the, one of the use cases that was done in China, that exemplified what can be programmed into this kind of money. Okay? Now, you know, the Chinese government rolled back on that they didn't, it's not necessarily how the digital Yuan works right now, but it can example exemplify and showcase what can be programmed in money. And and here's the here's a cute summary of what happened. People that received the digital money in their wallet, let's say they received $100 realize that they cannot transfer it from one person to the other. Because it's programmed that way. That means that now if I want to, you know, pay my Pilates teacher or give my parents some money or transfer to my kids, for some sort of allowance, I can't do that. Okay, it's programmed that way. Not only that I can only buy in specific stores that means that if I want to buy in a different store, literally governments can now program where you can buy and where you can't. Wait. When you go inside the store, the money can work only if you want to buy specific things that means that theoretically, it can be programmed that you are not allowed to buy cigarettes or not allowed to buy meat because it is polluting the area or your you have only 1000 shekels a month to buy gasoline for your car. It is programmable into the money. Okay. And the last thing is that in the, in the pilot that the Chinese government ,was that you couldn't, if you had leftovers in your wallet, it could be taken away from you. If it burns, right, it goes away. Okay. Now, when you think about this technology, this ability to program money, you can imagine a lot of different futures, that humanity can have, based on this technology, right? You could say, you know, you could give people incentives to do good things, right? So people that donate, they're going to be getting something back, right? Or people that right? On the other scale of it, is that you can control people to the point of their money won't be working if they don't do what you want them to be doing.

Noa Eshed 45:23
Yeah, it's like the opposite of a decentralized network.

Meirav 45:26
Yeah, exactly, exactly. Okay. So now, we, as creators, of these technologies, knowing what can be created, need to stop and think do we want to really create this kind of future? Do we even want to start playing with programming money even to give incentives to people about good behavior? The moment that we go in, we want to modify people's behavior, with the program inside their money? What are we treating them as adults that can think from them for themselves? Or as people that got allowance? And is that where we as as humans want to evolve? As a society?

Noa Eshed 46:05
Isn't it too late?

Meirav 46:06
I hope not. Okay. And, you know, this is interesting. This came up, we were speaking, I was invited to a trip to last week to the conference in Eilat of the CPA Association in Israel. Okay. And I was sitting there on stage, alongside the regulators, you had the tax authority, which are my clients, you have that Israeli FTC. Okay. They're also my clients, and you have another regulator from, I don't know, how they're called an English offshoot, another one of them that has to do with, with securities and, and stocks and, you know, and, and we raised this question. What is going to happen with the central bank digital currencies? Because who decides, what to program in that money? Is it a group of diverse diversified people? What backgrounds? Do they have? Do they come from psychology do they come from, from? Or are they all privileged white males? Right? Who decides?

Ronen 47:11
I hope you do.

Meirav 47:12
I wish. I wish, you know, I would love to like, what do you mean, I've been asked about this, because I do advise, when I sit down with regulators, I, I sit down and put these things on the table. Because I think that this is the time to sit down and think about them. And, and you know, all of them are my customers, and I admire their work. These are things that we can't put in the back of our mind and say they will work out themselves. Because if we, as people that believe in in ideologies and ethics and all sorts of things, don't stop and think about that, then who exactly is going to be doing that people that have interests?

Noa Eshed 47:49
Is that what your book is going to be about?

Meirav 47:51
Which one of them? The one that's written right now, is, is the future of finance, okay, and you have chapters about all the different aspects that I cover. In financial technology, starting with the future of loan, the future of of payments, the future of money itself, the future of, of data? Is data a currency, there's like, we can open a whole, a whole conversation about data as a currency. We're paying with it for services, aren't we? When we're when we're using Google? And we're using Facebook? What are we paying with with our data, right? What's our data worth? What's the exchange currency? Our data is the currency that we're paying for. What's the, what's the the currency? What's the exchange currency? Is it worth more or less than what we're getting? Maybe we, if we changed it into dollars, we'd actually be getting, I don't know a $1,000, where the service that we're getting is worth $2 a month. Okay. I could make $998 a month for passive income just for my data.

Ronen 48:47
Watching TikTok.

Meirav 48:48
Oh, my god, the amount of data that you're giving there? Ah. How much money could you, could you create as passive income if you would bottle up that data and then choose to sell it to whomever you want to sell it? Okay. That's a whole chapter in itself in this book, right? The the future of data is the currency. Okay. So there are many different chapters. And yes, of course, one of them is talking about the future of finance and money in the point of view of ethics and humanity and the evolution of humans, not only necessarily on the financial side, because obviously we're we're seeing the evolution on the financial side, from seashells and bartering, to the point where we are right now, obviously, on that scale. Yes. We're evolving. But humanity evolves on many other scales. What about ethics? That's a skill of itself. You know, once it was it was okay to have slaves. We now realize that no, that maybe that's not such a good idea. Right? Humanity has evolved on ethics as well. Right. Okay, so this next step, how does that correlate? Are we sitting on the on the ideology that the founding fathers, and the French Revolution and all the rest of them sat? You know, that's, that's a stage in the evolution of humanity. Are we now taking a step back, or step forward with inventions that we're creating as humanity right now?

Noa Eshed 49:59
Well, I very much hope it's a step forward.

Ronen 50:01
I'm actually, you know, scared shitless to even converse about it, because, you know, if I had to guess it's all, you know, as long as, as attribution is in capitalism is there, the the amount, I'm not saying I'm still an optimist, but the amount of percentile they save success on the ethics side would be hard because we are making it up. And it's like, it's really young and progressing to faster age. I'm, like, scared of that issue. But, you know, what I am impressed about it is like that, I really love meeting amazing people like yourself, that even you know, it doesn't matter what what happens, it matters more that you know, that it's consciously in the brain, and you talk about it openly, and you brainstorm to make it you know, okay to understand that, you know, everybody's part of the problem, you could talk about it. So and being proud of it and thinking about the ethics, just conversing about it usually, is very courageous. And I love it.

Meirav 50:57
The point, very courageous, I hope not stupid, right? Because I am putting on the table, things that that people don't want to think about. Right? Don't talk about it, where are we going to solve it? And I think that, that there are many, many, many people around us that that could contribute and stop and think about the distance. First of all, they realize it and second of all, if it wasn't a taboo to talk about it, let's let's talk about this, right,

Ronen 51:21

Like talking about slaves, you know, it's a good you have to talk about it.

Meirav 51:24
Yeah, maybe slaving is bad.

Ronen 51:26
Yeah.

Noa Eshed 51:27
And that's okay, we're all gonna be slaves of AI. But no, I think there's also like, the knowledge gap. So it's very difficult to converse about it when the tech seems so you know, overwhelming and most people it's like, talk in the early days of the Internet, trying to discuss, you know, how the Internet actually works. It's a it's a conversation that's beyond a lot of our understanding.

Meirav 51:47
That's where I love coming in, you know, I teach MBA programs. And, and, and truthfully, it's not hard to explain this, okay. It's an, it's an, it might be a knowledge gap, yes, because everything is moving so fast. But as long as you have translators that can take these advanced ideas, and simplify them and explain them in a way that everybody can understand. Then the knowledge gap can be closed, I saw a wonderful saying that a quote today that I saw, that was like - if you can't explain it simply enough, you don't understand it, well enough.

Noa Eshed 52:21
Einstein.

Meirav 52:22
Einstein. Exactly. So luckily, there are people around the world that know how to explain this and, and, and can help people close the gap. So by all means, that's where I encourage people. And can I can I be a little bit pro women, women? Okay, you know, the fact of the whole financial system until now was built by men, isn't it our turn? Isn't it our turn to come and give our two cents, right? Everything is new, everything is new, everything is being created, where is our voice? Okay, where's our voice as mothers as women, as the as people of you know, of different backgrounds. Okay, this is the time.

Noa Eshed 53:01
Is that your mission these days? Or in general to fill, fill in that knowledge gap?

Meirav 53:06
I think it's part of what I do, and I'm passionate about, I don't know, if that's my only mission, my, if you're asking me what my goal is, this is to create a better future for as many people as I can. Okay. There are many ways to do that. Right. From my perspective, let's say the company that I'm building right now is actually a blockchain based distribution protocol. That that that comes to mitigate brand and documentation fraud, okay, where people are cheating, okay. And, and,

and we have a patent about I already wrote a patent about how to use these technologies and implement it in a great way. And I have, you know, and so so this is one way let's let's take first of all, let's take out the fraud let's take out the cheating right, let's move that out of the equatio. B, let's let's enable people that have their own data to utilize and monetize it themselves. That's another mission that I have, that's why I'm you know, I'm in web3. That's why I love web3. That's why I love the idea of the questions about who does the data belong to? How do you monetize it? Right now it's being hogged by the tech giants, right? Okay. It's they're not giving the people what they should be getting right. So I guess that and obviously giving the people the knowledge to understand what is available to them. Okay, there is so much that is available to humans right now. You can learn so much, you can create so much, you can, like it's being created right now. Imagine that every one of us was was passionate about giving the power of data to the to the to the people, okay. You know imagine what kind of world could have been created. People would not necessarily have to be working so hard in menial jobs and being paid minimum wage or being unemployed because the data that they're generating on TikTok could have covered their basic living income. You don't need an universal income. All you need to do is give the people the monetization of the data that they're creating, that's all you need to do. And everybody has money, enough to sustain themselves, right?

Noa Eshed 55:07
I think that sounds utopian and absolutely amazing. And it taps into being able to be self reliant, and to monetize yourself in the best way. I mean, I don't know if TikTok is the best example I choose, but just in general, we are the owners of our data. And if we were able to, to leverage that, for our well being, I think that's a beautiful future, and trying to think more practically, and I wish it weren't the case.

Meirav 55:39
It is on the way. I mean, if you look at the developments on web3, if you're looking at what I'm what I'm what, you know, what I'm building right now, it's different solutions. It's like recreating the internet again, this time on web3, which enables the data collection, and and finding ways to solve real world problems that that the that humans have using this new technology. Now, the thing is that, you know, earlier we were speaking about the Gartner graph, right of with the hype right? And I don't know if remember that goes up, and then it goes down, because the hype was at the top, and then come the interesting developments. Okay. So if we're looking at the new technologies that have to do with financial technology right now, especially in the areas of crypto and NFT, then blockchain, what we're seeing most of the time, is the hype part. Okay? The great ideas that the kids come up, it's really cool. It's really classic. But they don't have a business case. They're not necessarily solving a real world problem. Okay. Therefore, inevitably, just like in the Gartner, Gartner graph of technology adoption, the drop is going to come back. And we're seeing that with crypto, we're seeing that with NFT. But the interesting part comes after that, with the new projects that come that take into account this technology, how can I apply this in a way that gives value and solves real world problems? Okay, now, if you look back at the two three projects that I've done with NFT's where we did it with the College of Management and CPA Union, we built NFT's of certification, okay, to exactly to showcase how

NFT's can be used in the prevention of fraudulent certificates and degrees. Okay, that's the way to solve it. Right? Okay, so we showcased that it's possible, nobody thought about nobody, like, it's an it's, it's something that, you know, we were the first in the world to do this in the CPA Union, we were the first to do it in Israel, for the MBA program and the first in the world after the Samsung University in South Korea of Samsung, that did this for a few certificates. Okay, so when we did this with the College of Management for the MBA program, it's not only the first in Israel, is the first in the world to implement the solution in order to to prove that degrees are authentic. Okay. And, and, and when we did it with the CPA union, again, we showcase that again, okay. So, so these new developments and new technologies can not only create hype, they can real, they can create real world value. Okay? And that is where the sweet spot is, how do they solve problems that exist already?

Noa Eshed 58:04
So what advice would you give to somebody who is sitting in their cubicle, and this whole web3 notion, and using data for good and adding value to the world sounds really appealing, but then again, so overwhelming, and I know you like the structured programmer is in you is just going to say go and learn. But beyond that, you know...

Meirav 58:29
How did you know that?

Noa Eshed 58:30
Well, we've been speaking for a while. But you know, it's bigger than that. Because even if you want to go in there, and then you know, it's like, there's so much data, again, data is very confusing. So I would love to sort of get some advice from you on how to sort of screen noise and understand how practically it's, it's possible to actually get a grip on this new world. Beyond that...

Meirav 58:53
You're convincing me to go ahead and build a digital course that anybody can learn. I haven't like I've done courses when, you know, now I'm doing it with with one of the major banks, they asked me to come and teach their employees. So I'm doing it that way. And people that came up to me and came as a group and asked me to open a course for them, and I did that for them. And I taught them right. And this is a project that has been shelved for a long time that why don't I record this and and let people learn. And and an easy way that the you know, let them look at our conversation today. I think I think many people can understand this, right? So that's what I tried to give. That's what I tried to to take complex ideas and knowledge and wrap them in a way that gives people value in a way that they can understand and what they can do with it next. So you're kind of like prioritizing in my brain. Something that I've been playing around with, right, you know, I just didn't prioritize it necessarily at the level of building a recorded crypto course.

Noa Eshed 59:07
So for the sake of this conversation, I'm just going to assume that the answer to that part of the

question is, soon or, you know, in the next few months, maybe it will be through you. But I guess some people with initiative can also find a way to bridge that knowledge gap. And I do hope that it's going to be with your help, but whether or not that's the way, what's the next step? Like? What advice would you give somebody who wants, who now has the understanding of the landscape and wants to actually create something, and bring value to the world through it.

Meirav 1:00:23
Use the four extra hours a day that you're sitting in front of your TV, Netflix, or Facebook, or TikTok for that matter. Sorry, TikTok , I don't have anything against you. Except that you should give the money the data back to the people, right. But use that time and start filling the knowledge gaps on all aspects, not just about the technology, but the on the how to, and on the emotional part, and what do you want to build? And, and go and, and it's not just academic learning, it's learning from experience, it's learning from mentors. That's not something I can do, right. But the go and there are people that this is what they do, okay? And put it learn things about growth mindset about there's so much out there today with mentors from different areas of of what you need in order to fulfill your dreams. And yes, dare to dream. If I if I could put a slogan, is dare to dream and dare to pursue it. You know, all of us have this ability. We did that when we were born. What's the difference? Why can't we do it when we're 50? Or 60? Or 40? Or 70? Yeah, that we like, it's a waste of years. Like I see people sitting in front of sorry, I feel like I'm gonna be going back again, right? People sitting at home and not doing stuff and kind of like years and years go by and their dreams are shelved? Why? Why isn't the, it's you, it's your life, do something great with it.

Noa Eshed 1:01:45
It's really sad. And it's part of the reason that we started this podcast, because we want to be that voice that encourages and helps bridge that gap between, you know, being passive and actually taking initiative, even if it means failing along the way. And hey, it's gonna mean failing along the way, for sure. Right?

Meirav 1:02:01
It's no failing. Remember, it's achieving goals that you didn't plan to achieve all along the way.

Noa Eshed 1:02:05
Right? What's your superpower?

Meirav 1:02:07
My first inclination would be would do, because we were talking about it, I guess, would be taking complex ideas and, and, and knowledge and wrapping it and explaining it in a way that gives other people value. So I would think that is one of them. And then a lot comes under that, for instance, being able to look into the different futures because it's like what analysts do, right? You kind of like see where things heading? Where's this going? What kind of what, what could be created on these technologies? And where would that bring us on the different aspects and then taking them that complexity, and wrapping it in a way to bring it down to, okay, so the steps

that we need to do are now this, this, this and this. And that's a lot of what the advisory and the strategic help that I, that I, that I give companies and regulators, and you know, even private people, that's part of what I give, I sit down, and I, you know, and I sit, and that's what I do, you know, I look into them, okay, what are we talking about? The third thing I think is, is looking about maybe the same thing, I guess, is trying to find that, that place where different parameters fit together, in order to create what you want to create, okay, that sweet point of, of where you're giving value there, people want that value, therefore, the business case of what you're building is useful, and it's using innovative technology to solve a real problem. That's five things. Right? And, and finding that place because that's, I think that's where beauty is, right? And that place where you're getting value you're giving, you're doing everything right and then you're solving problems. So with the technology with the innovation, and that's a lot of why why I'm invited to come and come in and and again and advise them strategize and think together and board of directors of different... I think that's kind of like the added value that I can bring. And, and I enjoy you know, I enjoy helping people, I enjoy helping companies and enjoy building a better future for as many people as possible, I guess, right?

Noa Eshed 1:04:18
Yeah, I think also talking to you you also have that vision to be able to see the optimal intersection between different worlds.

Meirav 1:04:27
I don't know if I could do that let's say on the medical world or worlds that I don't have enough knowledge on.

Noa Eshed 1:04:32
No, but on the ones that you do have.

Meirav 1:04:33
On the ones that I do, yes of course. Everything that has to do with blockchain, crypto, money, finance, trading, payments, loans, all the rest of it, all of these new worlds that are that are combined between finance and technology. Those sweet spots. Yeah, those we're working build those things.

Noa Eshed 1:04:53
And your kryptonite?

Meirav 1:04:55
My kryptonite? Oh, this is embarrassing. Self doubt.

Noa Eshed 1:04:59
Oh, yeah? I wouldn't guess. I'm not being cynical.

Meirav 1:05:02

Really? Oh God, that's behind the scenes of the self. And you can, you can censor this part. Of course, self doubt. And am I good enough? Am I doing enough? Why isn't this fast enough? Maybe I'm, maybe I'm not adequate enough to do this. Self doubt.

Noa Eshed 1:05:15
You're overcoming it. So how?

Meirav 1:05:17
Trying harder? I don't know. Trying again, trying again, trying again, not giving up. What can I do?

Noa Eshed 1:05:23
I think you also you're able to sometimes balance out that voice. I think maybe it's like a voice in your head that's there. But like you mentioned earlier, you have that feedback from reality that helps you remember.

Meirav 1:05:33
Exactly, well, yeah, it's about remembering, definitely it's about remembering, I think I'm pretty lucky. Because, you know, one of the things that I learned on this journey is choose who you surround yourself with. You know that you're the average of the five people that are closest to you. Choose those five people very carefully.

Noa Eshed 1:05:53
It's amazing that you're saying that, you know, because when you were talking about how you headed out off as an entrepreneur, for the first time, I was thinking of asking you exactly that I was thinking of asking you who the if, if this is somehow related to being the average of the five people around you. Did you have like references of people on their own individual journey,

Meirav 1:06:12
I had to weed out a lot of people. I didn't have that. But during this journey, I learned how to synthesize and know what kind of people I enjoy surrounding myself with and I can give you the exact traits.

Noa Eshed 1:06:28
Please do.

Meirav 1:06:29
Rule number one empowering people. People that are there to remind you, when you forget how wonderful you are, they empower, okay. But like, you know, sometimes people joke and they kind of like banter with each other. I think it's much better to surround yourself with people that, that empower you that tell you you're amazing. Look at your beautiful eyes. Okay, look how smart you are, look what you've done. Okay, to remind you in those moments of doubt that would, you know, so first of all people that are empowering. Second of all people that are

positive, okay, not people that are like you see, people's, like, life is not easy. You know, I didn't say this until now. But I have two children that are known as disabled. Recognized as disabled. Okay. It would be so easy to give up. For them for me, to just say a life is shit. It's easy because life, you know, I say this to my kids. There's gravity. Gravity isn't good or bad, right? But there are illnesses, there are things that happen that you don't necessarily have control over gravity exists, germs exist. Are they good? Are they bad? Depends on who you are. I mean, if you're building a house, it's good that there's gravity, you don't want your house to fly in the air, right? But if you're if you're falling, it's not good. Okay, so they're not good or bad. They're there. Now you can sit down and be bummed, because gravity is there and say - ah, there are germs, I got sick. Oh, my God, you know my daughter had to go through major surgery, two and a half years ago, she had to learn how to walk again, at the age of 12. She got to a point where she was on a wheelchair. In six months, her body deteriorated to the point where we're in order to save her I had to stop everything. That's why we went by it took me five years, right? I had to stop everything for a whole year. And and take her and abroad we had to have have major surgery in New York because that was where the specialist was, and rehabilitation and teach her again, how to walk. Okay. It's like, you know, you could sit down and be bummed and say fuck, you know, I'm sorry that you know, I, I'm working. I had to give up all my clients, everything, all the momentum that I built for two whole years. I had to stop them. I don't have tenureship anymore, and vacation days and sick days. Nobody cares. I had to stop and save her and rebuild everything all over again. Okay, it's easy to just give up and say - ah, life is too hard. I'll just sit down watch TV or watch somebody else's life right. And so the second trait that I, I surround myself with people or that I like or people that are positive, that have gone you know, like life has its ups and downs. So after the down, the hardest part is finding the strength to go up again and reach a new height until the next you know, like a sinus graph, right? Hopefuly it's gonna happen eventually, Right? But shit happens. Okay. Yeah. And so the second trait that I look for in people is the this optimism this positivity, this ability to pick yourself up when you're on the floor, and when you want to give up and and and they pick themselves up and they said - okay, I'm not, I'm not dwelling down here. In the gravity. I'm, I'm I'm finding, I'm mustering the courage and the energy and the strength to plow myself out. When when I came back after saving her, she was finally walking again. And she was in rehabilitation only two days a week, she started school again after missing a whole school year. So three days a week, she was at school, two days, I would take her to rehabilitation. And that continued for another half a year, right? I remember in in three days where she was at school, she would wake up and go to school, I would wake up and this is after me giving up everything that I built, right? Not wanting to wake up saying - what am I doing here? Why am I still here? Like, I don't have the energy to even get out of bed. Just why do I have to wake up again and be in this reality? Like, I've done my part, I, you know, I've done the best that I could and like, literally, you know what, I didn't even know. I broke two bones, I was doing with two broken bones saving her. I only realized that after she was fine. I went to the doctor and said - okay, I have pain hear and here. You know, like, let's what happened there? The X ray, I had two bones broken. And I continued. (Wow) Okay. Okay. So it's so easy to just give up. It's like, you know, giving into gravity. So the second thing that you want us to surround yourself with people that have gone through this, and know that when you're down, they remind you. Sunshine is tomorrow, you can build again, it's okay, you can do

this again, you can do build it better, you can do anything. The sky's the limit. You can do again, and yes, maybe another part of gravity is going to hit you again along the way. So take a deep breath, we go through the, I built an algorithm of how to get up when you're down, right when when life hits you too hard. And you continue again. So that's number two. Number three is that people that you can think about, think about with, like, sit down and think about and they're smart, and they like to think about questions on different disciplines like philosophical, ethical, where the future is going, think about ideas. I love that, I love the ability to think about ideas in the future and everything. So you know, and then there's the rest of it, but it's recuperated and it's just a one not one sided all of us. But I think these are the three major things. And I'm lucky enough to have found along this journey, people that these traits exist in them. So if you're asking me what happens when I have my self doubt, and when I wake up in the morning, or I have luckily these these people that that I can write to them say, like, why am I even trying? Why am I doing and wanted this deal so much, and it didn't come through? And I've been working year and a half for it. And it didn't come through because something happened on a macro level or something else? Right? And, and you know, and then they're there, to empower me, Meirav you're amazing, look what the things that you achieve, look at what you how much value you've given to people, look at what you've built, look at the, you know, the value of what you've built, how much it helps people around you. And okay, so what bill did not happen, so you wasted X amount of hours, it's not wasted, you learn so much on the way, right, you achieved so much during trying to reach this goal. So you're, it's a different goal that you didn't want to go reach, that's fine. You didn't fail, you're not a failure.

Noa Eshed 1:13:08
Thank you so much for being so transparent and vulnerable. And not trying to portray a picture that's flawless and is free of self doubt. And, and for revealing also, that personal part of your journey that is so significant and could have so easily made you completely stop. And I think the fact that you kept going in the fact that you literally helped your daughter learn to walk again, and then figuratively had to learn to walk again, business wise, is so inspiring. And I hope that you're aware of just how powerful and empowering you sound and are.

Meirav 1:13:54
Really? I hope I can give value to humans. Like today when you asked me, you know, come and join this podcast. And I was like, wouldn't it make more sense if I joined this podcast, and I was the size of Elon Musk? Like, right, and he was like - you're you keep forgetting what you do. So, so if I can, even if at this stage, and I still feel like I'm a chick I haven't achieved like half of the goals that I want to be achieving, right? If I can help others, in any way, obviously, that that fills my heart with a lot of with a lot of joy. So, so thank you. I hope that our listeners will also feel that, that they get something from...

Noa Eshed 1:14:31
You have two here that certainly do.

Meirav 1:14:34

Yeah you think so?

Noa Eshed 1:14:35
Yes.

Meirav 1:14:35
Wow. All right. All right. So first of all, thank you, I appreciate that very much. I'm happy to hear that.

Noa Eshed 1:14:40
Meirav thank you so much. I hope your book gets written and your course happens and that in general, you're able to keep you're doing an impacting and and trying to make the world a better place as as grandiose as it sounds. You know, you you certainly seem like you're breaking it down into incremental steps and I'm so glad that you are.

Meirav 1:15:04
Thank you.