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#### GET INSIGHTS ON AI UNDER 10 MINUTES

#### WHAT'S HOT

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**SECTOR FOCUS** 

# HELPING STUDENTS OF ALL AGES FLOURISH IN THE ERA OF ARTIFICIAL INTELLIGENCE

#### SPACS ARE THE STOCK MARKET'S HOTTEST TREND. HERE'S HOW THEY WORK.

Hundreds of blank-check firms are doing deals or are on the hunt for companies to take public. SPACs are the investment of the moment. With interest rates on the floor and investors chasing young companies, this is a dream scenario for SPACs. To know what's next and how the boom will end, investors need to understand these quirky financial concoctions.

#### What is a SPAC?

SPAC stands for special-purpose acquisition company, which is Wall Street jargon for a publicly traded company that holds nothing but cash. Also known as blank-check companies, SPACs exist to buy private companies, and effectively take them public while avoiding the pitfalls of a traditional initial public offering. The hot market has drawn in Wall Street bankers, tech entrepreneurs and celebrities ranging from Serena Williams to former Cosmopolitan editor Joanna Coles. SPACs have taken popular companies like sports-betting firm DraftKings Inc. DKNG -0.89% and space-tourism company Virgin Galactic Holdings Inc. SPCE 0.45% public.

#### The SPAC explosion

Starting last summer, SPACs began surging onto the stock market and the momentum continued into this year. Now, hundreds of SPACs are doing deals or are on the hunt for companies to buy. Technology, electric vehicles and green energy have been especially hot areas. SPACs have been around for decades but are taking off now because the biggest players from Wall Street and Silicon Valley are using them to raise money and take companies public. They have raised nearly \$95 billion in 2021, soaring past last year's record total, and account for about 70% of all IPOs this year, according to Dealogic.

Note: Mergers are as of announcement date. Data exclude debt. Source: Dealogic



#### How do SPACs work?

A SPAC's "special purpose" is to use the pile of cash it raises in its initial public offering and other funds it takes in to merge with a private company. The private company then gets the SPAC's place in the stock market. SPACs typically have two years to complete a deal or they must return money to investors. Lately, many have only needed a few months to announce mergers.

Going public via a SPAC is appealing because it lets private firms talk up their business. It also means their valuation is finalized with a small group of players behind closed doors before a deal is announced. In a traditional IPO, pricing can change until the night before shares start trading.

In the stock market, the SPAC has three lives. The first comes after the IPO, when the company's only asset typically is \$10 in cash per share. The stock trades around \$10, and savvy investors can make money anytime the share price falls too low by getting cash at a discount. The second occurs after the merger is announced, when the shares often swing based on how investors perceive the deal.

The third happens after the merger is completed, when the shares rise and fall based on the new company's outlook, just like any other stock. Because the private firm gets the SPAC's place on a stock exchange, the name of the stock and ticker symbol typically change to reflect the name of the newly public company. For example, DraftKings trades under the ticker DKNG. 02

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Source: WSJ

https://www.wsj.com/articles/spacs-are-the-stock-markets-hottesttrend-heres-how-they-work-11617010202

#### AI:10 | WHAT'S HOT

The Food and Drug Administration (FDA) said Sunday, 30 May 2021 it has approved the use of an artificial intelligence (AI)system that will help doctors to read chest X-rays and thus more quickly detect COVID-19 infections.

The Al-based diagnostic system was developed jointly by a startup called Taiwan Medical Imaging Co. and some medical institutions, according to FDA official Wu Ting-yao.

The startup is owned by Tu Yichin, founder of Taiwan Al Labs and Professional Technology Temple (PTT), the largest electronic bulletin board system in Taiwan, Wu said.

The AI system can be used, alongside PCR testing and rapid antigen tests, as a fast diagnostic tool to detect COVID-19 cases by pinpointing a suspected chest infection on X-ray images, he said.

On May 27, the FDA gave approval, on a special case basis, for commercialization of the AI system, in light of the current COVID-19 situation in Taiwan, Wu said.

Hsiao Shih-hsin, an attending physician at Taipei Medical University Hospital, said the technology will be particularly useful in cases where an undiagnosed asymptomatic COVID-19

#### TAIWAN APPROVES AI-BASED DETECTION SYSTEM FOR COVID-19





patient visits a doctor with some other ailment. In such circumstances, the AI system can be used to read the chest X-ray images of the person and issue an alert if it detects a possible COVID-19 infection, Hsiao said.

Another doctor also welcomed the FDA's approval of the AI system, saying it can be used as a fast detection tool among medical personnel if a COVID-19 case emerges in a hospital.

With the use of the AI system, there will be no immediate need for the entire hospital staff to be tested, in such a situation, said Lee Chienchang, deputy director of the Center of Intelligent Healthcare at National Taiwan University Hospital and an attending physician in the Department of Emergency Medicine.

By taking chest X-rays of those with suspicious symptoms and having the AI system read the images, doctors will be able to identify those who have contracted COVID-19, Lee said.

In addition to the advantages of speeding up COVID-19 diagnosis and saving manpower, the AI system can also help reduce the incidence of errors among overworked radiologists, he added.

Lee said that in the clinical trials, the AI system had an 80 percent accuracy rate for the detection of COVID-19.

Source: Central News Agency English News

# RESEARCHERS BUILD TOOLS TO COUNTER AI'S PRIVACY THREAT



Creating and training artificial intelligence (AI) has become easier than ever, raising questions on its regulation and what it could mean for online privacy. As AI recognition systems become more commonplace, some researchers fear the technology could lead us down a dystopian Big Brother-like rabbit hole.

A group of researchers from the University of Chicago invented a tool called Fawkes to prevent Al facial recognition technology from gleaning insights into users' personal data. Fawkes works by making tiny changes to an image that are almost unobservable to the human eye but are capable of fooling Al into misidentifying who or what it sees in a photo.

"This technology can be used as a key by an individual to lock their data," Daniel Ma from Deakin University in Australia said to the MIT Technology Review. "It's a new frontline defense for protecting people's digital rights in the age of Al."

Researcher Emily Wenger from the University of Chicago and her team found that their tool was 100% effective against several widely used commercial facial recognition systems, including Amazon's AWS Rekognition, Microsoft Azure, and Face++.

Fawkes has already been downloaded almost half a million times from the project website and one user has also built a third-party online version, though there is no phone app as yet. Another online tool called LowKey, developed by researchers at the University of Maryland, expands on Fawkes' capabilities by using a stronger protection system that can fool even pretrained commercial models. A new deep-learning approach to predict earthquake shaking could lead to better warnings of where and when shaking will occur. An earthquake early warning system that uses (AI) to predict how the ground will move during a temblor can give several seconds' advance notice that the shaking is coming.

A similar system that uses more traditional computing power already exists on the U.S. West Coast. It's called ShakeAlert, and it works by detecting the first waves of earthquake motion — called P waves — and then calculating when the set of waves that cause most of the shaking slower-moving S waves — will arrive.

The new system in development is called DeepShake, and it is also intended to provide a few seconds' warning of imminent shaking once an earthquake has started. However, DeepShake uses a deep neural network, a type of Al learning, to identify patterns from past earthquakes in order to predict how the shaking from a new quake will travel. This could lead to faster processing and easier generalizability across different earthquake-prone regions.

"When we set out on this project our goal was to beat the ground motion prediction equations that are currently used" to program shake-alert systems, said Avoy Datta, a master's student in electrical engineering at Stanford University who was part of the team that developed DeepShake. "They tend to be very slow. You need numerical solvers, running on supercomputers, and they can take minutes and hours to process."

In contrast, "If we run 25 DeepShake models, it takes around 6.1 milliseconds on a single research GPU [graphics processing unit]. " Datta told Live Science. "This is going to be blazing fast."

Source: Live Science

#### EARTHQUAKE EARLY WARNING SYSTEM USES AI TO PREDICT SHAKING



#### AI:10 | HEADLINE NEWS IN A FLASH

If something can go wrong at exactly the wrong moment, it probably will. That is the gist of Murphy's Law, and when a retirement community resident is most at risk for an incident such as a fall - at night, in the bathroom, in the shower - is when they are most likely to NOT be wearing their alerting pendant. Or they are out of reach of a pullcord. Or they are physically unable to signal for help.

"This is exactly when Artificial Intelligence [AI] can provide early detection of potential falls," says Dr. Ashutosh Saxena, Founder and CEO of Caspar.AI. Dr. Saxena continues: "Human-centered technology from ambient sensors in the apartment home can be used to detect incidents such as falls without the use of pullcords or pendants. AI learns resident movements and knows when to signal a community manager for assistance." Wearable devices fail to consistently alert since residents forget to wear the device or they remove it

The Concerns with Wearables:

- Residents do not wear them all the time.
- Wearables sometimes need to be removed to charge.
- Wearables are often removed for sleep
- Wearables are almost always removed for the shower or bath.
- Management of wearables creates additional work for community staff Lost pendants, testing, etc..



#### HUMAN-CENTERED ARTIFICIAL INTELLIGENCE TECHNOLOGY FOR RETIREMENT COMMUNITIES

The answer is a series of ambient sensors in the apartment home that bring human-centered technology into the retirement community. Such a system is available from Caspar.Al. Based on seven patents, the Caspar.Al sensors track residents in their apartments and can alert community staff in case a resident is inactive due to a fall. No wearables are required. Paired with that is the ability for residents to use voice command to call for help if needed.

Source: PR Newswire

#### CLEANTECH PLAYER PANI ENERGY BRINGS AI TO THE FIGHT AGAINST WATER SCARCITY

Not yet 30, Devesh Bharadwaj is helping the world solve water scarcity. With his team, the CEO of Victoria-headquartered Pani Energy created an artificial intelligence system that can shrink energy costs for water treatment plants. Now Pani has joined forces with Aquatech—the top global provider of desalination, which removes the salt from seawater—to "push the industry to a new standard that's never been achieved before for energy consumption," Bharadwaj says. Pani, which also works with industrial and municipal wastewater clients, optimizes treatment plants' energy costs with technology that processes data much faster than humans can. The company's cloud-based analytics system, Al Coach, takes information from a plant and connects it to a digital twin of the facility. As a result, users can understand the operation in unprecedented detail, explains Bharadwaj, a 2020 winner of our 30 Under 30 competition.

"Al allows you to find those efficient points, like running millions of simulations on the plant, and predict for the future, learn from historical data, find patterns and operate the plant in a way that is not possible without that solution," he says.

Access to fresh water has become a global crisis: some 1.1 billion people lack a safe drinking supply, according to the World Water Council. Largely thanks to climate change, sources and their quality keep declining. As fresh water becomes saltier, complex treatment processes require more energy, pushing up greenhouse gas emissions. Pani, which has grown to 25 team members, aims to make a difference. "Climate change and access to resources like water are the two biggest challenges of the century," Bharadwaj says. "I believe AI solutions with the purpose to improve our societal infrastructure will have a massive role in solving both these challenges."

#### AI USES TIME AND WEATHER DATA TO PREDICT OUT-OF-HOSPITAL CARDIAC ARREST RISK

Scientists say they have found a way to make artificial intelligence accurately predict the risk of an out-of-hospital cardiac arrest using time and weather data to identify patterns.

The system crunched information such as temperature, relative humidity and rainfall, alongside various timings, ranging from the season to the hour of the day, which could be used to warn people early and increase chances of survival.

Sundays, Mondays, bank holidays, and days when the temperature falls sharply within or between days increase the risk of cardiac arrest, a study of the machine learning's results published in the Heart journal suggests.

Japanese researchers fed the system details of more than 525,000 cases that happened between 2005 and 2013, and compared them to some 135,000 cases from two years later to test the algorithms's accuracy.

Scientists acknowledged that they do not have detailed information on the location of cardiac arrests except in Japan's Kobe city, the source for the majority of the study, but said they believe it is still "widely generalisable" for use elsewhere due to the large sample size and comprehensive meteorological information.

The report, led by the University of Michigan's Takahiro Nakashima. concluded: "This predictive model may be useful for preventing out of hospital cardiac arrest and improving the prognosis of patients with out-of-hospital cardiac arrest via a warning system for citizens and emergency medical services on high-risk days in the future."

#### Source:

Press Association National Newswire





#### NEW TOOL USES AI TO ANALYZE WRITTEN INSPECTION REPORTS

Researchers have developed a tool to help governments and other organizations with limited budgets spend money on building repairs more wisely. The new tool uses artificial intelligence (AI) and text mining techniques to analyze written inspection reports and determine which work is most urgently needed.

"Those assessments are now largely subjective, the opinions of people based on experience and training," said Kareem Mostafa, an engineering PhD student at the University of Waterloo who led the project. "We're using actual data on buildings to make spending decisions more objective."

Researchers looked at inspection reports on the roofs of 400 schools managed by the Toronto District School Board. A computer model was developed to search the one- to twopage reports for about 30 keywords, including words such as 'damage' and 'leaks.'

By analyzing the frequency of the keywords, plus factors including the age of roofs, the AI software divided the schools into four categories based on the urgency of repair or replacement. The goal was to give the school board an objective way to target its limited funds, speeding up the assessment process and helping it spend money where it makes the most sense.

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Source: AZO Robotics

# HELPING STUDENTS OF ALL AGES FLOURISH IN THE ERA OF ARTIFICIAL INTELLIGENCE

A new cross-disciplinary research initiative at MIT aims to promote the understanding and use of AI across all segments of society. The effort, called Responsible AI for Social Empowerment and Education (RAISE), will develop new teaching approaches and tools to engage learners in settings from preK-12 to the workforce.

People are using AI every day in our workplaces and our private lives. It's in our apps, devices, social media, and more. It's shaping the global economy, our institutions, and ourselves. Being digitally literate is no longer enough. People need to be AI-literate to understand the responsible use of AI and create things with it at individual, community, and societal levels,' says RAISE Director Cynthia Breazeal, a professor of media arts and sciences at MIT. 'But right now, if you want to learn about AI to make AI-powered applications, you pretty much need to have a college degree in computer science or related topic,' Breazeal adds. 'The educational barrier is still pretty high. The vision of this initiative is: AI for everyone else with an emphasis on equity, access, and responsible empowerment.' Headquartered in the MIT Media Lab, RAISE is a collaboration with the MIT Schwarzman College of Computing and MIT Open Learning. The initiative will engage in research coupled with education and outreach efforts to advance new knowledge and innovative technologies to support how diverse people learn about AI as well as how AI can help to better support human learning.

#### MORE DETAILS ABOUT RAISE

Through Open Learning and the Abdul Latif Jameel World Education Lab (J-WEL), RAISE will also extend its reach into a global network where equity and justice are key.

'In today's rapidly changing economic and technological landscape, a core challenge nationally and globally is to improve the effectiveness, availability, and equity of preK-12 education, community college, and workforce development. AI offers tremendous promise for new pedagogies and platforms, as well as for new content. Developing and deploying advances in computing for the public good is core to the mission of the Schwarzman College of Computing, and I'm delighted to have the College playing a role in this initiative,' says Daniel Huttenlocher, dean of the MIT Schwarzman College of Computing.

The new initiative will engage in research, education, and outreach activities to advance four strategic impact areas: diversity and inclusion in AI, AI literacy in preK-12 education, AI workforce training, and AIsupported learning.





#### WHAT SUCCESS ENTAILS

Success entails that new knowledge, materials, technological innovations, and programs developed by RAISE are leveraged by other stakeholder AI education programs across MIT and beyond to add value to their efficacy, experience, equity, and impact.

RAISE will develop AI-augmented tools to support human learning across a variety of topics. 'We've done a lot of work in the Media Lab around companion AI,' says Hae Won Park, a research scientist at the Media Lab. 'Personalized learning companion AI agents such as social robots support individual students' learning and motivation to learn. This work provides an effective and safe space for students to practice and explore topics such as early childhood literacy and language development.'

Diversity and inclusion will be embedded throughout RAISE's work, to help correct historic inequities in the field of AI. 'We're seeing story after story of unintended bias and inequities that are arising because of these AI systems,' says Breazeal.'

#### PILOTS ROLLED-OUT UNDER RAISE

So, a mission of our initiative is to educate a far more diverse and inclusive group of people in the responsible design and use of AI technologies, who will ultimately be more representative of the communities they will be developing these products and services for.'

This spring, RAISE is piloting a K-12 outreach program called Future Makers. The program brings engaging, hands-on learning experiences about AI fundamentals and critical thinking about societal implications to teachers and students, primarily from underserved or underresourced communities, such as schools receiving Title I services.

To bring AI to young people within and beyond the classroom, RAISE is developing and distributing curricula, teacher guides, and student-friendly AI tools that enable anyone, even those with no programming background, to create original applications for desktop and mobile computing. 'Scratch and App Inventor are already in the hands of millions of learners worldwide,' explains Abelson. 'RAISE is enhancing these platforms and making powerful AI accessible to all people for increased creativity and personal expression.'

Ethics and AI will be a central component to the initiative's curricula and teaching tools. 'Our philosophy is, have kids learn about the technical concepts right alongside the ethical design practices,' says Breazeal. 'Thinking through the societal implications can't be an afterthought.'

#### Al is creating a new paradigm for innovation and change.

- Eric Klopfer, Professor and Director of the Scheller Teacher Education Program



#### CONCLUSION

Sarma says RAISE also aims to boost AI literacy in the workforce, in part by adapting some of their K-12 techniques. 'Many of these tools - when made somewhat more sophisticated and more germane to the adult learner - will make a tremendous difference,' says Sarma. For example, he envisions a program to train radiology technicians in how AI programs interpret diagnostic imagery and, vitally, how they can err.

'AI is having a truly transformative effect across broad swaths of society,' says Breazeal. 'Children today are not only digital natives, they're AI natives. And adults need to understand AI to be able to engage in a democratic dialogue around how we want these systems deployed.'





#### **TONY NASH**

CEO and Founder, Complete Intelligence;

• Board Member, Texas A&M University

Challenges: What are the unstated assumptions that cause projects to get tripped up?

Any ML/AI project needs a solid champion within the organizational stature to manage the resources and hold all sides accountable for the project scope, tasks, deliverables, timelines, costs, etc. Also, creating and managing expectations of outcome.

#### **#2 - AI PERCEPTION & REALITY**

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https://myfinb.com/aiws/2021-22/



Learning crisis is growing in Covid-era with 50% students worldwide affected by full or partial school closures; nearly one-third cannot access remote learning. Without access to digital technologies, millions are at risk of losing access to education, and that gap has been the biggest difference between developed and emerging economies.

#### **#14 - THE FUTURE OF EDUCATION**

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### AI WORLD SUMMIT

WHERE INNOVATORS & DISRUPTORS MEET TO CHALLENGE LIMITS

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World AT Summit brings together global the AT community from a range of businesses, science and tech to go beyond the buzz and hype, discuss the most burning AI issues, share their developments, successes, challenges, and the resultant impact on their businesses. Last vear's AIWS 2020/21 event 20,000 attracted more than registrations from 50 +countries.



For more information, please visit: www.myfinb.com/aiws/2021-22/ /e/ ceai@myfinb.com

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# **Bolder** WIDER BIGGER

1	Ethics & Artificial Intelligence
2	AI Perception & Reality
3	Conversion Of Research Into Al
4	Venture Capitalism vs Venture Building
5	Stock Investing & AI
6	AI & Cryptos
7	Board Effectiveness Reviews Using Al
8	Healthcare & Al
9	AI & Governments
10	Supply Chain & Al
11	SDG Measurement Using AI
12	Al's Role in Governance, Risk & Compliance (GRC)
13	Diversity & Board Performance
14	The Future of Education
15	The Future of Cooperatives

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#### THREE WAYS YOU CAN BUILD & OWN AI WITHOUT CODING

#### \varTheta You have an idea



Yes - this idea must originate from a pressing need, pain point or an opportunity that is associated with your current operations and/or industry dynamics.

There must be a ready demand for that idea to be transformed into a system - otherwise it has to be incubated or "cook" to be ready for the market.

#### From idea to system prototype and business plan



We design algorithms and build the business case around the system with our vast expertise in any discipline.

 8 core deliverables will be rendered:
1. Mock-up Reports 2. Technological Blueprint
3. Roadmap 4. Prototype 5. Case Studies 6. 1min Demo Video 7. Press Release 8. Pitch Deck

#### \varTheta We both ....



jointly own the IP in accordance to a preagreed ratio where MyFinB funds the full capex while you cover the costs of the prototype

We commercialise and launch them to the market based on the pre-agreed specifications and after the full system development is completed by MyFinB. Roles and responsibilities would have been detailed out, and a long-term partnership is forged.

# BUILD INNOVATION WITH US

MyFinB is an award-winning, high growth AI start-up with core operations in KL/SG and serving more than 30 markets globally.

We specialise in Artificial Intelligence and Natural Language Generation & Understanding (NLGU). Our Al-powered solutions translates structured data (financial statements, bank statements, incorporation info) and unstructured data (publications, social media, journals and video images) into decisioning reports.

MyFinB uses its proprietary NLGU and Cognitive Analytics capabilities to serve 10 core segments: Financial institutions, Enterprises / SMEs, Accounting and Auditing Firms / Consultants, Government Agencies, Credit bureaus, Stock Exchanges, Insurers, Trade Associations and Business chambers, Universities and Investment Promotion Agencies.

We manage a "digital factory" model where we help organisations build in-house capabilities via the Digital Al Labs (DIAL) programme. DIAL is a scheme of arrangement that helps organisations build and own A.I. expert systems – to solve a specific issue with a commercial goal in mind.

MyFinB's DIAL Programme offers a unique Al-as-a-Service (AlaaS) platform to overcome the barriers of adopting Al Systems. DIAL targets people without the knowledge of coding and programming to build their own expert systems for their organisations.

#### "Now everyone can build and own ai without coding."

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TO FIND OUT MORE, PLEASE EMAIL: CEAI@MYFINB.COM



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