

Philosophy of a Business

A Personal View from a CEO

Business, to me, is one of the greatest forms of freedom. It gives people the chance to see an opportunity, take a risk and create something valuable from nothing.

My journey has included good ideas, bad ideas, success, failure and many difficult lessons. It has taken me through banking, finance and technology. Along the way, I have created products, raised money, led teams, built companies and completed a business acquisition. Some projects succeeded. Others did not.

Every experience led me to the same belief: a company is more than a product, a brand or a valuation. It is a group of people who have chosen to build something together.

That is why the community should come before the company.

People Before Titles

Every employee is a human being before being a job title. Each person has goals, fears, family duties and personal challenges that may never be seen at work. A title can explain someone's role, but it cannot explain who that person is.

People usually do their best work when they feel respected and trusted. They need to know that their ideas matter and that their work has a clear purpose. Once people feel that they truly belong, they stop acting like workers completing tasks. They begin thinking like builders.

This belief shapes the way we are building Bendo.ca. We do not want a company filled with traditional employees who simply wait for instructions. We want a company made of intrapreneurs.

An intrapreneur works inside a company but thinks like an entrepreneur. They take ownership of projects, find opportunities, solve problems and accept responsibility for the results.

To make this possible, the company must give people enough room to lead.

A Company of Intrapreneurs

Bendo.ca is being built almost like a government. Each department acts as an independent ministry with its own projects, goals, duties and impact.

Technology, finance, operations and marketing each have their own mission. Every team has the freedom to think, build and lead within its area. Yet no department stands alone. Like ministries working for the same country or province, they all serve the same company and move toward the same larger goal.

This model gives people a platform to develop their abilities through real work.

An entrepreneur trying to enter real estate marketing may struggle to begin from nothing. They may have no audience, customer data, budget, brand or industry contacts. Even with strong ideas, it can take years to earn trust and prove their ability.

Inside the Bendo.ca marketing team, that same person has a platform. They can create campaigns, study a real market, test ideas and show clear results. They are not simply completing marketing tasks. They are building part of the company while creating a record of what they can achieve.

The same idea applies across the organization.

Someone in finance can help build financial models, pricing systems and better ways to manage resources. An engineer can take ownership of a product or technical system. Someone in operations can create better processes and lead important projects. A lawyer in the Legal team can draft better policies, negotiate agreements and be a major player in large corporate deals.

A traditional employee is usually hired to fill a position. An intrapreneur is given a mission to develop.

Bendo.ca provides the brand, market, technology, data and team. The intrapreneur brings ideas, skills and ownership. Both sides benefit from what is created.

Not everyone is ready to launch a company alone. Starting from nothing requires money, experience, contacts and a willingness to accept major risks. Intrapreneurship offers another path. It allows people to think like founders while working inside an existing company with shared resources and support.

This makes Bendo.ca more than a workplace. It becomes a platform where people can learn, lead, build and show what they are capable of doing.

Such freedom can only work when leadership and responsibility are clearly defined.

Leadership Without Micromanagement

My experience in banking showed me how quickly micromanagement can damage a company.

When every small decision requires approval, people stop thinking for themselves. They become afraid of making mistakes. Good ideas disappear, decisions take longer and work becomes slower.

Micromanagement may create the appearance of control, but it often weakens both culture and performance. Managers spend their time watching every move, while employees focus on protecting themselves instead of serving customers, solving problems or improving the company.

Real leadership means setting a clear direction, agreeing on realistic milestones and giving people the freedom to deliver.

Freedom does not remove accountability. Every person and every department must answer for their promises, deadlines and results. Management must be held to the same standard as the rest of the team.

Shared accountability also limits ego and personal agendas. No department should try to make itself look successful while the rest of the company struggles. No leader should place personal credit above the team.

Success belongs to everyone, and problems must be faced together.

Freedom without responsibility creates disorder. Responsibility without freedom kills initiative. Strong leadership creates a balance between the two.

That balance also depends on keeping the roles of the CEO and COO clearly separate.

The CEO and COO

The CEO holds the macro view of the company. This includes its direction, market position, capital, partnerships, risks and future opportunities. The CEO must think ahead and make sure every department is moving toward the same larger goal.

The COO holds the micro view. The COO turns that direction into daily action. This means managing operations, connecting departments, solving internal problems and making sure projects move forward.

The CEO decides where the company is going. The COO makes sure the company can get there.

Both roles are important, but they should not be confused.

A CEO who becomes too involved in daily operations slowly begins acting like a COO. This creates a conflict between two different points of view. Decisions may start being based on what is easiest today instead of what is best for the company's future.

Time meant for growth, capital, partnerships and new opportunities is then spent managing daily details.

The CEO should understand operations without controlling every operation. The COO should manage execution without replacing the company's larger direction with short-term needs.

The CEO protects the vision. The COO protects the execution.

When these roles are clear, the company can move forward without depending on one person to control every decision. It also becomes easier to judge people based on the value they create.

Fair Rewards for Real Contribution

The goal of a CEO is to build, grow and protect the company. But growth should also create opportunities for the people who helped make it possible.

Inside the organization, wealth should be shared in a fair way. Pay and opportunity should reflect the value of a person's work, the problems they solve and the responsibility they carry.

Compensation should not depend only on a diploma or the name of a school.

Education has value, but it is not the only measure of ability. With the right approach, enough effort and a real chance to learn, almost anything can be taught. Natural talent can help, but talent alone does not guarantee success.

Knowledge becomes valuable when it can be used in the real world. A person may understand business in theory and still struggle to take risks, respond to customers or change direction when a plan fails.

Some professors can explain entrepreneurship in a classroom but struggle to build companies because they cannot pivot or apply their knowledge in the market. Meanwhile, someone without an impressive academic background may understand customers, lead people and solve important problems.

A good company must recognize that kind of value and reward it fairly.

Being people-first does not go against capitalism. It makes capitalism work better. When people benefit from the value they help create, they have a stronger reason to protect and grow the business.

This same rule applies to technology. A tool becomes valuable when it helps people produce real results, not when it is used only to follow a trend.

Artificial Intelligence as a Tool

Fear around artificial intelligence is spreading quickly. Some concerns are real and deserve attention, but fear should not stop us from understanding what AI is: a tool.

History has seen similar reactions before. Writing was accused of weakening human memory. The printing press was blamed for spreading dangerous ideas. Electricity was viewed as a threat to life. Industrial machines were expected to destroy work. Calculators were blamed for making students lazy.

Each invention created new risks. Each one also changed society and gave people new ways to learn, work and build.

AI will do the same. It will remove some jobs, change many others and create new opportunities. Companies that learn how to use it will gain an advantage. Those that ignore it may fall behind.

However, adding AI to a product does not automatically create a real business.

If a company's entire product depends on an AI model owned by another company, it does not control its own future. It may have no partnership with the model's owner and no voice in its pricing, rules or development. A single change made by the provider could damage the whole business.

Making another company's AI model the centre of your product is dangerous when you do not control the technology or have a real agreement with its owner.

AI should support a product or service that customers are willing to pay for. It can reduce costs, speed up research, automate repetitive work and improve decisions. It should make the company stronger, not become its only reason to exist.

As more routine tasks become automated, the value of human skills will also change.

The Human Advantage

AI has exposed many jobs where people were being paid mainly to repeat tasks that a computer can now complete faster.

Research can be accelerated. Reports can be prepared in less time. Basic support, data entry and office work can be automated. In some industries, companies were paying high costs for tasks that did not require much human judgment.

This does not make humans useless. It makes truly human abilities more valuable.

The people who remain important will be those who can do what a computer cannot easily do. They can build trust, understand emotions, read a room, negotiate, lead a team and understand why people behave the way they do.

History, politics, psychology, economics and the other social sciences will continue to matter because markets are human systems.

A market is made of humans competing with other humans. A company is a group of people competing against another group for the same customers, money and opportunities.

The group that can understand the past, anticipate what may happen next and act in the present will have the edge.

Technology may change the tools, but it does not remove human competition. In many cases, it makes that competition stronger. That is often when fear enters the conversation.

Fear, Power and Regulation

People often fear what they do not understand, especially when it appears to be controlled by a small group of wealthy and powerful organizations.

The common response is to resist, regulate and create more bureaucracy.

Some rules are necessary. Technology needs clear limits when it can cause real harm. But more regulation does not always create more fairness.

When rules become too expensive or difficult to follow, only the largest companies can afford them. Laws that claim to protect the public can end up protecting the businesses that already control the market. Smaller companies, independent builders and open-source projects are pushed aside.

Similar struggles happened around the printing press, industrial machines, electricity, private encryption and the internet. New technology challenged older systems, and fear was often used to justify tighter control.

The answer is not to reject every rule. It is to ask better questions.

Who does the rule protect? Who benefits from it? Who is pushed out of the market? Does it prevent real harm, or does it mainly make competition harder?

Progress needs responsibility, but it also needs freedom. Society should manage real risks without allowing fear or bureaucracy to close the door on new builders.

That balance between freedom and responsibility is not only a view on technology. It is also the base of the company I want to build.

The Company I Want to Build

Ambition should never require the loss of humanity.

My goal is to build large and valuable companies. That means finding overlooked opportunities, serving markets that others ignore and solving problems in better ways.

Profit is essential. It gives a company the power to grow, hire people, invest and remain independent. But profit should come from creating real value. The people who help create that value should also have the chance to benefit from it.

Failure is part of that process.

When a company does not succeed, it is easy to focus only on the money and time that were lost. Yet failure can leave behind experience, relationships and better judgment. Those lessons remain and help build something stronger the next time.

There is still much for me to learn. More mistakes will be made. Some opinions will change, and new challenges will appear. No CEO has every answer.

What matters is knowing the kind of leader one wants to become.

For me, that means chasing opportunities without losing my humanity. It means expecting great work without treating people like machines. It means giving people freedom while holding everyone accountable.

Most importantly, it means building wealth and sharing it fairly with the people who helped to create it.

A business may begin with a simple idea, but people are the ones who give it life.

That is the kind of business I want to build.

Karim Lahnin

Co-Founder and CEO, Bendo.ca

A handwritten signature in black ink, appearing to read 'Karim', with a stylized, flowing script.

