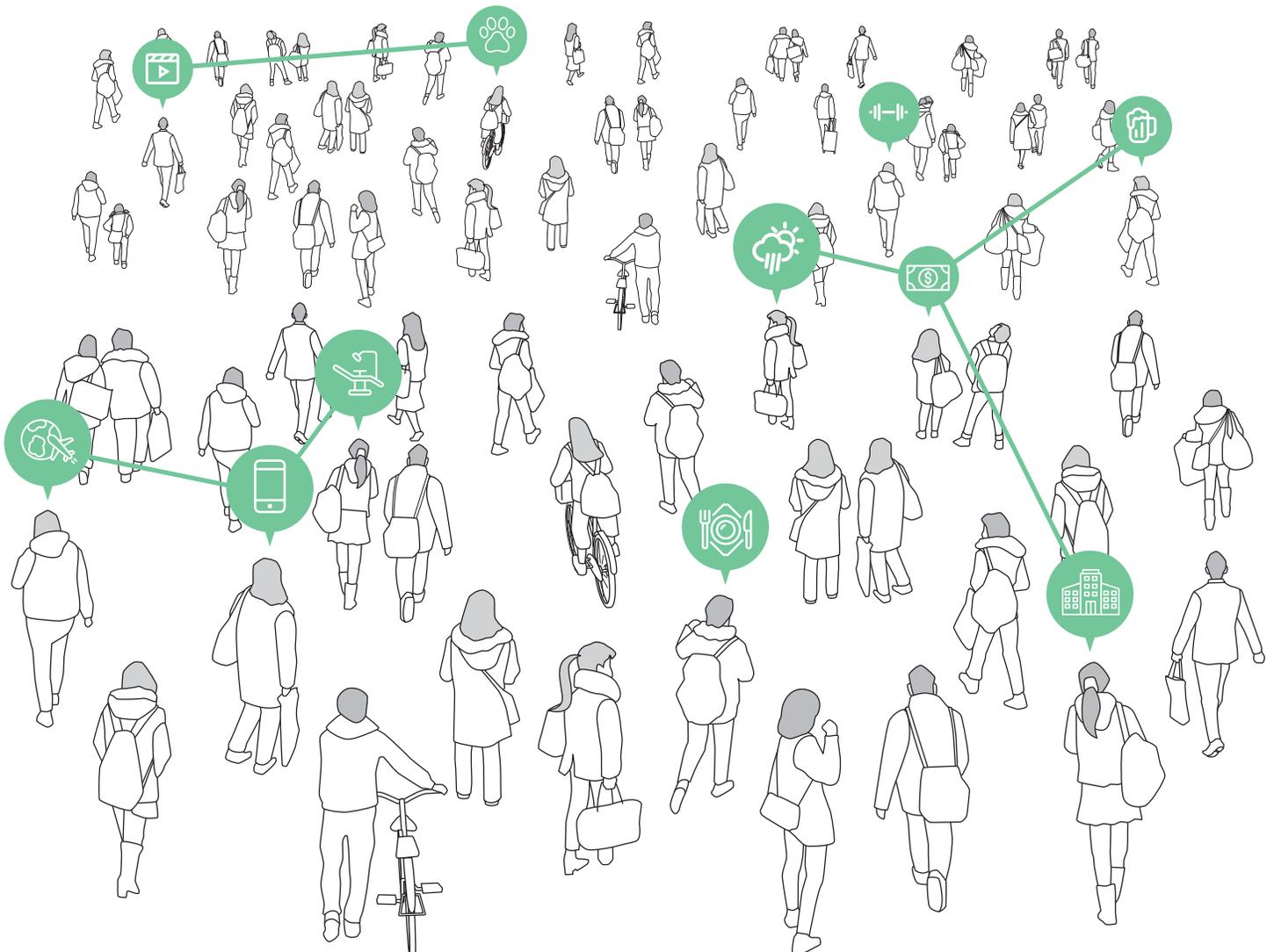


# Creating Future-proof Customer Intelligence for Your Business

Engagement your customer wants  
Outcomes your business needs



***“Data is to this century what oil was to the last one: a driver of growth and change. Flows of data have created new infrastructure, new businesses, new monopolies, new politics and—crucially—new economics.”***

*The Economist, May 2017*

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## **By 2020, estimated 240 exabytes of data will be created daily.**

Senior executives of two Fortune 50 companies recently told me over lunch that their respective companies are much slower in becoming data-driven when compared with emergent competitors in the big-tech. They have the talent, they have the relevant data, but as they grew big their operating model evolved to move slowly, where good ideas for improving customer engagement get choked with limited sharing of data across multiple divisions aided by slow bureaucratic decision-making and insufficient infrastructure to experiment.

***How do you harness this data avalanche coming your way to create leading edge customer engagement and drive topline growth? How do you get permission to precious customer data to gain competitive advantage? Where do you look for inspiration for successful data strategies?***

# Why is This Relevant to You and Your Business?

If you are a CXO, you know that your role is unique. Today's CXOs must be a brand evangelist, analytics ninja, culture builder, growth proponent and above all a customer engagement advocate. However you slice it, your superpowers should boost customer engagement and foster trust and loyalty.

You know that your customers have changed - they prefer renting bikes over owning, dinner delivery over going out, streaming media over buying, subscribing to boxes over buying, and they have become younger and urban than ever before. You know that competitive advantage is being able to fully understand why consumers make such choices, how they feel about their choices, and what they experience at each step when they engage with your service offering. Yet your company still keeps on using the same dated tools and data frameworks to acquire, retain and serve these new breed of customers across a multitude of channels. And no one can answer with confidence whether the privacy issues and security concerns have been addressed or not.

You as an ambitious business leader would like to adopt data-driven decision making for your business. You are interested in creating a shared understanding of your vision about advanced data analytics with the senior-most leadership of your organization to lay the foundation of a sound data-driven business strategy.

You understand that the products and platforms you are interested in creating today are breeding more data and feeding that data into themselves to get better. You are aware that this kind of operating model demands a new kind of [trust relationship](#) between your business and your customers, with your employees and suppliers.

You are also overwhelmed by the rapid pace of technology-driven change and inability of your organization to break the data silos, and it is getting incredibly harder for business leaders like you to always use past experiences as decision models for shaping the future.

You wonder how can ambitious business and technology leaders like you create business value for customers, shareholders, and the bigger society at startup speed when the data you need are guarded by fiefdoms within the rigid boundaries of your organization?

You ask why do long-standing problems plaguing large organizations continue to persist in your business, even though you spend more than any other industry on data related technologies and innovation?

# Unlocking New Growth

Our strategy team committed to create a new vision for senior most leaders like you - a new approach, and a new toolkit that can help win new customers and leapfrog competitors while driving the organization towards a north star.

The key to unlocking a new path for growth lies in the recognition that all of the challenges facing large corporations have one common problem at the core:

**A yawning and growing gap between customers' expectation (society as an extrapolation) and the product, services, and ethos you and your organization put out in the marketplace.**

## To close this gap,

**We recommend, first, having a holistic understanding of the compelling forces of change that are transforming our society and customers and our ability to respond to them in a meaningful way.**

**Our hypothesis is that these set of compelling forces are resulting in decision dilemma in the corporate boardrooms on investment priorities, further delaying much needed investments in driving world class customer engagement.**

Executives are well aware of the multiplier effect of these disparate but interdependent forces. They know that these forces demand a collected response and not a battery of initiatives that leaves the organization stretched to its capacity. However, there is propensity to crawl back to organization silos, which drives more internal focus, localized optimization, and jargon-rich communication. This in turn increases the gap between customers and the organization as a whole.

# COMPELLING FORCES OF CHANGE



**Exponential growth in data**



**Increasing customer expectations**



**New tech enabled competitors**



**Global macro trends**



**Regulatory dictacted investments**



**Rise of activist shareholders**



**Talent expectations**



**Complicated & expensive internal systems**





## Exponential growth in data

- 90% of the unstructured data has been created over last 2 years. [IBM Media Post Research](#).
- Data is growing faster than ever before and by the year 2020, about 1.7 megabytes of new information will be created every second for every human being on the planet. By then, our accumulated digital universe of data will grow from 4.4 zettabytes today to around 44 zettabytes, or 44 trillion gigabytes. [Forbes report](#).
- Every second we perform 40,000 search queries (on Google alone), which makes it 3.5 searches per day and 1.2 trillion searches per year. Every minute up to 300 hours of video are uploaded to YouTube alone. Nearly 80% of photos are now taken on smartphones and then uploaded to cloud. [Forbes report](#).



## Increasing customer expectations

- Forrester's CX research paper for 2017 outlines that the number of brands in the excellent CX category fell to zero, and the percentage of brands with poor scores rose from 20% to 23%.
- Only 25% of [support organizations](#) can drive meaningful partnerships with their customers.
- "One thing I love about customers is that they are divinely discontent. Their expectations are never static – they go up. It's human nature." [Amazon Jeff Bezos 20th annual shareholder letter](#).



## New tech enabled competitors

- From 2008 to 2015, Microsoft, Google and Apple have been mentioned as competitors on earnings calls of other public companies.
- Amazon has been mentioned nearly 3000 times in 2017 as a competitor as per [CB Insights Research](#).
- [FAMGA companies](#) also have the money to drive customers into adopting a new service.



## Global macro trends

- Commodity prices have [fallen 7.3% since their recent high](#) in February and that may point to a slowdown in the Chinese economy forcing many companies to reconsider investment to engage customers in their own home turf.
- Significant rise in [populist nationalism](#) across the world has slowed down the expansion potential of classic industries and putting the traditional view of capitalism into crisis. This leads to [increased expectation](#) of the public from their businesses and the ethos that are surfaced through their products and services.



## Regulatory dictated investments

- Organizations are creating special funds to accommodate for [GDPR compliance](#), as the fines for non-compliance could be as high as 4% of annual revenue or \$21 million, whichever is higher. To put this in perspective, small companies could go out of business with a \$21 million fine, and for a company with revenue of \$10 billion, the fine could be a staggering \$400 million.



## Rise of activist shareholders

- State Street Global Advisors ([SSGA](#)) voted against directors at over 400 companies in 2017 to shine a spotlight on gender diversity making these companies refocus on the compelling forces of changes sweeping the society.
- The 2018 [letter from Blackrock's CEO](#) urged companies to have explicit long term strategies for creating sustained value and ask questions around the role of the company in the community, environment, diversity and more.



## Talent expectations

- If you are not in [Top 10 places to work](#) for, you probably have a crisis on hand with attracting, grooming, and retaining the kind of talent you will need to succeed.
- By 2020 millennials and gen-Z will make up 50% of the workforce, and according to the [U.S. Bureau of Labor Statistics](#), 18-35 year-olds had an average tenure of 1.6 years per job in January 2016 - so expect more employee churn.
- As part of a [CrowdFlower survey](#), 83% of data science respondents said there weren't enough data scientists to go around. And with more and more enterprises and organization investing in data this trend is likely to continue.



## Complicated & expensive internal systems

- A recent [BCG](#) paper highlighted how complicated infrastructure and leadership in companies hampers growth by slowing innovation and the deployment of new products and services and cuts margins by injecting inefficiency and cost into operations. Tesla [hand rolled their own ERP system](#) in just 4 months as it would have taken them years of effort and millions of investments to get one of the shelf.
- Worldwide public cloud spending is going to increase to \$266 bn as per [IDC research](#) which hints that CXO are exhausted with their legacy software and feel more empowered with their data in the cloud.
- According to a CrowdFlower report, 80% of the data scientists actually spend the most time collecting, cleaning, and organizing data and minimal time on refining algorithms.

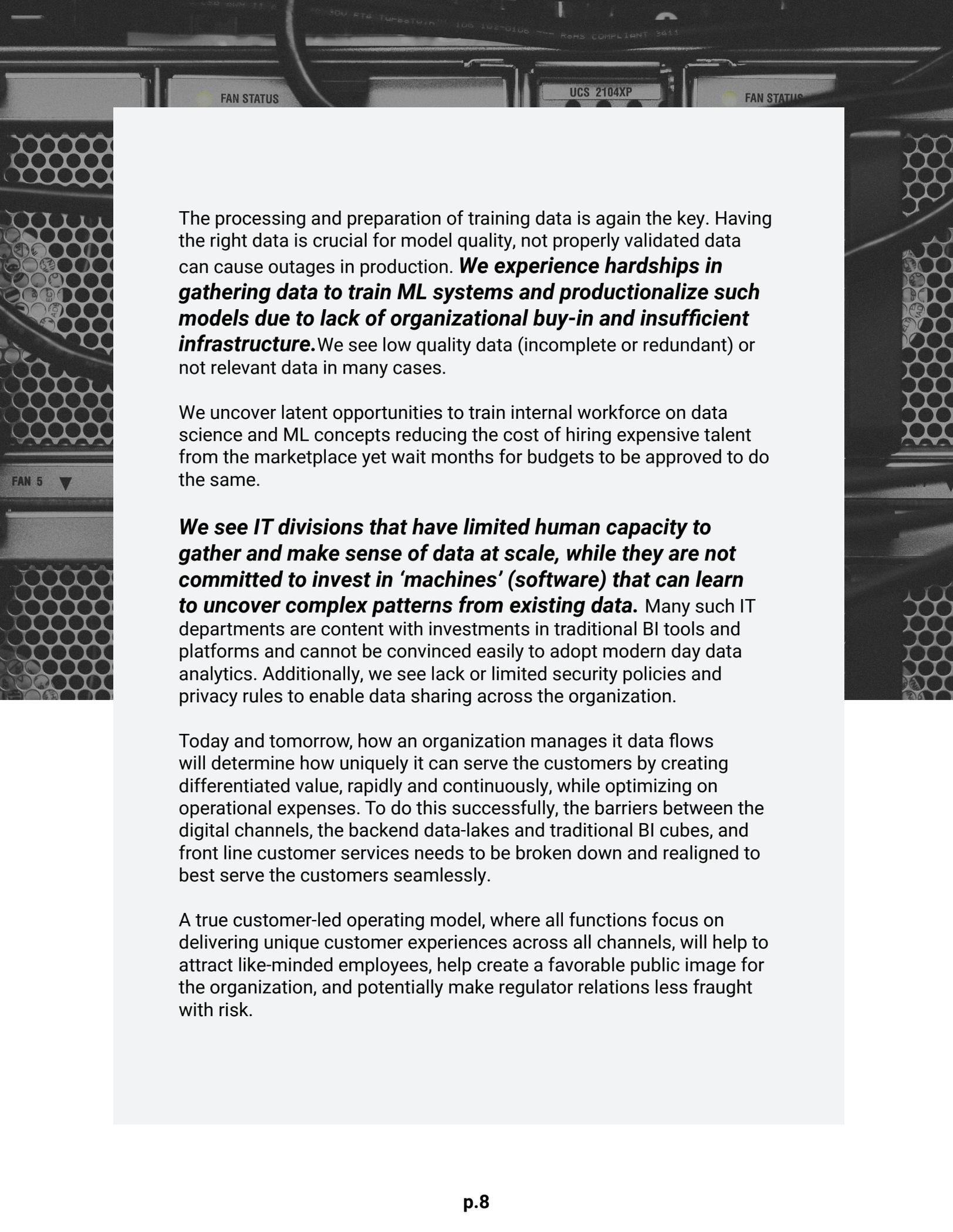
# A Framework for Solutions

No single CXO has a playbook to do this well - as only the FAMGA (Facebook, Apple, Microsoft, Google, Alibaba) probably knows only what to do with vast troves of data in the cloud. Your company may seem to be doing digital and data well and then the next month the entire leadership is overridden - think how General Electric (GE) was all set to rule the IIoT with their Predix engine and then [it collapsed under its own weight and bad KPIs](#).

Annual pilgrimage to Silicon Valley's "established upstarts" with expert tour guides and attending TED/TEDx may surface new possibilities, however, the absence of an well-understood framework for decision making only makes the uncertainties more profound.

Large traditional businesses and the agency panel they work with struggle with setting up these initiatives correctly because it runs contrary to how they structure sustaining innovations.

**In our engagements, we see businesses have data-technology systems that are siloed and not aligned with customer centric strategy, resulting in solutions that constrain innovation and incur high recurring investments. Decades of acquisitions, department based systems, and organic applications have created data silos that are hard to bring together.**



The processing and preparation of training data is again the key. Having the right data is crucial for model quality, not properly validated data can cause outages in production. **We experience hardships in gathering data to train ML systems and productionalize such models due to lack of organizational buy-in and insufficient infrastructure.** We see low quality data (incomplete or redundant) or not relevant data in many cases.

We uncover latent opportunities to train internal workforce on data science and ML concepts reducing the cost of hiring expensive talent from the marketplace yet wait months for budgets to be approved to do the same.

**We see IT divisions that have limited human capacity to gather and make sense of data at scale, while they are not committed to invest in 'machines' (software) that can learn to uncover complex patterns from existing data.** Many such IT departments are content with investments in traditional BI tools and platforms and cannot be convinced easily to adopt modern day data analytics. Additionally, we see lack or limited security policies and privacy rules to enable data sharing across the organization.

Today and tomorrow, how an organization manages its data flows will determine how uniquely it can serve the customers by creating differentiated value, rapidly and continuously, while optimizing on operational expenses. To do this successfully, the barriers between the digital channels, the backend data-lakes and traditional BI cubes, and front line customer services needs to be broken down and realigned to best serve the customers seamlessly.

A true customer-led operating model, where all functions focus on delivering unique customer experiences across all channels, will help to attract like-minded employees, help create a favorable public image for the organization, and potentially make regulator relations less fraught with risk.

# The Starting Line

Imagine your business as a next gen digital native, machine learning enabled customer outcome focused platform targeted to deliver great experience and value for customers, retail (B2C) or institutional (B2B,B2B2C), across existing and new distribution channels.

This platform listens to the customer from all different channels at real time and understands their sentiment and shares the one-customer profile by integrating with systems of record (CRM, Support Desk etc) within your enterprise or with third party systems as needed, all without compromising on privacy policies.

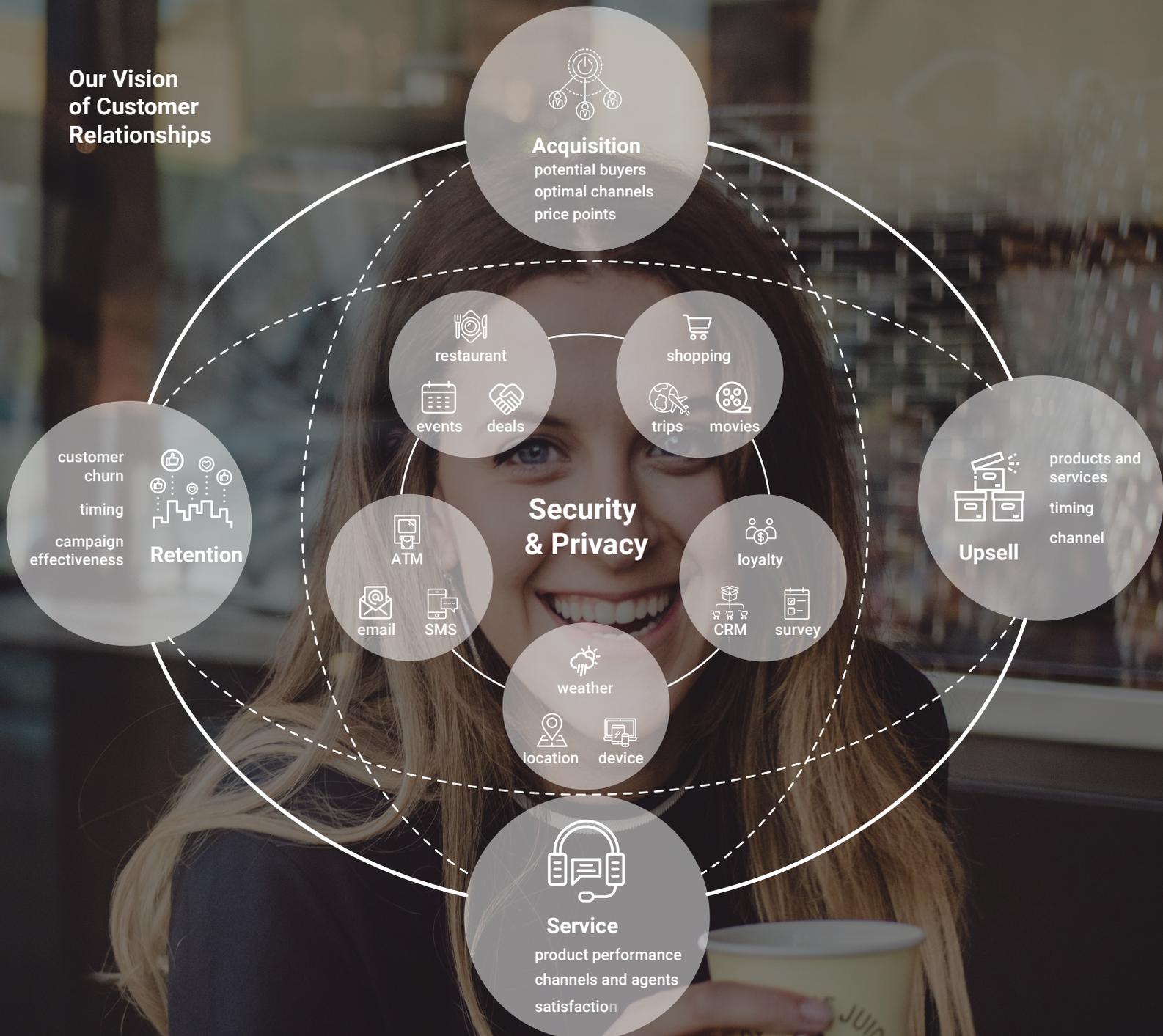
This intelligent platform can scan past data, analyze customer behaviors in real time (clickthru analysis) and create new dynamic segments / personas (fictional groups that reflect the buyers associated with a company's marketing and sales efforts) to create effective, highly personalized campaigns for upselling or provide offers to reduce churn. The platform can now create unique taste, intent, sentiment profiles and more for each and every customer based on first party data and ecosystem context allowing your organization to redefine the experience along the entire customer life cycle.

Now you and your team have a refined understanding of customer's propensity to engage with your products and services and their preferred channels. You can now determine when, where and how to reach these dynamic customer segments and offer customized marketing communications accordingly. Suddenly you have discovered what you wanted to get from your CRM and other systems of records investments. Obviously all within legal limits and with explicit permissions wherever necessary.

Support functions like compliance, regulatory reporting etc. will leverage advanced analytics to mine the data created by the core platform and deliver unique value to customers and organizations.

All this is possible now. This is not a pipe dream. New ventures are using their high valuations to invest in machine learning, AI technologies to create proprietary "customer graphs" and slim down control processes to earn customer trust and deliver exceptional market-creating value. Amazon Prime and LinkedIn Premium are great examples of such customer-outcome focused platforms that keeps on offering variety of new services to their subscribers based on analysis of behavioral data (+ other data) gathered from the existing customers. Driving Amazon Prime's growth is its well tuned data graph about purchase patterns of individual households. For LinkedIn's [Economic graph](#), its the digital footprint of the global economy created by the data generated from half billion or so members, tens of thousand of skills, millions of employers and job openings, and thousands of educational institutions.

## Our Vision of Customer Relationships



Few traditional, large organizations, particularly in Financial Services and Consumer Goods around the world are undergoing such transformations to become more customer-led, while learning to craft the messaging better. Such systems consolidate, manage, and analyze data and distribute it throughout the organization - harnessing millions of data points, on consumer demand across demographics, regions, and countries to quantify the potential value of a category penetration or other strategic business questions. These companies have enough customers - they are now investing in a strategic customer-engagement focused intelligent platform to deepen and broaden relationships with their customers - starting from important business scenarios. The winners will be judged by their congruence of speed to learn, alignment with the customers, and courageous transparency.

## 3 principles to gain customer trust (and permission to their data)



**Speed  
of Learning**



**Critical  
Customer Alignment**



**Courageous  
Transparency**



### Speed of Learning

In today's hyper-competitive world, the cycle time for new product-service innovation is continuously compressing. Digitally native enterprises are known for adopting "lean startup" principles to deliver services that delight customers - faster and cheaper. No organization can survive competition without committing to lean and continuous innovation cycles, with customer analytics driving the next best decision.

Organizational agility to respond quicker to the changing customer needs and tweak product/service offerings, without compromising security and privacy are essentials for success. We advise on build simpler, delightful and extendable products (services), that create new customer value, faster - based on insights harvested. Data-driven product initiatives need to start small and focused on solving few real customer problems before taking on the bigger transformation goals.

For all the criticism around Uber's greed to grow fast against all odds, very early in their growth curve, [it agreed to share ride-pattern data with Boston officials](#) so as to enable the city to improve transportation planning and prioritize road maintenance. This led to creation of the [Uber Movement](#), a data platform that provides anonymized data to city planners and build civic partnerships around improving the transportation landscape of global urban centers. This initiative is one of the many that helped Uber in gaining rapid support and essential entry in many global city centers.



## Critical Customer Alignment

Organizational alignment to transform your business into a customer-first, outcome-oriented, data-driven growth machine is a critical imperative to gain traction with new and existing customers to share their data. All functional areas, customer service, suppliers, back-office, including technology, need to be aligned into cross-functional teams that are all measured by customer-driven outcomes. Your organization needs to invest in security and privacy measures to protect the data that has been collected from customers and use that data primarily to create products and improve services that serve customer interests only. Collect only what is relevant and actionable, and measure only what matters. This is not about creating a separate innovation unit and running experiments at the periphery away from the core. This is more to deliver new value to customers, faster.

*Each week, one fifth of all Swedes visit Hemnet, Sweden's biggest property portal. Gathering and analyzing the online clickstream over 80,000 properties, Hemnet was able to narrow down the most liked features from this big data set of 200 million clicks and build a 1.5 storey model home featuring red wooden facade and private rooftop terrace. The House of Clicks campaign for a dream home reached 218 million people and 648 people have put advanced buy-orders for when the house is ready. What is remarkable is how big data, advanced analytics and human ingenuity was put together to create something that creates real value for the customers.*



## Courageous Transparency

Being ethical has a new standard after the turmoil at Facebook with Cambridge Analytica. Customer data is an incredible and growing source of competitive advantage, and to keep it that way, companies have to gain the confidence of their consumers. Multiple research studies have found that transparency about the use and protection of consumers' data reinforces trust.

Businesses who will be transparent about the information they gather, give customers control of their personal data, and offer fair value in return for it will gain trust while those on the opposite side of the spectrum will end up losing customers' valuable mindshare. As you move fast to use new technologies, mistakes are possible - the courage to tell the truth, be ethical and data-driven is essential to gain trust in this fractured society.

*Google Analytics is under no legal pressure to put out controls for GDPR ruling for their non-EU client base. Yet, they were the first from the big tech companies to proactively reach out to their customer and users making sure that the changes being introduced in the Analytics product suite have impact and need attention "even if your users are not based in the European Economic Area".*

Courage, ambition and perseverance are the only prerequisites for these tools and recommendations to work: the courage to pressure your current operating model, the ambition to break out of inertia and the perseverance to follow the change through. In the end, these capabilities will help your company leap ahead of current and emerging competitors, and propel you to industry leadership.

## The Playbook

We started this white paper on how a multitude of compelling forces are creating decision dilemmas in the mind of CXOs about investments to transform customer engagement to gain valuable mindshare and reinforce trust. We shared few of the challenges we see when we work with our customers around their data strategy and lack of alignment with overall customer engagement. Then, we have imagined a core customer-centric platform, inspired by bold innovators, that can inspire organizations to unlock new growth. Additionally, we highlighted three key principles as a prerequisite of any such solution to be resounding success.

Now, we believe that some combination of the following plays and a playbook will be helpful to kickstart a customer-centric growth platform. This playbook is meant for those senior business leaders who are obsessed about solving customer problems and committed to taking full advantage of the modern day engineering and leading a customer-purpose driven organizational culture.

# 7 STEPS OF THE PLAYBOOK

PLAY 01



**Face the compelling forces**

p.16

PLAY 02



**Identify the use cases to transform customer engagement**

p.16

PLAY 03



**Invest in data governance**

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PLAY 04



**Fund a cross-functional team**

p.18

PLAY 05



**Think platform while building solution**

p.19

PLAY 06



**Implement change management**

p.20

PLAY 07



**Rinse and repeat**

p.21

p.15

## PLAY 01/



# FACE THE COMPELLING FORCES

The compelling forces are not going to go away, so the best is to recognize them and understand how they impede the organization's ability to best serve its current and future customers. Once the leadership team acknowledge these powerful paradigms, it's important to raise the organizational level of urgency to face these and sustain competitive advantage.

## PLAY 02/



# IDENTIFY THE USE CASES TO TRANSFORM CUSTOMER ENGAGEMENT

Just because a powerful silicon chip based graphic processor can beat AlphaGo human experts doesn't mean it will successfully solve your customer problem(s) and help you get competitive advantage in the marketplace. It's imperative that you really hone in on the actual customer value proposition and corresponding benefits and associated trade-offs in implementing your data strategy and advanced analytics driven solutions.

Customer needs and values have evolved much in the last decade, and new value creating sources have become possible through advances in consumer technology and new data. Internally, position adoption of AI/ML as a lean forward strategy to transform customer engagement and not a minor technology upgrade initiative.



## INVEST IN DATA GOVERNANCE

The city of Amsterdam has 12,000 different datasets, and yet no one knew exactly how many bridges span Amsterdam's famous canals, because the city's individual districts have not centralized their infrastructure data. Such stories are a common reason for cold start in many smart city initiatives.

One of the key tenets of being data-driven is to have access to lots of high quality and relevant data. Mobilizing and motivating a large organization to conduct a data inventory is a tedious, laborious job, especially when the payoff is not immediate. So don't stop at just understanding the business use cases, but also make adequate investments to define, collect, store, and distribute valuable data across your organization and beyond in a compliant way. Encourage data sharing, ideating new concepts for data monetization, and robust data guidelines so as to create an institutional appreciation of data for driving customer value. Take a cue from the first few use cases and iteratively establish standards to measure success.



## FUND A CROSS-FUNCTIONAL TEAM

Delightful, hyper convenient, personalized and interactive experiences keep your customers come back for more. To create such high value experiences along the entire journey for your customers cannot be relegated to one person or one division with your company or maybe in many cases need the contribution from your suppliers. The best way to thrive in the 21st century is to create and nurture interconnected, networked teams who are empowered to take on such ambitious missions for your customers. Reach out for high quality talent who can enable multi-sided conversations between business stakeholders, customers, and your IT department to create AI first solutions. Work with ecosystem partners that have the expertise your organization lacks.

Such cross-functional team will be able to invalidate cookie-cutter products and fake promises from algorithm vendors early on while keep the focus on championing customer engagement.

*Amsterdam city relies heavily on the Amsterdam Smart City initiative, a public-private platform sponsoring projects across eight categories: smart mobility, smart living, smart society, smart areas, smart economy, big and open data, infrastructure, and living labs, to address many issues of urban life.*



## THINK PLATFORM WHILE BUILDING SOLUTION

In most traditional organizations, the focus is still on how much “value” can be created off the customer rather than how much value can be created for the customer. Also, in many such businesses, data and algorithms are not iteratively considered to progressively improve on a solution. Executive sponsorship and leadership will be essential to budget for customer centric solutions that deliberately combines functional capabilities with experiential nuances geared to wow the customers. Such systems will need to be dynamic and improve over time by continuous learning, with access to more data and further refinement of algorithms. Additionally, opportunities need to be created so that third party solutions can be easily integrated if doing so improves the customer engagement. Building such platforms positions your organization as technology forward innovator.

*BMW, Mercedes, and Audi acquired HERE, the former mapping division of Nokia, for \$3.1 billion in 2015. The three automakers have been supplying HERE with real-time data gathered by their cars, including detailed information on traffic jams, potential road hazards like inclement weather, speed limit changes, and open parking spots to further refine the digital maps. This allows the three companies to advance their driverless car efforts and take on the likes of Google.*



## IMPLEMENT CHANGE MANAGEMENT

Most of us have yet not fully thought through parts of our job that can be automated so any AI-first solution for customer engagement and mandated data sharing are going to be cause of discomfort inside your organization.

As you implement AI, the entire path from idea to market and customer adoption and feedback will transform. It's imperative that you implement change management processes including and not limited to reimagination of new roles, ways to upskill and train the current workforce, and professional safety for such new systems to get adopted.

*Intermountain Healthcare Inc. (IMH), a system of 22 hospitals and 185 clinics in Utah and Idaho, headquartered in Salt Lake City had to significantly change their in-house standard operating procedures to facilitate better patient outcomes, driven by data. For example, drawing on information revealed by analytics, IMH's obstetrics department has slashed the number of induced labors it performs after seeing data that shows the intervention rarely leads to better health outcomes.*



## RINSE AND REPEAT

Businesses today are now more connected, complex, and faster than ever before making it necessary for organizations to never stop innovating on customer value creation. For someone steering data and analytics initiative, you should know that it's not a task to be done alone – data and analytics applications inevitably cut across departmental and organizational boundaries, requiring collaboration within and between organizations to reach their full potential. Such situations demand leadership to zealously pursue new heights of customer engagement continually with data and algorithms while breaking down internal data silos and embracing external partners.

The more we, as customers, witness delightful and relevant customer experience, the more we use the solutions and their underlying products which in turn provides more data for the initiative to improve the accuracy and relevance of their algorithms, thereby create better end user experience (and potentially larger wallet share for the enterprises involved).

# About Calculai

At Calculai, we are passionately focused on creating secure and future-proof customer engagement for your business. We mix business acumen with expertise in experience design, machine learning, AI engineering, and RPA to deliver business outcomes that transform organizations and create positive customer impact.

We work with ambitious leaders and smart organizations to solve their complex business challenges in customer engagement, labor-automation, and forecasting. Our people have been trusted by some of the most customer friendly brands in the world.

Allow our team to partner smart people with smart machines and create collective intelligence as a competitive advantage for your business.

## Our Services

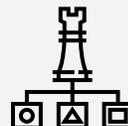


### WORKSHOPS

Intimate pow-wow with best breed of workshop facilitators, SMEs, and expert technologists on ML, AI, RPA under one roof for your execs and employees. Participants leave with the confidence to run a data-first business.

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days



### STRATEGY+

We illuminate the core of your business and domain to uncover strategic data opportunities, go-to-market strategies and accelerate the transformation for your business to become a data-led organization.

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weeks



### SOLUTIONS

Our engineering teams design and build contextual and cutting-edge data platforms that collect, store, analyze, and generate insights from various data sources enabling you to take data-backed business decisions.

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months



Stretch Goals LLC is the parent company of Calcul.AI. We are a global company with headquarters in USA.

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