

20 BEST COMPANIES TO WATCH IN 2021

**GLOBAL**

**BUSINESS  
LEADERS**

**MAG**

**A LEADER IN  
THE WASTEWATER  
MANAGEMENT  
INDUSTRY**

**APG  
NEUROS**

*Omar Hammoud | Founder, President & CEO*





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# 20 BEST COMPANIES TO WATCH IN 2021



Today, the situation is more challenging than ever especially the numerous changes happening in and around the industries. We as a diverse magazine company understand the ground reality of industries as we are in this business for a long time. Continuing our long legacy, we started this issue, **“20 Best Companies to Watch in 2021,”** to acknowledge the efforts of business leaders and their companies in these challenging times. Since the inception of Global Business Leader, we were keen to work with companies that have been constantly performing throughout the years.

In our latest magazine issue, **“20 Best Companies to Watch in 2021,”** you will find various companies from all over the world who have been providing quality services/products to their customers. Our vision with this magazine is to create a buzz in the business world by having collaboration with various best companies from all over the globe. Our experience while interacting with these companies has been exceptional. The companies were kind enough to interact with us. This allowed us to present a fair and transparent report to our audiences.

At last, we would like to congratulate each and every company that has been featured in the magazine issue.

***“Quality means doing it right when no one is looking.” ~ Henry Ford.***

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# GLOBAL | BUSINESS LEADERS MAG

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## ABOUT US:

Global Business Leaders magazine focuses on exalting the contribution of leaders who have been the emissary for their respective industries.

Our magazine issue provides an ideal platform for the leaders to express themselves while sharing their inspiring entrepreneur journey. Our sole mission is to inspire all the new business entrepreneurs to begin their journey. Also, our uniquely stitched story has been constantly pushing new envelopes in the business magazine world. Unlike other platforms, it has allowed leaders to promote their ideas along with the company's unique offerings.

Thanks to our content driven approach, we have helped numerous leaders to reach out to several newer clients.

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COVER STORY

08

APG  
NEU

ROS

LEADER OF AERATION SYSTEMS  
AND TURBO-MACHINERY IN THE  
WASTEWATER TREATMENT  
INDUSTRY

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**Omar Hammoud**  
Founder, President & CEO

**APG**

**NEUROS**

**A LEADER IN THE WASTEWATER  
MANAGEMENT INDUSTRY**

**W**ater is one of the most precious resources and having access to it can be termed as a basic human right. However, rising pollution hazards have led to a major decline in water quality, and today clean water is a global concern. As a result, to counter the issue of water pollution, there has been a rapid growth in the water and wastewater treatment market. APG Neuros is the leader in wastewater treatment markets throughout North America, Western Europe, and the Middle East. It holds a strong foundation in both aeronautic technology and engineering, which enables APG Neuros to continually develop innovative products that year after year maintain the company as a key international player in the field.

APG Neuros was established in 2005 with a mission to distribute, manufacture, provide aftermarket support, and

continued the development of high-efficiency Turbo Blowers and complete Aeration Systems. The distinguisher has been its focused approach that drives the successful product introduction and High-Speed blower technology, which is based on technical excellence, proven design, high-quality material, and complete product CE, UL & CSA certification. APG Neuros prides itself on driving and inspiring innovation through cutting-edge technology, in-house R&D program, and aeration solutions to provide maximum efficiency and operational flexibility for its customers.

Today, APG Neuro serves a wide customer base in over 600 cities and delivered close to 1,500 units over the past 15 years. These customers have built a solid platform for launching new products and services and act as good references for the new customers. “We see APG-Neuros

# AWARDS & ACHIEVEMENTS



capitalizing on its existing customer base and its strong brand to succeed in introducing the multiple new products recently launched,” says Omar Hammoud, the founder, and President & CEO at APG Neuros.

Omar is a leading Ecopreneur who strongly cares about the global community and has a passion for the environment. As a leader, he empowers his team and inspires his customers to work together to accomplish efficiencies in everything they do as part of the fight against global warming. At APG Neuros, Omar undertakes multiple leadership roles, and his responsibilities are not static. One day he is engaged with the customers to help them define their needs and the next day he is working alongside the internal teams and partners to develop the innovative technical solution that meets the customers' needs. Omar is responsible for accumulating the talent at APG Neuros and while he also participating in regular daily meetings in every area of the business and offer immediate feedback or advice that will help maintain speed and value-added responses to the customer requests. Despite the wide customer base, Omar engages with the customers and reads the reports of their operational experience, and leverages the experience to further augment the products and services.

Omar and his team's contribution have ranked APG Neuros among the best companies to watch for in 2021. In this interview, we got an opportunity to grasp a deeper understanding of the wastewater management market and why APG Neuros is the award-winning leader of the market.

### **Please define the current scenario of the industry and how does it affect APG-Neuros?**

The need for better and more efficient wastewater treatment machinery is constantly growing and this gives our company the chance to expand into new markets worldwide using our expertise in affordable wastewater treatment solutions.

### **How will you describe the company culture at APG-Neuros?**

Our company culture can be summarized in two words: Customer Responsiveness. APG-Neuros is committed to the company's culture of strong customer engagement. We hire employees that work in the field of our customers, coach, train, and invite our customers to have closer communications to collaborate on creating innovative solutions instead of design at arm's length. Engagement and closer communications empower our employees to excel in understanding our customer's needs and meeting all customers' expectations every time – striving to achieve excellence by using employee and customer collaborations to drive continuous improvement.

### **According to you what distinguishes APG-Neuros offerings from its competitors?**

We currently offer 3 main products: the NX series Turbo blower, our electrically powered turbo blower ranging from NX30 to NX1000D, our Gas Turbine blower, powered by biogas or natural gas, as well as the 1MW Turbo blower, our largest model using power from 1500HP to 3000 HP. Along with these products, we offer new and innovative solutions that combine design and analysis of the aeration system, automation, and integration to the plant SCADA. We take care of our customers for as long as they continue to operate our product. We offer innovative preventive maintenance service plans that allow our customers to take advantage of efficient lifelong support options for the continued operation of our product in their facility. We worked hard to understand their needs and benchmarked to industry standards to develop flexible and competitive Support Plans that we are proud to offer. We cater our plans to the customers' specific needs, so they will never be paying for something they do not need. We also offer a



**APG-Neuros continues to lead the industry by constantly driving and propelling innovation forward through the most technologically advanced products.**



**We have succeeded due to the love for the environment and our relentless focus on energy efficiency brought forward through a unique innovative high quality and smart connected product.**

wide variety of spare parts that we supply our customers with if needed.

**Do you compromise on environmental values to meet customer needs and expectations?**

No, APG-Neuros is committed to achieving customer satisfaction by providing quality products and services delivered on time while



maintaining a safe environment for our employees in a setting that promotes resource sustainability. We accomplish this responsiveness to our customers through our commitment to innovative solutions and our focus on quality and the environment. Conducting business responsibly is another area where we seek to act in a manner that promotes environmental stewardship, minimizes the consumption of natural resources, and prevents pollution.

**How did the COVID-19 pandemic affect your leadership style?**

COVID left a visible change in how I conducted business the same way it affected all of us. Post-COVID, I am more focused on business continuity plans than ever before. This means

putting in place backup plans for every aspect of our business. Before COVID struck, I used to travel a long way to meet our customers and partners. This limited my time with all other customers, partners, and employees. Now, I am more effective in using Video conferencing and remote meetings.

**How did you manage to keep the team motivated and operations run unhindered, despite the pandemic?**

We had to develop protective measures for all employees and work more closely with those that showed nervousness about the virus to make sure every employee felt we are taking note of her or his needs. We allowed all employees to choose alternate working from home, this added more spaces in our buildings

for better social distancing. We shared our performance with our employees to let them know how we are doing and promised rewards for those that were patient with us during the Pandemic.

### **What are the three lessons that you have learned amid this pandemic?**

The Pandemic helped us learn about ourselves, our employees, and our customers. The main lesson we learned is the value of a healthy workplace, open internal communications among management and employees where we can all speak with transparency and honesty to solve problems created during confusing times.

The second lesson I learned is how to trust employees that decide to work more often from home and even to believe that these employees can be more productive working remotely.

The third lesson is the value of having effective remote conferencing capabilities. It gave us significant productivity improvements realized by reaching a much larger number of customers in each session and corresponding saving in time and cost spent with traveling.

### **Apart from COVID-19, what are the different challenges APG-Neuros has faced in recent times?**

Apart from COVID, our challenges include a fast acceleration of customer projects following a painful period of slow down, our customers now have less time available to complete their projects. One other challenge is hiring and retaining good employees that deliver our customer values and blend with our culture. We are constantly hiring in our head office location and regional employees across the four continents.

We are also developing new employee benefit plans and opening a portion of our stock for employees to own, thereby making them company owners.

### **Could you share an instance that highlights your persistence and passion for work, which could inspire emerging entrepreneurs?**

Building a successful company takes hard work and perseverance. I had only a few years to achieve product acceptance by our customers. Work gets even harder to sustain volume production, plan for organic growth with new technology developments.

This also meant a constant search for financing. By the time we achieved sustainable volume production, we also had to work even harder to face off competitors who entered rapidly the market with products that appeared like ours. For a period of 15 years, I had to be creative and much focused to solve one challenge after another. During these fifteen years, I had to criss-cross from one city to another across North and South America, Europe, and the Middle East. I rarely took time off for vacation. I am fortunate to have a supportive family that also lived the excitement and was satisfied with my coming home and spending quality



# CONTINUOUS SUCCESSFUL GROWTH

Since 2006, APG-Neuros has been leading the way through innovation and education in the turbo blower market, modernizing an aging industry.





## We cater our plans to your specific needs, so you will never be paying for something you do not need

our customers' goals for modernization of their infrastructure.

**Lastly, what message would you like to share with our readers?**

We believe that business models based on technological innovations that enable energy consumption reduction and the use of renewable resources are winners. We must all work hard to eliminate pollution created by our everyday activities from reaching our water systems and ultimately destroying our land and marine life. Governments have an important role to play in creating the incentives for funding energy efficiency and for sponsoring the development of innovative technology that can take tens of millions of dollars to bring to market.



time with them when times permitted. All I remember from the past fifteen years period is the joy of achievement and a satisfying feeling of accomplishment.

### **What makes APG-Neuros exceptional in the water waste management market?**

Our unique business model helped us propel our success over the past fifteen years. We managed to transform the stagnant wastewater treatment community and displaced old and energy inefficient technologies offered by dinosaurs over 50 times our size. We succeeded with love for the environment and our relentless focus on energy efficiency brought forward through a unique innovative high quality and smart connected product. We focused our attention on educating our customers on our technology offering

and worked with them to make energy efficiency the priority in making decisions on future products. We avoided being drawn into the low bid blood bath by maintaining our focus on high quality and offering Turn-Key Solutions that included engineering to help our customers understand better their future wastewater treatment goals. While our competition argued with our customers to accept their standard product, we offered our customizations in our product to fit







## BUFFERING

Buffering used to occur when your internet connection was too slow to stream a video in real time.

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# HOPEGENESIS

*Helping Greece's Population to Grow  
Sustainably Again*



**Dr. Stefanos Chandakas**  
Founder & President



Dr. Stefanos Chandakas, the Founder and President of HOPEgenesis, one of the best companies to watch for in 2021.

HOPEgenesis is a non-profit organization that is constantly growing uphill to fulfill its mission. Today ranked amongst the prestige, this organization has an inspiring story behind the inception and the motivation that drives the team to work relentlessly every day.

### The Journey to Establishment

Born in Athens, 1972, Dr. Chandakas received his medical degree in medicine from the University of Athens. Later he completed his Ph.D. distinction with a degree. He also has studied in London at the Imperial College of Medical Business Administration and earned his MBA in 2002. Dr. Chandakas is an obstetrician, a gynecologist, with training in England and America, and specialized in laparoscopic surgery, robotic surgery, and infertility. Moreover, he is one of the youngest gynecologists in England's National Health System in 2001 (NHS). He is a member of the scientific board and the Chairman of the board of directors of Mitera Hospital and a member of the Medical Scientific Committee of the Startup OramaVR, which is focusing on changing current medical education through virtual reality surgical tutorials.

In 2007, he developed an intense charity action with the NGO 'Omada Aigaiou'—associated to date—for

providing free health services to the isolated islands in Greece. While traveling to the Aegean islands with a group of doctors and volunteers to offer free health care, he noticed that numerous pregnant women were suffering from little to no medical attention during their pregnancy. Due to this many of them postponed or even declined the possibility of motherhood. Being a doctor and a European citizen in the 21st century, Dr. Chandakas could not accept this reality.

Besides, researches and statistical data have been hinting towards the decline in birth rates in Greece threatening the future. **It is estimated that by 2050 Greece's population will have fallen to 6.500.000-8.000.000 citizens from 10.800.000 million today.** According to official data of the Hellenic Statistical Authority, in 2019 Greece reported 83.763 births compared to 124.965 deaths, resulting in a dramatic population decline.

Dr. Chandakas established HOPEgenesis in 2015, with a mission to reverse the low birth rate and offer free medical care and treatment to women living in isolated regions in Greece. This non-profit organization is enabling underprivileged women to have access to one of the organization's affiliated Medical Units and be properly monitored during their pregnancies by a team of obstetricians-gynecologists—free of cost.

### Eight Program Pillars of Mission

HOPEgenesis motive and actions are derived from the concepts of equality, human dignity, and human rights. After

being faced with the reality of Greece undergoing a demographic deadlock that must be dealt with immediately it was only human to offer help in the tough situation. The non-profit is operating under the principle of—Together we give hope to mothers who give hope to our future.

HOPEgenesis fulfills its mission through the following program pillars:

- **Adoptions of frontier regions and remote islands:** It covers all costs of pregnancy, childbirth, transport, and accommodation of pregnant women at affiliated hospitals and medical centers, by ensuring that no woman is deprived of equal rights to maternity due to her place of residence or financial status.
- **Provision of in vitro fertilization (IVF) services:** Under this program, women who face fertility issues have access to IVF treatments. This program is being implemented in 28 islands and the treatment is provided by collaborating with large fertility centers in Greece.
- **Remote medical monitoring of the program's beneficiaries:** By leveraging the advanced and pioneering medical Bluetooth devices and a specially-designed platform, the team can monitor the safety of pregnant women and their babies at all times and aid help whenever needed.
- **Preschool children's activity centers and nursery schools:** Under



*“Our future goal is to work collaboratively with institutional and state authorities, EU and International academia, to establish a coherent strategy to reverse the birth deficit in Greece.”*



this program, HOPEgenesis is establishing public preschool children's activity centers in areas that they operate. The construction and staff of preschool are managed by the organization.\

- **Researching to document and set out the birth deficit issue:** The organization assigns well-known academic institutions to research and record the causes and aspects of the birth deficit in Greece, to find comprehensive solutions to resolve it and spread awareness.
- **Planning of the “Neighborhood Nanny” program:** As HOPEgenesis established preschool and children activity centers, this program aims to support the working mothers in urban

and semi-urban areas, as well as help Greek women combine motherhood and employment. This program is designed in collaboration with the General Secretariat of Family Policy and Gender Equality, the Region of South Aegean, and local municipalities.

- **Organization of meetings and workshops:** HOPEgenesis arranges several workshops and meeting to train different authorities, as well as inform and raise consciousness about the underlying issues and their consequences in Greece, not just to the population but worldwide.
- **Participation in the “Renaissance” program in frontier regions:** Through this program, the aim is to

reinforce local communities and native populations, and is being implemented under the auspices of H.E. the President of the Hellenic Republic Katerina Sakellaropoulou, on the islands of Antikythera, Gavdos, Kastellorizo and the Diapontian Islands (Othonoi, Ereikoussa, Mathraki).

*“We ensure that we adhere to our values through our monthly board meetings, where we review each action concerning HOPEgenesis' general mission,” stated Dr. Chandakas.*

### Benefits of the Program

Since its inception, HOPEgenesis has expanded its foothold in more than 350 remote regions, 317 local communities, as well as on 40 islands in the Aegean and Ionian seas while it is in the process of including 102 new regions from the Regional Units of Ioannina, Preveza, Imathia, Kilkis, Pieria, Serres, and Lakonia. Currently, it collaborates with 27 medical centers in Athens—both public & private—the staff consists of more than 80 doctors, midwives, and other health professionals located in 15 different places across Greece. The non-profit has been successful in aiding the lives of more than 420 families through its programs and positively affected the socio-economic welfare of the social communities.

Women have free access to IVF treatments in 28 islands. Apart from this, HOPEgenesis accepts pregnant women until the 18th week of pregnancy or the ones who wish to become pregnant and permanently reside in the organization's operating region so that the team can rush to aid whenever necessary.

### Free services to pregnant women cover,

- The cost of childbirth, transport, and accommodation at a location near an affiliated medical center during the week of childbirth/ during the pregnancy.
- Medical care to pregnant women at a reputable hospital with reliable obstetrical staff and suitable medical infrastructure.

- Provides coverage for any emergency that may occur during pregnancy.

### The efficiency of the Program

By far, HOPEgenesis has been the only organization dedicating its efforts towards the grave situation in Greece. Although, its contributions speak volumes and as aforementioned, aided hundreds of families. HOPEgenesis has been able to keep the issue vocal and on the frontline of news through constant surveys and domestic/international coverage. Also, the relentless efforts have helped increase the birth rates in the isolated areas of Greece.

To understand their growth and the issue that needs attention, HOPEgenesis uses its own metrics by including an annual or biannual appraisal and rating system for each project, the same is conveyed to its sponsor and strategic partners. It also equally participates in workshops where they evaluate its contribution in comparison to other non-profits. Moreover, one of the major sponsors of HOPEgenesis evaluated the efforts through Social Return on Investment (SROI) methodology and the result indicated that for every 1 euro invested, a social value equivalent

# TOGETHER WE CAN CHANGE THE NARRATIVE

HOPEgenesis acknowledges that the pandemic was challenging for all—independently, socially, and financially. Despite the situation, there were several people involved in social welfare and also in the HOPEgenesis mission. Expressing his gratitude, Dr. Chandakas says, *“We are grateful to have so many “#Filos” (friends) and volunteers, who, despite the crisis, support us in every way they can. Our message would be that together we can make a change even during the most difficult times.”*

of 3.80 euros was created. “This result gives a very clear picture of the efficiency of our program,” Dr. Stefanos adds.

### Social Media and Promotion of Volunteerism

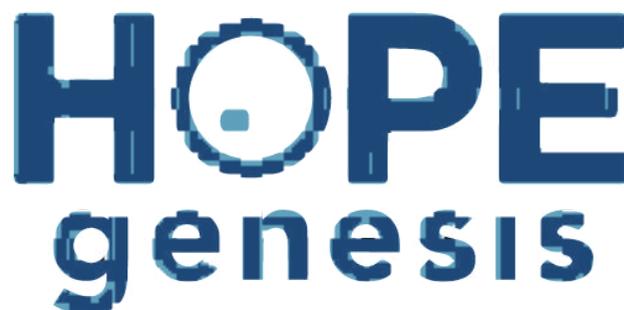
Social Media is honed to be a great tool for marketing and creating awareness—especially in today's time. HOPEgenesis has leveraged the platforms as powerful communication channels. Equal efforts are dedicated to creating social media posts and campaigns, which has resulted in a wide media presence for the organization. It operates in more than 350 regions in Greece with stakeholders internationally, making social media an important medium to reach the targeted audience and inform people about the current operations. Social media also promoted volunteerism and helps HOPEgenesis' initiative reach people who want to help. Currently, the non-profit has a large group of people, several companies, public authorities, and organizations have equally supported the efforts and brought happy children's voices back in the country through different categories.

*“We strongly believe that people nowadays are much more sensitive and aware of their social duties, and these figures show the inclining trend in social responsibility,” said Dr. Chandakas.*

### Pandemic is No Excuse

The unprecedented crisis of COVID-19 further burdened the already exhausted healthcare system of the Greek public health sector. Despite the challenges, HOPEgenesis did not halt its operations. There were several obstacles due to pandemic like no accommodation support, lack of transportation, and funding issue—granted the economic disruption. However, the organization welcomed every woman who needed help during their pregnancy. Moreover, the organization used the quarantine time to further augment its services and efforts while creating a new database format to ease the communication with the stakeholders.

The organization also established Remote Medical Monitoring of Beneficiaries (individual telemedicine) that were operated through advanced Bluetooth medical devices and a specially designed platform (mobile app). Through this app, the medical information resulting from the measurements of the beneficiaries is easily transferred directly to HOPEgenesis' doctors, ensuring the safety of pregnant women and their babies at all times.





# BENCHMARK RESEARCH

*A Global Leader In Vaccine Research Striving  
To Make World A Better Place*



**Mark Lacy** | Founder & CEO



The history of clinical research has been traversed in a long and fascinating journey. From the first recorded trial

of legumes in biblical times to the current chase to the effective COVID-19 vaccine. Humanity has lived a long-surviving plague of diseases. Fairly what we take for granted is the procedure involved in developing the vaccine. To give a broad perspective on vaccines and the importance of the clinical trial, Benchmark Research's team will walk us through the struggles of Research Company—the same who is working on a COVID-vaccine for us.

### Mark decided to make a bold decision to take on vaccine studies

Clinical research has undergone significant changes over the years. The **Founder and CEO** of Benchmark Research, **Mark Lacy** has been part of the industry since 1997. Mark is a former special assistant to the secretary of transportation under President Reagan. After leaving the White House, he decided to venture into entrepreneurship in the research industry, a career dedicated to others' well-being.

In 2004, vaccines were deemed less desirable in the research industry, yet Mark took a bold decision to pursue vaccine studies. Presently, vaccines are considered an important part of the therapeutic area in the industry.

Moreover, this niche is not just saving lives but also financially lucrative for many. All these factors contributing that Mark's bold decision was actually a successful decision. The ultimate combination of altruism and capitalism was brought to life through Benchmark. Today, the company is an industry leader in clinical research and has conducted more than 1,000 trials to study vaccines with over 40,000 participants.

Mark is keenly interested in research areas, which can be termed as uncharted land. For instance, the team has begun research involving cannabis, psychedelics to opioid withdrawal, and others. These researches are anticipated to be the next vaccine blockbusters. Mark being a veteran in the industry brings his expertise to the table, which has contributed to anticipating the major changes abreast. The team is prepared to encounter the major changes in the next decade and will continue to adapt and stay one step ahead in the field. Additionally, Benchmark is an industry leader in

conducting many other types of trials over 12 therapeutic areas.

### It is Benchmark's standard to meet or exceed goals

Benchmark has never compromised on the quality and is renowned to meet or exceed goals on 90% of studies and are often the highest enroller amongst the other companies involved. As a result, the company is capable of supporting rapid enrolment and the highest quality due to strong staff training and multiple management systems that support robust analytics, decision making, and enhance protocol and vaccine-specific training. Benchmark encompassed an internal quality department, centralized activities, virtual coordinators, and on-site quality control staff at each of the sites. Furthermore, it offers a dedicated call centre with 30 operators located both locally and internationally to support recruitment efforts and participants' needs.

Benchmark's efforts and contributions have been recognized around the world. Likewise, it has received several awards and accolades by receiving global recognition from ACRP, INC Research, PharmaVoice Magazine, Pharmatimes, Pfizer, and many more. Benchmark created history in 2019 when it received one of the greatest



*“We are trusted worldwide in conducting investigational studies for the development of new vaccines and medicines to help prevent a wide range of illnesses.”*



# VACCINE RESEARCH IS OUR EXPERTISE

Benchmark works in partnership with the private and public sectors located in California, Louisiana, and Texas. The Founding team of Benchmark Research includes **Mark Lacy, CEO**, and **Scott Barrett (President of Benchmark Research)**, Benchmark's first coordinator, **Cyndi Seger**, RN and Principal Investigator **William Seger**, M.D. who have been successful in developing the reputation of the company as an expert. The company holds expertise in vaccine research. It has 8 sites that have conducted 55 vaccine trials for 12 sponsors & 5 CROs including government-funded studies. Besides, the mentioned multi-therapeutic vaccine trials included all age groups from infants to geriatrics and Phases 1-4. Last year, Benchmark has conducted a wide variety of preventative vaccine and prophylactic antibody studies for COVID-19, Anthrax, Zika, CMV, hMPV/PIV3, RSV, Flu, C. Diff, E. Coli, Meningitis & Pneumococcal.

Apart from the expertise in vaccine research, Benchmark specializes in other

areas as well, such as device, diagnostic and paediatric studies. Moreover, Benchmark launched 2 new paediatric sites and 100+ new staff that included new roles to support new ways of working. These roles are targeted at solving or managing the more complex and larger studies while not compromising the quality.

Benchmark is also part of VaxCorps—a U.S. and Canada-based integrated research organization that specializes in the conduct of vaccine trials which was founded by Mark. Alongside, it is also associated with the research network HyperCore international—also founded by Mark with a mission to improve the field and each company within the network collectively. HyperCore international network brings together the clinical research industry's most respected and advanced research site companies, working together in harmony to advance the efficiency of clinical trials, which leads to better health and wellbeing of the society.

accolades in World Vaccine Congress history for becoming the largest vaccine or runner up in World Vaccine Award history.

### **Clinical trials are needed to test the efficiency and safety of all medicine**

As a global leader in the clinical research industry, Benchmark has witnessed several obstacles and challenges along its way. One common obstacle that all the research industry professionals encounter is educating people on the importance of clinical trials and enrolling a diverse group of participants in critical studies. Clinical trials decide the efficacy and safety of all medicine, without these trials, there could not have been any medication or treatment today. Moreover, the diversity in these trials helps in building an understanding of how the medication responds to people who are uniquely different from each other. Thus ensuring that the medication is responding well to everyone, not just one ethnicity or group.

Mark has always been vigilant in witnessing the fragmented part of the gaps in the industry. Consequently, with an aim to increase the awareness

on racial disparities in clinical research and improve the goals of diverse representation of participants in clinical trials, Benchmark established MACRO, Minorities Advancing Clinical Research Operation. MACRO chair members include Mark as CEO, Cindy Dukes CBO, Van Johnson VP of Business Development and Global Alliances, and Madelyn Rascoe Director of Marketing. Staying aligned to its goal, MACRO is allowing people to have access to lifesaving treatments and everyday medicine that is essential to the public. Recently, Benchmark also became a proud member of the National Diversity Council to support these efforts, with the chair members serving on the national and local advisory boards.

### **An amazing pursuit to help fight the pandemic**

Benchmark Research partnered with OWS, operated by the government, Benchmark was chosen by OWS to be the first research site to be visited to initiate their strategy in finding a solution to the pandemic. This partnership enabled Benchmark to play a vital role in finding a safe and effective vaccine for COVID-19. Throughout the research, the doctors



who administer the trials as well as Mark have spoken publicly about vaccine trials to help keep the public informed at every step.

In an amazing pursuit to help fight the pandemic, Benchmark has conducted over 45+ COVID -19 studies for Phases 1, 2, and 3 and has enrolled over 5,000+ volunteers across their eight sites so far in these ongoing studies.

Mark believes that this pandemic is a pivotal event for the world and as for Benchmark, the company will be changed forever due to the events. The silver lining will be that despite being a tough time for the world, it will teach us valuable lessons and help us come together for a greater cause. Benchmark will continue on this pursuit of vaccine research and advance in areas that might have great potential. The goal will be to bring life-saving treatments to the public and do the part to make the world a better place.

While working on the perfect effective vaccine, Benchmark Research left an important message for the readers, "The greatest gift you can give is to get involved, whether that be getting vaccinated, or participating in a clinical trial. We still have a long way to go and more treatments still need to be tested, by joining a clinical trial you are directly advancing medicine and research and helping the world be protected against COVID-19."



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# ANATOMIE CORPORATION

*The Perfect combination of Style and Comfort*



**Kate Boyer** | Founder & CEO  
**Shawn Boyer** | Founder & Creative Director

**F**

Fashion trends are constantly changing, but so has the consumers' buying style.

Previously, people often had to struggle between 'fashion' and 'comfort'. Today the customers look for a brand that not only resonates with their style but also is comfortable to wear. But there is a myth surrounding that comfort is not equivalent to fashion. **Kate and Shawn Boyer** entered the apparel industry to change this narrative with **Anatomie Corporation**.

Kate holds an MBA in International Trade in France and was formerly running her very own activewear business. While working as a girl's gymnastic coach she designed the outfits for the team herself. Soon the self-taught designer started a private label collection for exclusive resorts in St. Barth. Her journey in the fashion industry landed her in Miami where she met her husband Shawn—who also was in the fashion industry designing customized fits for athletic men. The two combined their skills to design sportswear for brands like Elite Models, Cigarette Boats, Lamborghini, and Nikki Beach clubs.

The sleek design and comfort soon became a choice for many. In 2006, Kate as the CEO and Shawn as Creative Director launched Anatomie. After receiving overwhelming responses from the customers, the duo listened to customers and evolved the activewear into a travel-specific luxury line with exclusive distribution and marketing partnerships. Today it caters to more

than 400 specialty stores, private clubs, resorts, golf shops, and spas nationwide. Alongside, the collection is also sold online on Anatomie website with a growing DTC division. These operations are handled by **President COO Tom Dietrich**, who also comes from an extensive background in the garment industry. *"The 3 of us make a good team, with a healthy dose of daily tension!"* states Kate.

Anatomie Corporation has grown 297 % between 2017 and 2020 which positioned it in the top 50 % of Inc. 5000 for 2020. Kate is expecting the same dynamic growth from 2021 to 2024 and the company is already on track for that, in position #316 in the Financial Times listing 2021.

### Staying true to its Name

The name and logo of a company truly hold more importance. Kate and Shawn's apparel line was gaining popularity for its fit and comfort. Consequently, they needed a name that speaks for itself and leaves no room for doubt. Shawn and the marketing agency lead person came up with the name Anatomie that perfectly described their core values. Seeking inspiration from the great

artist and scientist Leonardo Da Vinci, the Anatomie Logo was created which depicted the attention to detail that is meant to flatter a human body.

*"We know a woman's body- all the different types and fits that flatter each shape the best,"* explains Kate.

Acknowledging the busy lifestyle, a human body is always moving, and having clothing that is a perfect fit is near to impossible. But with Anatomie's comfort and style got married in fashion heaven. Apart from this, the key aspect of the brand has been the *'Lifetime Warranty'*.

The first to be heard in the apparel industry, Anatomie offers a lifetime warranty on its clothing. This factor has evolved depending on the long-term use of the pants. There have been several testimonials and feedbacks appreciating the long life of the pants. The customers have used the pants day-to-day for nearly 5-8 years plus. Kate adds, *"It was only natural for us to offer the warranty based on our confidence level."* the quality is never compromised at Anatomie. It used a high-tech, true performance fiber from France, which is used for high-



***"We are easy-care and versatile like no other brand."***



## **MAKE THE WORLD A BETTER PLACE**

Given the current havoc worldwide, Kate and her team have shared a message for the readers,

*“Do what’s right, wear your mask, get vaccinated, educate your children so the next generation can live on this planet and protect it for future generations. This was a real reset and we all have to evaluate priorities, our health, taking care of our loved ones.*”

*As travel recovers we are excited to be part of new adventures again: that is what builds love and community and that is how we make the world a better place. Together.”*

impact athletic lines as well. The shop catalog includes popular travel pants, jackets, tops, and everyday essentials. Alongside, you will also find new arrivals frequently at Anatomie, depending on the seasons and trends. The products are ultra-light-weight and do not require dry cleaning or ironing. The whole line of the collection is built on the foundation that the clothing never wears out and builds a versatile, simple, mix and match wardrobe, where you can do more with less.

### The Corporate Social Responsibility

Gradually, the fashion industry is eliminating the waste of seasonality, big runway shows, big winter clothing discounts in the middle of summer. Moreover, the industry is inclining towards sustainable practices and directing efforts towards climate and social issues. Being first of its kind, Anatomie has always been an outsider in the apparel industry with its own island functioning with a different Operandi. While the industry is gradually being conscious of its corporate responsibility, Anatomie has always done its part.

Today, being environmentally sound has become more of a social fuss rather than integrity. On the contrary, Anatomie has always acted on its social corporate responsibility, not for the sake of social media but the core values the brand shares. The fabric is manufactured in ecologically compliant factories pertaining to fresh recycled water, air-to-fiber regulations for workers, etc. Besides, being a manmade fiber, the company's carbon footprint has



**Tom Dietrich**  
President COO

been endorsed by organizations like The Rainforest Alliance, acknowledging its lifecycle of no chemical dry cleaning, no iron, and if desired, hand wash with quick-dry without the use of the dryer. As a result, Anatomie's carbon footprint is very low as compared to the others in the fast fashion industry. Apart from this, the company equally participates in philanthropy and is working hard to help the community and beyond. By far it has helped No Kid Hungry, Project Angel Food, The Equal Justice Initiative, GlamforGood, The Miami Diaper bank, and several animal shelters.

### Aiding With Comfort

Currently, the COVID-19 pandemic is disrupting the lives of many and equally affecting businesses worldwide. Fortunately, Anatomie's sales went 5% high as compared to 2019. The apparel brand did expect a more aggressive growth but given the current business environment, the team feels fortunate to aid the population. Though the pants are marketed as travel friendly they come with the added value of wrinkle-free, packability, and style that can be used 24/7/365. The

collection of Anatomie suits all aspects of lifestyle including work, virtual work, hike, yoga, dinner, flight, board meeting, etc. Thus, delivering a comfortable, stylish work-from-home experience and becoming a must-have in these trying times.

Moreover, the pandemic also acted as a catalyst to launch the Work-From-Home essential line. Though the project was always in the plan, the current situation served as a better stage to aid people with comfort. The brand has always catered to smart, efficient audiences who mostly belong to the business background and Anatomie has become a brand of choice for them. These people appreciate quality over quantity and know how to do more with less.

*“Our core values are aligned with them and that is why we are such a good product fit to the market. WE are a brand with a purpose and a mission that enables others to focus on theirs,”* adds Kate.

Considering the current landscape of the fashion industry, the future of Anatomie is promising. The apparel brand is adding millions of customers to its family and gradually growing to be a leading luxury travel wear. Being optimistic about the future, Kate states, *“This industry is ready for a home run, which comes around every decade or so and I am convinced this is going to be Anatomie.”*





# GEMXX CORPORATION

(OTC: GEMZ)

*The Pioneer of The Ammolite Industry*



**Jay Maull | CEO**



For the past 6000 years, gemstones have been traded and admired by millions. Among the precious gemstones, the discovery of

Ammolite can be traced back to the 20th century, relatively new in gem history. Ammolite is a multi-coloured iridescent organic gemstone that rivals the best Black Opal. Since its discovery, the gem market has keenly shown interest in Ammolite, with the rising value and demand, Ammolite has become one of the best investment options.

How are you not familiar with the Ammolite gem market? The gemstone was commercially exposed nearly 40 years ago and received “official” gemstone status in 1981. This gemstone comes from a 71-million-year-old fossil, and the unique factor of Ammolite is that it is more than just a gemstone but steeped in history and lore. All of the world's production comes from a small area in Alberta, Canada—found primarily along the eastern slopes of the Rocky Mountains. Being commercially exposed only 40 years ago, the industry is fragmented with very little structure and no consistency in grading or retail pricing. **GEMXX Corporation (OTC: GEMZ)** is executing on its plan to establish Ammolite as an accepted commodity worldwide much like diamonds and gold.

The GEMXX team is comprised of Ammolite industry experts. The team has a combined experience of more than 150 years, working with a rare gemstone—more than any other company. As the leader in the Ammolite industry, GEMXX is not limiting its expertise in gemstones to just Ammolite but has an aim to bring multiple precious gemstones and metals under their umbrella. *“We are not stopping there, the company already has its eye on other gemstones and precious metals that will bolster the company's product line, expanding the company and its products into new markets which will result in stronger revenues and healthy profit margins,”* said the company's CEO, Jay Maull.

#### **Team of Veterans**

Jay Maull is the CEO, President, and Director at GEMXX Corporation. For more than three decades, he has owned and operated Ammolite mining, production, and marketing companies. He is a true veteran in the industry and has operated the world's largest Ammolite mine, and produced and sold Ammolite to customers on every continent of Earth. Not only this, he was successful in building the world's largest online e-commerce platform for Ammolite.

GEMXX has been successful in adding veterans to the team. Apart from Jay, the other key members of the team are Kim S. Halvorson (Corporate Secretary and Director), Kenneth Bradley (International

Business Development and Director), Richard Clowater (VP of Mergers, Acquisitions, and Business Development), Tom Dryden (VP Ammonite Production), and Yale Gelfant (E-commerce Business Development).

The team together has built GEMXX—the first publicly traded Ammolite Company. GEMXX has a global presence, owns its mining assets and controls each stage of its production including excavation, processing, jewelry manufacturing, and global distribution. GEMXX Ammolite gemstone's quality outshines the others in comparison and is an elite Ammolite producer in the industry. Ammolite has increased in value by more than 300% in the last 20 years, making it one of the best investments in the class. GEMXX allows investors to capitalize through this gemstone. Investors will also find GEMXX trades on the USA OTC markets under the trading symbol “GEMZ”.

#### **Mutual Goal towards Excellence**

In the past 30 years, the global presence has exponentially grown and unlocked new and exciting directions for the Ammolite industry. The team continues to work with regulatory bodies such as The Gemological Institute of America (GIA)—a non-profit institute that is dedicated to research and education in the fields of gemology and the jewelry arts. Like the GIA, GEMXX is proud to be the founding member of AmmoliteONE, an entity for like-minded Ammolite producers. The goal of AmmoliteONE is



*“GEMXX's management team pioneered and built the Ammolite industry, we have over 160 years of combined experience.”*



## OUTPERFORMING IN CRISIS

In 2020, while the business world was battling with uncertainties, GEMXX was acquiring additional production resources and aims to double the production rate by late 2021 to meet the demand. COVID-19 has equally disrupted businesses around the world. Many of the competitors of GEMXX could not weather the storm and had to shut down their operations. The GEMXX team kept the zeal and persistence in check and were able to grow the business. The company's sales have increased year over year—even in the pandemic. The main reason behind the success was the mindful approach to turn towards marketing and utilizing the e-commerce platform to grow the business.

GEMXX outperformed amid the crisis because it was not only prepared to survive the pandemic but had a growth plan to attain success in the post-COVID world.

GEMXX's management team pioneered and built the Ammolite industry. Despite being relatively new to the public markets, GEMXX is the **ONLY** publicly-traded Ammolite company in the world. GEMXX trades on the OTC Markets under the trading symbol "GEMZ". Due to the extensive experience of the team, GEMXX is equipped with a realistic growth plan and the knowledge & support to execute the plan. *"We are now in a position to recapture the previously shuttered industry and expand to new markets as the world re-opens,"* proudly asserts Jay.

to protect all buyers and sellers of Ammolite gemstones and jewelry by setting and maintaining the standards used to evaluate gemstone quality. One of AmmoliteONE's primary focuses will be increasing the value of the gem to where it should be compared to similar gems by bringing the gemstone to the main stage in the eyes of the consumers.

### Unmatched Workmanship

GEMXX is widely popular for its top-quality gemstone and cutting edge designs. The global audience continues to grow as more people become exposed to this unique gemstone. Jay states, "Making Ammolite jewelry is similar to making jewelry with other gemstones. The big difference is how the gemstone is cut and finished, and that part is proprietary." GEMXX is home to the finest Ammolite gem cutters in the industry who have trained for decades. The combined experience and expertise of the strategic partners, cutters, and manufacturers have proven a big asset for the company.

For instance, one feedback read—"I am very pleased with the quality of the workmanship. Very happy with the intense play of color. Look forward to wearing every day, so comfortable and it goes with everything I wear". – **verified buyer – quiltdiva**

Currently, GEMXX is capable of



# GEMXX

producing an average of 10,000 gemstones and jewelry pieces per month. However, this production is estimated to double over the next eight months to meet the rising demands. By the end of 2022, the company expects production will rise to 25,000 gemstones and jewelry pieces per month. GEMXX has operations around the world, this allows the company to capitalize on lower production costs in the Asia Pacific. By continuing the expansion of production capabilities in this region the company will continue to yield cost-saving opportunities while maintaining the product quality. The leadership of GEMXX is skilled in scaling Ammolite production operations and is prepared for growth.

### Quality and Controls

Maul plans for the company to be a fully

vertically integrated very soon. This will ensure the security & quality controls, at every step of production, i.e. from mine to market. He adds, "We know we have the best cutters in the world and our internal processes, quality controls, and electronic tracking systems ensure only the best ammolite gemstone and jewelry make it into the market."

### Prioritizing Environmental regulations

GEMXX is not only leading in terms of quality but also has matchless environmental stewardship. Mining Companies operating in Canada have to adhere to a stronger Environmental, Social, and (Corporate) Governance ("ESG") score than all other mineral-rich countries, due to the strict environmental regulations, strong governance, and commitment to safety and community. Nevertheless, GEMXX takes pride in its environmental stewardship and ethical mining and production standards that exceed regulations where ever possible.

GEMXX mining approach is environmentally friendly and mitigates the adverse impact on nature. The layers of the soil are replaced in the exact order they were removed and native grasses are then replanted on every site. Moreover, the practices are committed to the long-term sustainable and environmentally responsible development of the resources. GEMXX can be termed as the epitome of Environmental stewardship and the team is continually looking for ways to improve. "We believe that if we look after the land by returning it to its natural state, the land will look after us," said Jay.





# TAKEDA

*Bringing Transformation in Healthcare since Ancient History*



**Christophe Weber**  
CEO



In today's competitive world the life of any start-up is estimated to be 5-6 years until it actually positions

itself in the industry. While we all fancy the journey of big corporations that started the journey from a garage, we often fail to mention the story of Takeda. A company—or stall—which started in an Osaka market in 1781, today Takeda has turned into a global biopharmaceutical leader. Takeda has been in the industry for 230 years and has sustained two centuries. The key was to develop the business with integrity while undergoing a process of continuous transformation.

Takeda began operations in 1781 when Chobei Takeda I started selling traditional Japanese and Chinese medicines in Doshomachi, Osaka. In the 230 years of tenure, the company has supplied pharmaceuticals adhering to the highest ethical standards and a strong sense of mission. The company has constantly worked on improving its relationship with society over the years and as it moves forward Takeda continues to fulfill its responsibilities as a global biopharmaceutical. It has grown to be a patient-focused, value-based,

R&D-driven global pharmaceutical company committed to bringing Better Health and a Brighter Future to people worldwide. The team shares a passion and pursuit of potentially life-changing treatments for patients that are deeply rooted in two centuries of distinguished history in Japan.

Takeda's journey expands and advances the translation of science into highly innovative medicines while maintaining our agility as a global, values-based, R&D-driven, biopharmaceutical leader.

### **A Dynamic R&D Organization**

Takeda aims to be a dynamic R&D organization that thinks, acts, and interacts with the external world like no other. The global team of researchers and scientists achieves this by harnessing cutting-edge science to push the boundaries of what is possible to bring transformative, life-changing therapies to patients worldwide. These R&D efforts are focused on four therapeutic areas: Oncology, Rare Diseases, Neuroscience, and Gastroenterology (GI). Moreover, Takeda also makes targeted R&D investments in Plasma-Derived Therapies and Vaccines.

Access to healthcare and medicines should be universal but many people on a global scale lack access to the services and treatments they need. As a result, Takeda has expanded on the existing commitments to enhance global health so that patients in evolving healthcare systems can have access to its innovative and potentially life-saving medicines, which are also cost-effective.

Alike the product and R&D efforts, the manufacturing engineering, quality assurance, and supply chain capabilities are continuously improved. The business is conducted sustainably and fosters a speak-up culture for people and product safety. Takeda seeks out innovation through digital science and partnerships. These partnerships help in achieving the mission of global healthcare and a brighter future for the patients. The partners are equally passionate and nurture innovation. For instance, Takeda has partnered with CiRA with a mission to change the future of healthcare through regenerative medicine and drug discovery. The program is called T-CiRA—a combination of expertise, strengths, and high expectations. T-CiRA is a joint research program by the Center for iPS Cell Research and Application (CiRA), Kyoto University, and Takeda



***“We are a global, values-based, science-driven biopharmaceutical leader headquartered in Japan, committed to better health for people, brighter future for the world.”***

Pharmaceutical Company Limited. Over 10 years and under the direction of CiRA, this joint program will research to develop clinical applications of iPS cells.

### How can we do more for our patients?

Everything starts with this question, says Christophe Weber, the CEO of Takeda.

The history of Takeda has been built on sincerity and striving for innovation at all times. The mission is to continually contribute towards the welfare of the health of patients globally through the creation of superior medicines. Christophe adds, *“With the patient at the center, we will continue to implement changes to create innovation in the future.”*

Christophe was appointed as the CEO of Takeda in 2014, as the first non-Japanese CEO of the company. In his initial days, he spent the time understating the culture, ethos, and values of the company and how they can be further enhanced without altering the core. From day one, he set out on a mission to transform the 240-year old Japanese pharmaceutical company into a major global player. The transformation has been progressing at a pace leading in the direction of prosperous growth.

*“We are a Japanese company and we will remain a Japanese company, but we have a presence in 80 countries. And with globalization comes diversity, and this is critical,”* said Christophe. Furthermore, Takeda has always embraced digital tools and the changes brought by COVID-19 were not new to the company. Christophe emphasizes that the company will never go back to where it was before the pandemic. In the coming years, the focus will be on leveraging data and digital, while also being highly scientific and highly innovative.



## ACCESSIBLE HEALTHCARE FOR ALL

The leading biopharmaceutical company is equally dedicated to addressing the world's biggest challenges to sustainable development over the long term. Takeda is on a mission to make accessible healthcare for all through social responsibility programs. The Global CSR Program supports activities in developing and emerging countries that prevent disease, train health workers, strengthen supply chains, and improve access to quality diagnosis and treatment. Takeda makes robust, long-term funding commitments, recognizing that there are no quick fixes and that sustainable impact takes time. Christophe adds, *“We actively partner with world-class organizations and NGOs with proven track records of addressing global health problems in innovative, enduring ways.”* Each year the employees at Takeda are empowered to decide which new activities the Global CSR Program supports.

In the current crisis, health supply chains face new and unprecedented threats—especially in the world's most vulnerable areas. Moreover, an estimated 2 billion people currently do not have access to essential supplies on a global scale. Takeda has partnered with World Food Programme (WFP) to make health systems more resilient and enhance their ability to absorb and respond to health shocks by improving existing supply chains.



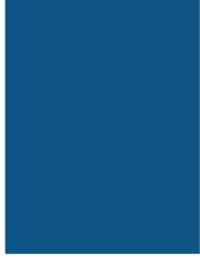
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INSTAGRAM STORIES  
SHOULDN'T CHANGE  
STORIES.

WATCH THE ROAD





# PEARL CERTIFICATION

*The Game-Changer of the Housing Market*



**Robin LeBaron**  
Co-Founder, President & CSO

**Cynthia Adams**  
Co-founder & CEO

T

Today, market is filled with companies who have new ideas and are passionate about their vision. One such

company is Pearl Certification, Co-Founders Cynthia Adams and Robin LeBaron were both led non-profit firms with the goal of lowering U.S. carbon emissions, specifically by lowering home energy use. During a weekend utility conference in Aspen, Cynthia and Robin met and together created Pearl's business plan. Together they embarked on a fundraising journey while continuing to build out the algorithms for the Pearl Certification system software. In May 2015, Robin and Cynthia left their respective jobs and devoted themselves full time to bringing Pearl to life.

We dive deep with the Co-founders of Pearl to find out why Pearl has been so successful and continues to become a leader in residential home energy certification.

**Robin, Cynthia, help us understand the current scenario of the real estate industry. How has it changed recently, particularly considering the ramifications of COVID-19?**

During the pandemic, people spent more time in their homes than ever before and became very attuned to the health of their homes—and to the expense to heat and cool them. This spurred a very large increase in home re-modeling projects, as well as energy and indoor air quality upgrades. Regarding the real estate industry, once people realized they could work at home (in fact, had to work at home), they took another look at where they wanted their home to be. Suddenly cities were less attractive, and those who could afford more than one home purchased another one in a less risky location and with access to activities, they could enjoy even during a pandemic.

#### **What inspired you to establish Pearl Certification?**

Through our work in the industry over the years, Robin and I were aware of the many issues getting in the way of scaling residential retrofits. And yet it was critically important that we do so given the looming climate issues science had identified. We knew that homeowners by and large want to live in efficient, comfortable, and healthy homes—and yet too few of them had made improvements that would give them this kind of living experience. Pearl's solution to this problem is one

that provides education, creates confidence, and incentivizes action. First, we qualify a network of contractors who can certify their work, and we provide a certification system to help homeowners understand what improvements to make. Second, we issue investment-grade documentation of the upgrade so that homeowners can capture the value in a future refinance or resale.

Does Pearl work? Does it provide the value we believed it would when we launched the company? The good news is, yes! Yes, it does. Each experience may be different depending on the home, the location, and the level of training of the appraiser, but homeowners who used our documents saw success in their respective transactions.

#### **Please brief us about Pearl Certification and the difference between the certification you provide to homeowners and professionals?**

Pearl certifies features of homes, such as energy efficiency, solar, smart home, and resiliency to help homes appraise and sell for more (data shows that Pearl certified houses sell for as much as 5% greater value). Pearl's certification system and network are enabled by a platform that connects the investment-grade



*“We believe that humans have the right and responsibility to be better stewards of the earth, and we strive to help show how that is possible.”*

# KNOW THE LEADERS:

## Cynthia Adams (Co-founder and CEO)

Cynthia has worked in the residential building sector for over twenty years. Her roles have included green builder, LEED AP, retail design-build business owner, nonprofit Executive Director, and now CEO for Pearl. Cynthia founded the Virginia Energy Efficiency Council and was a gubernatorial appointee to the Virginia Energy Council and the Governor's Executive Committee on Energy Efficiency. In addition, she serves on the National Association of REALTORS Sustainability Committee. Cynthia has earned award recognition for her entrepreneurship, energy efficiency policy, and thought leadership.

## Robin LeBaron (Co-founder and President)

Robin is a published author on energy efficiency data in real estate transactions, utility cost-effectiveness testing, and solar valuation. He previously served as the Managing Director of the National Home Performance Coalition, where he led national working groups that developed data transfer standards for residential energy efficiency. Robin also worked as the Executive Director of a New York City housing development that built, managed, and sold more than 1200 units of high-quality rental and homeowner housing, including the first affordable LEED Silver housing in NY.

data to the home, and the homeowner to professionals that service the full lifecycle of homeownership (contractors, real estate agents, etc.).

Pearl certifies homes and qualifies contractors—this is the basic difference between the two. Pearl's credentialing requirements create confidence that Network contractors will improve a home's performance and partner real estate agents will properly market and price a certified listing. The investment-grade documentation that is our certification report is critical, though, to valuing high-performing features in an appraisal and at resale.

### Since the inception of the company, what all changes did Pearl Certification undergo in the journey?

Since we began the company, we've been remarkably focused on developing the vision we started with and have some ways to go when it comes to building out the full certification system. That said, we didn't foresee COVID or the red hot real estate market. COVID slowed our B2B sales to contractors, and the very low housing inventory has distorted the real estate industry such that we have delayed doing a big marketing push to agents at this time.

### What are the different issues/challenges Pearl Certification has faced in recent times? How did you tackle these challenges?

The main challenge for Pearl is accelerating our growth while keeping a highly qualified, elite network of contractors and real estate agents. We've tackled this challenge a couple of ways: 1) by partnering with manufacturers and trade organizations whose own networks are differentiated on quality; and 2) creating homeowner-facing products to reach homeowners directly and accelerate our brand awareness.

### COVID-19 has forced several people to be homeless. Has Pearl Certification undertaken any initiatives to aid the helpless in these tough times?

Pearl strongly supports rectifying equity and equality issues. For example, we know that the poorest among us live in the worst housing and can pay up to 30% of their income for energy to heat and cool their homes. Pearl provides deeply discounted services for weatherization program providers and other businesses who work directly with low-income residents upgrading their homes. Of course, our homeowner portal is also free and available to anyone who wants to learn more high-performing home features, DIY projects, and connect to quality service professionals who can help them.

**The environment has significantly improved given the lockdown worldwide. What environmental practices are you adhering to minimize the environmental impact?**

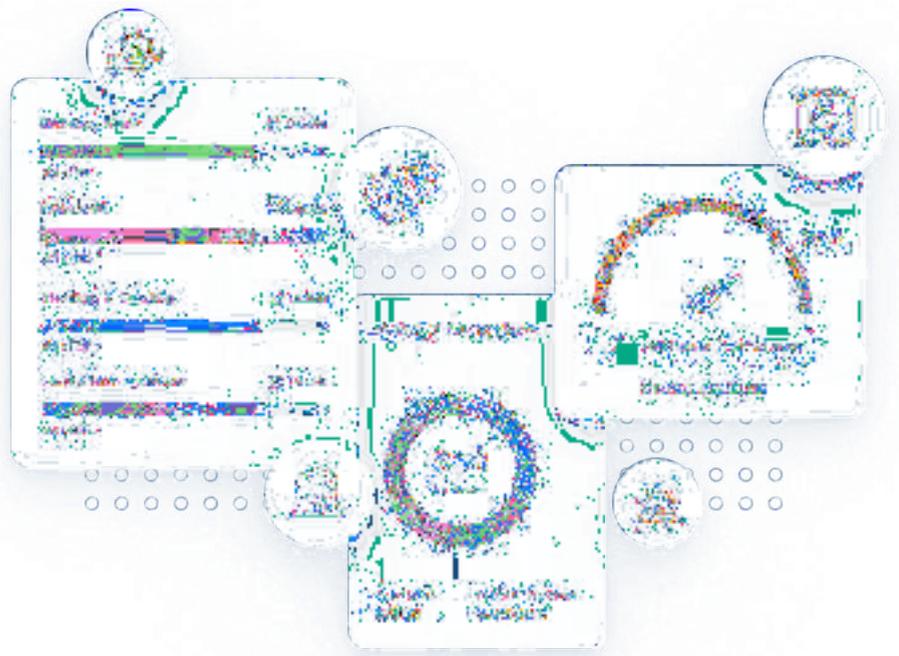
From the beginning, we have been a dispersed company that practices essentialism. Our team members tend to have low carbon footprints because they joined Pearl to support its mission of addressing climate change through upgrading our nation's housing stock. That said, we are as paperless as we can be. We travel only when necessary - and when we do we make up for it with carbon credits. We also purchase from environmentally friendly businesses for food and lodging whenever possible.

**Are there any tips or suggestions for the peers in real estate, to follow environment-friendly practices, what would they be?**

The tips for realtors would be to embrace technology. Paper flyers etc. are particularly outdated for the new generation of buyers. Think digital: flyers, home tours, and 3D Matterport renderings. If lockdown has taught us anything it's that buyers will still buy without all the paper. Even more important, though, embrace your role as a change agent. Real estate agents are an important source of advice for buyers and sellers - if they encourage energy efficiency it will make a difference to what buyers look for and sellers fix or improve before listing.

**What makes Pearl Certification unique that differentiates it from its competitors in the industry?**

Pearl has established a national standard for high-performing homes and is raising the professional bar for multiple industries along the way. It



is a huge undertaking at the nexus of new build, home improvement, and real estate. The market sizes are equally huge as is the potential for impact. Starting from nothing, the company established foundational relationships with gatekeepers and credibility makers like NAR, the Appraisal Institute, and ENERGY STAR. It has the industry buy-in of manufacturers, real estate, and contractor trade groups. It has a national footprint and a platform to connect and service customers wherever they live. No competitor has done anything like this, and it's what makes the company a force to be reckoned with as we scale.

**Lastly, is there any specific message you'd like to pass on to the readers regarding Pearl Certification?**

Pearl's core message is that high-performing home features should be visible and valuable. Our newest product is a Solar Equity Calculator, which helps to deliver on this message. It provides appraisers with

a discounted cash flow schedule so that they can incorporate this information into their opinion of value. In other words, it helps the homeowner capture the value of their renewable energy investment. It is clear that the real estate and appraisal industries need a reliable and trustworthy source for quantifying the value an owned solar system adds to the home. As market penetration for solar has significantly increased, we are overdue on a credible tool to standardize how to quantify value for it.



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234 songs. One drive.

portable drive delivers this much capacity at twice the speed of any other portable hard drive.



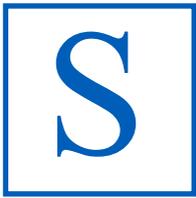


# SCIENCESOFT

*Driving Digital Transformation for  
Businesses Globally*



**Nikolay Kurayev**  
CEO



Since the outbreak of COVID-19, digital transformation has comparatively surged in demand.

Though digitalization being in the discussion for a long time, the majority of the companies were not prepared for the rapid transformation. Consequently, to aid these companies in strengthening their digital front several IT consulting and software development service providers emerged. Among these players, ScienceSoft is a veteran that has offered IT consulting and software development since 1989.

ScienceSoft initially started its journey by operating as a small AI product company and pivoted to IT services in 2002. The company has helped several non-IT organizations and software product companies improve business performance and quickly win new customers. Due to the persistence and efforts over the years, the company expanded to operate internationally and drives digital transformation for businesses globally. ScienceSoft has an on-site presence in North America, Europe, UK, and The Gulf. In 2020 the company has been featured on the Clutch lists of Top IT Services Firms,

Top Cloud Consultants, Top 1000 B2B Providers Globally, an IAOP Global Outsourcing 100 Award Lists 2020. Moreover, it has attained AWS Select Tier Consulting Partner status and acquired Gold Microsoft Competency in Application Integration.

### Expertise in Dozens of Domains

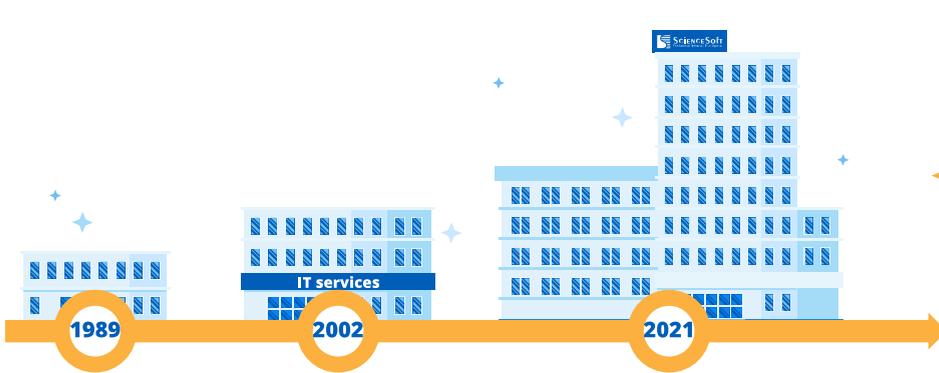
ScienceSoft has a wide range of services and solutions that caters to non-IT enterprises and software product companies. The services are aimed at improving business performance, optimize customer service, and tap into digital transformation, whereas the software solutions help in bringing new products to the market and win customers fast.

ScienceSoft has over 32 years of IT experience and has built up expertise in dozens of domains including, Enterprise applications, ERP, CRM, Document Management, Intranets, HR management, eLearning, eCommerce, Supply chain management, Fleet management, Data analytics, and Web portals. Furthermore, the service portfolio covers an entire software development life cycle and meets varied business needs.

- **IT Consulting:** This service assists in an in-depth analysis of the clients' IT needs, challenges, and the existing IT ecosystem. The clients will receive expert assistance in achieving the goals of IT modernization, IT infrastructure optimization and ongoing management, cloud migration. Also, it includes digital transformation of business workflows.
- **Software Development:** The team designs, develops, and supports the enterprise software's web and mobile applications, cloud development, libraries, and APIs. It also covers SaaS product development.
- **Testing and QA:** ScienceSoft team consists of ISTQB-certified test engineers who fully manage functional, integration, performance, usability, and security testing of web, mobile, desktop applications, DWHs, and SaaS apps. The team consists of
- **Application services: it offers management of** new application implementations through development, integration, and ongoing support. by leveraging these application services, businesses can drive the reduction



*“We transform businesses with powerful and adaptable digital solutions that satisfy the needs of today and unlock the opportunities of tomorrow.”*



## 32 years in Information Technology

of operational costs and profitability improvement

- **Data analytics:** It offers Data Analytics as a Service alongside the design and implementation of solutions in data science, big data, business intelligence, data visualization, data management.
- **Infrastructure services:** IT infrastructure optimization for reduced IT spending, improved reliability, and operational improvements. Furthermore, it also supports ongoing infrastructure management: administration, monitoring, troubleshooting.
- **Cybersecurity services:** ScienceSoft has vast experience in penetration testing. It assists in security assessment, testing, and patching within the whole IT infrastructure through applications, networks, or remote access software.

### A Vendor of Choice

ScienceSoft has a quality management system established in 2008 and confirmed by the ISO 9001 certification that allows us to implement projects fully meeting our customers' quality, time, and budget

expectations. Its predictable performance and quality have made the company a vendor of choice. The customers receive the safety guarantee of data used—which is confirmed by the ISO 27001 certificate. This reliable service delivery leverages a proven information security strategy and management system and has 24/7 in-house security monitoring. This enables the team to operate in a cloud-based infrastructure making them ready for remote work.

ScienceSoft demonstrates fast development while retaining application stability. Due to its set of management and technology practices the company is positioned to release new application versions every 2-3 weeks and implement minor updates up to several times a day. This can be achieved due to an iterative approach to development, resorting to agile project management practices, and relying on cloud-native architectures and modern approaches to infrastructure management.

### Utilizing Partnership for Quality Services

ScienceSoft aims to grow and additionally have a partner network of five companies with its team of

700 IT professionals on board. Among these professionals, 22% are senior-level experts who are well versed in multiple technology domains. This expertise combined with the strong technical expertise enables the company to cover all development and infrastructure needs of midsized and large organizations. ScienceSoft partners with Microsoft, IBM, Magento, Salesforce, Oracle, and other tech leaders. By far it has completed 3,052 projects and cooperated with Walmart, Nestle, NASA JPL, T-Mobile, Baxter, M&T Bank, and other corporations. Throughout the journey, ScienceSoft has utilized partnerships with tech leaders to understand the customers' needs and translate them into quality services. Nikolay Kurayev CEO, ScienceSoft, has been leading the company for 22 years, and under his leadership, the company growth has surged 10 times. *"I define the corporate strategy to boost the value we bring to customers and sustain company growth,"* quotes Nikolay.

Nikolay shares, *"There are many growth opportunities for every company at any given moment. And a CEO's challenge always means figuring out what opportunities bring truly sustainable growth and which ones are just a tempting short-term win that brings nothing in the long run."*

# Leadership that Multiplied growth

Nikolay joined the company in 1997, as a department manager with a background in physics and 3D modeling. Back then, ScienceSoft was a software product company developing computer-aided innovation software that needed Nikolay's scientific background to manage a team of specialists working in the area of 3D modeling of physical effects. In two years, Nikolay was promoted to become the CEO due to the efficient department management and make strategic decisions about the company's future.

In his tenure of more than two decades at ScienceSoft, Nikolay has grown the company significantly. Under his leadership, the company gained expertise in new innovative domains like artificial intelligence (AI), Internet of Things (IoT), data science, machine learning, big data, and augmented reality (AR). The team of experts has further deepened their industry-specific knowledge and recently delivered an award-winning mobile banking application recognized as the best



mobile banking app for iOS and Android. As a veteran in the industry, Nikolay shares his rich managerial experience and ideas on IT consulting via posts in ScienceSoft's blog. For example, he has explained why agile methodologies are a match for software development outsourcing projects and shared how to avoid common risks of outsourcing software development.





# APPSCO ONE

*A platform automating and simplifying your company's HR and IT*



**Christian Karlsen**  
Co-Founder, & CEO



We live in the world of rapid digitalization with several latest technological advancements surrounding us.

These advanced techs are now being heavily utilized by businesses having less control or governance over it. Data is everywhere, and organizing onboarding and off-boarding of the company's employees, without a centralized pace for logins is a complicated process. To simplify this data management there are several apps available, however, each app caters to specific resolutions making it difficult to keep track of the people with access to applications leading to security issues. With a mission to simplify and improve company and employee administration of HR, IT & Compliance, AppsCo was established. AppsCo One is an international platform to help companies manage all the employee data and operations through one platform.

AppsCo INC, is a Norwegian technology company, with Headquarters in the US, subsidiaries in Norway and major stakeholders in BOS outsourcing, a development company in Serbia. It aims to strengthen the security of the

customers by protecting the data. AppsCo One powers the customers' data while creating a secure space in the world of digitalization.

### Platform of Possibilities

Digitalization is rapidly taking over and amid the chaos, AppsCo One proves to be the perfect partner to stay abreast with the changes. The platform comprises several tools and features that work more efficiently and help the employees through the process of transformation. AppsCo One is built to be intuitive, clear, and easy to use with a strong focus on self-service and mobile applications. AppsCo One is a sophisticated business technology that is affordable even for SME s. It is an assorted platform of good value with a reliable and trustworthy bouquet of products.

- **HR Products:** AppsCo automates the HR processes and making it easy to focus on the employees. It increases efficiency on every level of the organization so that the consumers can run their business smoothly and securely. It offers HR functionality like HR Master, contracts module, deviations, internal time, external time, insights, now how (maps and GPS), and connected applications management with a workplace for

each customer. AppsCo One is not just a customer portal, it delivers a portal in the portal, branded and accustomed with access to its HR functionalities.

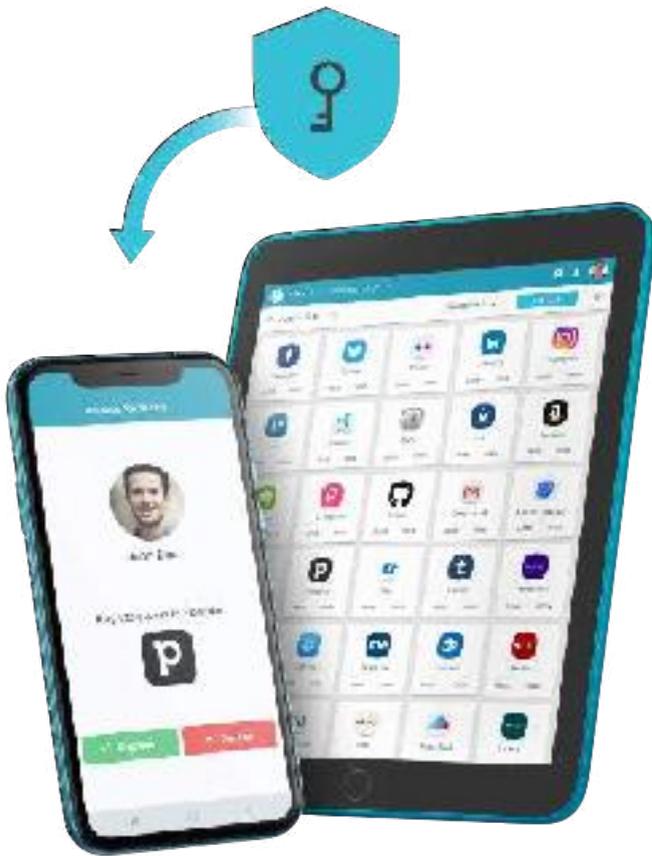
- **IT Solutions:** The AppsCo platform allows companies to manage employees' apps quickly and safely from one secure place. Besides, it can help with the distribution of the apps quickly according to the roles during onboarding and revoke access once the employee leaves the company. it offers a wide range of SSO applications from its extensive catalogue, which helps the company take care of the logins and resources.

AppsCo One is aimed to take care of the workforce and customers through strict Identity and Access Management and Customer Identity and Access Management and brings numerous benefits across the consumers' organization. It is one of the best employee platforms to help employers focus on people and not processes.

*“We don't stop at just providing you with great tools! Our dedicated and experienced technical and support team will provide necessary and timely solutions and help you*



***“Our team of professionals makes your projects come to life based on your business needs. We have the know-how and experience to build complex and custom software solutions.”***



## Mark devices as safe/unsafe and disable access from unauthorized devices.

*maintain good customer relations which will add value to your business,”* states Geir Christian Karlsen, Co-founder, and CEO of AppsCo INC.

### **Persistent to move forward**

Geir and his team have continually strived to enhance the catalogue of pre-built integrations to enable better connectivity with all popular platforms and to securely connect to every service through the SSO catalogue. Moreover, AppsCo offers unhindered support from skilled professionals who have a proven experience in the HR and IT fields. The team will help the consumers learn the basics of the product

portfolio and as an experienced AppsCo assists the customers to deepen the product knowledge. *“Our team is always happy to help with any question you may have,”* said Geir.

At AppsCo, the customers are also provided with relevant training that truly meets their needs. The team is also constantly working on new training materials to help the customers enhance the user experience. Despite the crisis of COVID-19, the team was determined to assist the customers and help them with decision-making and move forward. Being a development company, the pandemic did not affect

the services and AppsCo continued to move ahead.

In the new normal, we are entering a business landscape built of modern workplaces. In order to, survive in this new normal AppsCo’s products are essentiality. The team will be working on building the future of simplified company management. Geir concludes with a parting message for the aspiring entrepreneurs, *“Don’t jump on the first train, there are a lot of whales out there, also be careful when you select as an investor. Most importantly have patience, because development takes longer time than you expected in the start.”*

# VETERAN LEADING TO SUCCESS

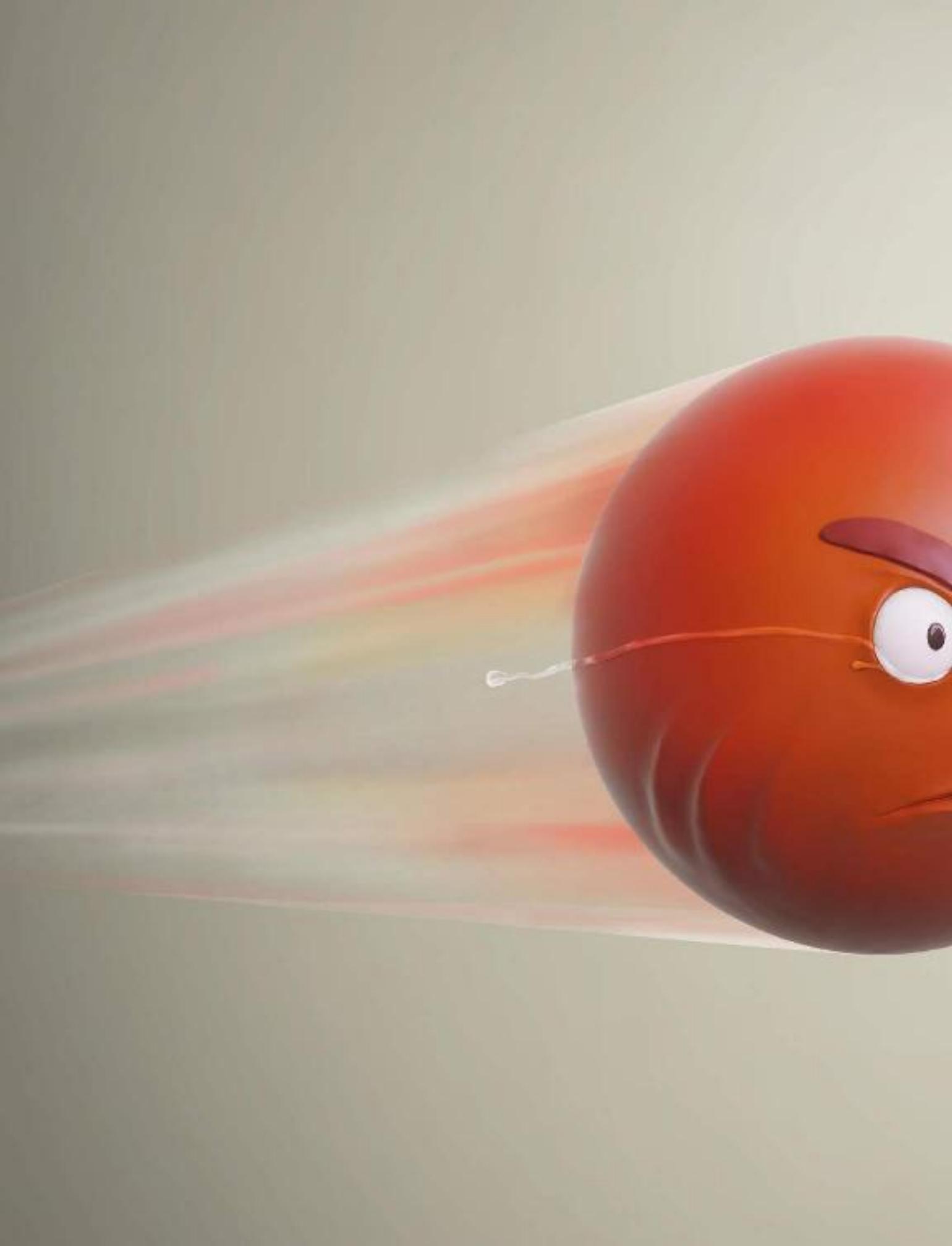
Geir Christian Karlsen is a serial entrepreneur from Norway who has successfully established several Technology companies in Norway, the USA, Slovakia, and Serbia, with an industrial exit in HR software. He was a former athlete and won 3 bronze medals on the senior level in the Norwegian Championship for Ice Hockey. However, due to the ankle injury, Geir had to call quits to his athletic career at the age of 25. He helped NISO- the player union in soccer, ice hockey, and handball, to build information and communication structures. This led him to be a member of the Board of FIFPRO Foundation, which managed the sports rights for the world's football (soccer) players in over 50 member counties.

Geir has two university degrees from Norway in Finance and Information technology. He has extensive experience working in the technology field for over two decades. Over the years he has accumulated expertise in business software, technology outsourcing, and Cyber Security. At AppsCo, he



has been successful in creating a culture of young, open communication, flexible and built a modern workplace. Through AppsCo, Geir has become a member of the World Economic Forum, Tech for integrity initiative, and has won several international prizes. Under his leadership, the company has won a spectrum of awards and recognitions and now has been listed among the “20 Best Companies to watch out for in 2021”.







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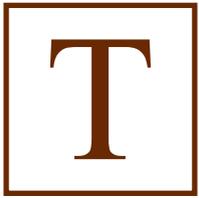
**Vodafone**  
Power to you



# ONCORE LEADS

*A Pioneer in Delivering Exclusive  
Leads That Create Revenue*





Digitalization and technology advancements have paved a path to augment business lead

generation operations. Today, businesses are leveraging the new marketing tools and rely mostly on profitable true lead generation tactics. After the unexpected digital transformation, 2021 is presenting new opportunities for several businesses. *But are these tools and tactics affordable and serve the purpose for the small businesses too?*

Every company initially starts with an aim to cater their services to the fortune 500 companies. Small businesses or entrepreneurs are often not in the picture. Whereas, these small businesses are in dire need to build an audience and attract as many leads as they can. **OnCore Leads** is a unique lead generation company that was established with an aim to offer a risk-free way for small business owners to gain new leads for their businesses.

Previously, businesses had to spend a lot of money on untested and poor

advertising methods, with little to zero guaranteed outcomes. For the small businesses, it was a risky gamble, being already short on finance and also investing in expensive marketing would exhaust them on funds. OnCore Leads was dedicated to changing this narrative and in doing so they reinvented the business model. It is a premier lead generation company that works closely with clients across many industries to provide high-quality leads. The team understands and accepts the risk involved in lead generations for clients and hence offers a “no result-no pay” service. If the company fails to generate leads the clients' don't need to pay—it is as easy as that.

#### Multi-dimensional team of Experts

OnCore Leads has a unique multi-dimensional team that works as one cohesive unit. The team is known for generating leads even if a client is on a limited budget. OnCore Leads is proud of their zero complaint record. Clients regularly appreciate the team and its efforts for the excellent leads they have generated. OnCore Leads, being a women-owned business,

**Carolyn Oliveira** (Co-Founder and CEO at OnCore Leads) assembled the top advertising and technological talent from around the world. She is a serial entrepreneur and has experience in owning and operating several successful businesses. In her tenure, she witnessed how small businesses struggled with risky advertising and lead generation companies. Carolyn wanted a better way to advertise risk-free for small businesses, hence establishing OnCore Leads.

Carolyn is pursuing her passion by helping other companies grow their book of business, through high-generated revenue. She along with her team, helm the knowledge of lead generation and the industries the clients are involved in, giving OnCore Leads a unique place in the market. *“We provide world-class customer service while generating and delivering leads when our clients want them,”* said Carolyn.

OnCore Leads has simplified the process for clients. At OnCore Leads, the client just has to “order” the number of leads they would like to receive, and then the team work relentlessly to meet that goal over the



*“We are dedicated to developing a long-term relationship with our clients by investing the proper amounts of energy and time to make every lead as high quality as possible.”*

An aerial photograph of a city skyline at dusk, featuring numerous skyscrapers and a body of water. A semi-transparent dark rectangular box is overlaid on the center of the image, containing white text.

## CAROLYN'S MESSAGE FOR THE READERS

“We would like to encourage any small business, which is struggling to generate their own leads, to contact us. There is a better way to advertise than throwing money at different advertising options that don't guarantee to supply them with leads. We'd be happy to help educate anyone on the process and see how we might be able to help them.”

decided period of time. This is better known as pay for performance advertising. *“Our clients never have to worry about spending money on advertising without getting the leads they want,”* adds Carolyn.

### **Perfecting the Art and Science of Lead Generation**

The platform was initially established as a “one-trick pony”. The journey of OnCore Leads started with a television commercial helping to generate tax debt leads for attorneys. Soon, OnCore Leads became a familiar name and the reputation was swiftly growing amongst the tax attorneys. These attorneys wanted the team to generate other leads such as bankruptcy leads, auto accident leads, personal injury leads, workers compensation leads, social security disability leads, criminal defense/DUI leads, and employment law leads. To sustain the growing demands and changes in the industry, the team perfected the art and science of lead generation. OnCore Leads expanded into other home service industries including roofing leads, window repair leads, solar leads, painting leads, and plumbing lead generation industry.

With time OnCore Leads has perfected the process of work and now cater to both large and small clients regardless of the budget. As the initial mission of the company was to offer affordable lead generation options to the clients, the budget was never the deciding factor for the company. OnCore Leads never compromises the quality of service regardless of the budget. Every client is on a budget, some have substantially larger budgets

while the others don't, but the quality of service remains top-notch for every client.

### **Learning is Vital**

OnCore Leads have a reputation for delivering results. To maintain the acumen of the industry, Carolyn and her team stay abreast of the trends and changes in the advertising industry. Moreover, small business owners are becoming more sophisticated with their advertising and create new challenges for advertising agencies. These challenges have given rise to a myriad of opportunities for OnCore Leads to explore. Technology is continuously changing and creating a competitive landscape for the clientele business too. Acknowledging the fierce competition, clients want to test new lead generation methods—especially in the post-COVID-19 world.

With the rise in demand, the competition is equally rising. Carolyn states that the team never views the other companies as “competition”, on the contrary, it learns from the approach. By observing and learning, the team manages to generate the best converting leads for their clients. *“We spend our own money to generate leads so our clients don't have to. They never risk their own money generating leads. We assume the risk,”* explains Carolyn.

### **Challenges and Consequences**

The pandemic has been a tough time for businesses too. While the economy struggled, the team of OnCore Leads was striving continually to accommodate the client's needs. Some of the businesses temporarily were shut and the flow of leads was paused, and the ones that were allowed to operate demanded more leads. Amid the chaos, OnCore Leads' team learned how important it was to remain flexible and nimble to adjust to the clients' lead generation needs.

The team stayed focused on delivering results and helping the small businesses stay afloat. The silver lining in the situation is that there has been an upward trend in businesses demanding more leads now than ever. *“In fact, the demand from small businesses needing our leads has grown rapidly over the past year,”* added Carolyn.

Despite the tough business climate, OnCore Leads did not disappoint the clients' expectations. The efforts and hard work the team put up did not go unnoticed and OnCore Leads was recently recognized as one of the fastest-growing companies in California. The team aims to work at the same pace and help the clients with leads that turn into a profitable return on their investment.



# FIRST GRAPHENE

*Graphene pioneer primed on global growth*



**Michael Bell**  
CEO



For decades, the potential for carbon-based wonder material graphene has been understood in theory.

The realization of that theory took a big step forward in 2004 when two Russian scientists managed to isolate graphene for the first time at the University of Manchester in the UK. The pair subsequently won a Nobel Prize for their work.

But the lingering problem has been scaling up production from the laboratory bench to commercial quantities and consistent quality. The complexity is that graphene consists of single layers of pure carbon atoms, so isolating it can be a challenge.

That all changed two years ago when Australian-listed First Graphene Limited (ASX: FGR) pioneered a process to convert graphite into high-purity graphene at volume and launched its PureGRAPH® range of graphene additives to the market.

As an additive, graphene offers significant improvements in terms of strength, electrical and thermal conductivity, flexibility, and impermeability. The initial focus of researchers was for graphene to be used in high-tech applications such as

supercapacitors, precision electronics, batteries, and to strengthen components used in the aerospace industry.

First Graphene quickly realized there were significant opportunities in much larger, more mainstream industrial applications across sectors such as mining, construction, marine, and high-volume plastics and composites manufacturing.

#### Everyday applications

Through its research division, based at Manchester University's Graphene Engineering & Innovation Centre (GEIC) and its work with customers around the world, First Graphene has identified and implemented graphene-enhanced options across a broad range of common industrial applications including composite materials, elastomers, and polymers, concrete and cement, and coatings.

Work is also underway in the higher-tech areas, including advanced work on the supercapacitor front and with hydrogen fuel cells.

But in recent months, work with foundation customers on more everyday products has started to come to fruition, with commercial launches of graphene-enhanced swimming pools, safety footwear, and wear liners used in the mining industry. The company has also developed a range of fire-retardant paints

which capitalize on the protective barrier properties offered by graphene.

#### Year of transformation

While the COVID-19 pandemic certainly led to some temporary delays on a number of projects, it was short-lived. The past 12 months have been a transformative period as the business evolved from its development phase to a more concerted commercial growth focus and expanded global reach.

That coincided with the retirement of the founding CEO, who was instrumental in developing the production process, and the appointment of Singapore-based **Michael Bell** as the company's new CEO.

Commercial growth is an area that Mr. Bell is well versed in. He has previously worked in a range of high-growth industries, from privately owned businesses to multi-national corporations across a broad range of sectors including consumer and commercial electronics, software, marine, and offshore engineering, and defence. Earlier in his career, the New Zealand native was part of the team responsible for the expansion and significant global growth of telematics provider Navman Wireless, which was subsequently acquired by the Danaher Corporation.

At present, the company has the capability to produce around 100 tonnes



*“First Graphene's unique ability to manufacture pristine graphene, cost-effectively and in volume, is making the graphene revolution a commercial reality.”*



## FIRST-MOVER ADVANTAGE

Mr. Bell has no misconceptions about the tasks ahead but says First Graphene has a prime first-mover advantage.

*“The company is the world’s only manufacturer of commercial quantities of consistent grade graphene and we have an enormous opportunity to capitalize on that position,”* he said.

*“In addition, we have the best research and development people globally and access to the world’s best facilities at the GEIC, which means we can carry out advanced R&D and work with customers through the entire development lifecycle, from devising the most appropriate graphene formulations for the application, to advanced testing.”*

(110 tons) of the product in powdered and aqueous paste formats. A pelletized masterbatch range was also recently released, providing an easy integration option for manufacturers of plastic, rubber, and elastomer-based components. The pellets contain pre-dispersed graphene in particular quantities, allowing manufacturers to incorporate its use into existing production lines.

Given graphene is an extremely lightweight material and most applications only require very small additions of graphene to realize significant improvements, the company is keeping up with global demand.

But Mr. Bell expects that demand to increase exponentially and says the technology is highly scalable.

*“We’ve announced a range of agreements with some major manufacturers and service providers that in turn have the potential to expand First Graphene’s reach into new verticals and new geographies,”* Mr. Bell said.

*“First Graphene customers have recently launched swimming pools, safety footwear, and wear liners for the mining industry among other products, and our focus is on further expansion in those sectors as well as building our capacity in areas such as specialized coatings. As an example, the company recently signed a Memorandum of Understanding with Advanced Material Development to collaborate in the area of conductive inks.”*

### Team building

One of Mr. Bell’s first moves on commencing with First Graphene early this year was to appoint commercial managers to focus on key verticals.

The first appointment was to promote existing staff member Neil Armstrong to the role of Commercial Manager Composites and Plastics. Like his namesake who was the first person to step on

the moon, this Neil Armstrong was one of the pioneers in developing commercial opportunities for graphene.

Unlike the astronaut, Mr. Armstrong is far more comfortable on the ground, or in the water.

As such, he was instrumental in helping swimming pool manufacturer Aquatic Leisure Technologies to develop its range of Graphene Nano-Tech pools.

Similar technology and techniques have been used to make the first graphene-enhanced boat, which is currently undergoing sea trials, and a “ding-resistant” surfboard.

Mr. Bell's second appointment was concrete and cement industry expert Todd McGurgan, who is well known in the Asia Pacific area, having worked with some of the region's largest cement and concrete providers.

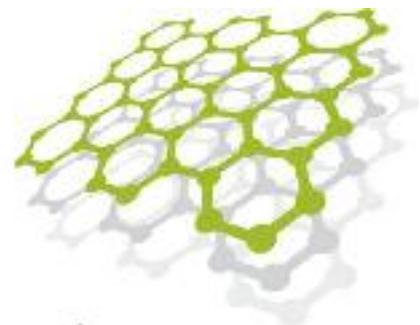
As one of the most commonly used materials in the world, concrete presents a range of challenges in terms of sustainability and disposal.

First Graphene's research has found that very small additions of graphene—less than 1 percent—result in up to 30 percent increased strength and a significant reduction in water usage. Ultimately, that provides an opportunity to achieve required structural integrity with thinner concrete slabs and panels.

Graphene also enhances thermal conductivity in concrete. That is important as it results in more even drying of concrete structures, in turn inhibiting cracking and fractures that can result from uneven heat distribution.

In addition, initial research has found that adding graphene to recycled concrete can return it to near-new mechanical properties.

A third commercial specialist, Matt Curthoys, has been appointed to focus specifically on marine composites and renewable energy applications.



## first graphene

Mr. Bell says First Graphene is in the process of recruiting commercial specialists to focus on coatings, elastomers, and rubber applications, with a range of active and potential commercial opportunities in train in those areas.

*“To date, we’ve worked predominantly with end-users such as pool, safety wear, and mining product manufacturers,”* Mr. Bell said.

*“But with some of the recent agreements and MoU’s we’ve put in place, we expect to move the focus upstream to material suppliers, which will significantly increase the size of the markets we’re addressing. That’s why we need dedicated subject matter experts to target specific verticals.”*

### Global Innovation and Sustainable Focus

At the same time, First Graphene remains at the forefront of research and innovation. The company has recently developed and patented a novel process to convert certain petroleum feedstocks into high purity graphene, graphite, and clean hydrogen without any carbon dioxide or other pollutant emissions.

The process, which uses cavitation chemistry, has the potential to provide petroleum companies with alternative pathways as the reliance on combustible

fuels such as diesel and gasoline declines and the electric vehicle market continues to grow.

Among other uses, high purity graphite is in demand for use in the batteries that power EVs, while hydrogen can be used as a clean source of energy.

First Graphene is focused on improving sustainable outcomes across multiple industries. Mr. Bell says the company utilizes the highest-grade graphite available which involves minimal purification and produces almost no waste in the process of conversion to graphene.

*“Our focus is on minimizing waste at every step in the value stream, from responsible mining and mineral processing operations right through to extending the functional life of products that incorporate our PureGRAPH® additives,”* he said.

*“We are also actively pursuing opportunities in the renewable energy sector, not just in terms of energy storage applications for the electric vehicle market, but also in developing graphene-enhanced turbine blades for wind farms.*

*“Disposal of old blades poses a landfill problem but by increasing the life of each blade, we can reduce that issue.”*



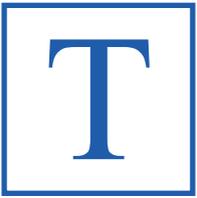
# TRAWICK INTERNATIONAL

*Providing Innovative travel insurance products  
that exceed expectations*



**Daryl Trawick**  
Founder & CEO





The travel industry has witnessed several ups and downs in recent years—especially the 2020 COVID-

19 crisis. However, Trawick International proved to be standalone in the industry. Throughout this crisis, Trawick International has stood alongside its most important asset—the customers, by providing them with industry-leading travel insurance plans amid the pandemic. Established in 1998, Trawick International solely focused on insurance for international students coming to the United States. Initially, the organization was focused on providing student Insurance to Universities, Independent Students, Scholars, and International Student and Study Abroad programs to students traveling outside of their home country. After a decade, Trawick International diversified the business and pivoted to the travel sector, and began offering Travel Insurance plans to clients from around the world.

With the growth of the travel industry, Trawick parallel to the growth evolved and upgraded the offerings and provided new and innovative insurance products to the clients. *“I am extremely proud of the diversified products we offer to our*

*customers and look forward to implementing new and innovative products the industry has never seen before,”* says Daryl Trawick, the Founder, and CEO of Trawick International.

### **Innovative Portfolio of Products**

Daryl founded Trawick International with an initial goal to provide the customers with the best product they could afford. Through the 23 years of journey, he and his team of experts have strived to meet the goal every day. Today, Trawick is a full-service travel insurance administrator and claims provider specializing in protecting travelers of all types worldwide. It offers various international and domestic travel insurance plans and researches groundbreaking products and ideas for travelers everywhere.

Trawick offers an extensive worldwide network of quality physicians, hospitals, and pharmacies as well as individually customized plans. It also offers political evacuation benefits that cover everything from natural disasters to political unrest. There are several insurance products and services that are designed to meet the customer requirements, such as:

- Trip Protection and Travel Medical For U.S. Citizens, U.S. Residents, and Non-U.S. Citizens
- Annual Travel Trip Protection
- Travel Medical For International Students, Faculty, Scholars, Visitors, and Immigrants
- Student Medical For International Students, Faculty and Scholars
- Products For Individuals, Families, Groups, Organizations, and Employers
- Adventure Travel Insurance
- Optional Accidental Death and Dismemberment and Cancel For Any Reason (CFAR)

Keeping innovation at the center of what they do, the team of Trawick International, launched the SafeTreker adventure insurance in 2020—a product that is mainly focused on adventure travelers and their unique needs. Additionally, it also launched Tailgate insurance, which is the industry's first insurance product to cover prepaid expenses associated with the customer's sporting or concert event.

### **Swift to Develop Solutions**

Trawick International prioritizes the customer needs and creates and



***“Trawick strives to offer plans that not only meet those needs but exceed the expectations of our clients.”***



develops every product based on the customer's feedback. "Our team goes to great lengths to be a customer-centric organization that is always looking to implement new products and services," asserts Daryl.

The team understands that anything can go wrong while traveling. This is why Trawick offers Travel Assistance which is available 24x7. Through this portal, it offers immediate online policy issue and personalized ID cards. Additionally, it also inhibits the convenient chat feature where the customer is assisted by a live agent who can answer the questions or help the customers make decisions regarding the plans and products. This combination of personal and professional service has been one of the major aspects which set Trawick apart from other providers.

The team is agile and swift to develop a solution to address the challenges. A recent instance of their agility is Costa Rica's newly implemented travel regulations. These regulations were not being covered by existing travel insurance products in the market of U.S. and international travelers who wished to visit Costa Rica. The team swiftly reacted to the situation and worked with the insurance carrier to modify the existing travel insurance plans to comply with these new regulations for U.S. and international travelers.

#### **Deeply rooted collaborating culture**

Trawick's culture is deeply rooted in collaboration. Daryl states that people fail to realize there are a lot of moving parts to this organization. As a leader, he ensures that the team works together to meet the goal of

the company i.e. to provide the best possible experience to the customers. Regardless of it being the sales process or the claims process, the team has to work in unison towards a common goal, and Daryl's team is has proven that they are the best in meeting their goals.

Amidst the chaos, the team was motivated to deliver their best and aid their customers—especially in these tough times. Recently, the team launched a new division of Trawick International called Tuman Global Solutions. This division focuses on providing property and casualty insurance to organizations operating globally and providing expatriates with insurance products to protect them while working abroad. The crisis did not affect the team's morale and Daryl is very proud of what they have achieved by far.



## AGILITY AND DILIGENCE

Trawick International has been recognized as one of the best companies of 2021. The organization has continually risen to success since its inception. Its ability to pivot as dictated by the customers has separated Trawick from its competitors. Daryl adds, *“I like to use the analogy that we are a PT boat, very fast and agile and can change direction quickly compared to an Aircraft Carrier that cannot be as agile.”*

Daryl started his business in 1998 with a different focus and pivoted the

company as soon as he saw an opportunity. The aspiring entrepreneurs must understand that creating a successful business is not a sprint but a marathon. Success does not happen overnight, but by working day in and out to achieve greatness continuously.



**TRAWICK**  
**INTERNATIONAL**



**GOAL**  
CLEAN THE GARDEN  
BEFORE THE PARTY

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SAME  
FEELING  
ANOTHER  
MISSION.

RECOMMENDED

WIRELESS  
TECHNOLOGY

**BauKer.**



# TARGET

*Blending the best of the fashion with the best of the discount world*



**Brian Cornell**  
Board Chairman & Chief Executive Officer

**T**

Target has grown to be a friendly neighborhood store, not just across the country but around the globe. The target

team has more than 350,000 team members across the globe, all working together for one important reason to help all families discover the joy of everyday life. The mission of the store is to keep the promise of surprises, fun, ease, and inspiration at every turn, no matter when, where, or how the customers' shop. The quest to bring joy is at the center of every business decision, *but what was the history behind this popular store?*

In 1881, George D. Dayton, a native New Yorker set out to explore the growing Midwest markets. With his extensive experience in banking and real estate, Dayton decided that Minneapolis offers the strongest opportunity to grow. He then purchased the land on Nicollet Avenue and formed the Dayton Dry Goods Company—today, known as Target Corporation. The business has held a strong foothold since the 1900s, but adapting to change is the key to sustain for the long run. On May 9, 1961, The Dayton Company took a breakthrough decision to form a new discount store which will be

the combination of the best of the fashion world with the best of the discount world, a quality store with quality merchandise at discount prices, and a discount supermarket, departments and all. This decision turned out to be revolutionary in terms of success and Target became the home to fashion, quality, and services with the low prices of the discounter.

### Highlighting the of Smallest details

Target has a design for all and this is what distinguishes it from the pack. The goal is to make every family's Target Run convenient, relevant, affordable, and packed with joyful experiences which they won't find anywhere else. The leading retail brand believes that design means taking the expected and turning it into extraordinary. This applies to products, brands, or services in the store, curating everything aesthetically that meets the guests' needs. In the past 20 years, Target has worked with over 175 design partners across the apparel, accessories, beauty, electronics, food and beverage, and home. It strives to deliver something joyful and surprising with every partnership.

Even the smallest details can make a big impact on people's lives. Acknowledging this, the team is

committed to designing products that meet diverse needs and creating experiences that make every guest feel inclusive. This approach has indeed made Target is proud to be one of the world's most beloved brands, and it has made commitments across the business to guide the team in keeping that long legacy alive.

### Sustainability efforts for the Future

Target takes a holistic view of sustainability with efforts focused on the business driving a positive impact for both people and the planet. Sustainability efforts are part of an interconnected system, where actions to help address climate, restore natural systems and drive opportunity and equity for the teams, communities, and partners impact and reinforce one another to create change that is good for all.

*“We know sustainability is tied to business resiliency and growth, and that our size and scale can drive change that is good for all. Target Forward influences every corner of our business, deepens our collaboration with our partners, and builds on our past efforts to ensure a better future for generations to come.”* Brian Cornell Chairman and CEO of Target.



***“From the products we sell to the way we build our stores and supply chain, we are putting innovative solutions in place across our business to leave the planet better for future families.”***



In 2020, Target formed a Racial Equity Action and Change (REACH) committee and accelerated the retailer's work to create racial equity for Black team members, guests, and communities. REACH builds on 15 years of progress in creating a diverse workforce, and setting diversity and inclusion goals for Target's team and business. Target Forward builds on this work and is continually working toward these commitments and sets new goals to accelerate the ambitions and drive for additional change that is good for all.

### **Dynamic Purpose-driven Leader**

Brian Cornell is the dynamic leader behind Target's growth in American retail. Based in Minneapolis, Target has more than 1,900 stores covering

all 50 American states, a headquartered location in India, and global supply chain and sourcing offices. Under his leadership, he is overseeing Target's purpose-driven team of more than 350,000+ works daily to help all families discover the joy of everyday life.

Brian became part of Target in 2014, and swiftly established a strategic direction that was built on the company's strengths as a multi-category mass merchandiser with an excellent reputation for its shopping experience, design expertise, brand curation, and brand development. He and his team made enormous investments in digital, data, and supply chain capabilities, placing the company's fleet of popular stores at the center both of physical shopping

and digital stores. The 2017 acquisition of Shipt catapulted Target into a leadership position in same-day, store-based fulfillment services, driving the company's strongest growth trends in its 60-year history.

Brian spearheaded vast investments in wages, benefits, team training and development, diverse and equitable representation, and a corporate culture that helps all team members care, grow, and win together. Target's committed to creating a better future for all. And as the COVID-19 pandemic continues and the vaccine rollout gains momentum, Target is teaming up with local, national, and global organizations and investing \$5 million to help more communities have access to a COVID-19 vaccine.

# COMMITTING TO DELIVERING THE BEST EXPERIENCE

The commitment to deliver the best experience and bring people to ease and inspiration have been the key behind helping the brand take care of the employees and 350,000+ team members. This empowers them to make a difference in the world. Apart from this, the key differentiators that make the Target the choice of all is,

- **More for money:** When one shops at Target, they expect more but pay less alongside the brand promise. It delivers the same i.e. quality brands and products they want at affordable prices along with ways to save more at every target store worldwide.
- **The best shopping experiences:** Target is often addressed as a happy place for millions of customers. And over the years it has earned its reputation for a place that is easiest to shop, with the broadest range of fulfillment options in retail.
- **A healthy, happy, and valued team:** The team is the heart of Target's business and the company equally invests in opportunities to grow the careers of these employees and take care of themselves and their families, making a difference for the guests and their communities.



- **A brighter future:** As a good neighbor and global partner, Target is committed to serving and strengthening the communities where the stores operate, putting the needs of people, communities, and the planet at the heart of how it works today to help build a better tomorrow.

The vision is to co-create an equitable and regenerative future together with the guests, partners, and communities. This initiative is called Target Forward-leveraging the size and scale to benefit people, the planet, and the business.

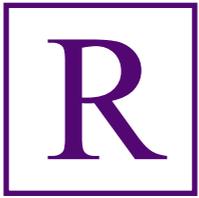


# KIRAN SMART

*Delivering the most innovative and  
Smart Solutions for all industries*



**Mohammed Mubin Mallick** | Founder & CEO



Robotics and automation have significantly evolved over time. With constant innovations and futuristic vision, robots have proved

to useful in the growth of the company. In the past decade, industrial robots used to be high priced, due to which, the ROI is expected to be achieved after a decade. However, the present situation has completely transformed. Over the forecast period of 2021-2026, the robotic market will grow at a CAGR of 20.4%. In 2020, it was valued at USD 23.67 billion and is expected to reach USD 74 billion by 2026. With this rise in popularity, the application of robots has stretched far beyond workhouses of industrial shop floors and beginning to adopt the roles of personal assistants, surgical assistants, delivery vehicles, autonomous vehicles, exoskeletons, and crewless aerial vehicles, among many other uses. Furthermore, with the availability of smaller collaborative robots, the price of these robots for companies assist to achieve ROI in months instead of decades, often costing around USD 20,000. Declining sensor prices and increasing adoption have further aided lower costs.

To further dive deep into the concept and understanding of Robots and the robotic market, we have Kiran Smart with us. Established in 2006 as Kiran Technical and presently, operates under the name of Kiran Smart since 2019. It is the first humanoid robots company in Kuwait.

Within the span since its inception, the company has been recognized as an award-winning company for being the most innovative robotics technology company from Kuwait. The company focuses on providing IT services to business and home users. It effectively combines technical expertise and domain knowledge to offer customized Computer Networking solutions and System Integration solutions to its customers.

#### **Mission to Serve Humanity**

**Mohammed Mubin Mallick is the CEO and Founder of Kiran Smart.** He initially founded the company as an IT solutions and Service provider but later diversified to digital transformation and now has included robotics and artificial intelligence in the portfolio.

Mohammed Mubin was highly inspired by his father's way of living. His father lived his life for others and to follow in his footsteps, Mohammed Mubin needed support and help in terms of finance. This could be achieved through entrepreneurship. By establishing a company, he would not only be financially able but also create employment opportunities for others. He adds, *"I understood that unless I have a company where I could generate not only profit but create the job, create the new opportunity and at the same time serve humanity."* His educational background and experience helped him establish one of the Top IT companies in Kuwait. Soon, Kiran Smart integrated industry-standard IT solutions under one umbrella and provided unmatched IT consulting,

IT maintenance, IT consultancy, and IT solutions. As aforementioned, the company diversified and now is leading the robotics market.

The key distinguisher for Kiran Smart has been its personalized approach. The process involved in each of the product manufacturing is customized depending on the requirements of the customer. Giving a quick overview of the process involved, Mohammed Mubin asserts, *"It would be difficult to go through the complete process of the end product making but I could give a small brief explanation of how do we work for it. Usually, most of our products and solutions are customized as per the customer so that we do not lose the customer. We take the requirement of the customer and then accordingly we work on it to fit the product and solutions so that customer is happy and satisfied whether it is a small number or large number and it does not matter to us."*

The goal behind establishing the company was to help and serve humanity prosper. Since its inception, Mohammed Mubin and his team have been successful in attaining the same. For the team, the only thing that matters is "the smile on customers' faces" after receiving the product, services, and solutions.

#### **Kiran Smart CAN DO IT!**

Kiran Smart not only states but actually keeps clients at the center of what they do. Sharing one such instance with us, Mohammed Mubin outlined the incident with Movenpick Hotel. The Movenpick Hotel trusted Kiran Smart for its IT Support and services. Kuwait's market



***"Our team always work in an innovative manner. To deliver the unique solutions to different industries."***



# ROBOTIC WORLD 2050

Currently, Mohammed Mubin is working on a project called ROBO2050. Through this project, the vision is to see every single human have his/her personal robot assistance like we use our smartphones. “To execute this Prime Project where the world will be living in Artificial Intelligence and Robotic World, I would be looking forward to many investors to come together to join hand with me to make it successful,” Mohammed Mubin concludes.



space in terms of IT solutions is limited and many products are not available—at least not immediately. *“It was 2 A.M. in the night I got a call from the IT Manager of the Hotel that tomorrow they have an event which is organized by Ministry and there was a shortage of few CAT 6 patch cords to connect all the laptops in the meeting,”* he said. To support the customer, Mohammed Mubin had to reach out to the cabling engineer and open the office mid-night and prepare patch cords cables, which were hand-made and deliver to the customer by 4 AM because the event will start at 7:30 AM. The dedicated team was able to deliver the customer on-time customized solution helping them to win the customer's heart.

As a result, Kiran Smart was named as the **“Kiran Smart CAN DO IT!”** by the IT Manager, Harry Riyanto.

### **Blessing in Disguise**

The crucial time of pandemic has been a real stressor for all the industries and employers. In such tough times, the role of companies like Kiran Smart is one of the crucial ones. Kiran Smart was actively involved in aiding the people in the tough times of COVID-19. It developed and delivered UVC disinfection robot and Dry Mist Spray Disinfection Robot locally and globally to fight the COVID-19 virus. Alongside, its robots were deployed at several locations, like hotels, hospitals, restaurants, café, and more. The aim was to maintain social distance, hygiene and serve humanity while helping in curbing the infection. *“We are blessed to serve humans during COVID 19 PANDEMIC with our multiple models of robots,”* said Mohammed Mubin.

With the advent of the pandemic, the world was taken over with the digital transformation wave—also hinting towards increased adoption of virtual platforms and robotics. This increased recognition for robotics paved a path for Kiran Smart's services and solutions. Mohammed Mubin believes that the pandemic has been a blessing in disguise for the company. The sudden digital transformation worked as free marketing for its robots on a global scale.



### **Swift with Strategies**

The pandemic will be noted as one of the worst times in history. It has affected not just the health but the economy of nations worldwide. It equally affected Kiran Smart's business operations in terms of serving customers. Due to commute restrictions and lockdowns on a global scale, the engineers could not reach on-site where there were major issues. While many of Kiran Smart's engineers were stuck in their home country and could not return. But the team was optimistic about the situation and viewed the challenges as opportunities.

The zeal and persistence the team of Kiran Smart possesses are commendable. Despite the harsh business climate and stress surrounding us all, Mohammed Mubin was able to act on the situation. He keenly observed the whole situation and diverted the services and solutions to cater to the pandemic. The team quickly came up with a strategy to save humans and was on a mission to serve humanity. The company soon invested in disinfection robots and other COVID-19 products. The products were successful in helping to curb the infection wave and overcome the challenges put forth by the pandemic. Expressing his gratitude, Mohammed Mubin states, *“This achievement would not have been possible without our team efforts, suppliers to deliver the products on time and investment on time from an investor*

without any doubt.” The team is still supplying those disinfection robots and COVID-19 products to multiple locations around the world.

### **Robot Revolution**

Since the dawn of robotics, one question that has quizzed millions is that will or will not robots take over humanity?

The question has been generated from the Sci-Fi movies robotic revolution where the evil robots are trying to take over humanity. But, we are not in a sci-fi movie, and in reality, robots are used to help aid assistance for humans. Not the COVID-19, but several factors are fueling the adoption of robots. The robot revolution has started way back and we are progressing with its applications in various niches. Mohammed Mubin is also working on a project called Rise of Robotics Generation which is a kind of Robot Revolution. He also addresses the query of robots taking over people's employment opportunities by stating, *“As per my real-life experience—as I am dealing with robots in daily life—my answer is 30% and 70%. 30% of jobs will be taken by robots, which are repetitive tasks and where no human interactions are involved and a level-1 agent will be replaced by Robots. While 70% will remain with humans as human intelligence and thinking power are unmatched as compared to a robot.”*

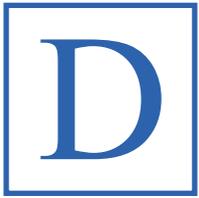


# LOANPRO

*The Next Generation LMS for Lenders*



**Rhett Roberts** | CEO & Co-Founder



Today, the majority of industries are on the verge of evolution or are evolving at a rapid speed. The arrival of advanced technology and digitalization has

pushed the industries to enhance the products and services. It has also allowed the customers to acknowledge the importance of businesses that are offering customized services and products. When we speak about the lending industry, the changes in the industry are quite evident. Over the last few years, the lending industry has graciously accepted the latest changes including offering mobile-friendly services. This has motivated the customers to opt for more convenient services which have injected the fuel of the growth in the lending industry.

While acknowledging the growth of the lending industry, we must also address few noteworthy companies that have performed exceptionally over the years. Founded in 2016, LoanPro is one of the leading companies of the year 2021. The company was founded by three brothers who owned and operated a lending company. The initial experience of Rhett, Lloyd, and Ben Roberts was full of challenges as they were unable to find a completely transparent platform to complete the process of lending. After examining the situation, the trio decided to build an LMS which could solve all the existing problems.

The initial software was built for internal purposes but the software offered far more. When other lenders started showing interest in it, the scope of LoanPro was expanded and brought to market in 2016.

### A Fully Enterprise-Ready Software

The founders built the LoanPro software with a unique approach that guaranteed a full-featured API. The software helped the lenders form a better strategy for the separation and management of data and better use of available technologies. Originally, LoanPro was marketed to all non-auto lenders to aid them in better management of their loans, but the unique features of LoanPro combined with the ability to integrate with existing platforms, led to larger and larger lenders becoming interested in the software. Lending is involved in high risk and needs proper management of funds to provide a comprehensive view of the business. Mismanagement of the funds could also lead to several unforeseen consequences. Starting as lenders themselves, the founders understood these consequences and built LoanPro in a way which provides lenders with complete confidence.

LoanPro is a US-based, (LMS) Loan Management Software, that is empowering tech-forward lenders through loan workflow automation & improved data visibility. Today, LoanPro serves as a full enterprise-ready software making it easy for large lenders to check due-diligence boxes. It allows companies to adopt LoanPro into their current operations and scale the use of it to meet their needs, which has helped the company to expand quickly. LoanPro currently serves US and Canadian-based lenders, which include Fintech lenders, Consumer lenders, Business-to-Business lenders, Point-of-Sales lenders, Small-Dollar lenders, and Auto lenders, just to name a few.

### A One-Stop Destination for All Lenders

The need for a lender can be unique for different leading options. Hence, it is important to offer a streamlined process. In the case of LoanPro, there are six different steps involved in the loan lifecycle. This includes Customer Acquisition, Underwriting, Funding, Servicing, Collections, and Account Closure. LoanPro picks up the baton at the point of funding, forward. The company specializes in all things loan creation, funding, servicing, and account collections. The bouquet of services has been able to successfully attract more than 600 lenders. Currently, lenders are using the software to service more than \$18B in loan portfolios.

*“Honestly, there are several things that turn lenders on to LoanPro. Each lender’s needs are unique, so we work with them to outline a game plan that gets them excited,”* states Rhett Roberts, CEO of LoanPro. These often include improved loan processes, reduced overhead, loan creation, and payment calculation accuracy, data security, loan workflow/lifecycle automation, a single source of truth, full RESTful API, and direct AWS database access.

*“The initial challenge will be key to our long-term success”*

Just like a coin, businesses also have two sides, along with growth & profit, entrepreneurs have to deal with challenges at regular intervals of time. Similar to any business, LoanPro also experienced its own set of challenges. One such challenge was when the company wanted to build the best Loan Servicing Software in the US & Canadian



***“Make your lending processes uniform, automate payments and communication, and get your collections team moving.”***

# Simply

# Lend. Service. Collect.

marketplace before moving into growth mode. Before growing in a different region, it was important for LoanPro to get it right the first time. This involved countless design and development hours that were spent working on and perfecting the product.

A sign of a good product is when the client is fully satisfied, and their immediate pain-points are remedied. The same can also be said for LoanPro. Its lender clients are proud to use the product which also gave them the competitive advantage they were looking for. Although this limited the company revenue in the short term. In early 2020, LoanPro officially entered growth mode, propelling it forward as its quality, flexibility, and scalability of the loan servicing software is in a class of its own. This has helped LoanPro partner with some marquee Midsized and Enterprise lenders.

### Streamlining The Lending Tech

To expand in the future, it is important to acknowledge the achievements of today. It helps in tackling the challenges of the future with confidence. Addressing LoanPro's achievement, the company has been able to assist lenders to achieve their loan servicing automation goals, decrease personnel overhead, decrease human error, and improve bottom-line lender profitability. LoanPro is in the business of helping lenders win. When lenders win, these wins often flow to their borrowers in the form of improved user experiences, saved time, and reduced loan costs. In continuation of such achievement in the near future, the company continues to plan to focus on providing the best loan servicing software in the US and Canadian marketplace, expand brand awareness, and continue to partner with marquee lenders that are looking to streamline their lending tech. LoanPro aims to assist lenders in servicing \$100B+ in loan portfolios. This lofty yet achievable goal drives the LoanPro team to build the loan management/servicing/collection (lending tech) of the future.

## TOP THREE FACTORS OF GROWTH AND SUCCESS

Every company has its own secret recipe for success and growth. When we asked about the three factors of growth and success for LoanPro. The founder trio responded to us with these three factors:

- **Unique Approach** - LoanPro entered the loan servicing software business from the perspective of a lender. It built software that actually met the need for Direct database access.
- **Lenders retain control** - LoanPro decouples the loan servicing software from the loan servicer, giving control back to the lender.
- **Scalability** - LoanPro is built entirely upon an API. This allows for maximum flexibility and scalability.



**SAMSUNG**



**Load faster.**  
Samsung SSD 870 EVO.





# SIMON PROPERTY

*Creating the experiential destinations of  
the future*



**David Simon** | CEO & President

**T**

The travel industry seized to exist in the harsh circumstances of the pandemic, the only way out was

to wait for the situation to unstiffen. Due to the vaccination drive taking place around the globe, people are returning to normalcy, and so is the hospitality industry. Being on hiatus for a long time people are looking for experiential travel rather than mundane trips. The adventure tourists are seeking something unique and memorable and not another holiday at a beach. As experiential travel is the answer and Simon is popular for creating the experiential destinations of the future.

Simon Property is a global leader in the ownership of premier shopping, dining, entertainment, and mixed-use destinations and an S&P 100 company (Simon Property Group, NYSE: SPG). It has properties across North America, Europe, and Asia providing community gathering places for millions of people every day and generate billions in annual sales. One of the strongest pillars behind its success is an experienced

management team that has delivered strong performance through all economic cycles, and an infrastructure that enables consistent execution at high levels across all aspects of the business.

*“By always focusing on doing our best and determining what can drive future success, we’ve built a great track record of performance & unmatched expertise in our industry,”* says **David Simon, Chairman, CEO & President of Simon Property.**

The foothold of Simon Property Group has expanded in International borders and has properties in Japan, Korea, Canada, Italy, Malaysia, Mexico, Netherlands, Austria, France, Germany, Spain, Thailand, and United Kingdom.

### 5 Pillars Supporting Success

Simon Property has earned its reputation as a global leader. Whether it's the scale of the properties, from high-end to value and domestic to international, its top-rated balance sheet in the industry or

the best-in-class team committed to a long-term ownership outlook, together the team is focused on performance. The firm's portfolio is unrivaled and Simon is the only developer who has the financial flexibility to continually transform the properties to enhance their market position and give customers what they want, when they want it, and how they want it. The core values of the firm act as the pillars supporting the continued growth and success of the company.

- **A commitment to excellence:** The company seeks out advance and reward employees who embrace the commitment to quality and the highest standards of excellence in all that they do, both individually and as a company. Simon is committed to delivering superior results for its customers, communities, and shareholders.
- **Entrepreneurial spirit:** The team embraces creativity, flexibility, innovation, and a sense of ownership that the founders have instilled in the corporate culture, inspiring them to



*“By achieving the WELL Health-Safety Rating at all of our centers, Simon has demonstrated our commitment to the health and well-being of our tenants and visitors.”*



## RE-OPENING TO NORMALCY

Simon Group continues to prioritize the health, safety, and well-being of the employees, shoppers, retailers, and the communities it serves. With the advent of the outbreak, the company quickly assembled a COVID-19 Response Taskforce, which was composed of Simon department representatives and subject matter experts. The Taskforce rolled out Simon's COVID-19 Exposure Mitigation Protocols (Protocols), designed to mitigate the risk to employees and shoppers of being exposed to COVID-19 through identification, evaluation, and control of pathogen transmission factors at the properties.

While the world is returning to normalcy, Simon also re-opened the properties by adhering to the safety protocols and undertook additional measures to keep the visitors and tenants safe. It received the WELL Health-Safety Rating at over 200 Simon Centers making it the best-in-class for cleaning and sanitization, quality air and water, emergency preparedness, and more. This accreditation also demonstrated its commitment to the health and well-being of the tenants and visitors. As the centers re-open Simon Property has lined up several events for the adventure seekers. One of the recent events being the Museum of Ice Cream that transforms the concepts and dreams into spaces that provoke imagination and creativity. It is designed to be a culturally inclusive environment and community, inspiring human connection through the power of ice cream.

approach each day with passion and enthusiasm.

- **Responsible citizenship:** Simon's shopping centers are more than places to shop. It strives to make them a source of pride in the community. The staff is committed to being a responsible and contributing corporate citizen in every community in which it operates. The firm is environmentally conscious and dedicated to maintaining lasting, mutually beneficial relationships in all aspects of the business.
- **Integrity:** Simon Group conducts business with the highest standard of ethics, and works with honesty and integrity, not compromising the truth.
- **Passion:** The team is passionate about Simon Property Group – the history, the company's successes, and the future. They showcase the pride, enthusiasm, and dedication to the company in everything they do.

Simon Group has grown to be the largest retail REIT in the world by



equity market capitalization. It is the only real estate company in the S&P 100 index, comprised of mega-cap blue-chip U.S. companies across all industries. Furthermore, having a global footprint the team cares about corporate social responsibility and embraces sustainability.

### Mitigating carbon emissions

Simon Property is dedicated to continually innovate its extensive portfolio of environmental and social sustainability programs. These programs not only contribute to improving the company's financial performance but also enhance the positive impact on the communities where the centers are located. David adds, *"We are focused on embracing important challenges which require our commitment to be a vital force for good in the communities where we live, work, play, stay, and shop."* He also highlighted a study conducted by Simon and Deloitte Consulting which demonstrates that physical shopping to be up to 60% more environmentally sustainable than digital shopping. Consequences of digital shopping that have a negative impact on the environment are increased returns, expedited shipping, and the additional packaging of e-commerce. Furthermore, returning goods purchased online to store instead of the distribution center reduces carbon emissions by an average of 40% according to recent studies.

Simon Groups Sustainability Program, Creating Sustainable Communities, is more vibrant than ever before. Its retail properties are



viewed as intrinsic and essential parts of the community. The centers are termed as local hubs for economic growth, creating over 300,000 jobs, and generating billions in property and sales tax revenues. *"We continue to expand existing, and implement new, community services at our properties including Simon Youth Foundation Academies, food donation and blood drive events, and COVID-19 essential services,"* asserts David.

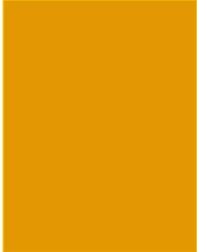
Despite the harsh circumstance of the pandemic, the team at Simon has accomplished significant milestones and is working together in identifying, sharing, and implementing scalable ideas to reduce its carbon footprint. Simon Group is already set on its path to craft the *"Roadmap to 2035"* which identifies how the team will achieve the new science-based targets and that will detail all aspects of the business that will include a sustainability focus. This will be achieved through investment, operational excellence, and tenant partnership.

**BOSE**

QuietComfort<sup>®</sup> Acoustic Noise Cancelling<sup>®</sup> Headphones





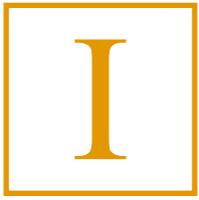


# CHEROKEE LEGAL HOLDINGS

*The Fastest Growing Legal Funding and Medical Lien Servicing Company in the United States*



**Reid Zeising** | CEO & Founder



Incepted in 2010, Cherokee Legal Holdings (“Cherokee”) specializes in providing

services and solutions that ensure equal access to medical care, financial assistance and representation when dealing with a personal injury claim.

Headquartered in Atlanta, Cherokee is the parent company of Cherokee Funding and Gain Servicing. Cherokee's best-in-class SaaS-based, AI-enhanced technology platform is designed to service and manage hundreds of thousands of third-party liability liens simultaneously – proving through consistent metrics to be much more effective for providers than managing liens in-house. Services and solutions are designed to streamline the personal injury claim process – for medical providers, attorneys, legal and medical funders, and, most importantly, for patients, or plaintiffs in these instances.

Recently, Cherokee was ranked on the Inc. 5000 list for being one of

America's fastest-growing private companies.

### The “Go To” Legal Funding and Medical Lien Servicing Solution Provider

Cherokee's wholly-owned subsidiaries offer a wide range of products and services that enable the finance and collections of personal injury claims; solutions are designed with medical providers, attorneys and plaintiffs in mind. Cherokee's proprietary tools, technologies and processes track thousands of letters of protection and liens – from inception to settlement – every year. The combination of industry experience, expertise and advanced technology has made Cherokee the “go-to” source for thousands of attorneys and medical providers across the U.S. Cherokee's products are proven to streamline and automate the personal injury claim process, creating efficiencies beyond comparison to any other in-house or third-party solution. More on each of Cherokee's subsidiaries follows.

- **Cherokee Funding:** Cherokee Funding is a full-service direct

legal and medical funding company. Cherokee Funding was founded in 2010 to enable the best outcome for plaintiffs and attorneys by providing them with the legal and medical funding to await fair settlement. With over 200 years of combined industry experience, the team at Cherokee Funding is committed to providing world-class customer support in their delivery of legal and medical funding services to plaintiffs. Cherokee Funding is home to Same Day Cash Advances™. For more information, go to [www.cherokeefunding.com](http://www.cherokeefunding.com).

- **Gain Servicing:** Gain Servicing is a SaaS-based, AI-enhanced third-party servicing platform. Gain Servicing works with healthcare providers to remove the challenges they face when treating patients on a letter of protection. Gain Servicing provides revenue cycle management (RCM), financial, underwriting, risk management, settlement, and collections and reporting services to healthcare providers who treat personal



*“Cherokee Funding is committed, now and always, to providing critical legal and medical funding services and solutions.”*

# OPEN AND AVAILABLE FOR HELP

The unprecedented crisis of 2020 drastically affected the world, both physically, mentally and economically. While some businesses went remote, essential services charged forward. Cherokee is open and available to serve those in the legal, medical and personal injury industries. The Cherokee team continues to work predominantly on a remote basis, however, they are fully equipped and at the ready to assist attorneys, medical providers and personal injury plaintiffs.

As a result of COVID-19 and the courts being shut down, there are major delays in settlements for those involved in personal injury claims. The catastrophic situation created by the pandemic coupled with a delayed personal injury settlement can be crippling. Pandemic or not, the cost of living, including mortgage payments or rent, car payments, grocery bills, phone and essential utilities, continues. The pandemic has increased the financial troubles for those already burdened by a personal injury claim. In these dire times, Cherokee is here to provide the support and services personal injury victims need to await the courts reopening and for fair settlement.

## OUR VALUES

**We are a team**

**We help those in need**

**No finger pointing allowed**

**We are transparent**

**We go the extra mile for our customers**

The Cherokee process is straightforward, fast and affordable, and it comes highly ranked by industry standards. It is one of the only few companies with the balance sheet to provide the needed assistance to all qualified plaintiffs and medical providers.



injury victims. To learn more, go to [www.gainservicing.com](http://www.gainservicing.com)

Cherokee aims to help personal injury victims by providing feasible financial options that bridge the financial hardship caused by their injuries until they receive a full and fair settlement. Over the years, Cherokee has been successful in fulfilling its mission and now ranks among the leading funding companies in the U.S. “*Our clients’ stories are heart-breaking. We are thankful to have been a lifeline for tens of thousands of individuals and families,*” expresses **Reid Zeising**,



# CHEROKEE LEGAL HOLDINGS

the **CEO and Founder of Cherokee Legal Holdings**.

### The Journey That Led to Cherokee

Reid Zeising has a demonstrated history of working in the financial, legal services and healthcare

industries. Throughout Reid's childhood, he travelled extensively overseas, exposing him to the variety of economic and personal hardships that exist in the world. After graduation from the University of Michigan, Reid landed in New York. There he discovered his love for finance. After starting his career journey, he worked for a few years in Europe before settling down in Atlanta. Prior to founding Cherokee, Reid worked for investment bank, Robinson Humphrey, where he gained an extensive grasp on the financial markets and began experimenting as an investor. From finance enthusiast to entrepreneur, Reid is proficient in team building, financial analysis, operations, and in business and growth planning. An advocate for personal development and continuous learning, Reid is also actively involved as a leader in Young Presidents Organization. Reid's business philosophy is built around creating a world-class customer experience that permeates at all levels of an organization; this has been the key to success behind Cherokee. All Cherokee products and services are designed with customers at the center of them.

## FUNDING SERVICES



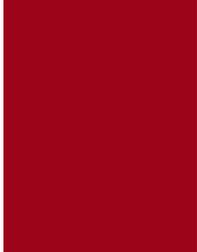
### Funding for Plaintiffs



### Funding for Law Firms



### Funding for Healthcare Practices



# THE BEAUTY ACADEMY

*Training the leading Beauty Professionals  
of Tomorrow*



**Phil Weaver** | Director & Owner



Like any other industry, the beauty and cosmetics industry has also been affected by the pandemic. The business climate is

rather stormy for the leaders. Since the advent of the crisis, the landscape has changed significantly. Though the beauty industry has always been exposed to unexpected trends and changes, the pandemic embarked on a bigger change. We are familiar with so many businesses that went into temporary hiatus and now are permanently closed. However, among this crowd the beauty industry leader, **The Beauty Academy** has managed to sustain the changes. In fact, the award-winning beauty academy has been part of the industry since 1998 and has sustained all the trends and changes to emerge successfully.

The Beauty Academy's Executive Director and Owner, **Phil Weaver**, is equipped with extensive beauty industry experience. For more than 30 years, he has been managing teams and creating inspirational work environments. Phil has worked with many of the largest salon operators in Canada. He has leveraged this experience to scale the Beauty Academy to such heights. Today, the academy is spread over three campuses in Ontario and is awarding winning in providing unmatched educational facilities.

However, the pandemic was something they had never foreseen. Consequently, it created several challenges. Especially adhering to the social distancing norms created limits on in-person training. The team of experts pivoted to ZOOM-based sessions and provided meaningful uninterrupted value-based training. The company also added access the instructional videos which were used to enhance learning. Over the years, The Beauty Academy has created a reputation

for graduating skilled beauty professional that is industry-ready. The academy takes pride in this accreditation and thus could not compromise the quality of education via digital means. "This also required increased testing and skills validations to ensure skills were at an industry-leading level," explained Phil. The team however was able to push through these challenges and offer the value-based training, which they are known for industry-wide.

Sustaining throughout all these years in the beauty industry is indeed commendable. The academy has not only sustained the competition but also the never-ending loop of beauty trends. So, how did The Beauty Academy, helmer the position of industry leader for so long?

#### Adaptability is Important

One who adapts to the changes regularly is the one who can sustain in the environment, it is the basic rule of survival. Though many know this, not all follow this. Moreover, experimenting and taking calculative risks can do wonders for any business from any niche. The Beauty Academy was always innovative with its approach and was steady on delivering the latest and best to the students. In doing so, it also adapted to the new tools and techniques.

The traditional approach of classroom theory and hands-on experience of techniques was further integrated with technology. This hybrid approach did enhance the learning experience. The Beauty Academy also invested in creating a training App that accesses over 100 specialized training videos. The app enables the students to access an extensive library of industry-leading instructional videos. These videos are available for students on their personal devices while attending the program. Phil explains, *"This complements the traditional training and provides re-enforced instruction to enable refresh and review."*

The extensive library of instructional videos is also available for review of content and refresher to assist the learning experience. Moreover, an Academy Portal is also available that keeps track of the academic progress of the students. Through this portal one can access the tests, hours completed, and course details.

While the academic progress is tracked, the academy also keeps the students aware of the industry know-how. For instance, the increased inclination towards adoption of environmentally friendly products and services, tech enhancement in skin prosthetics and hair treatments, increased admiration for



***"Build your dream career with experienced instructors that use modern techniques."***



natural cosmetics range, etc. all the trends are closely tracked and included in the programs.

### **Reflecting Industry Standards**

To keep up with the industry trends, the curriculum is regularly updated and revised. It is specially curated to reflect the standards required by the industry and to train high-grade industry professionals of tomorrow. The Beauty Academy offers a wide-ranging portfolio of programs,

- **Professional Hairstyling:** A modern hairstyling diploma program that is delivered by passionate and experienced instructors. The course puts a strong emphasis on the practical application of skills, live demonstrations, and industry's best artist instructions, combined to create a successful artistic, confident hairstylist.
- **Professional Barbering:** One of the best industry-leading courses conducted by experienced professionals. The course is curated to create well-trained Barbers who can fill the dearth of trained barbers in the industry. Through this course, it addresses the fundamentals and the advanced techniques for haircuts, shaves, and beards.
- **Medical Esthetician Diploma Programme:** The program is conducted by industry-leading instructors in a medical spa environment and hands-on client services. This ensures the students are equipped with the confidence and skills needed to fulfill the ever-increasing demand for spa professionals. Students can attain hands-on experience with advanced equipment available throughout the course to build experience and confidence in Advanced Esthetics, Electrolysis, Microdermabrasion, Micro-Needling, Micro Blading, Laser, IPL (Intense Pulsed Light Therapy), and Hydro Facial.
- **Medical Spa Specialists:** The program is specially designed to deliver cutting-edge

education to succeed in this fast-paced growing career. Students have access to advance equipment available throughout the course to offer hands-on time to build experience and confidence in Electrolysis, Microdermabrasion (Crystals), Laser, IPL (Intense Pulsed Light Therapy).

- **Spa Esthetician:** The program delivers innovative teaching that hones the skills and knowledge of professionals. This course is cleverly developed to ensure that the student with walks out of the academy as the best Spa Esthetician.

Apart from the aforementioned courses, The Beauty Academy offers point-based certificate courses that range from 7-80 hours in length. These are on-demand courses that generally run in one month. These courses are focused on building the professional skills of students but professionals seeking to be updated with the current trends and techniques can also make use of the courses. These courses cover –Haircut Basics, Colour Basics, Advanced Colour, and Barbering Basics. The rest of the refresher courses are well designed to add new skills. Also to keep them fortified with the recent techniques, refresher courses are offered to address the new trends, techniques, and new services offered in the industry. The instructors associated with these courses are equipped with extensive experience in their particular niche and if any gaps remain the same are covered through the refresher courses.

#### **Distinguishing factors of Academy**

As a pioneering industry academy, it focuses equally on theory and practical skills. The teaching and learning environment of The Beauty Academy includes in-class, demonstrations, hands-on practice, practice with models, and a large library of video training and demonstrations. Furthermore, new trends and market changes are addressed by working with the beauty industry leaders. Due to these key factors, the academy has become a student-favorite and first preference for many.

Another key distinguisher of the academy is the low student/teacher ratio, which allows them to divide the attention equally on each student. The Beauty Academy prioritizes hands-on experience and access to leading tools, equipment, and multi-media instruction. Driven by instructors' passion and dedication, the courses have become Consumers Choice and Top Choice in Ottawa and London. It has the best employment rate, with salons seeking out The Beauty Academy graduates. Many of the students are referrals from previous graduates due to its quality and skills of graduates.

# IMPROVING THE LEARNING EXPERIENCE

The Beauty Academy is aiming to continually expand, update, and improve the educational program. In the coming years, the academy is looking forward to further augment the learning experience and making the process efficient, effective, and practical, and helping students develop life-long educational resources, enabling them to meet the demands of a continually changing beauty Industry.

As a conclusory, Phil has advised the aspirants to practice teamwork, he adds, *“Open, warm and consultive engagement with people to understand their needs and translate that to solutions is essential. You need to be the beauty advisor to your customer.”*



# ALGALIF

*A Perseverant Leader's Quest To Making Algalif A Globally Leading Green Company*



**Orri Björnsson**  
CEO

**E**urope is currently the third-largest market for Astaxanthin in the world by share.

The factors influencing this growth are the rising geriatric population and the adoption of various technologies during production. The buoyant market is showing no signs of slowing down, as the customers are equally looking for preventive, natural ingredients backed by science. The popularity has definitely given rise to several players in the region, fuelling the competition among the suppliers. However, Algalif Iceland stays at the top of the hierarchy.

Based in Iceland, Algalif has been the leading supplier of high-grade natural astaxanthin products from microalgae, including ingredients and finished formulations. Since its establishment in 2012, the goal has been to help solve the nutritional needs of the current and future generations, while ensuring the development and delivery of a reliable supply of high-quality, pure, sustainable astaxanthin from algae. The company follows a sustainable production process, which has mitigated the carbon footprint and is

an ambassador of sustainable practices. *How Algalif achieves this?* Algalif's indoor process is designed to deliver high yields of premium astaxanthin by using pure Icelandic water and renewable energy.

Algalif's CEO, **Orri Björnsson**, is the visionary behind the growth and sustainable practices of the company. He has the vision to help people live a better and healthier life while also ensuring that the planet is not harmed. On working towards his goal, Orri has managed to build Algalif as a part of a sustainable industry by implementing environmental policy and the zero-fossil fuel strategy.

#### **Matchless product line & Sustainable practices**

Algalif's main product is premium astaxanthin, which is sold B2B in bulk on a global scale in the form of powder, oleoresin, or capsules. Apart from that, the company offers a wide range of high-quality natural astaxanthin supplements in bulk for private label and retail applications, made with its premium Astalif® Astaxanthin oleoresin. These supplements are sometimes formulated with other nutrients or vitamins and are easy to take in form of dietary supplements. It also

commercializes a range of immune-health ingredients, branded Nutramunity™ Beta-Glucan (NBG®), for use in food, beverages, nutraceuticals, sports nutrition, and personal care products.

Algalif's product line is top-notch and guarantees quality. The company has a dedicated group of skilled scientists that follow everything happening in the algae industry. Moreover, Orri also closely inspects the technological advancements, especially regarding illuminating technology and greenhouses. Consequently, these efforts have managed to rank Algalif on the pedestal of a leading provider. Though the company has not increased the product line, it is actively looking to expand the ingredients product line to reach new markets and customers.

#### **A Truly Green Company**

Algalif has started its fully financed 30 million USD expansion on its sustainable astaxanthin production facilities in Iceland. The construction is underway and the production is estimated to increase by more than 200%—from over 1.500 kg to more than 5.000 kg of pure natural astaxanthin annually. Hence, ranking Algalif amongst the world's biggest



***“We navigate the crisis by getting even better at what we do in regard to sustainability and environmental responsibility.”***



From left: Kjartan Már Kjartansson, mayor of Reykjanesbaer, Orri Björnsson, CEO of Algalif, Bjarni Benediktsson, Iceland's Minister of Finance and Economic Affairs.

producers of high-quality sustainable natural astaxanthin from microalgae. It is evident that the drift and entrepreneurial spirit of the CEO, Orri Björnsson, is one of the main forces behind the success of the company.

Orri's vision of building a sustainable green company is also gradually fulfilling. The company was recently called where *"sustainability is a way of life"*. Algalif has risen to success without staining the planet and conveying a great example of an environment-friendly company. Not only has the company made use of 100% green geothermal energy, but also the team equally adopted the eco-friendly lifestyle, making Algalif a truly green and climate-friendly

enterprise. *"All our cars run on electricity and we have a strict zero-waste policy. You could say that sustainability is in our DNA or maybe it is just our way of life,"* proudly asserts Orri.

#### **True Leader since the Beginning**

Being an Icelandic national, Orri is equipped with both local roots and international experience. He has extensive experience of more than two decades working in the pharmaceutical and microalgae industries. Apart from an entrepreneur, Orri was a consultant on international pharmaceutical development projects to the United Nations and managed various international programs for the

pharmaceutical companies Actavis and Balkanpharma. He joined Algalif Iceland in 2013 and has been a true leader since the beginning.

Under Orri's leadership, the company managed to seize production and marketing opportunities by understanding trends, technology, consumers, and players in the industry. Algalif's good fortune is rooted in Orri's vision to create a profitable business making quality ingredients from microalgae. He adds, *"We live by three key values; quality, reliability, and sustainability."* Orri confirmed that the team will stay on the same track and keep being a reliable business partner who sustainably produces a high-quality product.

# BECOMING A EUROPEAN GIANT

Algalif's operation was not really affected by the pandemic and the pace of production never slowed. But there was a rise in demand for sustainable natural astaxanthin. The sales were continually high and the year 2020 turned out to be a prosperous year for the company. Orri is confident that 2021 will be even better from a sales point of view.

Apart from this, the aforementioned expansion has proven to be one of the biggest foreign investment projects in Iceland this year and important for the local economy. Though Algalif is already by far the biggest algae company in the country, a recent study has also confirmed that it is listed amongst one of the biggest algae companies in Europe. Recently, the company was awarded as the best natural astaxanthin supplier in the world at the Global Health and Pharma Biotechnology Awards 2021. *"We have about 40 employees now and two years from now we will be close to 80,"* says Orri. Under Orri's leadership, the future of Algalif seems more promising.

*"We are going into this investment because almost everything we can produce is already sold and last year*



*was the best in our history. And there is increasing demand for our high-quality sustainable products. So, we will make more of it,"* concludes Orri, always rising to the challenge as a true leader and a visionary—both in business and sustainability.

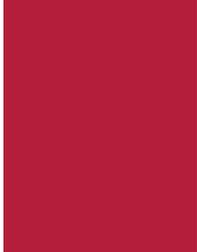




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# VERSEONE

*A Reliable Digital Transformation Partner*



**Alan Neilson**  
Founder & Executive Chairman

D

During the unprecedented crisis of COVID-19, one of the most discussed topics has been digital

transformation.

Experts in Social Housing and the NHS have been busy debating how certain situations businesses are facing could be avoided if they would have adopted the digital tools earlier. Few believe that traditional business practices should be continued. Amongst the differing opinions, the main conclusion to be drawn is businesses are indeed struggling to sustain the fallout from the pandemic. Now more than ever, businesses need a digital transformation partner that can help find a hybrid approach to both traditional and digital business operations.

VerseOne is an experienced and reliable partner for any organisation looking to embrace digital transformation within their business. With a range of specific products and services that provide cutting-edge digital transformation solutions to the NHS, Social Housing, and the wider market, VerseOne's range of digital

tools can be tailored to any individual businesses needs.

For those businesses who are looking to emerge from the pandemic on the front foot VerseOne is uniquely positioned to help guide their digital plans, with a range of specialist digital solutions, and in-depth knowledge of housing and healthcare sectors.

With its own AI Engine and intelligent API integration layer, known as Autevo, VerseOne's Digital Experience Management Platform allows customers to combine all relevant data as well as user-related information to build a "persona profile" which can drive behaviour and decision making, allowing users to turn content into meaningful information.

#### **Distinctive Among Competitors**

VerseOne caters to customers in the NHS, Social Housing, and Local Government providing several key digital products and services. All these solutions are secure, fully integration-ready, and optimized for multichannel smart device delivery.

Currently, the VerseOne's product portfolio comprises of a suite of

digital tools including its Digital Experience Management (VerseOne CMS), Process Automation and AI (VerseOne BPA), Business Systems Integration (VerseOne Autevo), and Communications and Collaboration (Vocoll).

VerseOne is also able to deliver a custom-made digital strategy and implementation plan for customers looking to integrate any digital solution within their own systems.

These strategies are tailored according to the customer needs to help them in leading the market they operate in. moreover, VerseOne is awarded the ISO27001 Certification for Cyber Essentials and has held the ISO9001:2015 Certification for the last 8 years.

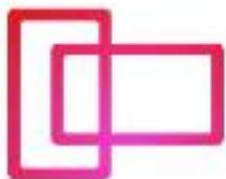
As the IP owner of all its products, VerseOne has no reliance on third-party technology or licences for its services, allowing it to customize its solutions without needing lengthy authorisation or approval from external companies.

The company also enables end-user empowerment—be it patients in a healthcare setting or customers—the end-user has the freedom to choose how, when, or where the company



*“VerseOne offers a comprehensive range of world-class services from strategy to creative, and digital marketing to professional services - all geared to drive the success of your business.”*

# VerseOne Products



## Digital Experience Management



## Process Automation



## Intelligent Integration



## Communication & Collaboration

can access the information required to make better and informed decisions. “There is a focus on the best collaboration, productivity, and decision support tools to deliver exemplar customer experience,” said Alan Neilson, Executive chairman at VerseOne.

### Chief Strategist behind the Success

Alan Neilson has been the brain behind VerseOne's current and long-range strategies and how these strategies will be executed to maximize the company's growth. Under Alan's leadership, the team has been successful in delivering innovative and value for money solutions to the customers.

Alan has completed his bachelor's of Science in computer studies and was a former CEO and one of the

founding directors of Royalblue Technologies plc (a wholly-owned subsidiary of Royalblue Group plc—now Fidessa group plc, FDSA.L).

With a career spanning three decades, Alan has a wealth of experience and knowledge of the sector, and has leveraged all his know-how from the founding of RoyalBlue to allow VerseOne to grow from a small start-up into a dynamic provider of digital technologies and take leading advisory roles in several other start-up and early stage IT and technology companies.

Alan promotes an innovative culture, allowing every employee to think outside of the box and equally contribute to the strategies. He believes that nurturing a culture of innovation accompanies a preloaded

advantage of improved employee engagement and better solutions to business challenges. VerseOne equally welcomes suggestions and ideas not just from the employees but also from the customer, stakeholders, or partners. Equal collaboration allows everyone to exercise initiative and execute it. Alan adds, “Fundamentally, we do not believe in or practice micro-management: with the right culture and processes in place, people and customers can be both creative and innovative within a framework of quality and collaboration.”

### Promoting Philanthropy

Apart from being a proficient entrepreneur, Alan is an aspiring amateur explorer and mountaineer. It is important for entrepreneurs to have a hobby to pursue beyond the work life. Alan is not only pursuing his hobby but also has managed to connect these short trips with philanthropic initiatives. As an explorer, he gets an opportunity to visit the remotest villages and underdeveloped parts of the world. “I am a strong believer of making a positive and tangible difference to people's lives, be it in a business or a personal setting,” said Alan.

As an intrepid adventurer Alan has led a number of expeditions to help good causes and raise money for charities. Expeditions include overland treks to map areas of both the North and South Pole, traverse Greenland from North to South and climb several of the world's highest peaks. Far from solely seeking out cold climates, Alan has also trekked across the Atacama Desert, with his efforts to raise money for charity.

Alan also encourages his staff, if they so wish, to seek out similar

# VERSE ONE



## REFRAIN FROM THE 'NOT IN MY BACKYARD' APPROACH

Alan quotes, *“The pandemic was a “black swan” event which caught the world by surprise and in the end, human ingenuity and endeavor have prevailed and hopefully we are coming through it. What it has beautifully illustrated is how interconnected the world really is and one of the biggest lessons has to be for us to take a global approach especially in areas such as the environment and inequalities around the world. Taking a ‘not in my backyard’ approach is bad for everyone.”*

adventures, he says: “These activities are great levellers and can connect you with the very essence and basics of life and seeing humans at their best, whilst offering opportunities for true collaboration as well as time for clear thinking.”

### Prepared for Future

Digitalization is now the key to survival. In the coming years, AI & ML and automation, combined with IoT will deliver precise data-based and personalized solutions. Alan believes that proper adoption of technology, combined with effective virtualization would offer great flexibility and security for the businesses.

With the advent of COVID-19, the question on digital transformation was erased and virtual platforms became the need of the hour. This crisis did pave a path for the tech revolutions, like wearable combined with telehealth will offer enormous opportunities for proactive and cost-effective anytime and anyplace health care—especially for undeveloped regions. Moreover, people have realized that businesses can be operated remotely and virtually with the power of digital solutions. Intelligent work hubs (intranets) are being used more effectively and are now seen as more business-critical tools.

The economic disruption we are undergoing could've been mitigated if the digital tools were more familiarized. As a first-hand experience, Alan shared that digital tools have been the key in dealing with severe restrictions and overcoming the challenges.

Even in the post-pandemic world businesses of all shapes and sizes will have to re-think their approach towards digital tools. Due to the pandemic, businesses now are equipped with digital tools—though temporarily—but to wave away such challenges in the future it is important to swiftly adapt to digital solutions. “I strongly believe in the power of human ingenuity to use any situation as a catalyst for positive change,” said Alan. The pandemic may prove as the much-needed push towards the digital revolution and together we can only hope for the best.



# WESHIELD

*Delivering Affordable High-Quality Products to  
the Medical Sector*



**Michael Sinensky**  
Co-Founder & CEO



The COVID-19 crisis has caused unprecedented disruption worldwide. It has equally damaged health and

economic conditions on a global scale. Amid the chaos, few leaders managed to turn the tables and make the most of the opportunity. Michael Sinensky, the Co-Founder and CEO of WeShield (Assure Global LLC), was among the astute business leaders who managed to sustain the tough business climate. With the advent of the pandemic, his business came to an altogether halt and from zero he managed to build a company that has generated over 100 million revenue.

Michael is a graduate of New York University's Stern School of Business and a recognized business leader and philanthropist. In the pre-COVID world, he was a restaurateur and owned approximately 25 places in NYC. He is also the owner of SimpleVenue, a hospitality company that operates some of NYC's most iconic venues. Michael sits on the Boards of the New York City Hospitality Alliance, the Manhattan Chamber of Commerce, and previously represented NYC

Comptroller Scott Stringer on the Board of the American Museum of Natural History and Wildlife Conservation Society.

The COVID wrath caught up to his businesses and soon Michael reached a point of unemployment and despite his own struggles his philanthropic tendencies brought him back to his roots and he once again started working with his disaster relief charity Friends of Rockaway in. He leaned on his deep network to secure PPE supplies and started donating them to the frontline workers and government agencies that needed them most. This powerful initiative quickly snowballed and WeShield was born.

#### **Acquisition Strengthening Market Position**

WeShield was established with a mission to help people around them battle the challenges of the pandemic, by effectively providing solutions and meeting the safety demands of frontline workers and people fighting against COVID-19. After recognizing the flaws in the system and the broken supply chain, they developed a platform that countered such exploits and aided the frontline workers fighting COVID-19.

Since its establishment, WeShield has been able to provide quality PPE for thousands of frontline workers, healthcare workers, and people in need. The company underwent a complete transformation, from selling not a single mask to generating over 100 million revenue within the first year. It has actively leveraged advanced technology like AI and proprietary sales & marketing to reach thousands of companies, healthcare institutions, and government organizations nationwide.

Today, WeShield has been successfully placed on the map of leading PPE suppliers and serves customers including GAP, Caesars Entertainment, Hard Rock, Defense Logistics Agency (DLA), NYC Housing Authority (NYCHA), Concordance, Henry Schein, Medline, and more. The company is on track for substantial growth and projecting revenues over \$100M. In June, WeShield was acquired by public company OPTEC. OPTEC is confident that this acquisition will generate additional market strength, profits, and shareholder value while simultaneously adding additional strength to OPTEC's management team.



***“We carry out our duty with an acute awareness of our social and environmental responsibility, that's why we are committed to providing exceptional quality products and customer service to support the safety goals of our clients.”***

OPTEC CEO, Roger Pawson, commented *“The acquisition of WeShield is complete. By adding an established AI-driven sales and marketing platform to OPTEC, we are confident we will immediately reap the rewards from adding WeShield’s team and tech to market and sell OPTEC products. In addition to these synergies, we expect to add over \$100 million in 2021 projected sales from WeShield.”*

**High-Quality Products at Competitive Price**

The AI-driven company sources and distributes high-quality personal protective equipment and safety supplies to the largest hospitals, healthcare networks, and retail brands throughout the US. It has established itself as a reliable source of products and one of the leading suppliers in the industry. Due to the uninterrupted success, WeShield is positioned to continually generate a strong revenue growth rate in its key product lines. The key distinguisher behind this is that WeShield utilizes its extensive network to source products both “on the ground” and from manufacturers and distributors at a competitive market price.

*“WeShield’s advantage includes the ability to successfully source any product as requested and is not limited to its product catalog of traditional PPE supplies but also delivers complex medical equipment,”* explains Michael. After the acquisition, WeShield’s product portfolio has further widened and now delivers a varied range of medical products. The new portfolio includes UV-C LED disinfection devices, Fuel Maximizers, Off-Grid Solar Lighting, Trailer Mounted Solar Generators, and Z20—the Uber

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BANANA REPUBLIC



MILLENNIUM  
HOTELS AND RESORTS



**VA** | U.S. Department of Veterans Affairs



# CONTINUOUSLY DELIVERING EXCELLENCE

WeShield was established with a mission to help frontline workers similar to how the company extended help in the Indian subcontinent to mitigate the spread of the virus when they were at the height of crisis. The team of WeShield believes that people are free to live and work without risk to their wellbeing, thus the team tirelessly strives to make that a reality by creating a safer and cleaner environment—especially for the frontline workers fighting COVID-19. In the coming years, WeShield is determined to continually deliver environmentally friendly safety products and services at a competitive price and time.

WeShield was established in 2020, despite the economic instability and unemployment spreading worldwide. Michael and his team's story is an inspiration for the entrepreneurs losing hope in the catastrophic business climate. He asserts, *"WeShield was started by a group of entrepreneurs whose businesses were forced to shut down during the pandemic. One year later, the company has generated over 100m in revenue—a true testament to what relentless work ethic coupled with a passion for helping people can do."*



app for cleaning and sterilization. These wide-ranging products allow WeShield to stand out among its competitors. The products are environment-friendly and also affordable. The company imports the supplies via private cargo planes multiple times a week and has the experience, certifications, and connections to expedite the process and make it as affordable as possible. WeShield is continuously exploring new opportunities to further expand the product range and addressable market.





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# a smaller footprint

A single company can make a very big difference. Every year we recycle millions of feet of cable and PCs. And last year, we started offering carbon-free smartphones and ENERGY STAR® set-top boxes. Verizon's technology is making the most of precious resources. And taking on more of the world's to-do list. See how at [verizon.com/responsibility](http://verizon.com/responsibility)