



# Artificial Intelligence

Too early or too late?

Paul Cirstean

Portfolio  
Managers  
Focus Group

## **The AI impact on CSI**

What disruptions should we anticipate?

## **Practical AI use cases**

Where can CSI companies capture immediate value?

## **Successfully adopting AI**

How to prepare your business?

**1958:** AI is going to change the world!

- 
- 
- 

**2019:** AI is going to change the world!

**2020:** AI is going to change the world!

**2021:** Crypto is going to change the world!

**2022:** ...umm... AI is going to change the world!

**2023:** AI is going to change the world!

**2024:** AI is going to change the world!

"We are about to witness the birth of a machine capable of perceiving, recognizing and identifying its surroundings without any human training or control."

- **Frank Rosenblatt, Ph.D.**

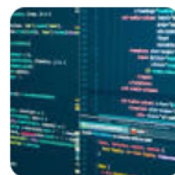
# WHY NOW?



### CEO Sundar Pichai says 25% of new code Google creates is written by AI

According to CEO Sundar Pichai, AI is being used to write around 25% of new code at Google. During the company's third-quarter 2024 earnings call.

Oct 30, 2024



**Garry Tan**   @garrytan · 40m



For 25% of the Winter 2025 batch, 95% of lines of code are LLM generated.


That's not a typo. The age of vibe coding is here.

TECH

## Mark Zuckerberg says AI could soon do the work of Meta's midlevel engineers

Lakshmi Varanasi Jan 11, 2025, 8:28 PM EET

 Share

 Save



Competitive  
programming

**CodeForces Benchmark**

Context  
window size

**Number of tokens**

Software  
engineering

**SWE Benchmark**

# 1. Competitive programming

## CodeForces Benchmark

2024 (GPT 4o)

~900

2025 (o3)

2727

Average senior developer: ~1600

Only ±150 developers in the world are better

### E. Permutations Harmony

time limit per test: 2 seconds

memory limit per test: 256 megabytes

Rayan wants to present a gift to Reyhaneh to win her heart. However, Reyhaneh is particular and will only accept a *k-harmonic set of permutations*.

We define a *k-harmonic set of permutations* as a set of *k* pairwise distinct permutations  $p_1, p_2, \dots, p_k$  of size *n* such that for every pair of indices *i* and *j* (where  $1 \leq i, j \leq n$ ), the following condition holds:

$$p_1[i] + p_2[i] + \dots + p_k[i] = p_1[j] + p_2[j] + \dots + p_k[j]$$

Your task is to help Rayan by either providing a valid *k-harmonic set of permutations* for given values of *n* and *k* or by determining that such a set does not exist.

We call a sequence of length *n* a permutation if it contains every integer from 1 to *n* exactly once.

#### Input

The first line contains a single integer *t* ( $1 \leq t \leq 1000$ ), the number of test cases.

Each test case consists of two integers *n* and *k* ( $1 \leq n, k \leq 10^5$ ). The sum of *n* · *k* over all test cases does not exceed  $5 \cdot 10^5$ .

#### Output

For each test case, if a *k-harmonic set of permutations* exists, print YES on the first line. Then, print *k* lines, each containing a distinct permutation of the integers from 1 to *n*.

If no such set exists, print NO on the first line.

You can output "YES" and "NO" in any case (for example, strings "yEs", "yes", and "Yes" will be recognized as a positive response).

If multiple answers are possible, you can output any of them.

#### Example

input	Copy
4	
3 3	
4 2	
5 1	
3 2	
output	Copy
YES	
1 2 3	
2 3 1	
3 1 2	
YES	
1 2 3 4	
4 3 2 1	
NO	
YES	
1 2 3	
3 2 1	

## 2. Context window size

Number of tokens (words)

2023 (GPT 4)

8,192

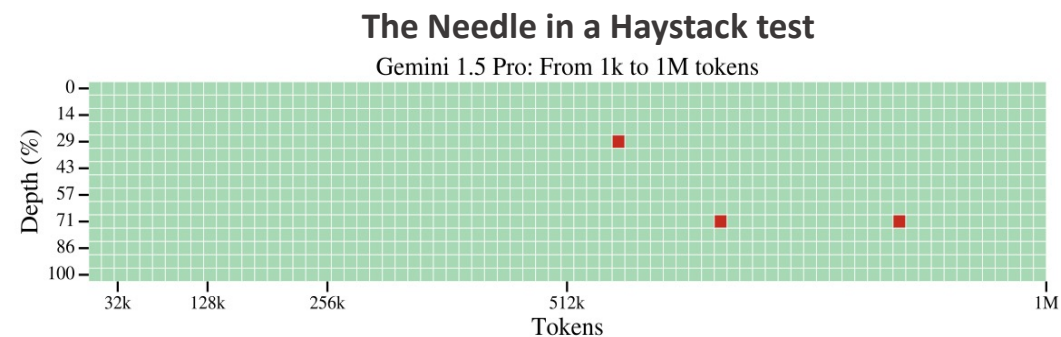
2025 (Gemini)

2,000,000

Medium size project (100,000 LoC): ~ 1,000,000 tokens

Google DeepMind

**Gemini 1.5: Unlocking multimodal understanding across millions of tokens of context**



<https://arxiv.org/pdf/2403.05530>

### 3. Software engineering

## SWE Benchmark

2024 (GPT 4o)

33%

2025 (o3)

71%

Python codebases

## AI coding improvements

**Issue**  
data leak in GBDT due to warm start (This is about the non-histogram-based version of...

**Codebase**

- sklearn/
- examples/
- README.rst
- reqs.txt
- setup.cfg
- setup.py

 **Language Model**

**Generated PR** +20 -12

- sklearn
  - gradient\_boosting.py
  - helper.py
- utils

**Unit Tests**

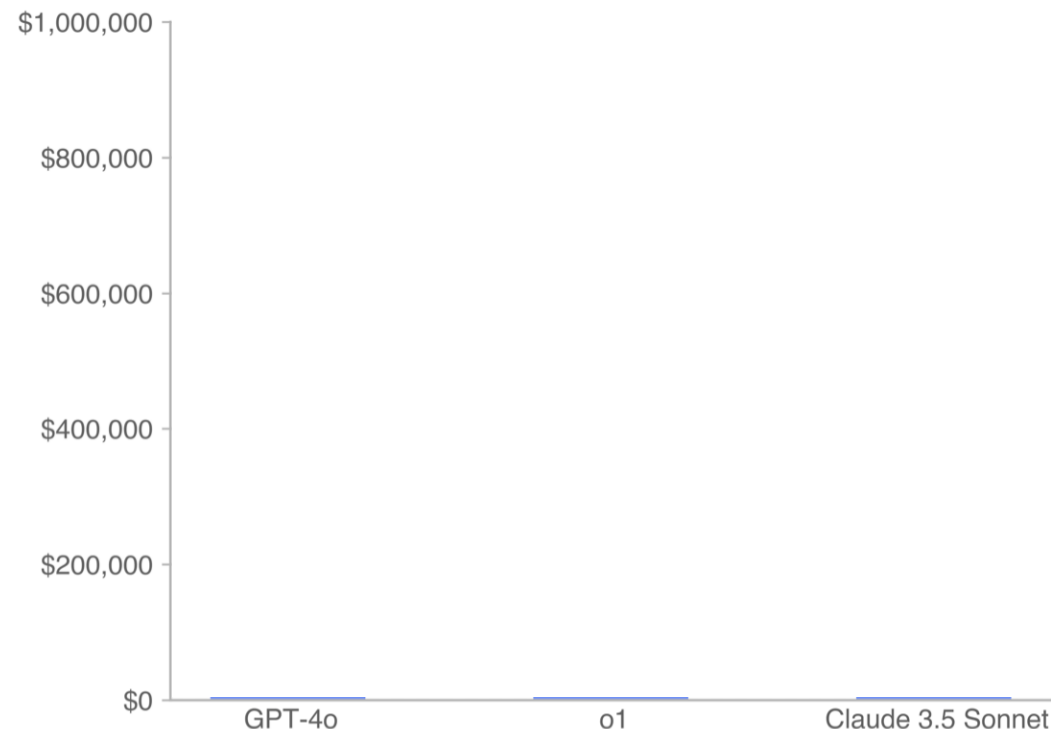
Pre PR	Post PR	Tests
✗	✓	join_struct_col
✗	✓	vstack_struct_col
✗	✓	dstack_struct_col
✓	✓	matrix_transform
✓	✓	euclidean_diff

### 3. Software engineering

#### SWE-Lancer

Can frontier LLMs earn \$1 million from real-world freelance software engineering?

“We introduce SWE-Lancer, a benchmark of over 1,400 freelance software engineering tasks from Upwork, valued at \$1 million USD total in real-world payouts. SWE-Lancer encompasses both independent engineering tasks - ranging from \$50 bug fixes to \$32,000 feature implementations.”



Competitive  
programming

**CodeForces Benchmark**

Context  
window size

**Number of tokens**

Software  
engineering

**SWE Benchmark**

Are the models going to get even better?

How is this going to impact CSI companies?

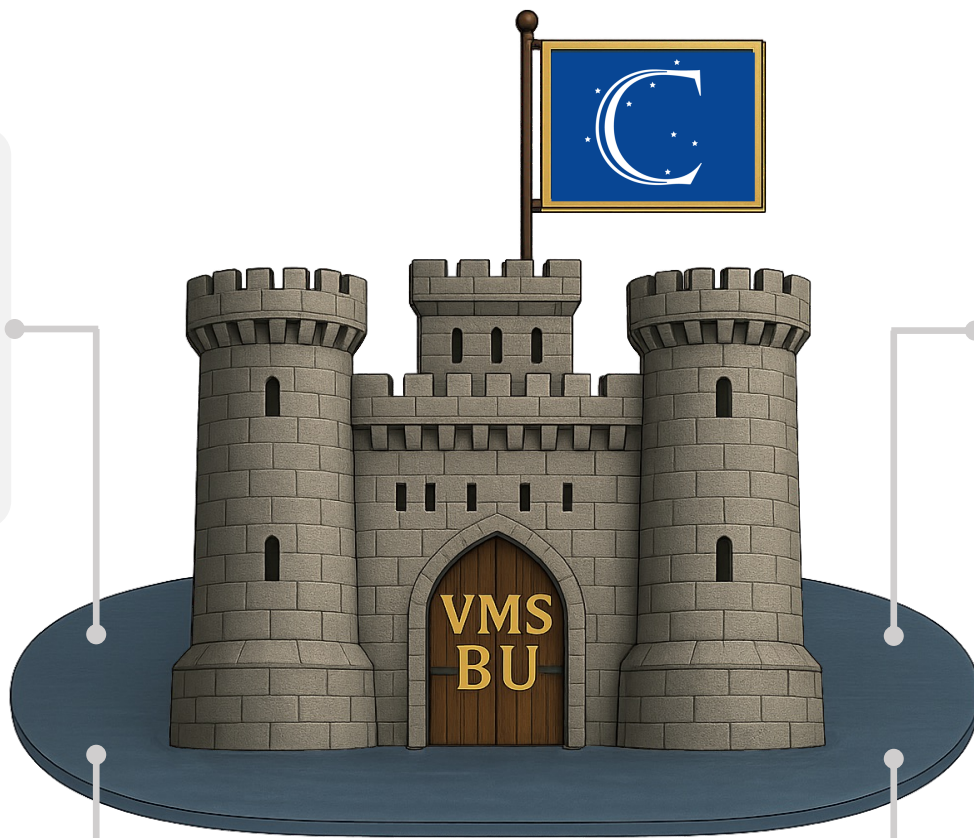
Are we ready for what's about to come?

## Time to build

AI drastically **cuts software development time** and cost, eroding CSI's former competitive shield built on lengthy, expensive development cycles.

## High switching costs

As AI reduces development costs, competitors can offer modern solutions at lower prices, easing the financial and operational burden of switching solutions.



## Vertical expertise

AI **accelerates reverse engineering**, diminishing the competitive advantage of vertical expertise, which was historically costly and difficult to replicate.

## Market distribution

Distribution remains mostly resilient to AI disruption, **reinforcing the importance of customer intimacy** as key differentiator.



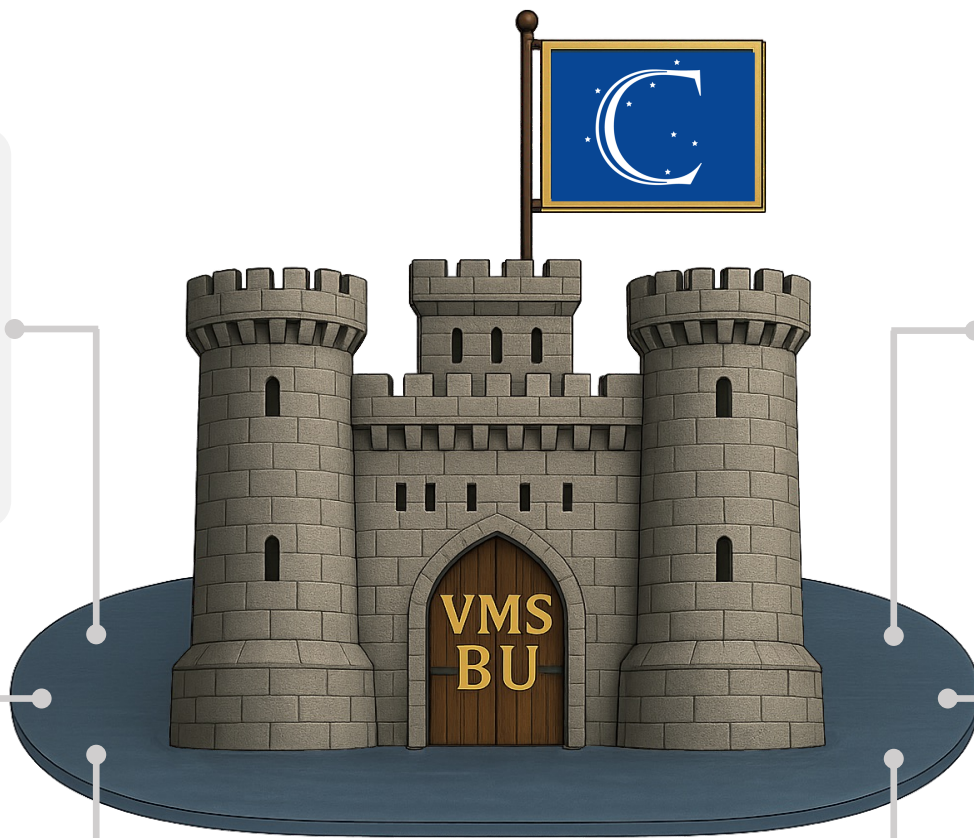
## Time to build

AI drastically **cuts software development time** and cost, eroding CSI's former competitive shield built on lengthy, expensive development cycles.

## Speed of development

## High switching costs

As AI reduces development costs, competitors can offer modern solutions at lower prices, easing the financial and operational burden of switching solutions.



## Vertical expertise

AI **accelerates reverse engineering**, diminishing the competitive advantage of vertical expertise, which was historically costly and difficult to replicate.

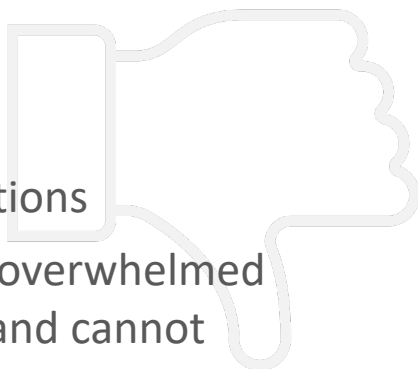
## Aggregated benchmarking data

## Market distribution

Distribution remains mostly resilient to AI disruption, **reinforcing the importance of customer intimacy** as key differentiator.

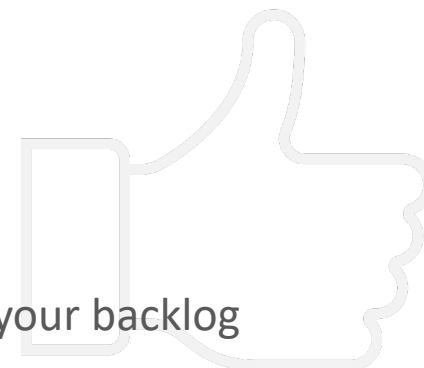
## Vulnerabilities

- Low complexity SaaS solutions
- Smaller business that are overwhelmed by day to day operations and cannot adapt to the new reality
- High ticket businesses with low NPS
- Horizontal businesses



## Opportunities

- Deliver more value from your backlog
- New initiatives with higher ROI when doing AI first development
- Certain software modernizations might make financial sense
- Maintaining legacy solutions becomes more accessible
- More efficient customer support departments



## **The AI impact on CSI**

What disruptions should we anticipate?

## **Practical AI use cases**

Where can CSI companies capture immediate value?

## **Successfully adopting AI**

How to prepare your business?

# opportunities for software companies



## Employee perspective

How employees design, develop  
and maintain the software



## Product perspective

How products integrate with AI  
models to offer more value

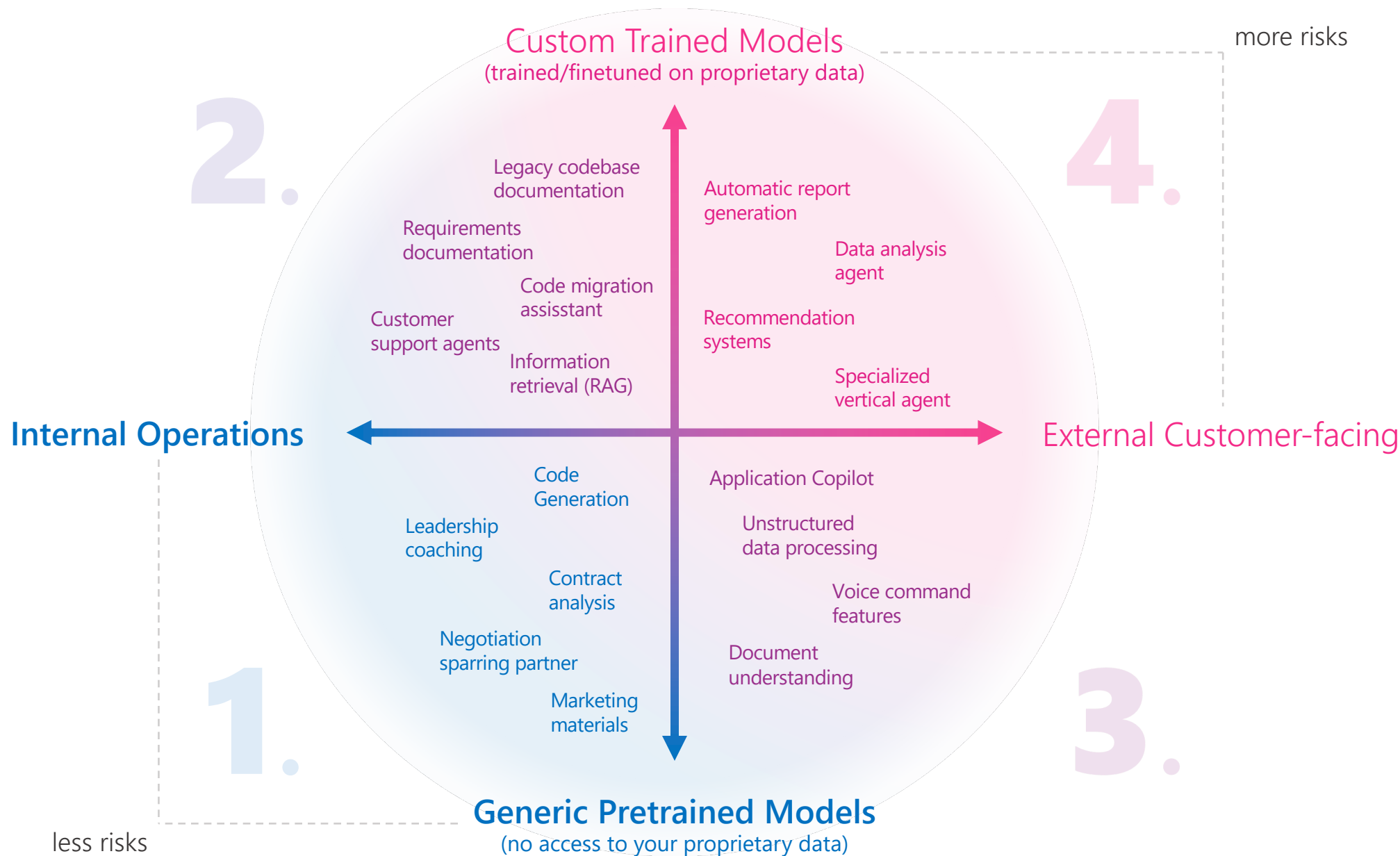


## Customer perspective

How end users interact  
with software products

Present

Future



1.

## Build new products

Reduce time to market,  
lower development costs,  
and improve ROI for new  
software initiatives

2.

## Document legacy codebases

3.

## Modernize legacy systems

## 1. Build new products

A Swedish CSI company offering **software for nuclear power plants** was looking to build a **new safety model versioning tool** and convert high-level requirements into a production ready MVP.

### Project objectives

1. Start with a product definition phase to design the solution, select the right technical architecture and clarify the requirements
2. Detail the implementation effort for the minimum viable product
3. Leverage an AI-first software development approach





## Design

Develop a clickable prototype to visualize the product and gather early feedback from customers.

### Deliverables

- Design system
- High-fidelity mockups
- Clickable prototype



## Technical

Evaluate and recommend the most suitable technical architecture and frameworks.

### Deliverables

- Technical solution architecture
- Recommended technology stack

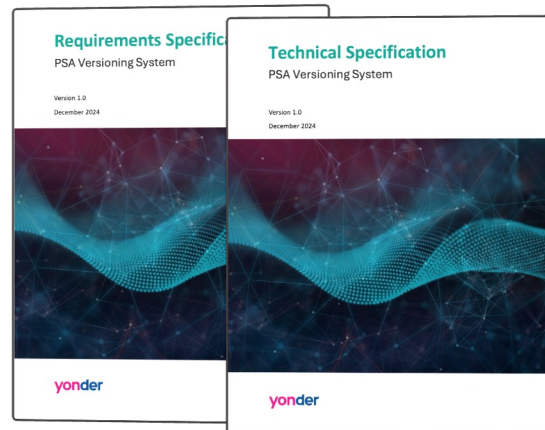


## Requirements

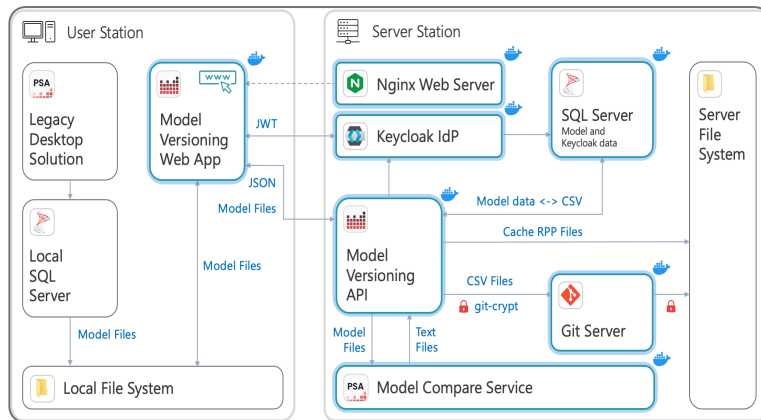
Elicit and document detailed functional and non-functional requirements.

### Deliverables

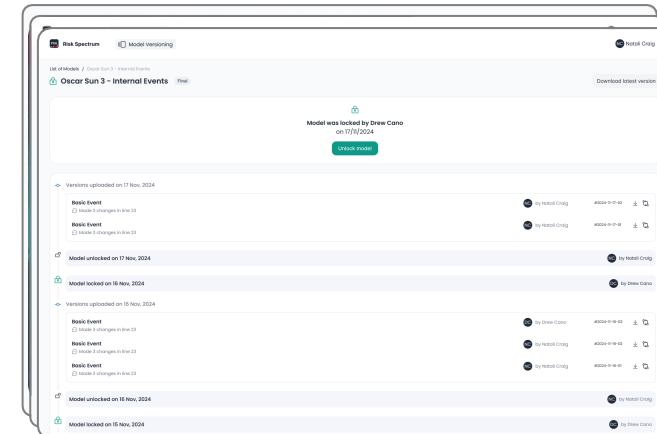
- Detailed requirements for MVP
- High-level estimation for the MVP



requirements



architecture



mockups

## Product documentation



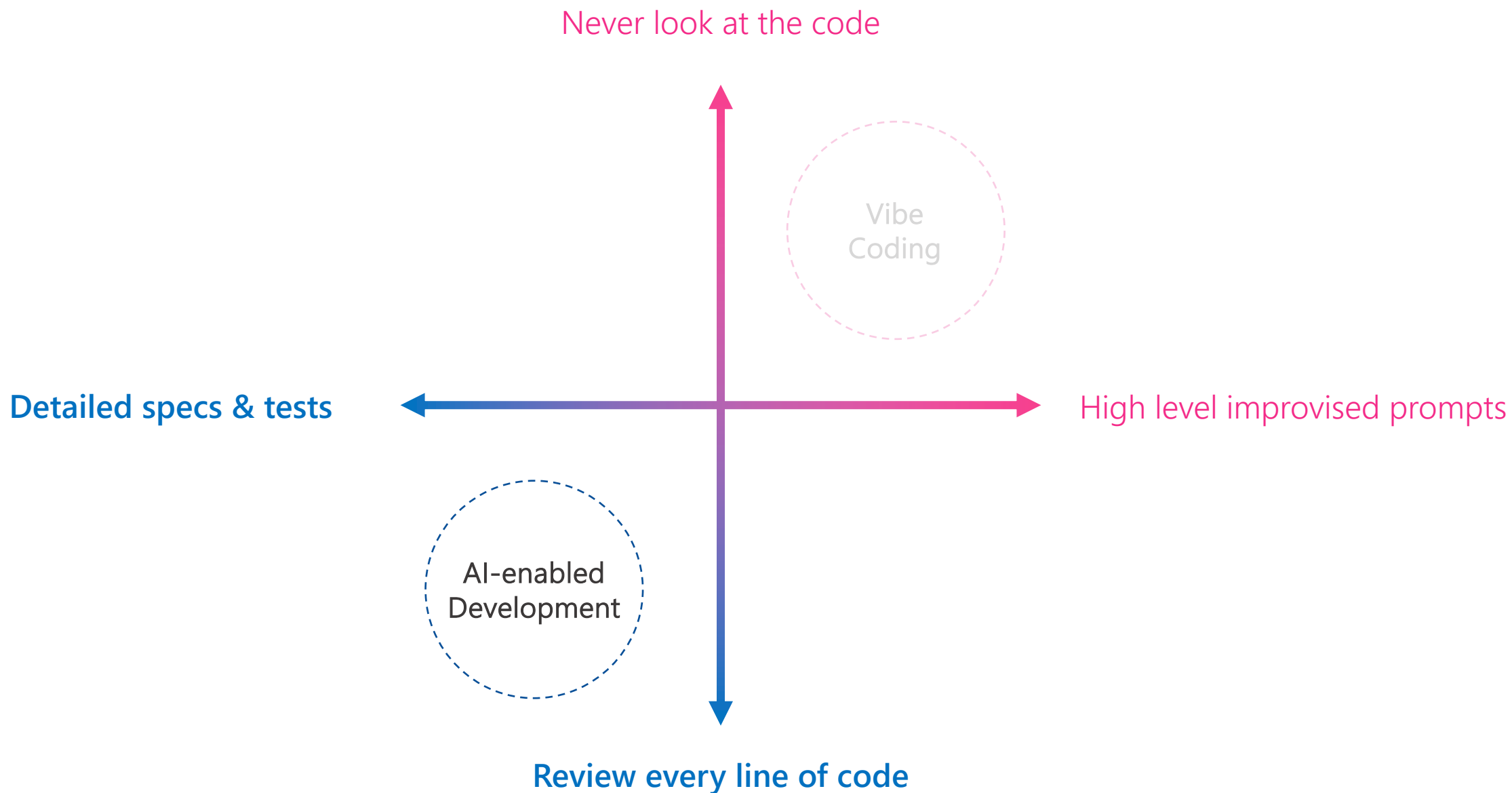
AI coding assistants

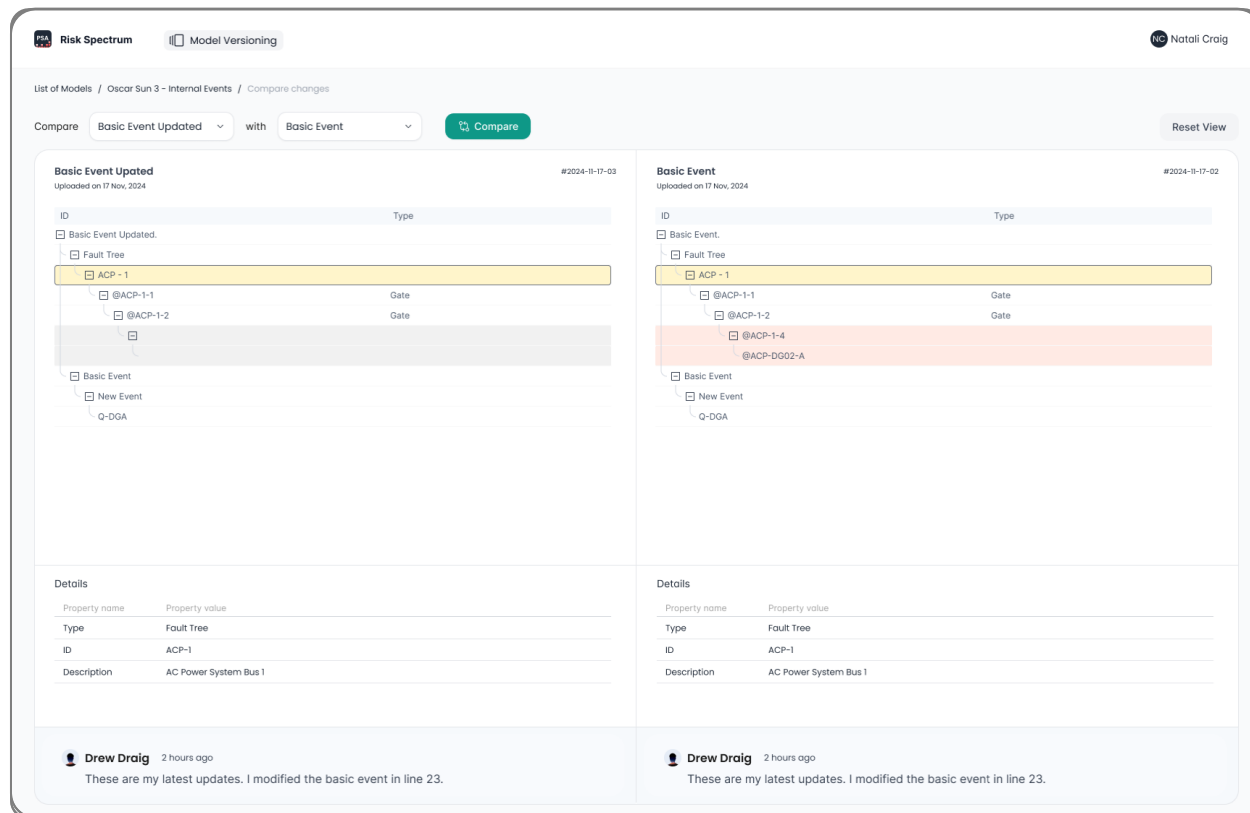


Working solution

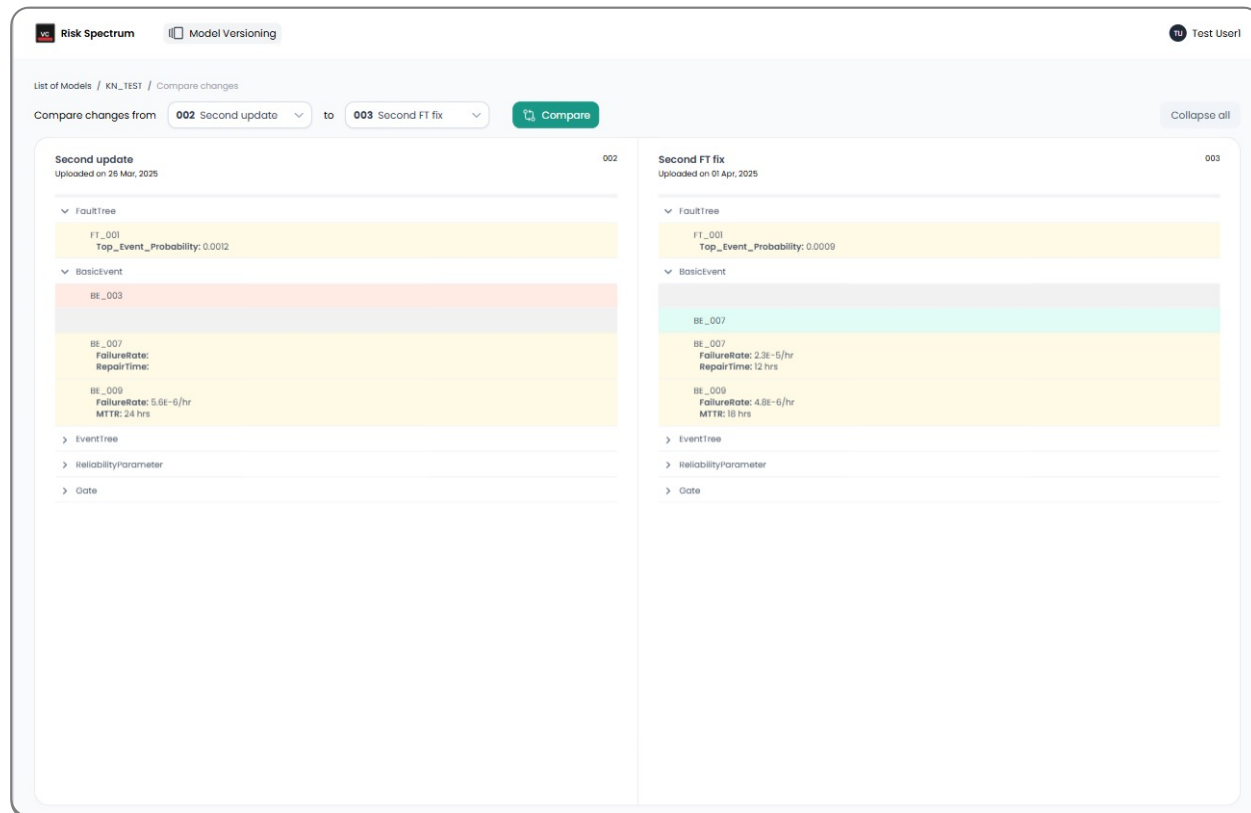
Human expert review and validation







Figma Mockup



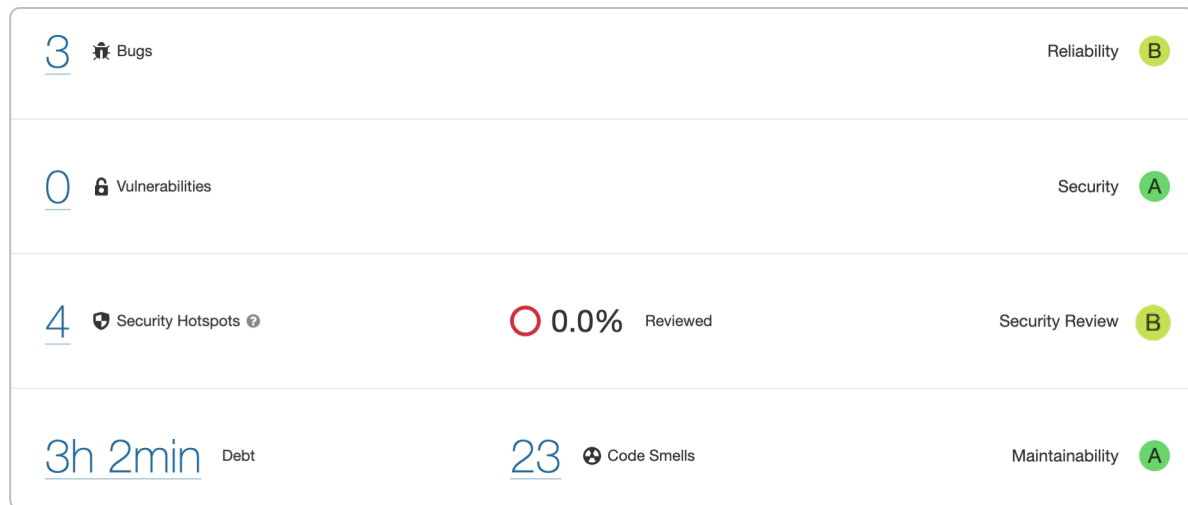
Real Implementation

**Completed in 2.5 months**

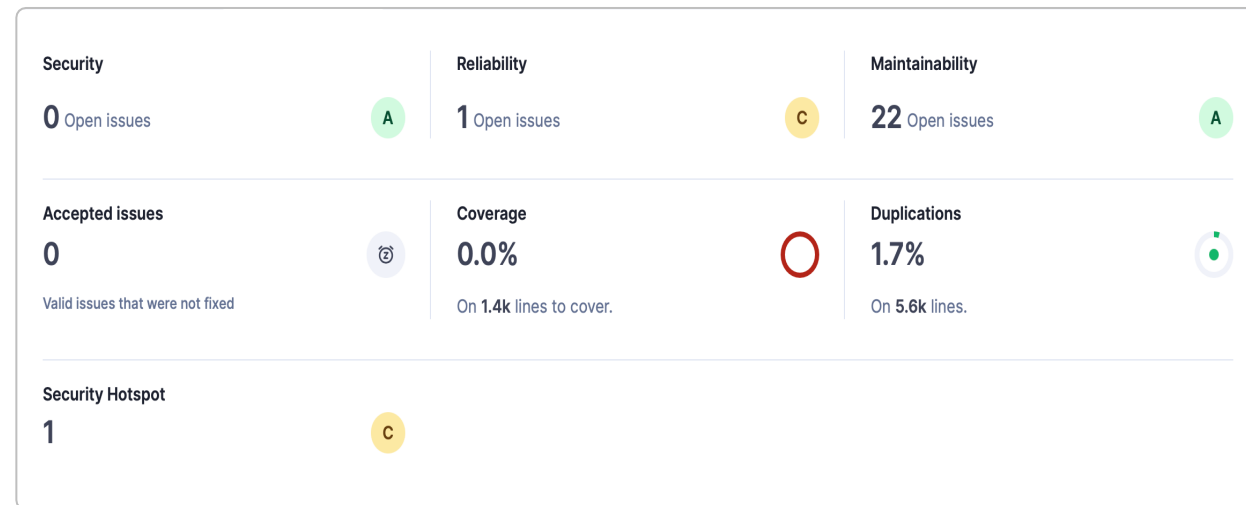
*(4 - 6 months initial estimation without AI)*



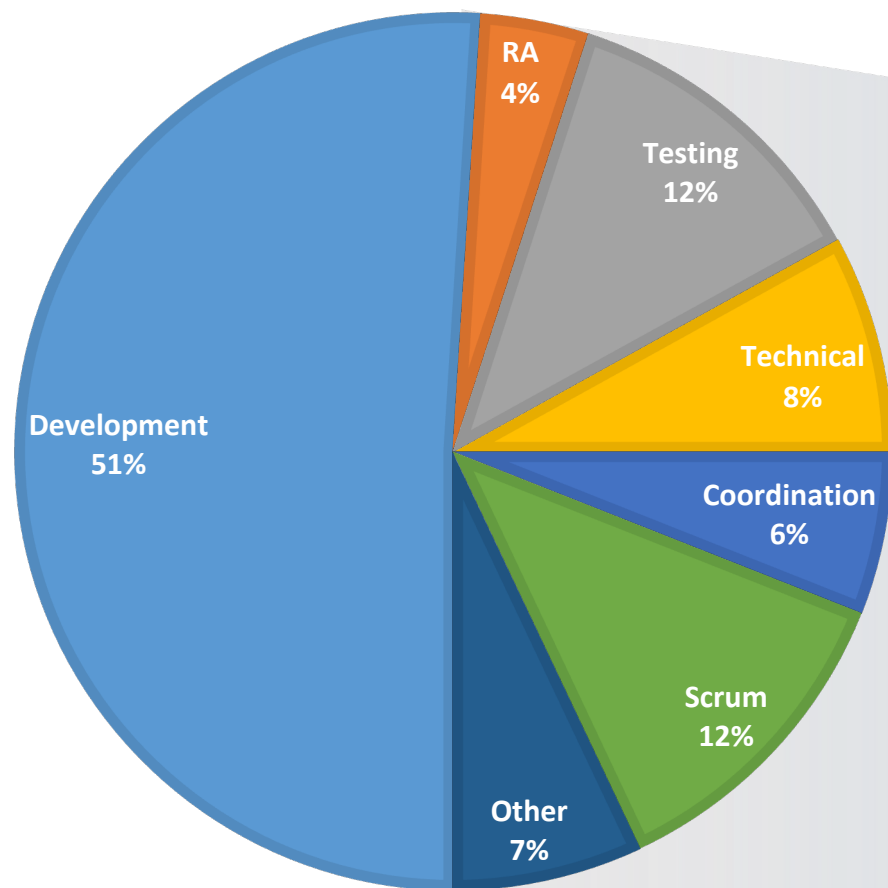
production ready results



Frontend report

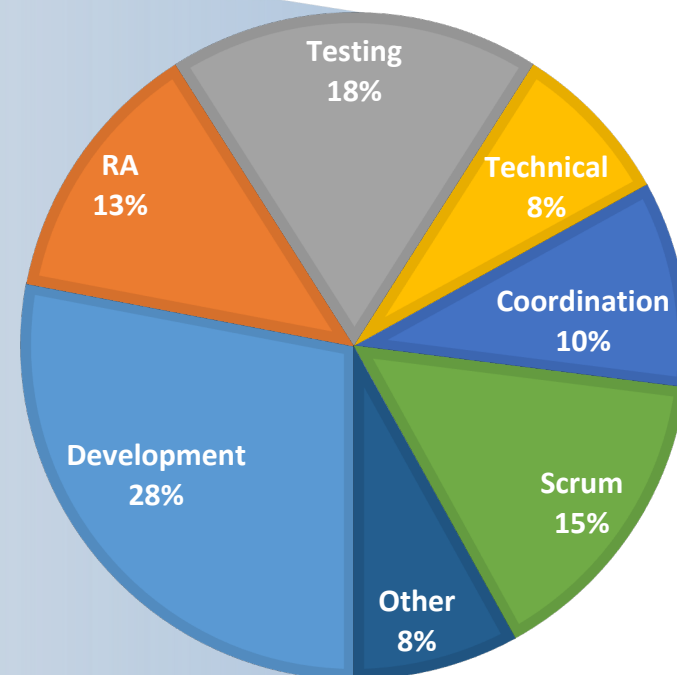


Backend report



Effort distribution – **without AI**  
*based on 30+ years of experience*

**up to 2X**  
faster software  
development\*



Effort distribution – **with AI**  
*based on our small sample*

# AI-first software development – takeaways



- Information overload
- Documentation is critical
- Prompting makes a big difference
- Expert review is critical
- Testing can be a bottleneck
- Velocity can be doubled for greenfield well documented products
- The velocity gains are highly dependent on the development team



1.

## Build new products

Reduce time to market, lower development costs, and improve ROI for new software initiatives

2.

## Document legacy codebases

Minimize knowledge debt, improve onboarding efficiency, and simplify the maintenance of aging systems

3.

## Modernize legacy systems

## 2. Document legacy codebases

A German CSI company offering ERP solutions for social institutions was looking to help their developers maintain the 30+ years old legacy solution more effectively and reduce the knowledge debt withing the company.

PxPlus is a Business Basic derived programming language originally developed in the 1980s

[illegible]

2. Show a menu bar (Quit, Article-Info, Verification, Print).

3. Ask how you want to search (by article-number, routing-step, drawing-number ...).

4. Accept a “from” and an optional “to” key, enforcing a mask so only valid characters are typed.

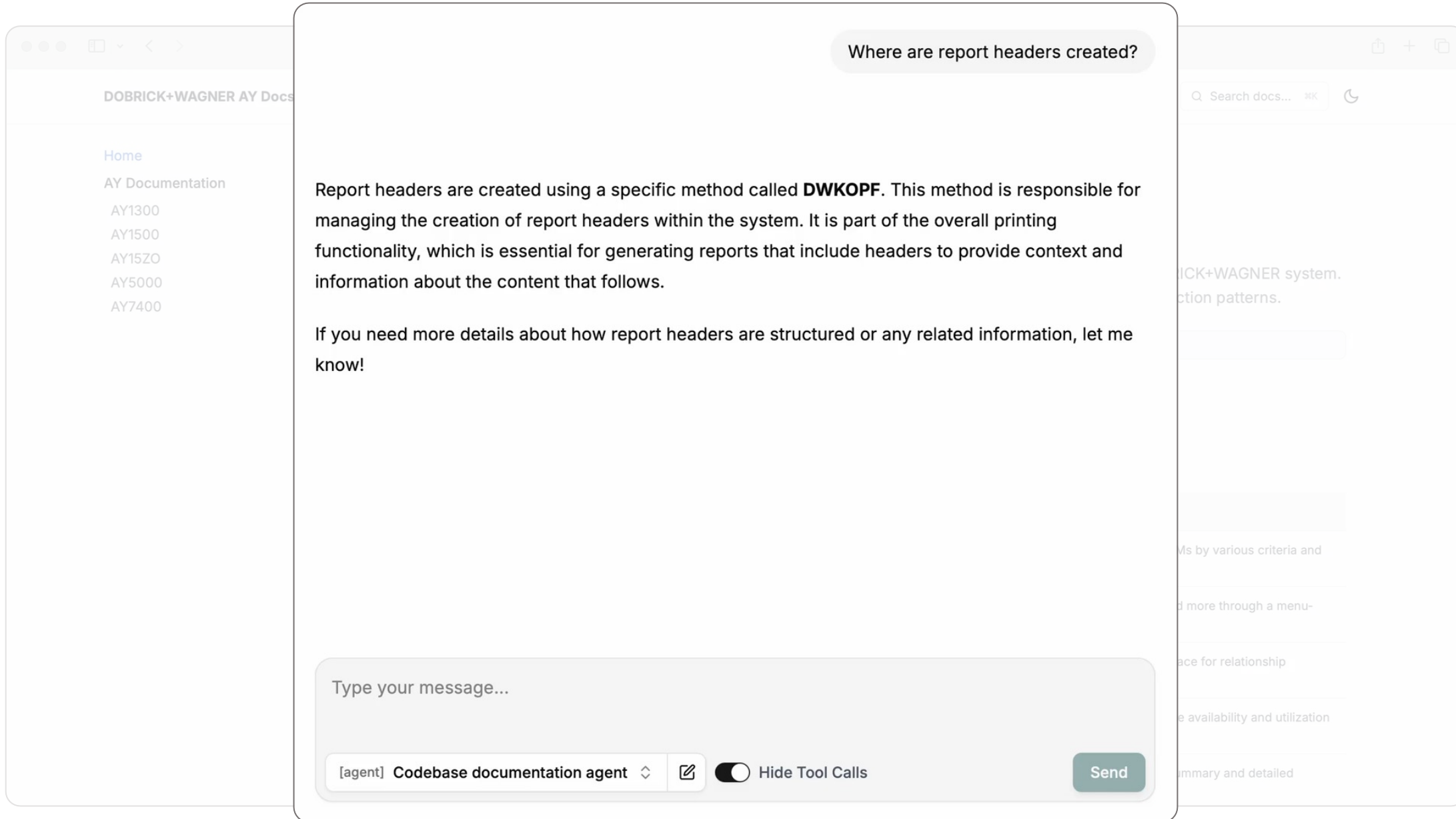
5. Build a composite key and walk through file 111 in key order, collecting every record whose key begins with the prefix.

6. Each hit is pushed into the scrolling list pane via two small display sub-routines.

7. When the key prefix no longer matches, or the user cancels, the routine restores the screen (PRINT 'POP') and returns to its caller.

[illegible]

## LLM: What is this code doing?





The screenshot displays a chat window with a sidebar on the left containing a navigation menu. The sidebar menu includes 'Home' and 'AY Documentation', with the latter expanded to show a list of document codes: 'AY1300', 'AY1500', 'AY15ZO', 'AY5000', and 'AY7400'. The main chat area features a header with the question 'Where are report headers created?'. Below this, a response explains that report headers are created using a method called **DWKOPF**, which manages the creation of report headers within the system for printing functionality. The response also offers further assistance. At the bottom of the chat area is a text input field with the placeholder 'Type your message...', a dropdown menu currently set to '[agent] Codebase documentation agent', a toggle switch for 'Hide Tool Calls', and a 'Send' button. The background shows a blurred view of a document titled 'DOBRICK+WAGNER AY Docs'.

Where are report headers created?

Report headers are created using a specific method called **DWKOPF**. This method is responsible for managing the creation of report headers within the system. It is part of the overall printing functionality, which is essential for generating reports that include headers to provide context and information about the content that follows.

If you need more details about how report headers are structured or any related information, let me know!

Type your message...

[agent] Codebase documentation agent   Hide Tool Calls Send

# 1.

## Build new products

Reduce time to market, lower development costs, and improve ROI for new software initiatives

# 2.

## Document legacy codebases

Minimize knowledge debt, improve onboarding efficiency, and simplify the maintenance of aging systems

# 3.

## Modernize legacy systems

Accelerate modernizations, reduce manual effort, and lower the risks of migrating outdated codebases

### 3. Modernize legacy systems

An Italian CSI company offering ERP solutions for automotive was looking to modernize a solution that was built using 4GL due to being squeezed by the vendor. Last year they evaluated a low code tool for the modernization. This year, we evaluated using AI for the modernization.

#### Project objectives

1. Out of the total 800 screens in the ERP, select one high and one medium complexity screen
2. Leverage the legacy files and screenshots associated to the screens
3. Use LLMs to generate screen layout configuration
4. Generate modern React screens that resemble the original solutions





# modernize legacy systems

not stored | update | record 1 of 1 | admin admin per EUROVEICOLI SPA

**tsco - Prima nota**

Amministrazione 1.7

**Specifiche di Base ....**

Utente: admin Numero Registro IVA: 0 Mazzetta: 0 Dal: 0 Al: 0 Ultimo Numero: 0

**Specifiche di Registrazione ....**

Numero Movimento: 176111 Esercizio: ATTUALE Data Reg.Movimento: 19/03/2025 Mazzetta: 0

Causale Contabile: 0 Data Documento: Numero: 0

**Dati generali** | Ritenuta Acc. | I. V. A. | UE | Contabilità | Rate

Cliente/Fornitore: 0 P.Iva: 0

Tipo e Num. Registro IVA: 0 / 0000 Protocollo Iva: 0

Data Riferimento: Numero Riferimento: Importo Documento: 0,00

Codice Valuta: 0 Cambio: 1,000000 Euro 0,00

Codice Pagamento: 0 Effetto: Scadenza: Fatture da pagare: 0

Banca di Appoggio: 00000 00000

Banca di Sconto: 00000 00000

[Mod. Riferimenti](#)

Stampato su Giornale: N Stampato su IVA: N Effettuata Ripresa Saldi: N **SUCCESSIVO**

Original screenshot

```
RegBOX..box > div > table#specRegBOX:table1.table > tr > td#specRegBOX:table1_cell8. > div#specRegBOX:label
1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27
28
29
30
31
32
33
34
35
36
37
38
39
40
41
42
43
44
45
46
47
48
49
<html>
<head>
<link href="sirjstyle1.css" rel="stylesheet" type="text/css">
</head>
<%=com.unify.nxj.awebServlet.Runtime.generateOnLoad(request, response, application)%>
<body onLoad="initPreview(false, -1, -1, 'file:///C:/Unify/NXJ/web-app/unify/images', 'file:///C:/S
<form
activity=""
add_allowed="true"
aud_on_entry="false"
auto_commit="true"
binary_variables=""
class="form"
click_on_field="true"
connection="&lt;inherit&gt;"
delete_allowed="true"
displayheight="605"
displaywidth="980"
field_order=""
find_allowed="true"
footer="default"
form_height="617"
form_width="1008"
foundation_type="Classes/Foundation/Form"
header="default"
is_subclass="true"
menu="default"
name="NXJForm"
object_type="form"
records_in_memory="1000"
update_allowed="true"
view="form">
<div
binary_variables=""
view="div"
style="position: absolute; top: 0px; left: 0px; width:996px; height:605px">
<div
add_allowed="true"
aud_on_entry="true"
auto_commit="true"
auto_refresh="false"
base_class="Classes/baseForm.fx"
baseform_1153593316671_024195d6b443e37bf1055c7544108c35aad81620_1207578191654-field
batch_record_update="false"
binary_variables=""
```

Legacy Unify code



RegBOX.box > div > table#specRegBOX:table1.table > tr > td#specRegBOX:table1\_cell8. > div#specRegBOX:label

```

1 <html>
2 <head>
3   <link href="sirjstyle1.css" rel="stylesheet" type="text/css">
4 </head>
5 <body onload="initPreview(false, -1, -1, 'file:///C:/Unify/NXJ/web-app/unify/images', 'file:///C:/S/
6 <form
7   activity=""
8   add_allowed="true"
9   aud_on_entry="false"
10  auto_commit="true"
11  binary_variables=""
12  class="form"
13  click_on_field="true"
14  connection="&lt;inherit&gt;"
15  delete_allowed="true"
16  displayheight="605"
17  displaywidth="980"
18  field_order=""
19  find_allowed="true"
20  footer="default"
21  form_height="617"
22  form_width="1008"
23  foundation_type="Classes/Foundation/Form"

```

not stored | update | record 1 of 1 | admin admin per EUROVEICOLI SPA

**tsco - Prima nota**

Amministrazione 1.7

Specifiche di Base ...

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Causale Contabile: 0 Data Documento: 0 Numero: 0

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Cliente/Fornitore: 0 R.Iva: 0

Tipo e Num. Registro IVA: 0 / 0000 Protocollo Iva: 0

Data Riferimento: 0 Numero Riferimento: 0 Importo Documento: 0.00

Codice Valuta: 0 Cambio: 1.000000 Euro: 0.00

Codice Pagamento: 0 Effetto: Scadenza: 0 Fatture da pagare: 0

Banca di Appoggio: 00000 00000

Banca di Sconto: 00000 00000

Mod. Riferimenti

Stampato su Giornale: N Stampato su IVA: N Effettuata Ripresa Saldi: N

SUCCESSIVO

LLM

```

Users > Paul.Cirstean > TS LayoutConfig.ts > [x] tscoFormConfig > components > tabs > content > children >
1 import type { FormConfig } from "../types/form-config"
2
3 export const tscoFormConfig: FormConfig = {
4   id: "tsco-prima-nota", // Derived from filename/context
5   title: "tsco - Prima nota", // From form title/menu_label
6   apiEndpoint: "/api/tsco", // Updated to correctly point to tsco collection
7   primaryKey: "te_codice", // Primary key based on context
8   lookup: {
9     endpoints: {
10      movimenti: "/api/movimenti", // For te_codice lookup
11      mazzette: "/api/mazzette", // For te_nummaz lookup
12      causali: "/api/causali", // For te_causale lookup
13      clients: "/api/clients", // For te_cfc_cf_num when type is 'C'
14      suppliers: "/api/suppliers", // For te_cfc_cf_num when type is 'F'
15      registriIva: "/api/registri-iva", // For te_regiva and Num_Regiva lookups
16      valute: "/api/valute", // For te_valuta lookup
17      pagamenti: "/api/pagamenti", // For te_condpag lookup
18      banche: "/api/banche", // For te_bap_age_bca, te_bsc_age_bca lookups
19      // Add other potential lookup endpoints if needed
20    },
21    defaultTextField: "code", // Default field to use for the value
22    defaultDisplayField: "description", // Default field to display
23    cacheTimeout: 300000, // 5 minutes cache
24  },
25  components: [
26    // --- Specifiche di Base ---
27    {
28      id: "specifiche-base-card",
29      type: "card",
30      className: "mb-6",
31      children: [
32        {
33          id: "specifiche-base-section",
34          type: "section",
35          title: "Specifiche di Base ...", // From specBaseBOX legend
36          children: [
37            {
38              id: "base-grid",
39              type: "grid",
40              gap: "gap-x-6 gap-y-4", // Increase gap for better spacing
41              children: [
42                {
43                  id: "utente-field",
44                  type: "field",
45                  field: {
46                    id: "utente", // Mapped from specBaseBOX:te_nomeutente
47                    label: "Utente:", // From specBaseBOX:label0003

```

Screenshot & legacy Unify code

LLM generated Layout configuration file

```
Users > Paul.Cirstean > TS LayoutConfig.ts > [x] tscogeFormConfig > components > tabs > content > children >
1  import type { FormConfig } from ".../types/form-config"
2
3  export const tscogeFormConfig: FormConfig = {
4    id: "tscoge-prima-nota", // Derived from filename/context
5    title: "tscoge - Prima nota", // From form title/menu_label
6    apiEndpoint: "/api/tscoge", // Updated to correctly point to tscoge collection
7    primaryKey: "te_codice", // Primary key based on context
8    lookup: {
9      endpoints: {
10        movimenti: "/api/movimenti", // For te_codice lookup
11        mazzette: "/api/mazzette", // For te_nummaz lookup
12        causali: "/api/causali", // For te_causale lookup
13      }
14    }
15  }

not stored  update  record 1 of 1  admin admin per EUROVEICOLI SPA

sirJ tscoge - Prima nota Amministrazione 1.7 sofinn

Specifiche di Base ...
Utente: admin Numero Registro IVA: 12345 Mazzetta: 0 Dal: 0 Al: 0 Ultimo Numero: 0

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Causale Contabile: 0 Data Documento: Numero: - 0

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Data Riferimento: Numero Riferimento: Importo Documento: 0.00
Codice Valuta: 0 Cambio: 1.000000 Euro 0.00
Codice Pagamento: 0 Effetto: Scadenza: Fatture da pagare:
Banca di Appoggio: 00000 00000
Banca di Sconto: 00000 00000

Mod. Riferimenti

Stampato su Giornale: N Stampato su IVA: N Effettuata Ripresa Saldi: N SUCCESSIVO

children: [
  {
    id: "base-grid",
    type: "grid",
    gap: "gap-x-6 gap-y-4", // Increase gap for better spacing
    children: [
      {
        id: "utente-field",
        type: "field",
        field: {
          id: "utente", // Mapped from specBaseBOX:te_nomeutente
          label: "Utente:", // From specBaseBOX:label0003

```

Screenshot & layout config file

LLM

## LLM generated React page

- Accurate layout
- Easy to modify and maintain
- Data & API mapping
- Deterministic implementation



modernize legacy systems

The image displays a side-by-side comparison of two software interfaces for creating a 'Prima Nota' (invoice). The left interface is a legacy system, and the right is a modernized version.

**Legacy System (Left):**

- Buttons:** 'not stored', 'update'.
- Form Structure:** Multiple sections with labels like 'Specifiche di Base', 'Specifiche di Registrazione', and 'Dati generali'. Fields are often grouped or labeled with 'Nu' (Numero).
- Fields:** Utente (admin), Numero Movimento (176111), Causale Contabile (0), Cliente/Fornitore, Tipo e Num. Registro IVA, Data Riferimento, Codice Valuta (0), Codice Pagamento (0), Banca di Appoggio (00000), Banca di Sconto (00000).
- Navigation:** Tabbed interface with 'Dati generali', 'Ritenuta Acc.', 'I. V. A.', 'UE', 'Cont'.
- Footer:** 'Stampato su Giornale: N'.

**Modernized System (Right):**

- Buttons:** 'stored', 'update', 'Save', 'New', 'Reset', 'Delete'.
- Form Structure:** Clean, organized sections: 'Specifiche di Base', 'Specifiche di Registrazione', 'Dati generali', 'Dati generali' (repeated), 'Stampato su IVA:'. Fields are clearly labeled.
- Fields:** Utente (admin), Numero Registro IVA (12345), Mazzetta (2), Data (1), Esercizio (ATTUALE), Numero Movimento (176111), Causale Contabile (10), Numero (A12345), Data Documento, Data Competenza Iva, Cliente/Fornitore (Cliente), Piva (IT12345678901), Tipo e Num. Registro IVA (Vendita), Data Riferimento, Numero Riferimento (REF123), Importo Documento (1250), Cambio (1.000000), Effetto (D - Bonifico), Codice Valuta (EU), Codice Pagamento (01), Fatture da pagare, Banca di Appoggio (0000), Banca di Sconto (0000), Banca Intesa, UniCredit.
- Navigation:** Tabbed interface with 'Dati generali', 'Ritenuta Acc.', 'I. V. A.', 'UE', 'Contabilità', 'Rate'.
- Footer:** 'Stampato su IVA: ', 'Effettuata Ripresa Saldi: '.

Original

Low code

LLM generated ReactJS

50-60% velocity increase  
compared to low code approach

# opportunities for software companies



## Employee perspective

How employees design, develop and maintain the software

### Proactive adoption

- Customer support agents
- Marketing materials
- Product documentation
- New products
- Modernizations



## Product perspective

How products integrate with AI models to offer more value

### Small experiments

- Data analytics
- Document understanding
- MCPs
- Specialized agents



## Customer perspective

How end users interact with software products

### Research only

## **The AI impact on CSI**

What disruptions should we anticipate?

## **Practical AI use cases**

Where can CSI companies capture immediate value?

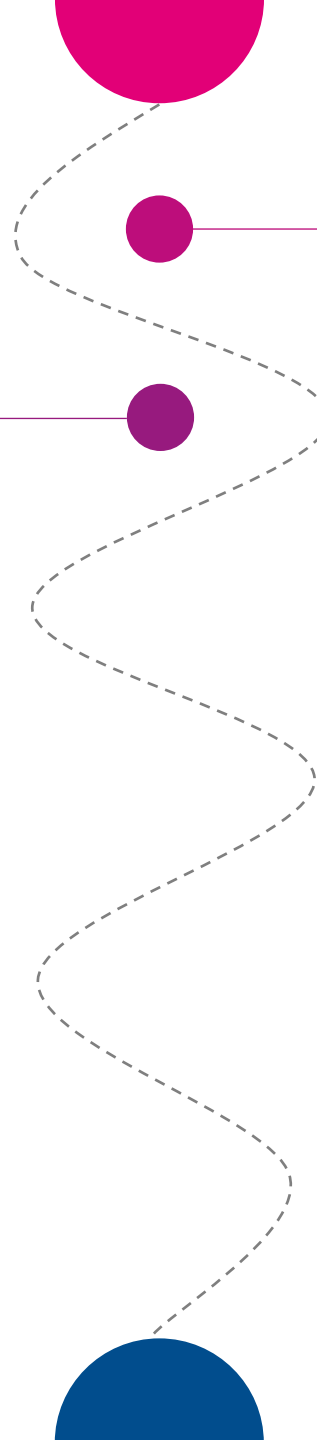
## **Successfully adopting AI**

How to prepare your business?

**Strategy definition**  
Vision, readiness,  
risks and prioritization

**Awareness**

Presentations, AI learning events,  
conferences & CSI summits



## Vision

Define how AI will drive your business goals, the specific benefits you expect, and how you will measure success.

Goals | Benefits | Success metrics

## Readiness

Evaluate your current infrastructure, data assets, and team expertise to determine AI adoption readiness and gaps that need to be addressed.

Access to models | Data | People and skills

## Prioritization

Identify the most promising AI initiatives to pursue by evaluating both their value and feasibility, with alignment between the business leaders.

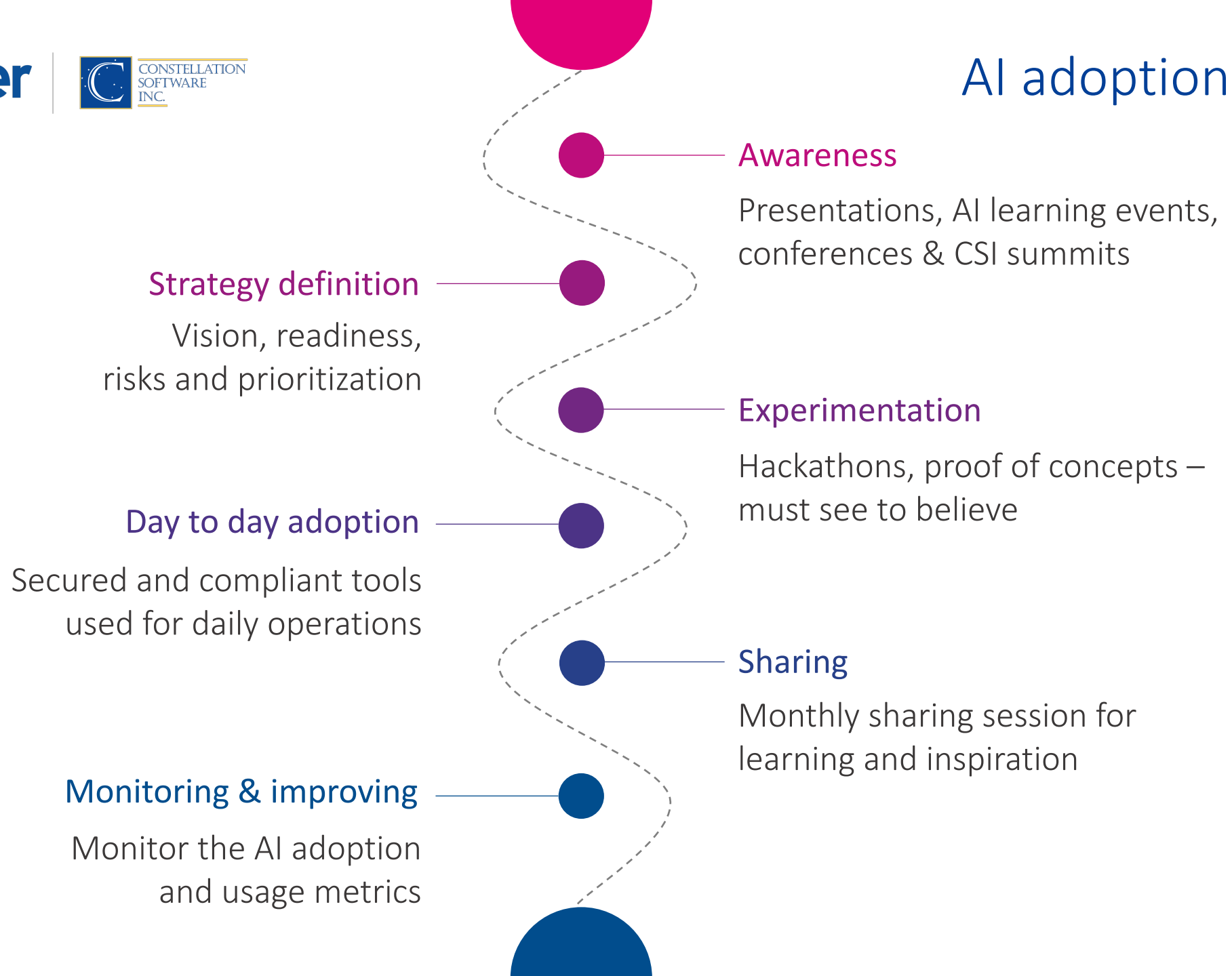
Use cases | Feasibility | Added value

## Risks

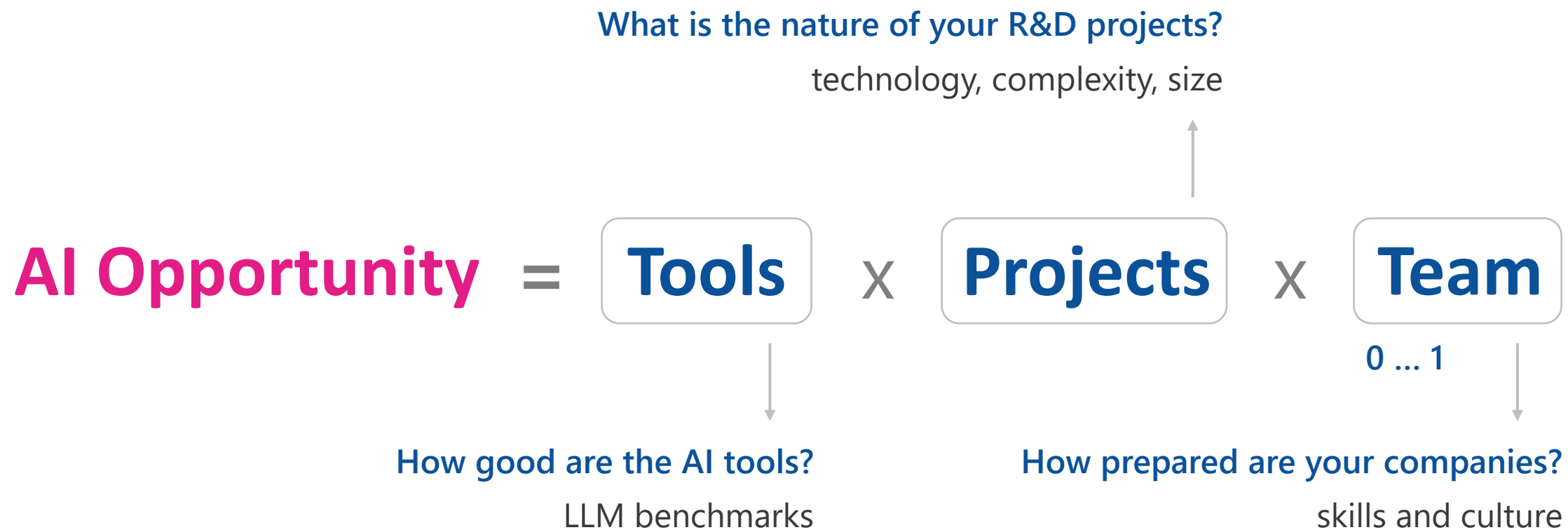
Identify potential risks in adopting AI, including technical, operational, and legal, and develop strategies to mitigate them.

Regulations | Security | Compliance











# How prepared are your companies?

**Paul Cirstean**

let's connect on 

**Portfolio  
Managers**  
Focus Group