

10 MOST INFLUENTIAL COMPANIES OF THE YEAR 2022

The Chief's Digest

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Eric Ransden,
Partner

ptp 
Infinite Innovation

AWS Partner of the Year 2022



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EDITOR'S DESK

For this year's list of "Influential Companies," The Chief's Digest solicited nominations from organizations operating across different sectors to understand what it really is that makes a company influential. After our interaction with the key executives of the companies and evaluating them on their innovation strategies, business impact, leadership & success, we realized what influential companies do differently boils down to this – a team of great people, a culture of trust, and driven by a purpose.

All the companies featured in our latest issue "10 Most Influential Companies of the Year 2022", had achieved excellence in building a team of great people. Great companies are capable of accomplishing great feats because they consider people to be their invaluable assets and pay constant attention to this area.

Speaking of building a culture of trust within an organization, several studies have shown that people like to be working around those they like and respect. Companies that start with putting their trust in people first while ensuring that they are treated with fairness, respect, and honesty end up working with teams that not only work harder but also have higher levels of satisfaction from their efforts. Besides, if at some point there's a disagreement with decisions from the leadership, teams trust that the decisions taken will be ethical and ultimately lead to collective success.

Last but not the least, all forward-thinking firms align their goals and objectives to serve a greater purpose. Everyone working within the company understands the importance of the purpose and how it fits in their individual roles. Keeping all of this in mind, let's explore the stories of some of the most influential companies doing business and making a positive contribution to the world.

Best,
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The Chief's Digest

Promoting Stories With More Insight

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QUERIES

EDITORIAL

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Private Limited**

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40. Unest

42. VidIt

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10 Most Influential Companies of the Year 2022

COMPANY NAME	MANAGEMENT	COMPANY IN BRIEF
Build Senior Living	Shahid Imran, MD/CEO	Build Senior Living is a privately owned company founded in 2012 to offer superior care to seniors and focus on the development of senior living housing.
CadenceSEO	Christy Olsen, Digital Strategy Architect	CadenceSEO offers SEO Consulting Services to companies of all sizes with an approach focused on client-centricity, high engagement, and transparency
Chief Group Services	Danny Farah, Managing Director	Chief Group Services is a customer-centric organization that offers a range of security, cleaning, and maintenance services as an integrated package with superior results and zero hassles.
Mezzle Middle East Limited	Henzie Healley MD, Middle East Office	Founded in 2021, Mezzle is a customer-centric and technology-driven law firm that minimizes non-billable hours through innovation and gives lawyers the ability to work from anywhere in the world at any time.
NextGen Life Sciences Pvt. Ltd	Dr. Nagma Abbasi, Founder & CEO	NextGen Life Sciences Pvt. Ltd. since its inception in 2014 is serving Science and always strive to serve its major objective of being a leader in providing integrated, tailored solutions for life Science Researchers and Scientists.
Pinnacle Technology Partners (PTP)	Eric Ransden, Partner	PTP helps innovative companies develop breakthrough products more rapidly, efficiently and securely in a cloud environment, through a combination of services and our PeakPlus cloud management platform.
RIF Trust	Mimoun A. Assraoui, Founder & CEO	RIF Trust is a leading residency and citizenship advisories in the Middle East that caters to the needs of high-net-worth individuals and help them with travel and asset optimization.
Transact Campus	Nancy Langer, CEO	Through transformative payments and credential-driven transactions and privileges, Transact partners with institutions to help them make their student and family experience mobile-centric, personal and individualized, and completely connected all across campus.
Unest	Ksenia, CFA, Founder & CEO	Unnest is an easy-to-use mobile app that helps parents save for their kids' education via tax-advantaged 529 college savings plan.
VidIt	Rene Rodriguez, Founder & CEO	VidIt is the leading platform enabling everyone to be an Augmented Reality creator and to share their passion and personal creative expression through the Augmented Reality experiences





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COVER STORY



AWS Partner of the Year 2022

A Team of IT Service Industry Veterans Leveraging Experience to Help Drive Data Science Results in Biotechnology with the Power of the AWS Cloud

Pinnacle Technology Partners: Getting Off the Grounds

Experienced IT services executives and colleagues, Ethan Simmons, Eric Ransden and Mike McElaney, realized they shared the same vision about the IT infrastructure industry -- decisions were no longer being made by traditional IT but instead driven by lines of business through applications that were based in the cloud. The move in buying patterns and the rapid growth of public cloud computing resources was an opportunity for a company that could facilitate that adoption and assist in enabling migrations and management. And like that, PTP was “born in the cloud”.

The Chief's Digest had the pleasure of interacting with Ethan Simmons and Eric Ransden on the industry scenario of cloud-managed services and how PTP aims to cater to the industry needs. Here's an excerpt from the insights they shared.

How is the industry scenario in which you are operating? Are there any challenges that you are trying to solve?

PTP is focused on enabling fast-growing biotechnology companies to get their therapies and treatments to market faster. The majority of these firms have early funding and need to rapidly prove their theories to achieve further funding and ultimately move to FDA approval and manufacturing.

These organizations produce research data from disparate types of physical, on-premises lab devices that need to be moved to the cloud to enable data engineering by bioinformaticians working on data at different times in different places. PTP's expertise is designing, deploying, and managing the cloud infrastructure to enable these complex workflows to run rapidly, securely, and to be cost-effective given the capital constraints of startup biotech.

Since only 16 out of every 100 drugs that enter Phase 1 will make it to FDA approval, our biotech customers and their investors need to “get to no” quickly, or better yet, get to yes. Time is more critical than money, and the readily available resources in the



Eric Ransden,
Partner

COVER STORY

cloud, when deployed properly, can accelerate research.

What are the products/services that you offer to your target customers? How do you ensure that they are making a big difference for them?

PTP delivers a comprehensive set of cloud-managed services for life sciences, including CloudOps, DevOps, SecOps, and FinOps. Our PeakPlus Managed Services platform of tools allows these services to be delivered together efficiently, or a la carte depending on our customer's unique needs.

Our customers rely on a combination of our expertise in AWS services and our deep understanding of life sciences with the science operations of Chemistry, Biology, and Lab Operations. Our customers come to us with a variety of use cases: increase workflow speed, improve performance of High-Performance Compute (HPC) clusters, ensure data security, optimize cloud costs, improve data accessibility due to data silos, and more. Our projects have measurable goals, and we work together to exceed those goals.

Additionally, many of our customers are small but growing companies that have little to no IT staff of their own. Upon working with PTP for their AWS cloud needs, they request PTP to provide end-to-end MSP services across their environment, including support for their end users.

Are there any AWS competencies that AWS partners can use to showcase their technical expertise across industries with different use cases?

PTP maintains the Life Sciences Competency held by very few providers which was achieved by demonstrating expertise and

effectiveness in cloud solutions for biotechnology. PTP is also an AWS Advanced Consulting Partner.

What is unique about your company offerings that make you stand out among the global competition?

Due to PTP's leadership experience, PTP executes with the precision process and methodology of national and global providers but at the speed, cost, and intimate engagement of local and regional providers. Our team is comprised of tenured leaders well trained in the quality execution of IT projects backed by a team of exceptional cloud engineers focused on customer impact.

Do you have a strategy for business success?

PTP has created a unique lifecycle services methodology that fluidly moves cloud computing initiatives from data gathering to design to implementation and ongoing management. This service methodology, the PTP Flight Plan, was constructed to extract critical design requirements and create a blueprint for the PTP PeakPlus Managed Services CloudOps team to rapidly deploy. Developed with PTP intellectual property from biotechnology and cloud expertise, we can deploy cloud solutions on time and on budget.

Looking forward, what opportunities do you think will the AWS cloud space present for AWS partners?

AWS continues to leverage its scale to create a growing number of cost-effective, pay-as-you-go solutions for customers. "Right now we're at 84 [AWS] availability zones, so that's 26 geographic regions, and we've got plans to launch 24 more of those

availability zones across eight regions," said Dave Fildes, director of investor relations, during Amazon's second-quarter earnings report today (CRN article:

<https://www.crn.com/news/cloud/aws-run-rate-hits-historic-79-billion#.YuWXFUOiXlI.linkedin>)

Even with a \$79 billion run rate and 33 percent sales growth in the 2nd quarter, AWS believes they are still in the early stages of cloud adoption.

Increased use, whether in the complex space of biotechnology or other verticals represents a tremendous opportunity for proven AWS partners that can execute and create value for their customers.

How would you summarize the journey of your organization so far? Tell us about the ups and downs that you would have faced and how you managed to stand strong.

Entering the cloud service provider space in 2016, the greatest challenge to PTP was interest and demand from a wide variety of customers. Nobody wants to turn down business, but it is also critical to clearly define your unique value proposition and construct your services and solutions to address a specific customer segment. We had organic growth in our biotech customer base early, but our growth started to move quickly, despite pandemic challenges, once we tailored our business model to the unique needs of life sciences.

At the same time, as we are expanding our life sciences customer base, our managed services customers were requesting full-stack MSP services from PTP to support their cloud, network, security, collaboration, and provide end-user support. PTP is now the prominent MSP for life sciences in New England.

**What are your plans for the future?
What do you want to achieve or
build next?**

The team at PTP is working hard, moving fast, having fun, and making an impact. We are not looking toward what we would build next, instead, we're focusing on scaling our business with the level of execution and quality that has taken us to this point. Our team of leaders and platform of cloud management tools is in place and is continually being tuned and optimized.

We are recruiting the next PTP team members that can join our organization with a commitment to the customer and the PeakPlus Managed Services expertise in CloudOps, DevOps, SecOps, and FinOps that ultimately helps our life sciences customers get their treatments and therapies to market faster.

A Window into The Life of Ethan & Eric as The Thought Leaders Behind PTP

Ethan Simmons, Managing Partner

Simmons started his IT career in the early 90s, working for several leading-edge companies that provided him exposure to some of the early Internet networking technologies. In 1996, Simmons co-founded his first company, NetTeks, which focused on helping businesses adopt VoIP and virtualization solutions.

In late 2008, Simmons successfully managed the acquisition of NetTeks to Dallas-based INX, Inc. For the next three years, Simmons ran the New England operations for INX, until INX was acquired by a private equity company. For the following two years, Simmons led his own consulting company that focused on helping companies, such as Cisco, evolve their channel partner programs. Simmons

“Our goal is to help biotechnology companies discover new life-changing therapies and accelerate their development leveraging highly scalable, automated and optimized cloud computing environments.”

then joined Dallas-based Lumenate in 2013, where he ran their New England operations and later managed their Cisco business nationally. Simmons is married with three daughters, and when he is not working, he enjoys watching their various sports activities (unless the Patriots are playing).

Eric Ransden, Partner

Ransden started his career in IT in the financial services industry in the early 90s where he led the adoption and integration of client server computing and leading-edge networking technologies. As Manager of Technology Services, he was responsible for the corporate infrastructure, data center, network, help desk, application deployment, and corporate application services. This experience led him to become IT Director for several leading network and data center companies, building advanced IT, networking, application, database, storage, compute, and security infrastructures.

The shift in how technology was being consumed over the past couple years, and the transition that technology partners would need to make to lead this new model, led Ransden to join the founding team of Pinnacle Technology Partners.

A 1991 graduate of the University at Albany, SUNY with a BS Degree in Management Information Systems, Ransden went on to earn a Master's in Management Information Systems in 1999 from Bentley University's McCallum Graduate School of Business.



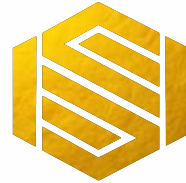
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BUILD SENIOR LIVING
Assisted Living Development

“Let's spoil the generation that spoiled us,” says Shahid Imran, MD/CEO of Build Senior Living



**Shahid Imran,
MD/CEO**

Build Senior Living is a privately owned company that focuses exclusively on the development of senior living housing. Our projects are result-driven because we strategically integrate state-of-the-art design while maintaining the cultural awareness relevant to the communities in which we build. Our professional team has years of delivering exceptional returns, and we have a proven track record and extensive expertise in land acquisition, ground-up development, and transforming and reinvigorating each community to meet the needs and demands of our seniors.

Because of Build Senior Living's value enhancement and asset repositioning mechanisms, it has been able to hit its performance metrics ahead of target. Build Senior Living began in 2012 under the supervision of co-

founder/CEO Imran and co-founder/Vice President Sanford Martin, with the sole intent of providing superior care to our seniors and enriching the lives of the residents, and serving them with respect, dignity, integrity, and most of all compassion.

Excerpts from the conversation with Shahid Imran: In this interview with The Chief's Digest, Imran speaks enthusiastically about how Build Senior Living aims at taking assisted living to the next level and helping everyone's parents to have a lifestyle they deserve.

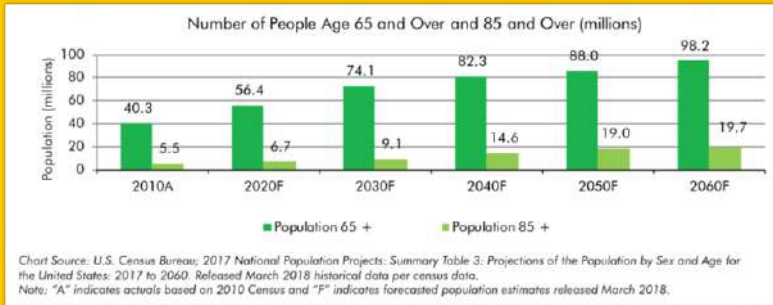
How did you come up with the idea or concept for your business?

I am the eldest of five children. In my culture, the eldest son is responsible for ensuring the health, wellness, dignity, and respect of his parents.

Being mindful of this created a spark within me to do something for everyone's parents. I witnessed what was currently available for our parents, and I needed to provide a product and service that set the standard of what a true assisted living community means.

What are your company offerings? How have consumer responses shaped them over the years?

We take pride in offering our residents a lifestyle that caters to their wants and care needs, whether it's for Assisted Living or Memory Care. Build Senior Living understands the unmet needs of our potential residents and their families and reassures them of any uncertainties they may encounter during this process. We do this by listening to our residents and letting them express to us the hurdles they encounter.



The healthcare industry pendulum has shifted many times over the years, and the industry is more complex now than ever. We know that by **2050, people aged 65 and up will be nearly double of what the current number is today, according to the U.S. Census Bureau. That means a population increase from 49.2 million to 88 million.** Plus, by 2056, the 65 and up age group is expected to be larger than the population under the age of 18.

As the aging demographics continue to shift, approaching retirement and transitioning into a supervised living arrangement is inevitable. Meeting the needs to serve this population is imperative as we realize that our seniors today are expecting a higher quality of life than the seniors of yesterday. This leads to the trend in senior living housing development and investment. The strong demographics of baby boomers nearing the largest wave in US history along with the

overwhelming need for demand of assisted/senior living and higher return on investment (ROI) make a perfect recipe for investors to ride this wave of investing opportunity. I do not see this trend slowing down anytime soon as senior living housing is highly recession-proof, and revenues do not decline like the other industries even during a downturn. It has been my experience that investors relish in how this industry has changed for the better!

What were your challenges like during the initial years? How have they changed over time?

I have been doing this for over 10 years, and I continue to confront challenges because every new project is unique. Each project is in a new demographic area that captures the true beauty of the occupying area; whether it be a wooded area that highlights the changing of the season, overseeing beautiful mountain ranges, or capturing the shadows of the

bodies of water we are near. Because of this, the process is unknown and comes with its own set of terms we must adopt. The timelines, the politics, the parameters, the people, and the language of each municipality are always new and a cumbersome process to muddle through to complete the project on time.

The Pandemic hasn't made anything easier and continues to host its own set of concerns with new regulations regarding the local city, county, and State governmental approval timelines due to lack of staffing. Every project site has its own obstacle course of necessary bureaucratic approvals in place before we can break ground. However, over the years, experience has permitted us to strategically work with the local governments and municipalities to establish a new standard for our seniors. It has become a learning process, and I learned that I had to make the distinction if any concerns were produced by shortcomings beyond my control, or if they were mistakes that I could fix with time and effort.

What would you say are the factors that have contributed to your success as an organization?

I have learned to be a problem-solver, and I have learned from my mistakes. I

"With the COVID pandemic and the rise in life expectancy of our senior population, we saw many dark holes that confronted our parents and their families. We want to ensure that every parent has a voice, and we want to be the voice of every parent."

Assisted Living Compared To Multifamily

	Newly Built Assisted Living	Already Built Multifamily
Class	A+	C/B/B+
Income Potential	Higher	Lower
Concession	Zero	Low To Medium
Delinquency	Zero	Low
Demographic	Non-working Resident	Working Class
Average Stay	24 Months	6-13 months
Maintenance	None	Low To High
Deferred Maintenance	None	Can be a lot
Turn Over	Low	Medium to High
Investment Hold Time	2-3 Years	5-7 Years
Average IRR	16-19%	9-15%

Assisted Senior Living Communities 8

territory in what we are doing. We have great support and we continue to gain support from communities, families, and investors. There is still a long road ahead of us, but it's only impossible if you don't try.

Knowing The Man Behind Build Senior Living

Shahid Imran

Imran is a successful businessman who started his entrepreneurship with unbridled ambition and hope, strategic risk, a pinch of luck, and a lifetime of mama's prayers. His humble beginning was the fuel that charged this small-village man with the resilience and perseverance to succeed. He started two businesses from scratch and watched them grow into millions in annual sales.

As the owner of a medical equipment company, he was diligently working within the senior living environment. Imran understood that there was a definite need for assisted living because of the growing senior population. However, he was also recognizing the current conditions of these communities were subpar. Shahid's image of senior living was a place of beautiful surroundings and a comfortable environment where he would want his own parents to come to live. His vision was to develop luxury assisted living communities that were still affordable. In 2012 a bold move catapulted his career. He sold his multimillion-dollar medical equipment business and began his journey in forming Build Senior Living.

also have allowed myself to be a lifelong learner. I don't assume I know everything, and I cherish the insight I have gained from others in continuing to grow. We have the right team of people to move this ship forward, and we make effective business decisions that support the perspective of business that we want to show to our investors. We have a healthy growth trajectory and as investors continue to see the achievements of what we do, they continue to support us. This propels our organizational success.

Business leaders have always emphasized the habit of reading for success. Is there a book from which you draw inspiration?

My inspiration has not come from any book but rather from my mother. My biggest influence and the person who has been most effective in seeing my growth has been my mother. For many years, she worked incredibly hard for the family and never complained. She just did what she needed to do to ensure her family was comfortable. She instilled in me a defining sense of hard work. She is a woman who has

shown me confidence, unwavering calmness, patience, and intense grace. This has helped to get me where I am today. My mother is stoic, and I continue to look to her for guidance in times of distress or confusion and ask her to help me to exercise the humility and restraint she has projected all these years.

Where do you see your company a few years from now?

I hope to see Build Senior Living as the largest privately owned assisted living company in the country. My goal is to provide every parent the confidence to live the quality life they deserve. It's our turn to give back to them all our parents have given to us. I plan on launching this company in a direction that will showcase everything we aim to deliver while catapulting

its success to new heights.

How has your journey been so far?

The journey has been great. It's been relentless, but along the way, we have grown tremendously. In less than 6 years, we have gained substantial



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A Team of SEO Nerds to Help Your Business Connect with Its Ideal Audience

Christy Olsen,
Digital Strategy Architect

As the modern consumer increasingly relies on search engines like Google for their research and purchase decisions, firms need to have an integrated plan to engage their audiences and ultimately support digital transformation and business growth.

Hence, it becomes crucial to find the right digital marketing agency to partner with. However, it can be a real struggle considering the lack of communication and transparency that is common in the SEO consulting space. Besides, working with an agency that doesn't take the time to listen to its clients' needs can be extremely frustrating.

In the light of the scenario mentioned above, The Chief's Digest is pleased to introduce our readers to CadenceSEO, a firm that believes in being a trusted advisor, a trusted consultant, and a

valuable member of the clients' team. *"We knew there had to be a better approach to working with clients, which was the main inspiration behind our SEO consulting firm,"* says the thought leadership team at CadenceSEO.

Excerpt from the interview with CadenceSEO

What are your company offerings? How have consumer responses shaped them over the years?

At CadenceSEO, we are a full-service consulting firm focused on digital marketing. Our specialties include technical SEO, competitive research, channel research, and growth strategy. We also see value in utilizing multiple channels for an effective digital marketing campaign, which is why we also offer content marketing, social media marketing, email marketing,

pay-per-click marketing, and industry-specific tactics. Our website offers free SEO tools to check backlinks, page speed, page titles and meta descriptions, and more to help potential clients embarking on their SEO journey.

Every business, big or small, gets its fair share of challenges, especially during the initial days. Tell us about your challenges and how you managed to overcome them.

Business growth and creation are certainly not easy and definitely not for the faint of heart. In the early stages, the biggest challenge was getting the growth process started and ensuring that we had resources available to fulfill what we were offering. That was quickly resolved with some explosive growth and the addition of some key team members. There will always be challenges in business, but if you face

them with your principles and goals in mind, you can overcome them.

On what ideals are your work culture and business ethics based?

Our work culture is based on building collaborative relationships, internally and externally. We truly value everyone on our team and provide proper training to help them feel confident in providing clients with expert advice. We love having a diverse team as they can bring different ideas to the table. For every client, we have an internal chat channel where we discuss how we can potentially help our clients improve through various SEO techniques and strategies. From a business ethics standpoint, we take the time to listen to our clients and find the right strategies to help them succeed as a business.

Although we cannot necessarily guarantee results with Google's ever-changing algorithm, we work tirelessly to get clients on the right path to results. With our transparent client services, we like to educate our clients on the what and the why of the things we are recommending. The more the client knows and understands, the better and more successful the partnership will be.

Our team is also readily available when needed. While we have Account Managers that can answer a bulk of a client's questions, if a client has a specific question about technical SEO or content creation—the client has access to that team member as well!

What would you say are the factors that have contributed to your success as an organization?

A major factor of our success is honest and open communication with our clients. No smoke and mirrors or secret

sauce—we strive to offer SEO advice that will get results. With this candid communication style, we create strong partnerships with our clients, which helps our clients trust us to take care of their SEO services. We never want our clients to feel like they can't connect with us or get answers, we are always available for our clients, and they can reach out to us at all times. Unlike a large SEO agency, we treat all our clients as #1, no matter what. On our client calls, we actually show clients what we are doing, whether it be showcasing keyword rankings or optimizing content right on the call. We're very open with what we do, and our clients appreciate us for that.

What do you think is a unique aspect of your business?

We never want clients to feel stuck. We've heard numerous horror stories where clients have gotten stuck with a previous agency and could not get out without breaking a contract. Our services function on a month-to-month basis with a 2-week out at any time for any reason. Most of our clients partner with us long-term, but we always want to give clients that option, so they never have to feel like they're unable to leave.

Where do you see your company a few years from now?

As a company, we are focused on growth not only from a client and financial aspect but also from an internal perspective. Obviously, a few years from now, we want to be bigger, faster and stronger. But more importantly, we want to be known as an innovator in the industry and expand our offerings to adapt to the ever-changing market. The term we want to understand is to be progressive and adaptive when it comes to market needs.

How has your journey been so far?

The journey has been amazing to this point. Obviously, it has not been free of challenges, but overall, we have been amazingly blessed to be in the position that we are in today. We have an amazing team with us and clients that any business owner would be proud of. We are excited about what the journey has in store for the future.

Meet The Essence of CadenceSEO

Christy Olsen

Christy is the backbone of the company. Her vision for SEO started years ago while working at a large agency where she cut her teeth on all things SEO. Her vision is to bring better & more affordable service to the industry and position CadenceSEO as one of the Fastest growing agencies out there.

Kevin McLaughlin

Kevin has his hands in almost everything at CadenceSEO but mostly oversees the growth efforts as well as helps with the design, implementation, and management of strategies. His background is a little unorthodox but he has grown into an “SEO Nerd” over the last few years of agency life.

“CadenceSEO values transparency, communication, and engagement in our services so clients can feel like they're involved in the process every step of the way.”







Chief

GROUP SERVICES

Our operational differences, experience, and size make us a premier integrated services provider – one that stands out as an industry leader

Danny Farah,
Managing Director

In our attempt to curate the list of some of the most influential companies out there, we realized that there was one factor that was common in every company envisioning to make it to the top of their industry and becoming truly influential. It is their dedication to putting in relentless efforts towards improving their product and service quality.

Customer-centricity lies at the core of everything they do, and they also ensure to have all the procedures in place for employee well-being and helping them service the end clients. The Chief's Digest is thrilled to present the story of one such influential company that has been doing an amazing job with innovation

and technology-driven approach to deliver an excellent service to its quality clients belonging to different sectors from Government, Commercial, Aviation, Retail, Strata, Public Domain, and Hospitality.

Chief Group Services, headed by Danny Farah, offers a range of security, cleaning, and maintenance services as an integrated package with superior results and zero hassles.

In conversation with Danny Farah, MD, Chief Group Services

How did you come up with the idea or concept for your business?

After completing my university education, I started my job as a contract manager for a

commercial cleaning company. This role led me to a great yet risky opportunity of purchasing a niche security company – which I decided to go for at just 22 years of age.

Fast forward a decade, and I successfully built and sold the company as a leader in its sector. I then stepped into the property sector and other investments, however, (the business owner in me) soon decided to launch my very own integrated service company – Chief Group Services, which would encompass the sectors of the industry that I was both passionate and knowledgeable about.

**What are your company offerings?
How have consumer responses
shaped them over the years?**

We provide our clients with a range of security, cleaning, and maintenance services effectively managing these sectors for our clients as an external supplier. We aim to operate these services for our clients completely with zero hassle and excellent results. We are working towards our goal to be leaders in our sector working tirelessly to achieve a reputation for professionalism and high-quality workmanship.

**On what ideals are your work
culture and business ethics based?**

We are passionate about staff happiness, and their individual career progression, and it shows. Our staff is supported with effective training and career guidance to ensure they continue to excel in their sector. Our staff is the most crucial element of our business, and we value them above all. We like to think of our company as a large family that is proud to work together and represent the company.

**How do you define success? Do you
think there is some formula to
becoming successful?**

Success is ensuring we deliver on our vision, which is “to be recognized as Australia's leading provider of integrated services, providing peace of mind to our clients through our customized solutions, a high-quality service, and enduring partnerships with our clients.” All our decisions are based on this vision, and this is the key to our formula for success.

**What would you say are the factors
that have contributed to your success
as an organization?**

We provide full-circle solutions to our clients, which saves them in the long run. We are external yet implement strong communication strategies to form an effective and friendly relationship with our clients.

Clients find value in the way we operate. We are very open in our communications and diligent in our project management. We meet our client's needs above all and have a clear focus to never disappoint in terms of our quality of service.

**What do you think is a unique aspect
of your business?**

I believe it's our core values that make our business the most unique in the industry.

- **Customer Focused:** We build relationships with our customers. We understand their needs. We make commitments in good faith. We always act professionally, and we're honest in all of our actions.
- **Safety First:** We are committed to workplace safety, and our target is zero incidents or injuries. We invest in safety programs and procedures for our people, and we provide continuous training to enable a safer working environment.
- **Integrity & Respect:** This is the basis of our relationships with our clients, suppliers, and staff. We believe in ethical business conduct – we will always do the right thing, and we are consistently open, honest, and genuine.
- **Dependability:** If we say we will

do something, we will do it. We deliver our very best and hold ourselves accountable for our results. If we make a mistake, we are honest about it and put it right quickly.

- **Quality:** We will never compromise on the quality of our performance or the professionalism of our staff.

**Where do you see your company a
few years from now?**

We are still a very young company, but the future looks very promising. It is already a successful operation turning over a healthy 7 figure amount. My goal is to turn this organization into a powerful national competitor in the years to come.

How has your journey been so far?

We've seen continued growth since 2016, and in the last 12 months, we have created some deeper partnerships with our clients. As our business expands, we now work with some major players in the airlines industry, which has invigorated the team as we forge ahead in the second half of 2022. We are looking forward to continued growth and success as our team flourishes and our clients expand.

**“We are professional, reliable,
and detail-focused with
superior project management
and communication skills at
our core.”**



Mezzle Middle East Limited

Is at The Forefront of Challenging and Changing the Traditional Approach to The Legal Sector

Henzie Healley,
MD, Middle East Office

The Idea Behind Mezzle

After seeing lawyers chained to their desks working ridiculous hours, the idea behind Mezzle just had to be founded. Since Mezzle facilitates a radical change from this traditional approach to the provision of legal services, it has experienced substantial growth since its inception, serving the demand from lawyers to be their own boss with the backing of an international firm without sacrificing financial freedom (but in fact, adding to it).

Mezzle is a customer-centric and technology-driven law firm that minimizes non-billable hours through innovation and gives lawyers the ability to work from anywhere in the world at any time. Mezzle is equipping its lawyers with the best of the best to have what Henzie calls, the “Mezzle Lifestyle”. The Mezzle Lifestyle envisions a lawyer that has a healthy

work-life balance and a very healthy income.

Mezzle has become a firm that keeps sharing the love. Happy lawyers create happy clients and the cycle keeps repeating, becoming stronger every time.

What are your company offerings? How have consumer responses shaped them over the years?

The underlying concept behind Mezzle is that it's a remote-based fee share model that has invested heavily in its back-office systems, supporting its legal experts by providing them with access to a unique and revolutionary technology that helps them streamline their time (meaning clients receive their requests quicker than most traditional firms).

With Mezzle, the client also has direct contact with the lawyer they

have initially engaged, work is completed in a more efficient manner (since Mezzle's lawyers are all senior) and the client is paying for the lawyer's experience as opposed to paying to train a junior lawyer to which the client's work has been passed down at some traditional firms.

Mezzle's legal consultants have all trained and qualified from international firms. They have legal/commercial and operational backgrounds, extensive private practice, in-house and corporate experience, all of which makes them strong business partners, who understand both the client's commercial and legal needs.

Traditional law firms sometimes also block progress by being too aggressive from a legal standpoint, whereas as a business, it is normal to weigh up the commercial risks

with the legal ones and Mezzle's legal consultants understand that.

Every business, big or small, gets its fair share of challenges, especially during the initial days. Tell us about your challenges and how you managed to overcome them.

Scaling too quickly. Even before Mezzle hit the market, there was a growing demand for its business model. Since “going live” Mezzle has been unmandated with requests to join the firm and has found it hard to keep up with the demand.

The lawyers Mezzle has onboarded are legal experts in their field - Senior lawyers with years of experience. This knowledge and skillset, coupled with the fact that Mezzle has found a way to make them happy, means that clients are also receiving better services, which makes them happier and happier clients also means a continuously growing client base.

Mezzle has reached the point where Mezzle is expanding into other jurisdictions even quicker than they had planned to.

Is there an ideal upon which your work culture and business ethics are based?

Mezzle is very results-driven. Each lawyer works for themselves (but has our ongoing support). Mezzle promotes internal cross-referrals and provides promotion of its lawyers on the web and various other platforms. There is no hierarchical system in terms of a “boss”, but Mezzle does however consider the personality of legal consultants when onboarding them to ensure that the harmony of the firm is not disrupted. Mezzle has created a relaxed family environment, where people like working for the firm and with other members of the Mezzle team.

Mezzle has what it calls the Mezzle Tide to remind its lawyers of the ethics and values upon which Mezzle was founded. Trust, Integrity, Diversity, and Efficiency - Mezzle promotes these as the ethics of its business, and its lawyers embody these at all times.

What do you think is the most unique aspect of your business?

Mezzle is not your ordinary (or traditional) law firm. That says it all.

Where do you see your company a few years from now?

Mezzle is growing from strength to strength and is continuing to actively recruit good-quality lawyers across the UK and UAE. With more lawyers joining Mezzle, its service offering is going to get wider, and with the model and infrastructure it gives to lawyers, the demand keeps increasing.

The ultimate plan is to continue this growth, in both the UK and UAE and further afield also. The fee share or consultancy model is one which will dominate the legal market in the future and Mezzle has been created at just the right time to be the pioneer of this.

How has your journey been so far?

Wow! Where do we start? Mezzle already has two offices and is in talks about opening two more offices in other locations within the next 12 months.

Henzie has been named as one of the Top 10 Business Leaders to Follow in 2021 and received this title twice on two separate occasions for 2022. She has been featured in various magazine articles and received an award of honor from the Women's Investment Empowerment Forum, the Lex Falcon Award from Lex Talks, was included in the Who's Who of the World for 2022 and set to receive another award in November.

Mezzle won Best Corporate & Commercial Law Firm 2022 during the 2022 Global Excellence Awards, was named one of the 5 Best Law Firms of 2022 and one of the Innovative Law Firms to Watch in 2022. While each of these has been a notable achievement in itself, if one considers that all of this has happened within the last 6 months, Mezzle can call that achievement of achievements.

Knowing The Team Behind Mezzle

Raj Sumal & Mel Kang, Founders

Raj and Mel come with a combined work experience of over 30 years. They have worked at several prestigious firms before coming up with the idea behind Mezzle. Tired of the old way of working, they decided to create something revolutionary by creating the Mezzle Cloud, the backbone of Mezzle, which has completely transformed the way that legal services are being provided and how lawyers provide them.

Henzie Healey, MD, Middle East Office

Henzie is a partner in, and Managing Director of, Mezzle Middle East. She is an accomplished and skilled common law qualified lawyer who started the basis of the legal consultancy back in 2019, merging with Mezzle in 2021, and rebranding the Abu Dhabi office to Mezzle Middle East.

“We always knew there would be the demand and Mezzle would hit the ground running, we just didn't realize by how much. But it's a nice challenge to have... and one which we openly embrace.”



DRYOCOPUS PILEATUS



Known as "woodpecker"
this animal evolved to have
a special skull to
withstand the pecking and
avoid brain damage.





YOU DID NOT EVOLVE TO HAVE A HARDER SKULL.
FASTEN YOUR SEAT BELT.



MAIPU





Transforming Life Sciences & Biotech: Delhi-based Nextgen Life Sciences Pvt. Ltd. Shines Through in Its Approach to Cater to Science & Research Needs Based on Value, Service, and Support

**Dr. Nagma Abbasi,
Founder & CEO**

We, at The Chief's Digest, believe that nothing can beat the value that comes from connecting with leaders and masters in their respective fields, who have been through tough challenges, and share their stories of success against all odds. Speaking of the courage and persistence it takes to think clearly in the hurdles and obstacles on the path of one's purpose and pushing through it to reach the goal, it gives us immense pleasure to introduce **NextGen Life Sciences Pvt. Ltd.**

Established in 2014, NextGen Life Sciences is a single-source facility catering to the research needs of scientists in the field of Molecular biology, Cell biology, Immunology, Health care, and Drug Development. The NextGen group bridges the gap in understanding the needs and pains of

Researchers of the Life Sciences/ Biotech industry and helps scientists gain insight on the recent innovations and technologies, assuring a sound knowledge of the subject matter. Initially, NextGen tries getting insight on the customer requirements by exchanging ideas, understanding the complete workflow, and then expecting results which in turn helps them to suggest the best possible customized solutions to their customers.

We had the pleasure of interviewing Dr. Nagma Abbasi, Founder & CEO, NextGen Life Sciences. Below is an excerpt from the interview.

What were the challenges that you had to face in your initial years?

Like all startup companies, NextGen had its fair share of challenges during its initial stages, like capital

investment, finding good talent, building customer trust, and good relationship. Without just sitting back and relaxing, NextGen overcame these problems and today it stands strong in the market by creating a unique place.

The factors that helped NextGen to grow are

- Company Culture
- Knowledge Management
- Clearly Defined Roles
- Continued Scalability
- Cash Flow
- Development of Internal Tools
- Consistent Team Quality
- Customer Happiness
- Core Values

- Little Wins
- Team Performance Evaluations

How have consumer responses motivated you to shape and grow your organization?

With its augmenting spectrum of products and solutions, NextGen empowers the mounting realm of research to solve complex analytical challenges in the pharmaceutical, biotechnology, academic, government, environmental and industrial research, and the clinical laboratory. The company's products address a wide range of requirements right from the sample, material characterization, and chemical analysis to clinical diagnoses and biological-based therapeutics handling.

The company offers services for Cell Analysis, Cell Culture & Transfection, Cloning, DNA & RNA Purification, Gene Expression Analysis & Genotyping, PCR, Protein Expression & Analysis, Real-Time PCR, Sequencing, Synthetic Biology, Cancer Research, Stem cell research, Drug Discovery and development, Plant Sciences, Epigenetics and Services for Sequencing, Next Generation Sequencing, and Bioinformatics.

If you have to list five factors that have been the biggest asset to your organization, what would they be and why?

The Strategic Mindset: Rational and well-informed decision making at the right time, with calculated risks is essential for the core team members. The management and the leadership teams should lead the company's people and processes with a long-term proactive approach rather than a day-to-day reactive approach.

The Human Resource Pool: Organizations fail to deliver in the

absence of the right delivery teams. Well qualified and experienced professionals enable quick adaptability that enables the business to respond to circumstances and stay ahead of the competition.

Operational Efficiencies: All the operational processes must be fine-tuned for achieving high productivity in terms of employee performance and overall output.

The Financial Health: It is well worth considering the various aspects of maintaining the financial health of the firm which includes close observation of liquidity, profitability, solvency among other key fiscal ratios.

Complete Customer Orientation: Customer orientation cannot be limited to marketing and sales. To succeed, an enterprise must make it part of its core value that infuses across every function of the organization.

What do you feel are the reasons behind your company's reputation?

Great team, Products, and services, loyalty towards customers and partners, communication, hard work, consistent efforts are the key factors behind our reputation.

No matter who you are or what your goal is, without a good reputation you'll find it difficult or almost impossible to achieve success. Your company's reputation can be a catalyst for a new business or a roadblock for new customers. Protecting and improving your business reputation is the best way to increase your brand visibility, promote growth, and achieve success.

Where do you see you and your company a couple of years from now?

NextGen Life Sciences Pvt. Ltd. aims high with the launch of its own-brand products of international standards. At a

steady pace, it is working constantly to empower the mounting realm of research to solve complex analytical challenges in the pharmaceuticals, food, environment, biotechnology, and industrial and clinical research.

Meet the Leader Who Makes Things Happen in NextGen Life Sciences

Dr. Nagma Abbasi, Founder & CEO

Dr. Nagma is leading the development and execution of long-term strategies with the vivid vision of expanding the organization's footprints across the global market. She attended IMT Ghaziabad, AMU, Aligarh, and Indian Agricultural Research Institute, Delhi for her studies in Business administration, Doctoral studies in Molecular Genetics, and Post-Doc in Molecular Biology.

She learns from her experiences, failures, and updates herself about the worldly changes through reading. She wants to be the best entrepreneur and an example for the future generation. Her career spans over a decade working with Esteemed Research Institutes and leading Multinational companies in the Life Sciences / Biotech industry across various verticals like Product management, customer segmentation, brand management, and strategic marketing.

“The company's mission is to discover, delineate, and deliver high-quality products and excellent services that enable millions of lives to live a healthy and better life.”



Helping High-Net-Worth Individuals Invest in A Secure Future in A Prosperous New World

Mimoun A. Assraoui,
Founder & CEO

RIF Trust is one of the leading residency and citizenship by investment advisories in the Middle East and Africa. The firm was established to cater to the needs of high-net-worth individuals and help them with visa-free travel and asset optimization. Working with the aim to provide greater freedom to families, RIF Trust offers transparency in its operations and with a focus in offering and designing the top residency or citizenship programmes.

The Chief's Digest Interview with Mimoun A. Assraoui, Founder And CEO, RIF Trust

How did you come up with the idea or concept for your business?

Coming from an immigrant background having been born in Morocco, raised in France, and proudly living in the UAE for many years, I have always valued freedom

above all else and felt it is a *human right* to be able to travel freely without boundaries. This business has allowed us to fulfill our core value of giving our clients and their families the freedom to become global citizens and to achieve their full potential.

What are your company offerings? How have consumer responses shaped them over the years?

As one of the largest global investment migration advisories, RIF Trust offers over 20 Citizenship and Residency by Investment programs from countries around the world.

We have successfully assisted high-net-worth individuals and their families with obtaining a second passport in the Caribbean (e.g., St Kitts and Nevis, Dominica, or Vanuatu) or European residency (e.g., Portugal, Spain, or Malta). We offer a bespoke solution for each of our

clients and will guide them each step of the way until they receive their new passport or residency, as well as post-approval services with our exclusive after-care service.

Ultimately, consumers are looking to S.M.I.L.E.: Security, Mobility, Investment opportunities, Lifestyle, and Education and Employment. RIF Trust's service has continually evolved over the last decade to ensure that we are offering the best programmes and investment opportunities for clients to allow them the best chance to S.M.I.L.E.

Every business, big or small, gets its fair share of challenges, especially during the initial days. Tell us about your challenges and how you managed to overcome them.

The initial challenge was awareness and trust. When RIF Trust was first formed, investment migration was

virtually an unknown niche industry. With a small team behind me, I found myself constantly having to prove the legitimacy, legality, and benefits of our service.

However, with the passage of time and a lot of hard work, we were able to build a global brand that people know and trust.

The current scenario is that the market is becoming increasingly competitive with new entrants, who are often unlicensed, inexperienced, and small operations, entering the industry each month. However, clients are also becoming a lot more selective about who they work with and can identify legitimate and experienced advisories, like RIF Trust, from the smaller advisory in the industry.

On what ideals are your work culture and business ethics based?

We value trust, excellence, and transparency. We treat our employees, clients, and partners like family. We are all driven by the same goal, where each of our roles helps to make the lives of our clients better. We hire people that are committed, positive and caring.

What would you say are the factors that have contributed to your success as an organization?

Despite our growth as a company, we have never forgotten our entrepreneurial mentality. We continue to work hard each day to improve our service and ensure that we maintain our leadership position and stay ahead of our competitors.

What do you think is the most unique aspect of your business?

With over 50 staff members just at our UAE headquarters, RIF Trust is the largest government-approved agent

operating in the Middle East and Africa. With our merger with the Latitude Group in 2018, we now have a global footprint with over 100 team members across 22 offices worldwide. Due to our global presence and reach, we're able to offer over 20 different programme options for our clients, ensuring that they have a wide range of solutions to choose from in the Caribbean and Europe.

We have a diverse board of directors who are pioneers in this industry with a combined experience of 100 years in building and offering citizenship and residency by investment programmes.

RIF Trust has built our business around our clients. When deciding on the best solution, our pricing is always fair and competitive. We are focused on building trust with our clients during each step of the process.

Business leaders have always emphasized the habit of reading for success, on the record. Is there a book that you draw inspiration from?

One of the positive impacts of COVID was finding more time to read. I started reading books in French as the language is highly nuanced. Currently, I am reading *Le Naufrage des Civilisations* by Amin Mallouf, a French-Lebanese writer.

Where do you see your company a few years from now?

We emerged stronger from the COVID crisis and our goal over the next few years is to become the international leader in the investment migration industry.

How has your journey been so far?

Our journey has certainly been very impactful to the lives of our clients, and I am proud of what we have achieved. RIF Trust is impact-driven and we derive the most joy from how many lives we were able to improve. We have delivered passports to over 4,000 clients over nearly a decade and we are growing our staff and network every single day.

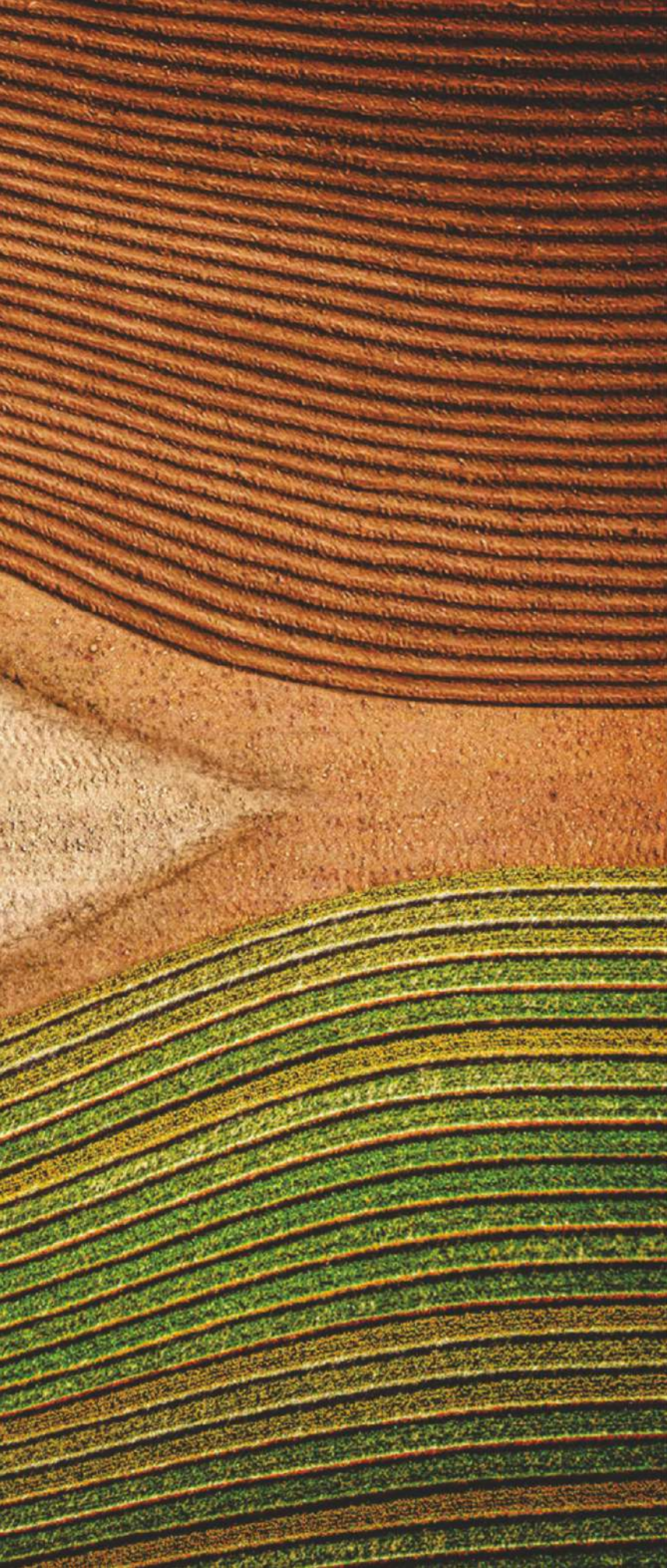
Knowing Mimoun A. Assraoui, Founder and CEO

Almost a decade ago, Mimoun left the banking world to establish RIF Trust in 2013. Mimoun has over 27 years of experience in the Middle East and Europe. He has worked at different international banks, sovereign wealth funds, and family offices throughout the Middle East and Africa. After noticing the opportunity, Mimoun leveraged his expertise in banking and entrepreneurial mindset and founded RIF Trust.

His ambitious vision of becoming an industry leader has helped him shape RIF Trust's core values of outstanding service, a smooth process, and transparency while building its international network of offices.

"My success formula can be abbreviated as C.E.O.: Clients, Employees, and Owners. When you find the perfect mix of these three core elements there is no limit to what a company can achieve."





NO ONE LOOKS AT NATURE THE WAY WE DO.

SeedFuture is an ecosystem of values born of nature, offering solutions to nourish well-being and to give life to the environment, animals and people.

SeedFuture: sowing knowledge for a new vision of nature.

SEEDFUTURE 



Nancy Langer,
CEO

TRANSACT

Making An Impact in the FinTech Space: Led by CEO Nancy Langer, Transact Campus Paves the Way for Simplifying Campus Operations and the Student Experience

Being a smart company means staying ahead of the curve by keeping an eye on client needs and consumer trends and responding quickly to changes in the market. “We stay in the lead by partnering with our clients to create solutions that get them to where they need to go right now,” says Langer. “The Transact team embraces change. They thrive in this environment that capitalizes on their nimble, client-focused work approach.”

“Transact Campus is a mobile-centric campus technology that integrates institutional payments, campus ID, and campus commerce. With its user-focused solutions, our technology can streamline campus life to enhance the college experience for students and their families, and for the colleges, that fosters student retention and post-graduate connections and loyalty.”

In our interview with Nancy Langer, she shared her enthusiasm about the progress she's made at Transact Campus and the plans she has for scaling the business to new heights.

Here's an edited excerpt from the interview.

What was your inspiration behind joining Transact?

There were a couple of things. For one, Transact has huge potential and tremendous opportunities for growth. And the market we serve is smart, fast-moving, and future-oriented. Look at where we sit. Transact helps college students navigate through their on-campus experience. Our technology and innovations make an important difference in how universities serve and interact with students who are much more digitally connected and mobile-centric than ever before. Students are always looking for the next big thing. It's incredibly energizing to be in the middle of this.

Just as important is the team here at Transact. This team is passionate about the business and that mindset creates an exciting environment that fuels creative thinking. To answer your question, it was a combination of coming to a space where there is a lot of innovation and disruption and being able to be central to that transformation. To be a part of a business with untapped potential for growth and part of a team that brings energy and commitment to the business? That is an obvious choice to make.

What was your priority at Transact initially, and do you think there has been a change in your priorities since then?

I brought an extensive network to the enterprise. Transact was not well known and the product wasn't well understood. It was important to change that perception quickly. I needed to get out there and let people know who we are. I talked to investors, colleagues, and peers, and asked them what they think we do and why they think what we provide is important. I was able to connect with and engage some key influencers and educate them about the power of the Transact technology.

By leveraging my network and considering their input, we gained some important insight to apply to defining a strategy for growth that everyone could support and align with. Then we were able to create the tactics needed to execute against that strategy.

Of course, it's also essential to have strong teams in place. One of the crucial early steps was to match existing talent to the key roles and give them the ownership and authority they need to execute their own success. We have a very capable workforce and when we reorganized to position them in the right roles, we realized we only had to hire for a few new positions.

With the team and the strategic direction in place we were ready to grow, to quickly respond to user

needs and be prepared to move the needle on opportunities when they appear. That's our priority now. For example, there are straightforward payment services that we can provide, and they're important for our users, but we can't be satisfied with the low-hanging fruit of basic product features. We need to be nimble, and now it's a part of the culture to prioritize growth and put our focus on the areas where we know we can make an impact. The strength of the Transact products is really a collective success story.

How would you describe the work culture within your organization? How do you differentiate between smart work and hard work?

We have a culture of innovation, accountability, and customer focus. Transact is a great example of where hard work and smart work intersect. Earning a college degree or an advanced degree is hard work. There aren't many shortcuts in the process. The Transact technology lets our hard-working student users work smart.

Everything we do is focused on helping students work smarter. On campus, Transact solutions simplify administrative steps by streamlining operations with campus IDs, campus payments, and commerce. In short, it gives our users smart tools that let them save time and energy for what they came to college to do — work hard. With one connected campus experience, Transact works smart to deliver precious time for the hard work of college success.

What are the factors that make Transact a smart brand and why?

With our focus on mobile-first technology, we are serving the current as well as the next generation of students. We are pleased and excited to be able to say that we were the first on campus with a mobile credential fully integrated to the Apple Wallet and Google Pay. We thought our campus base, our students,

would love it – and they do – but they also said, “It's about time!” It is this dynamic with the students that keeps us on our toes.

Our approach is very comprehensive. We can serve multiple user segments from the students to their parents and grandparents. For the users of our systems, we are a single-source solution to meet multiple needs across the entire campus experience.

We have great partnerships with companies that today's Gen Z students identify with, like Apple, Google, Microsoft, and GrubHub. These key partners resonate with students in our customer base. But we are mindful of all the demographics we serve. On the payments side, tuition payment plans are extremely important to parents paying for their kids' college tuition, and the flexible plans allow us to provide more payment options to students and their families to match their financial needs. The way we partner with schools, and the programs we can offer, gives innovation a place to happen on campus. And that is working SMART.

What's your take on the involvement of companies in social welfare/CSR activities? Does it make a positive contribution to the business?

Absolutely. The social issues that dominate the daily headlines are top of mind and create sometimes urgent needs for our college audience. And internally, for our team, we've seen that the diversity we embrace in our Transact workplace contributes a fresh way of thinking about the design and delivery of the products and services that we offer to our users.

Inherent in our strategic approach of listening carefully to users, is the ability to spot opportunities to customize our product offerings; to be responsive to many different needs, including social diversity and equity. The complexity of campus systems can be bewildering for families who are inexperienced with financial aid and payments systems. Streamlining the process makes campus life more accessible for new arrivals to the college experience.

The best and the brightest want to work in an environment that values diversity and inclusion, but they don't care much about the talk, they want the company to act, and we have incorporated new initiatives on the issues of DEI that we hope will reverberate through the enterprise. We have hired a leader of our DEI efforts, Mechelle King, to help us create a thoughtful, intentional culture of diversity and inclusion; it's the right thing to do and it invites our people to bring their best selves to their work, which ultimately makes us a better company.

Where do you see the company a few years from now?

It will be a much larger organization, not only from the perspective of organic growth but through acquisitions. We'll be expanding what we deliver in higher education to other markets like K-12, international locations, and corporate and medical campuses in closed-loop city-style environments. And, of course, there will be opportunities that will come with technologies and needs that aren't even on the table yet. It's a tremendously exciting position to be in.

Knowing the CEO

Nancy Langer

As the CEO of Transact Campus, Inc., Nancy oversees the company's vast ecosystem of payments, campus ID solutions, and campus commerce technology.

“It was important to bring an extensive network to the enterprise. Transact was not well known, and the product wasn't well understood. It was important to change that quickly. I needed to get out there and let people know who we are.”



Investment Made Easy To Secure Your Child's Future Goals

Ksenia,
CFA, Founder & CEO

Women's Entrepreneurship is key to improving the social and economic growth of societies across the world, but it seems like the area is insufficiently acknowledged. Although there are women leaders and entrepreneurs who are taking over the business world, we still have to work a lot on creating a conducive and free environment for everyone hoping to achieve success in the entrepreneurial and corporate world.

As we speak of women's entrepreneurship, The Chief's Digest is proud and grateful to have the opportunity of featuring the story of Ksenia Yudina, CFA, Founder & CEO of UNest, who is striving to help

parents give their children a financial head start.

Leaders like Ksenia set glorious examples of how women, just like her, can find a footing and place for themselves in society and the business world.

Below is an edited excerpt from Ksenia's interview with The Chief's Digest.

How did you come up with the idea or concept for your business?

The cost of education keeps going up and if we talk about student debt, it has reached \$1.7 Trillion, which is huge. Even I graduated from UCLA Anderson with a massive student loan.

I saw many families struggling to meet the cost of education. It's devastating. As an example, a family friend of ours just graduated from USC's Dentistry School with \$500k in loans. It will take her a big chunk of her career to pay that back. That is becoming the norm, student by student, family by family.

When I went to work at Capital Group/American Funds, the largest provider of 529 college savings plans in the country, I realized that countless families did not have access to a convenient way to avoid the kind of loans and debt that I had experienced. Plus, when my friends asked me to help them plan financially for their kid's future education, I would send them a long 15-page application form.

They were seriously put off by having to do the paperwork, FedEx the form around, etc. They were using apps like Venmo and Robinhood, so filling out long forms was alien to them!

I realized that this was a category that was ripe for disruption with technology. It was tough to see how a large financial institution could move quickly enough to solve the problem, so I decided to do it myself.

What are your company offerings?

UNest is the money app for your kids' future. The company's iOS and Android apps and Investment Account for Kids have achieved an outstanding level of success since becoming widely available across the United States in February 2020. UNest demystifies the previously complex process of setting up saving plans for education and other important life stages with a paperless approach that takes only five minutes to set up. The app also includes a simple gifting feature that makes it easy for family and friends to contribute to a child's account.

UNest Reward is a program that puts money directly into your account when you shop with brands you love such as Disney+, Nike, or DoorDash. These partners pay us an affiliate fee when a UNest customer signs up for their service or buys their product.

Every business, big or small, gets its fair share of challenges, especially during the initial days. Tell us about your challenges and how you managed to overcome them.

One of the biggest challenges earlier in my career was having a vision of innovation at a legacy institution, but with that comes complexities as they are notorious for the lack of innovation due to their conservative ways. I

overcame this challenge by being persistent and recruiting a fantastic team to support me. My work ethic has always been a strength of mine and when I've been presented with a challenge, I rely on it to beat the competition.

Early on fundraising was a challenge because 98% of venture capital goes to male founders. I did not let this deter me. I outworked my male counterparts and was ultimately successful in raising my round Seed, Series A.

How do you define success? Do you think there is some sort of a formula to become successful?

At UNest we define success by our ability to help parents. We quantify this success with the number of parents and children on our platform, which currently stands at over 300,000, and their reviews of our app, which currently sits at 4.8 stars on the app store.

What do you think is the most unique aspect of your business?

The launch of UNest learn has been a terrific success and an opportunity for us to help educate our community on a variety of financial literacy topics. While we do not charge for this content it has become a unique differentiator of our business because it allows us to support our families with the training and support they need to thrive.

Business leaders have always emphasized the habit of reading for success, on the record. Is there a book that you draw inspiration from?

The Intelligent Investor by Benjamin Graham is a must-read for anyone looking to invest. Crucial Conversation is an important book for anyone looking to lead a fintech company because it offers suggestions on how to

navigate challenging moments. Often, I've found myself in situations where, stakes are high, and emotions run strong. It is important to have a framework for resolving issues and that book helped me develop one.

Where do you see your company a few years from now?

We are quickly becoming the leader in saving and investing solutions for parents and families. In the next few years, we'd like to expand internationally and we see ourselves becoming the holistic financial solution for parents and kids. Our goal is to level the playing field for the next generation, and build a more equitable and inclusive system where everyone can thrive.

Meet The Leader

Ksenia is an entrepreneur and financial expert with over ten years of experience in the financial industry. As CFA, Founder and CEO of UNest, she has spearheaded the development of the breakthrough fintech solution and raised funding from leading venture capital funds including Northwestern Mutual, Anthos Capital, The Artemis Fund, Group 11, Draper Dragon, Unlock Ventures, and Vested Ventures.

"Everyone on the UNest team is committed to our mission of helping parents build a better future for their kids, regardless of income or background, by providing guidance and access to cost-effective financial solutions."



Rene Rodriguez,
Founder & CEO



Building A New Immersive World: It Appears the Sky's The Limit for VidIt

Humankind is not new to the transformational impacts of technology. We are well aware of how innovation in the technological space is reshaping the world faster than ever before. And there is enough anecdotal and visual evidence to support the statement. For instance, we can consider the proof in our pockets; we have a small mobile device capable of offering information that's close to the entire sum of knowledge humanity has gained so far.

Speaking of the technological wonders we are surrounded with, what could be the next big advancement? Well, we have already experienced it through some apps and filters. Yes, we are talking about Augmented Reality. It has the potential of bringing forward the possibilities that are hard to achieve with the existing technologies we have. AR will surely alter the way individuals view the world and begin a new chapter in human behavior.

As we speak of transformational technology, there's one company that is already on its way to tapping into the enormous potential of AR and democratizing it so that everyone on the planet can become an evangelist of this new behavior. Today we, at The Chief's Digest, are thrilled to introduce VidIt to our readers.

In an exclusive interview with The Chief's Digest, CEO Rene Rodriguez shared valuable insights on how the future will be with AR and his visions to support the transformation. Below is an edited excerpt.

Why was the company set up? What inspired you to develop the idea or concept of VidIt?

The answer to that question is simple.

I have been an entrepreneur all my life. However, the idea behind VidIt

didn't conceptualize until 2007, when a friend of mine introduced me to the movie, "Back to the Future". It was my favorite movie back then. I saw the technology of augmented reality for the first time, and I could instantly find a connection with the movie as well as the technology.

I could literally see a new world full of interactive content. I still remember when Michael J. Fox was standing in the corner of the plaza, and suddenly, a big hologram shark snaps at him. In my head, I thought that was so incredibly cool. I knew the technology was going to get big in the future, and I thought I want to be a part of this. I didn't know how long it would take, but it inspired me to envision that the whole world will become an interactive world, and that's when I started working on it.

So, I have been working on VidIt for the past twelve years, and finally, we have a platform that's ready to go.

When I saw the vision, and we put the concept together, we realized that this will have to be deployed in phases. So, right now, we do have phase number one in which we provide services where we can monetize the platform to websites, videos, NFTS, and other solutions.

And in the second phase, we will be pushing hard on the ability to create adoption for free users and our platform. And once we get there for the users, we will successfully create a full world of augmented reality. So, it's kind of like the metaverse but in augmented reality.

In this modern business world, what exactly does a "Smart Company" mean to you?

For me, a smart company would be one that is street-savvy, one with common sense. Today, technology is evolving so rapidly that anyone who's not moving ahead with the new technologies can easily run out of business.

Let's consider the last fifty years for example. We saw how the internet and social media completely revolutionized the way how people and companies do business. It wasn't something that people chose to accept or reject. Businesses that didn't accept it or move towards it literally died. Similarly, augmented reality is going to be the next big thing.

So, you need to head in the direction where new technologies are moving. And in the next five to ten years, we believe there won't be a company on the planet that will be in a position to reject or not use augmented reality. If they don't accept augmented reality,

"People would like to have the ability to see their favorite museums, places, parks, or let's say, the Eiffel Tower. With VidIt's augmented reality technology, we want to bring all that to them."

they will be at disadvantage and could potentially run out of business. That's how simple it is. So, a smart company is always willing to adapt to new changes, is open to start testing the waters, and always learning & moving towards the new future.

What challenges did you face in your initial years? What was the number one motivating factor that kept you moving forward?

I would say Timing! Way too early in the vision!!!! So convincing people of the future was tough, especially investors in which I am extremely grateful for them of course, but it's been some tough early years for sure, of not giving up on something that we knew it was coming! I can recall people telling me that my idea was the stupidest of all they had ever heard. They would tell who will be looking for things through that phone or looking for any of this stuff at all. But all of that was just fascinating to me because to understand the difference between Pioneers and Settlers.

I took every challenge that came our way sportively, be it raising money, keeping things alive, or building the team. I was ready to take a deep dive and go into the trenches with the team. We understood the deep roots of the problem and then the process thoroughly. Eventually, we built a team of warriors, and that's how we knew we were making progress. Of

course, we didn't let go of outside technologies to get us there.

Every time our vision advanced even a little, our steps got more solid and we got more motivated. Now, we are so close to letting the world experience something so incredible. We are excited to be a part of the future.

How would you describe the work culture within your organization? How do you differentiate between smart work and hard work?

I believe you need to do a bit of both hard work and smart work combined. However, there's one element that should be added to the mix which is the attitude – a relentless attitude towards finding a solution, learning, and thinking out of the box. And once you have people with the right attitude, it's not hard to find people who work hard. When you have combined all the three, you can feed them with the right vision, and then it's like a rocket.

As a question on adaptability, how do you stay relevant to the consumer interests and needs in this highly volatile market?

When you introduce a new technology, people usually don't entirely understand the capacity of the technology. Right now, augmented reality technology is being introduced to the world as just simple tools and filters, and people are yet to fully comprehend how powerful augmented reality could be.

Today, people are somewhat aware of augmented reality through their Snapchat & Instagram filters, and some tools that you can see here and there from apps like Nike. But in reality, this is new behavior and everybody's participation will contribute to evolving this behavior. Over the next

ten years, this is going to be massive and will change the way technology is used forever. The contribution from multiple companies and users will be crucial because it's impossible for one entity to change everything.

What are the factors that make your brand one of the SMARTEST and why?

Experience, expertise, and know-how are definitely key elements that have allowed us to understand the industry very deeply, in addition to our model and market approach. We think of VidIt as YouTube, Tik Tok, or even Facebook - we have created a platform in which people have the freedom to create augmented reality experiences and share them across any social platform in the world, be it Facebook, Instagram, or Snapchat. We want to be the platform that enables people to bring forward their own content.

VidIt is like an ecosystem, where individuals and organizations can bring content, share content, or create content for different purposes, say for education or marketing. We want to allow people to populate the world with AR experiences across geographical or product locations, websites, videos, etc.

As I had mentioned before, phase one offers a solution for businesses that want to have an interactive website with augmented reality technology. And with VidIt's augmented reality solution, I think we have a smart play with this.

How does your company contribute to the competitive global platform at large?

We are driving a free model right now. We want to offer this tool to every school, university, country, and every

kid on the planet. We want everyone to have access to the tools to help them create experiences in augmented reality and then promote it through their talent. We are sure that eventually, companies will be seeing that and the need for that will emerge.

It's going to be as big as the internet. If we look at the early days of the internet, everybody wanted a website, and there was a need for people who can create one. Similarly, when YouTube started, the initial idea was to allow common people to enjoy sharing their home videos, but later it grew into a huge video platform where both individuals and organizations wanted to post and manage their videos.

Going forward, there will be a demand for the services for augmented reality in the same way how the creation of websites, videos, or designs has grown in demand today. And we on the platform will allow the whole world to interact in a free model with all the tools and services.

What's your take on the involvement of companies in social welfare/ CSR activities? Does it make a positive contribution to the business?

Absolutely. We have developed our platform to give the power and ability to people to use it in a way that benefits them. For example, our platform can be used to take education to a whole different level. We can make high-quality education accessible to people from different countries, places, or organizations so that they can learn in ways they have never done before.

With VidIt, you wouldn't need any special software, elements, or equipment. You can start with just your phone and eventually, a wearable device. And it would change the way how people look at the information.

For instance, we can grab pieces of art from the most famous artists and we can bring them to any country or location on earth, and people can have a virtual tour. It could be like a virtual museum where people can learn about art from their own location, and that won't cost anything.

What have you enjoyed the most while sailing through the ups and downs of your business?

The journey has been the enjoyment the whole time - the journey of building one more company, the lessons I have learned, the people I had the opportunity to associate with, and enjoying every bit of it thoroughly. The process of building VidIt hasn't been easy at all, but it's been very fulfilling because I can help so many people which I already do actually. Just the fact of being an asset to others and not asking anything in return is phenomenal.

Where do you see your company a few years from now?

If all this starts lining up with what we are doing, we will be a worldwide brand that would entirely change the way people obtain information. If you think of it, imagine being in a park full of dinosaurs sponsored by Nike for example. Then there's another park on the other side of the city that has all the characters from Disney and Marvel. You can interact with them, take pictures, record videos, or do whatever you want.



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