

Business owner resilience

How entrepreneurs are facing COVID-19 head on



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Manal Kahi: Reinventing a catering business inspired by refugee employees



"When I arrived in New York as a graduate student in 2013, I wanted to step up and do something to support the refugee community and try to tackle the massive unemployment challenge. I needed to change the narrative in conjunction with the refugee crisis—to leverage incredible talents in cooking and to share different cultures through food."

The Eat Offbeat journey: A story of resiliency

With a love of the food she left behind in Lebanon, when Manal arrived in New York City as a Columbia University graduate student, she was excited to learn more about international affairs and to find a way to make a difference in a broader arena. Disappointed with the taste of the hummus she found in her local supermarket, she took matters into her own hands: She started making her own hummus, using her Syrian grandmother's recipe. She then expanded her thinking. What if she could bring special recipes from around the world to New Yorkers, all created by people with a talent and passion for cooking?

From this spark of an idea, Eat Offbeat was born. Launched in 2015 with her brother, Wissam, as co-founder, Eat Offbeat employs 25 refugees in their professional kitchen in Long Island City, Queens. With chefs (talented refugees who love to cook at home) from Venezuela, Iran, Sri Lanka, Afghanistan, Guinea, Syria and Iraq, they produce traditional dishes from their home countries. Manal's idea for Eat Offbeat is based on three goals: Create quality jobs for talented refugees who want to be in the food industry, build bridges through the sharing of cultures and cuisines, and showcase a positive narrative for those forced to flee their home countries.

Manal Kahi Business

Eat Offbeat Industry

Catering and meal delivery service

- Former international environmental consultant
- Co-founder and CEO of Eat
 Offbeat, a meal delivery service that
 serves authentic meals from around
 the world that are conceived,
 prepared and delivered by refugees
 who now call New York City home

How all changed with the COVID-19 pandemic: Catering shifts to individual bowls and shifts again

It was in early March when Manal saw her business landscape start to change, as global start-ups asked their employees to work from home. She started getting event cancellations early on. With employees working from home, there was no need for catering services at offices.

When her catering business came to a halt, Manal needed to adapt quickly. She looked at her products and made her first shift. Because she was no longer catering to large groups in buffet-style dining, she pivoted to a new line of catering: individual bowls and prepackaged meals. But a week later, it all needed to change again.

When New York implemented its lockdown in response to the pandemic, Eat Offbeat took a hard hit, losing 100% of its revenue overnight. In less than one week, the team had a new plan. With this second pivot, they launched a food delivery service, with safe, sealed packages of food delivered directly to homes. Initially called Care Packages, each box contained a week's worth of meals and treats for an individual or family. The team has now rebranded the meal boxes and continues to iterate and improve the service to adapt to evolving customer needs.

And with the second pivot, Manal shifted her business model—instead of marketing exclusively to corporate clients, Eat Offbeat now sells directly to consumers. This also demanded a change to her business logistics, from technology to website, ordering processes, delivery and packaging. The crisis has led Manal to redefine Eat Offbeat as something bigger and better than her original idea: a food company.

Looking ahead: Embrace change and the power of a pivot

While Eat Offbeat's business has changed in ways Manal could never have imagined before the pandemic, she believes that sharing culture through food is more important today than ever before. Regardless of what the future may bring, Manal's passion for her mission remains: doing all that she can for the love of food and the people who create it.

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Advice to business owners

Manal believes a business plan is critical in ordinary times, but today, she can barely predict for the next week. Be prepared to change plans, sometimes within days. "In such an uncertain environment, it is hard to strategize for the long term," said Manal. "What I live by now is the need to be comfortable with uncertainty."

Be open to pivoting and changing, not necessarily an entire business model, but even small steps. The right pivot can turn out to be a silver lining in a crisis. While Manal hoped to expand her reach beyond catering—and connect with new customers directly—she launched that plan much sooner than expected.

Especially in the early weeks of the pandemic, things were challenging. Manal's employees were worried and filled with fear and anxiety. In all-team meetings, the team talked honestly about what was happening: financial worries, concerns for employees and the health risks associated with coming to work. Through these open conversations, Manal could better understand how the team felt and find compromises that could optimize the situation for everyone.

Manal's chefs have experienced hard times firsthand, most fleeing violence and persecution in their home countries. They have found a way to rebuild their lives and start over again. "Their resiliency and adaptability have served as an inspiration to us all," she says.

Brandon Smith: Protecting manufacturing during a crisis

"I have always believed in the value of nutritional supplements, and the market continues to grow as more people become concerned with health and wellness. My vision was to raise the game and deliver supplements that people could believe in—based on science, clinical trials and real evidence."

The Formulife journey: A new way of thinking about supplements

Brandon developed an early passion for high-quality supplements that help athletes perform at their best. But from his first experiences in sports nutrition sales, he felt there was a lack of science and clinical trials and an industry that needed a reboot. So, Brandon started his own sports nutrition brand, Purus Labs, to change the state of the industry. From there, he vertically integrated so he could be in complete control, from procurement to packout.

In 2012, he founded Formulife, a custom dietary supplement manufacturer specializing in powders, capsules and tablets for the health and nutrition industry. The business quickly expanded. Brandon moved his corporate operation to a warehouse and production facility that he designed in 2016, which meant he could triple his production capacity.

How all changed with the COVID-19 pandemic: Global supply chain exposes weak links

With so much of Formulife's raw materials sourced from suppliers in China, Brandon and his team got an early sense of disruption in the supply chain. The team identified high-margin items and those products important to their largest customers. With quick thinking, Brandon took a gamble and purchased large quantities of the essential raw materials he needed to manage against his customers' buying preferences.



Brandon Smith

Business Formulife Supplements Industry Manufacturing

- Sports nutrition brand owner and supplement industry leader
- Named to the Inc. 5000 list in 2017, 2018 and 2019
- Founder and CEO of Formulife, Inc., a custom dietary supplement manufacturer with three production facilities in Texas and more than 100 employees

Next, he gave serious thought to his existing manufacturing protocols and made an early decision to create a formal COVID-19 response plan. It covered every aspect of the operation—from increased cleaning and sanitizing at manufacturing facilities to enhancing the safety of his employees. His response plan allowed his business to move forward, even amid the pandemic.

Brandon then communicated with his customers about how the business was going above and beyond to deal with the crisis. This action helped bolster their confidence, even though the message was sometimes related to a slowdown in order processing.

Brandon's long-time customers appreciated the communication, and fortunately, there was no disruption in sales. But what surprised him was the unexpected spike in online nutrition sales. As consumers loaded up on dry goods for fear of meat and vegetable shortages, Formulife's sales of protein blends and multimineral tablets saw a boon. Likewise, the company's immunity formulas and related raw materials in the immunity category saw a big spike.

Brandon also reached out to his state and local officials to explore the creation of food supplements for those hurting as a result of the crisis. If there were food shortages for children, the military or prisoners, Formulife could create meal replacement packets to help ease food insecurity.

Looking ahead to new opportunities

As Brandon and his team look to the future, they are exploring other revenue streams beyond supplements—now pursuing licensing to one day manufacture over-the-counter medicines. Beyond that, he sees his business moving up the chain to the pharmaceutical level. With his signature growth mindset and determination, Brandon is ready to explore the next level of opportunity.

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Advice to manufacturer business owners

Think about what you can do to ensure a sanitary work environment for your employees and customers. A few years ago, Brandon installed ultraviolet light sterilization in all his facilities, and this has made a vast difference in workplace safety. Operating each night for three hours, the UV lights kill any type of virus, bacteria or infection that might be in the air. "Knowing my biggest liability was the risk of the COVID-19 virus infiltrating my facilities and employees falling ill," he says, "I focused on this as my main priority."

As you determine how to keep your business afloat, look for opportunities that may come out of a crisis. Continue to assert the value your product brings by not seceding ground on pricing. Creative thinking may also help you come up with ideas for new revenue streams. Brandon's latest venture has taken the business into the pet food and supplement space, and he is just getting started there.

Be willing to take risks. Believe in your vision for what your business can be. "In the early days of the crisis, we made some tough decisions," he says, "sometimes sticking a thumb in the air to see which way the wind was blowing and then jumping in."

Jeremy Gabrysch: An innovative approach to healthcare during a crisis



"I am an entrepreneur at heart and have been my entire life. With a passion for risk and adventure, and for making a difference in healthcare, I believed I could simplify the path to effective care."

The Remedy journey: The delivery of care with fewer resources

Jeremy's career path took him to medical school and a stint at Austin's Seton Medical Center. It was there he began combining his two passions of entrepreneurism and healthcare. Even as an emergency department physician, itself a very entrepreneurial field of medicine, Jeremy thrived on managing multiple stakeholders and very high-pressure situations.

In 2011, he and his family moved to Africa, where he served as Chief Medical Officer for a teaching hospital in an underserved area of Ethiopia. Here he found great success bringing a rural hospital into the digital age and delivering quality medical care with few resources. When Jeremy and his family returned to Texas four years later, it surprised him to see how little had changed in the practice of US medicine.

Thinking back on his time in Ethiopia and the fact that emergency departments in the US are among the most expensive places for care in the world, Jeremy's idea for Remedy took shape. What if he could treat patients needing urgent healthcare remotely instead of in the hospital?

With the launch of Remedy in 2015, patients received access to same-day house calls from the comfort of their homes. Soon, Jeremy realized that if house calls saved people from emergency room visits, there must be other ways to explore urgent care services. He evaluated his house call business, and he determined that almost three-quarters of the care he provided through house calls could be handled equally well with video visits.

Jeremy Gabrysch, M.D. Business Remedy Industry

Telemedicine

- Former emergency medicine physician, with experience running facilities in Texas and Ethiopia
- Founder & CEO of Remedy, Inc., a Texas-based on-demand urgent care service

While telemedicine has existed for decades, when Jeremy introduced virtual house calls in 2018, his patients embraced the technology. Remedy's "technology-first" focus was quite intentional and came at the right time.

How all changed with the COVID-19 pandemic: "The doctor will see you now" takes on new meaning

With Jeremy's innovative approach to urgent care and his investments in technology when the COVID-19 pandemic hit, Remedy was well-positioned to deal with the stay-at-home orders. His video visits accounted for 40% of his offering before the pandemic—and this volume spiked to 90% soon after.

Jeremy re-evaluated his business to figure out where medical help was needed most. With the idea to retool his existing technology built for video visits and booking house calls, Jeremy introduced drive-through centers to offer COVID-19 testing to those in need. An offer of antibody testing and an open-air clinic quickly followed.

Because cross-state restrictions on telehealth have been loosened during the COVID-19 pandemic, Remedy can now support patients across the country. Jeremy also sees many brick and mortar clinics and practices in his area struggling because of the shutdowns. As a virtually focused practice, he is exploring creative ways to work with primary care practices, engage with their patients and generate shared revenue.

Jeremy believes the future of his business will depend on where the market is going and what consumers want. Will he still offer drive-through testing centers after the COVID-19 pandemic? While he does not know today, he remains open-minded when it comes to new opportunities for the future.

Looking ahead: The next steps

No matter what happens in the world in the coming months or years, Jeremy plans to be there. As a lifetime entrepreneur who strives to do big things, he envisions expanding his fast-growing healthcare startup into more markets with a full slate of services. Finding new ways to provide convenient and affordable healthcare to those in need is a passion he will never grow weary of pursuing.

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Advice for healthcare business owners

Reorient yourself to your guiding principles every day. "For us, it is keeping people out of the hospital," he says, "and being a leader in flattening the curve." Be flexible enough to adapt to new information as soon as it becomes available, and be forward-thinking about how technology can offer new and innovative solutions.

A COVID "cabinet," made up of Jeremy's senior leadership team, meets daily as part of the new pandemic protocol. The team's commitment and the daily meeting cadence ensure they remain connected and up to speed. To keep employees engaged, Jeremy conducts daily all-company calls. He believes that in a situation like this, you can never overcommunicate. "Sometimes going to a communication level that almost seems absurd," he says, "is exactly what is needed."

As an entrepreneur, Jeremy thinks more about the green field in front of him. What can access to healthcare mean in the future? How can you create an amazing experience for patients?

Scott Harrison: Tactics for managing a mission-driven organization during a crisis

"I am so passionate about what we do because we are helping people think differently about water, building a community of givers and fighting for change. We are saving lives every day."



Scott grew up in Philadelphia and headed to Manhattan for college. After college, he spent a decade as a nightclub promoter—until an epiphany moment when he knew he needed a radical life change. He connected with Mercy Ships, a nonprofit organization of floating hospitals that brings medical help to those in need, signing on as a volunteer photojournalist. Spending two years in post-war Liberia changed him, and it was there that Scott came face-to-face with the global clean water crisis.

When Scott returned to Manhattan in 2006, he founded charity: water with a clear mission: to bring clean, safe drinking water to everyone on the planet. He also pledged to dispel myths about charities, with a public promise that 100% of all money raised goes directly to fund clean water projects. For his first fund-raising event, Scott hosted his own birthday party, asking guests to donate to charity: water, setting off a movement of "pledging your birthday" to help drive donations, in place of receiving gifts.

With donations from this first event earmarked to a refugee camp in northern Uganda to build and fix wells, Scott connected back to his donors. Through photos, GPS coordinates on Google Maps to locate drilling rigs and stories, he showed donors how their donation went to work. Today, with locations in New York City and the UK and 100 employees, charity: water operates across 21 different countries with 42 local partners who provide long-lasting water and sanitation services to those in need.



Scott Harrison

Business charity: water Industry Nonprofit

- Former New York City club promoter
- Recognized on "Fortune's" 40
 Under 40 list, "Forbes" Impact
 30 list and "Fast Company's" 100
 Most Creative People in Business
- Author of best-seller, "Thirst," 2018
- Founder and CEO of charity: water, a nonprofit organization dedicated to bringing clean drinking water to everyone on the planet

How all changed with the COVID-19 pandemic: The giving climate shifts

A successful nonprofit since its founding, charity: water has raised over \$500 million from a million donors across 140 countries and helped 11 million people get clean water. When the COVID-19 pandemic hit in mid-March, Scott saw the immediate impact on revenues.

Major donors put plans on pause, some corporate support evaporated and micro-donors suspended pledges when faced with unemployment. With the pandemic of concern around the world, charity: water set up a COVID-19 Relief Fund to solicit donations for local partners to deliver lifesaving resources to vulnerable communities—to fund direct COVID-19 interventions, like training and building handwashing stations.

Early in the pandemic, Scott made the tough decision to cut charity: water operating expenses by 30% to be sure they could stay the course. He shut his Manhattan offices through the end of 2020 and is reevaluating with his executive team what their headquarters might look like in a post-pandemic world.

Looking ahead: Leaning into the moment

Scott is bullish and optimistic most of the time, although he is concerned about the current economic situation and the giving environment. While he is excited to reimagine the future, he expects it will be a tough couple of years for the nonprofit community, especially international causes. However, Scott is encouraged by the bright spots he sees: the loyalty of donors who accelerated their donations and others who increased their giving in response to the pandemic.

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Advice to nonprofit organizations on how to weather the storm

As a leader, be prepared to take swift and decisive action. When Scott reduced his staff in the first few weeks of the pandemic, he focused on transparency and overcommunication. When he slashed his operating costs early on, it was all about being agile enough to change course. He recommends scenario modeling and looking at what a range of cuts might mean to the business, even without all the information in hand.

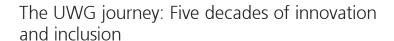
Remember the root of why you started your nonprofit in the first place and never give up. "Because hand washing is essential during this pandemic," he says, "we feel more passionate about our cause than ever before." For Scott, he found his purpose in an unexpected place and time. Think about how you can help others and make a difference.

Scott believes in being bold as you think of new ways to tell your story, to help donors feel the urgency and to provide a clear message for how they can help. For example, charity: water offers a monthly subscription model, called The Spring, for members who donate a set amount per month to bring clean water to people in need.

While these are difficult times for nonprofits, especially with inperson fundraising events canceled or postponed, Scott relies on social media and video conferencing to connect. For charity: water's monthly givers, Scott is planning a 10,000-plus member video meeting, and he frequently engages with small-donor groups through a virtual happy hour format.

Monique Nelson: Forging connections through messaging

"Watching innovation come to life before my eyes is one of the most exciting things I do. That is why I love agency life. The ability to help clients solve problems and connect with multicultural audiences—has been my greatest professional reward."



Why might a successful global technology and manufacturing executive decide to jump into the advertising agency world with both feet and no looking back? For Monique, it was all about her passion for building creative advertising and stories that touched multicultural audiences.

When Monique joined UWG in 2007 as head of branded entertainment and integration, it was her first agency role. Rising through the ranks in short order, UWG's Chair tapped her as a succession candidate, and after two years of planning, she became Chair and CEO in 2012. A Brooklyn-based agency with 95 employees in five offices and three satellite locations, UWG celebrated its 50th anniversary in 2019.

Through their creative multicultural marketing and advertising efforts, Monique and her team proudly support the thriving African American, Hispanic, Asian, women and LGBTQ communities and their entrepreneurial endeavors. But when the COVID-19 pandemic struck, impacting more African American communities than any others, Monique knew it was time to pivot.

How all changed with the COVID-19 pandemic: New stories to be told The COVID-19 pandemic put tremendous stress on the communities served by UWG, and Monique felt the immediate impact. She got to work with her clients, discussing their advertising strategy and the critical differentiators to think about during times of crisis.



Monique Nelson Business UniWorld Group Industry Marketing & Advertising

- Former Fortune 500 executive
- Ranked in *The Network Journal's* 25 Influential Black Women
 Under Forty (2011), *Ad Age's* 40 Under 40 (2013), Advertising
 Working Mothers of the Year
 (2015) and the *Adweek* Champion of Diversity (2020)
- Chair & CEO of UniWorld Group (UWG), the longest-standing fullservice multicultural marketing and advertising agency in the US.

Because of UWG's strong corporate culture, the creative team quickly banded together at the start of the work-from-home restrictions. With the agency's multiple locations, the team was already accustomed to virtual interactions, using technology to connect from anywhere. What was different this time was the fact that messaging needed to shift course—and quickly.

As Monique and her team strategized about the right messaging during the pandemic and beyond, conversations with clients emphasized:

- What to communicate at this moment given expected changes to consumer behavior
- How to focus on bridging each brand's value with what it needs to be in this environment
- How messaging could restore the resilience of communities
- How brands could best participate in the "new normal" on the other side

Given the ever-changing environment, Monique's big brand clients required more team meetings and conversations among their creative agencies. What does the pandemic mean to broader advertising strategies? What changes are needed to solve the complex problems in the most complete manner?

Monique believes diversity must always be a key part of the dialog. She makes sure there is as much multicultural inclusion as possible—so the picture shows the representative nuances of the audience and helps elevate everyone.

Looking ahead: The path toward restoration

As the pandemic unfolds, Monique is ready to guide her clients through whatever the future may hold. She believes human connections are now more critical than ever—understanding situations and telling stories that help people find calm in the face of chaos. Her passion to drive meaningful results and reimagine an inclusive future has never been stronger.

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Advice to advertising leaders on connecting with your audience

While no one knows what tomorrow will bring, be ready to react as quickly as possible. Find creative ways to move forward and be prepared to adapt to the needs of your audience and how you look at the future. "As an entrepreneur, I'm always ready," she says, "many times for something I've never even thought about before."

Monique believes a strong culture helps sustain employees during a crisis so they can continue to do their best creative work for clients. Because the UWG team always came together with town hall meetings and all kinds of bonding activities, they did not need to establish a new culture. Now, connections have shifted to video conferencing.

For Monique, putting her employees first has made all the difference. She believes that many employees find solace and strength in their shared creative work. Acknowledge the new environment, the added stress and the isolation all are feeling. Help employees adapt to the uncertainty.

"In the early days of the pandemic, I called each employee for a personal check-in," she says. "It helped me establish a better sense of what I needed to do as a leader."



Lalit Chordia: Using your established learnings & success to help others



"My passion is entrepreneurship, something I have been doing for more than 35 years, and yet I am still a hard-core chemical engineer. I'm inspired by research and development and believe in always being ready to grab the next opportunity and to know when to pivot."

The Thar Process journey: Engineer to entrepreneur

Born and raised in India, Lalit headed to Carnegie Mellon University to pursue a doctoral degree. He launched his first technology company when his entrepreneurship and design course professor asked if he could find a way to convert sunflower oil into diesel. Lalit developed a process that is now called supercritical fluid technology.

From his first Thar business, founded in 1990, Lalit successfully launched a series of new ventures over the years, exploring new ways to exploit the growing market for high-pressure carbon dioxide technology and extractions. With two processing plants in Pittsburgh and more than 100 employees, Thar Process is the East Coast's premier producer of THC-free hemp bulk ingredients, leading the world in sustainable process equipment technology for the growing hemp industry.

How all changed with the COVID-19 pandemic: Innovative thinking leads to new solutions

Before the pandemic, Lalit was operating his diverse technology business within two groups—one building equipment for farmers to carry out their own extractions and the other managing toll processing, using Thar's specialized equipment to process raw material for their customers.

When COVID-19 hit, the question became: Where do we stand? Designated as an essential business at the start of the crisis, Thar Process remained open, but Lalit split manufacturing shifts to maintain a safe work environment. He also created more opportunities for non-manufacturing employees to work remotely.

Lalit Chordia, Ph.D.

Business Thar Process Industry Tech/Manufacturing

- Co-founder of Suprex Corp. in 1982 to commercialize supercritical fluids technology
- 2017 EY Entrepreneur of the Year Award in Technology
- CEO & Founder of Thar Process,
 Inc., a worldwide leader in carbon dioxide technology solutions

But what did change was the silver lining that came from the pandemic. The crisis allowed Lalit to realize some things he was ignoring—and to give thought to how he could use existing manufacturing equipment and repurpose it for different applications. From this creative thinking, two new ideas took shape: the manufacture of hand sanitizer and the creation of a new sterilization process for N95 face masks.

With deep manufacturing expertise in oil processing, Lalit realized that oil used in one of his processes could be combined with other ingredients for the creation of hand sanitizer, an item in short supply at the start of the pandemic. Through the combination of organic ethyl alcohol and hemp, Lalit had a solution for the situation. He converted part of his manufacturing facility to the creation of hand sanitizer and launched a new line of business

The next creative idea proved to be more transformative: the sterilization and cleaning of N95 face masks. While Thar Process was involved with carbon-dioxide sterilization processes for years, with this groundbreaking solution, they could create a small piece of equipment to penetrate face mask fibers and kill any coronavirus inside the fibers.

The goal is to make N95 face masks available to be used multiple times by healthcare workers in hospitals, thus eliminating the need to buy millions of new face masks in the future. Lalit and his team are developing a plan to present their solution to the Food and Drug Administration for approval.

Now that he understands the gravity of the pandemic, Lalit's thinking is forever changed. He believes the pandemic has allowed for a different approach to problem-solving. And from this will come even more innovative solutions in the future.

Always curious and looking ahead

If Lalit's creative response during the pandemic is any indication for what the future holds, he will continue to challenge the status quo with new ideas and solutions to new problems. Ever the consummate entrepreneur, innovation and technology define Lalit's career. He is eager to chart his next path forward.

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Advice to entrepreneurs on using your established learnings

Lalit looks forward to diving into a new project and asking: Where are we going? Are we heading in the right direction? Is it time to focus on something else? "Especially today, do not be afraid to pivot from product A to product B," Lalit says. "In a crisis, rethink the situation and all the possible solutions."

This crisis forced Lalit to adjust the schedule of his manufacturing team. From this, he realized that for the toll processing side of his business, he could eventually move to one shift instead of three and not impact his productivity. With increased automation, he can look for more efficient ways to run his business. The crisis has opened his eyes to new ways of looking at his business.

Lalit thinks about creative ways he can use existing technology or materials for another purpose. He believes in exploring a need you see in the market today and find ways to fulfill it with innovative thinking. Is there an opportunity to create a product that consumers need?

Cate Luzio: Empowering women during a crisis

"As I became more involved in women's groups and diversity initiatives across my corporate finance career, I wanted to pay it forward for all the younger women and peers in the field—to make a broader impact and help professional women realize their full potential."



As Cate was planning for her next corporate finance move, a mentor suggested she could be doing more to make a positive impact. After much reflection, Cate realized she had a deep desire to advance the women's leadership conversation across every industry, not just finance.

In 2018, Cate launched Luminary (an inclusive membership community, collaboration hub and workspace) with more than 200 in-person programs, workshops and events delivered in less than a year. Her idea for Luminary was also a differentiator—corporate and community partners joining individual members on a platform that provides tools, resources and training, with a focus on programming and content.

How all changed with the COVID-19 pandemic: Resilience of the community

The COVID-19 pandemic was different than anything Cate had faced. But, when New York implemented its lockdown as a response to the pandemic, she took the collaborative dynamic of Luminary to new heights.

Overnight, Cate and her hard-working leadership team shifted their business model—from a physical community of hundreds of members in Manhattan to an online network. The pandemic also ushered in the immediate launch of a new digital membership offering and connections to even more members, with more than 60 online (virtual) programs offered to over 2,000 members within the first five weeks.



Cate Luzio
Business
Luminary
Industry
Female Community and
Collaboration Hub

- Former investment banking executive
- Board of directors, Girls Inc.
- Inc. Female Founders 100 list, 2019
- Founder and CEO of Luminary, an inclusive membership community, collaboration hub and workspace

What has changed since the COVID-19 pandemic? While Luminary's physical community in Manhattan awaited reopening (and has since reopened as of June 22), Cate has discovered new options to more broadly amplify their voice. With the launch of the digital membership option, more than 100 new members from around the world are now joining the community. From California to Senegal, Barbados, Hong Kong and London, women are searching for relevant content and access to new connections.

As a business entrepreneur supporting other women-owned businesses, Cate sees they are experiencing the same challenges together. With Cate's investment banking leadership background, Luminary members reach out for help to get them through the hurdles and often discover new opportunities that can come from resiliency in a crisis.

Stories from the Luminary community show how members are adapting and reinvesting in their businesses. Here are a few to inspire:

- A shoe designer, ready to launch another business in on-demand alterations, decided to shift her team of seamstresses to make face masks. From this effort, she launched NYC Face Mask Initiative to donate masks to communities and hospitals in need. While her footwear business continues to perform well, she looks forward to launching her next venture soon.
- A professional photographer, whose work focused on headshot and portrait photography, saw her corporate business fall off a cliff.
 Embracing a new opportunity, she shifted to virtual presence coaching to support executives as video conferencing meetings become the new norm.

Look ahead and move forward

While no one knows what the venture world will look like in a post-pandemic environment, Cate and her team give careful thought to their near-, mid- and long-term strategy—and to building a more resilient community. As she keeps up daily connections with her community of members, sponsors and other partner spaces regarding their collective challenges, at the end of the day, the conversations ultimately pivot to innovative thinking about the opportunities ahead.

Business survivors, like Luminary, will be there for their clients, vowing to come back stronger. Cate defines the entrepreneurial spirit, alive and well even in the midst of crisis.

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Advice to entrepreneurs on empowerment during a crisis

Be creative as you think about your situation and how you can identify potential solutions. During the pandemic, Luminary has helped members look at every option available—from rent renegotiation to changes to billing practices or business credit card assistance. When thinking creatively, tap into your network of business owners to learn how others are dealing with the same challenges.

A critical need exists for business owners to thoroughly understand every aspect of their financials. In Cate's experience with women business owners, many were unprepared when it came time to complete an application for federal funds through the Paycheck Protection Program. They did not have all their paperwork together nor all the information they needed.

She believes in getting back to basics to better run a business, with a laser focus on expense management, cash flow and financial projections.

If a business is struggling, be transparent about it. Even businesses that have been allowed to remain open during the pandemic have experienced a drastic drop in sales. "By sharing your journey and what is happening in your economic situation", she says, "you open stronger dialog and more possibilities for collaboration."

Carlos Suarez: The importance of honest communications on the road to recovery



"My lifelong passion for food and for bringing people together has only strengthened my resolve to do all I can to serve New Yorkers and the community I love. What I've learned over the years is that amazing culinary experiences connect people and communities in powerful ways."

The Casa Nela journey: From finance to food and hospitality

As the son of an entrepreneur and from a home where his parents loved to cook, it might come as no surprise that food would play a role in Carlos's professional life. Finding himself "miserable" in his first job in finance, he soon discovered his real source of inspiration: cooking, hosting and hospitality. Starting in the restaurant field with a large-volume restaurant group in the heart of midtown Manhattan, he envisioned the creation of a more intimate dining experience. His first restaurant, Bobo, opened in 2007 to positive acclaim. Its opening was followed by the launch of three more New York City restaurants: Rosemary's (with a rooftop farm), Claudette and Roey's, and a venture into the international dining scene with Rosemary's in Tokyo.

In 2015, Carlos created Casa Nela as the management company to operate his restaurants and develop his hospitality brand. With 250 employees in his four New York City locations, he was pleased with how all his restaurants were performing, on track for Casa Nela's best first quarter ever.

How all changed with the COVID-19 pandemic: Neighborhood restaurants hit reset

When the pandemic hit in mid-March, the change was sudden and dramatic for hundreds of thousands of New York City restaurant workers. Carlos and his leadership team locked themselves in a "war room" for 12 hours to navigate through the news and adjust their business strategy.

Carlos Suarez

Business Casa Nela Industry Restaurant

- Former finance professional
- 2017 winner of *Crain's* New York Business Hispanic and Executive Entrepreneur Award
- Founder of Casa Nela, New York
 City hospitality company that
 operates a collection of French and
 Italian restaurants in Greenwich
 Village and a licensed location
 in Tokyo

When New York implemented its lockdown and ordered the closure of restaurant dine-in services, some of Carlos's employees remained to support his delivery service, a pivot he made the week before as he anticipated the changing environment. Expecting families to order dinners for four, he saw the shift in consumer spending and added single-serving menu offerings. As the coronavirus hit New York City hard, Carlos grew fearful of the safety risk associated with his delivery model.

He 'made the toughest decision of his career at the beginning of the pandemic: delivering the news of layoffs to more than 200 employees, including dishwashers, bartenders and prep cooks, across his four establishments. Soon after, Carlos decided to shut down his delivery operation out of safety concerns for his workers and patrons alike and was forced to lay off an additional 15 senior team employees.

When Carlos sensed the worst of the health crisis had passed, he reentered the market with a takeout model and delivery from one location. In early June, he reopened for delivery and takeout from his other three sites, consolidating culinary operations to two kitchens to better manage the adherence to safety and sanitation procedures. With outdoor dining to reopen in late June and full-service indoor dining to follow, Carlos is already planning for what is ahead.

Looking ahead with optimism—the road to recovery

An optimist at heart, Carlos plans to get back to business soon and to move forward with opening his fifth New York City restaurant later this year. As a successful entrepreneur, he vows to be at the forefront of inspiring consumer confidence and creating a positive message to get consumers back to restaurants.

While all will look different, and the dining experience will change, Carlos looks forward to rethinking the path ahead. He believes he is in the business of creating comfort, something that will be in high demand when the crisis is over.

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Advice to restauranteurs on the path ahead

Carlos believes opening a restaurant defies the odds and when one sticks around for a while, this is an amazing achievement. He thinks about restauranteurs' capacity for resilience as a source of hope. "The pandemic has created so many unknowns—and it has been so bleak at times," he says. "That is when I tap into my resilience, work even harder and think about new ways to rebuild."

From closing his New York City restaurants at the start of the pandemic to anticipating the reopening to outdoor dining and beyond, the need to adjust and overcome obstacles is everpresent. In addition to managing his locations for health and safety precautions, Carlos must help people feel comfortable with the reopening process. Innovative thinking is crucial in adapting to the post-pandemic dining experience.

Carlos saw the immediate need for transparency and honest communications, given its power to foster trust. With a rigid communications regimen, the team addresses issues and keeps moving forward. "At daily huddle meetings," he says, "we list the names of our employees laid off, so all understand the impact of what we are doing and the importance of bringing people back to work." In support of his most vulnerable colleagues who are now without jobs, Carlos created a COVID Crisis Fund. Leading the launch of Safe Eats, a campaign endorsed by the James Beard Foundation, Carlos is now focused on promoting consumer confidence in restaurant health and safety practices.

Zawadi Bryant: Tactics for owners managing essential workers



"I consider myself an accidental entrepreneur in that I am generally unwilling to take risks, and I never expected to be running my own business."

The NightLight Pediatric Urgent Care journey: A new foray into pediatric care

It was through a friend from church that Zawadi learned how many children visited the emergency room each night, not for severe medical emergencies but issues like the common cold and strep throat. In the evening hours, working parents had nowhere else to go. That was the catalyst Zawadi needed to make a change. She understood parents' concerns for the safety and care of their children, no matter day or night.

Summoning the experience she gained from her corporate business career, Zawadi got to work. A year later, together with her business partner and pediatrician friend, NightLight Pediatric Urgent Care, the first pediatric urgent care service in the greater Houston area became a reality. Today, NightLight has eight locations throughout the greater Houston area and more than 125 employees. Zawadi introduced "NightLight Connect," the virtual visit alternative in 2018.

How all changed with the COVID-19 pandemic: A shift in the care plan

NightLight's business is built on the premise that children transfer germs and frequently get sick with the flu or colds at school. But when the COVID-19 pandemic hit and all schools closed, Zawadi and her team realized, almost overnight, their world had changed too.

As a Texas-based business, frequent hurricane threats compel business owners to focus on creating continuity plans for emergencies. But COVID-19 was different from anything Zawadi had ever faced. While NightLight's business has declined since the start of the pandemic, the situation forced

Zawadi Bryant *Business*NightLight Pediatric Urgent Care *Industry*Health/Pediatric Care

- Former oil and gas industry executive
- Board member, US Chamber of Commerce, Houston Business Development and Aspire Youth Entrepreneurship Foundation
- 2018 winner of the US Chamber of Commerce Dream Big Small Business of the Year Award
- Named to the INC. 5000 list in 2014, 2015, 2016, 2017 and 2018
- Co-founder and CEO of NightLight Pediatric Urgent Care, a provider of pediatric urgent care services

Zawadi and her partners to take a closer look at what they were doing and assess: How were they approaching the situation as a healthcare provider and manager of workers whose skills were considered essential?

Fortunately, Zawadi was an early adopter of technology and invested in NightLight's telemedicine business before the pandemic, giving her the ability to expand outside the Houston area and treat children across Texas. Zawadi and her leadership team are now taking the time to look at their business through a different lens: What common illnesses do children contract regardless of whether they are around each other?

With the realization that children would still need medical attention for the care of injuries, ear infections and allergies, Zawadi adjusted her staffing model and hours of operation. After she secured the personal protective equipment for her employees and a lab partner to process the COVID-19 test, she knew NightLight was moving in the right direction. "Our number one priority is the safety of our essential workers," she said, "and we needed to make sure our employees who were going to work every day to keep our communities running were staying safe."

As NightLight looks to adapt in a time of change, Zawadi has already expanded services to now offer drive-through COVID-19 testing. Serving the broader needs of the community might be a path Zawadi continues to look at. Today, she is also exploring the ability to offer antigen and antibody testing at some of NightLight's clinics.

Look ahead: Envision the future

While it will be a slow process to get to normal, Zawadi is exploring new ways to reinvent NightLight, including how to keep the business relevant and less dependent on the common illnesses school-aged children are prone to catch. As she looks ahead, she thinks creatively about opportunities to expand the business and partner with others in new and different ways. With the entrepreneurial muscle to pioneer an innovative idea for more than 13 years, Zawadi now sees a bright light for what urgent care might become in the future.

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Advice for business owners who manage essential workers

Zawadi believes NightLight is providing an essential service to the community, especially during the COVID-19 pandemic. With expanded safety protocols and guidelines for employees and patients, Zawadi is confident she is delivering the urgent care services needed most.

Zawadi says NightLight's strong company culture has saved them. A shared mission and goals bind NightLight employees together. Each employee understands the company's 10 operating values, and these values set the tone for each clinic. With the values of transparency and honesty, employees know to expect truthful communication, especially when Zawadi needs to shift a coverage model or adjust a safety protocol. Simple bonding activities like 15-minute daily huddles before the start of each shift help keep the team focused and engaged, with extra time to enjoy and connect with one another.

For Zawadi, her management team is her most valuable asset. She believes in investing in the training of her managers, so they can focus on revenue sources, profitability and the management of their resources, allowing her to tackle the bigger issues. "Each of my clinic managers has completed a mini-MBA program I designed for them," she says. "My managers are so critical to the success of the business, especially in times of crisis."

James Boyd and JJ Wilson: Understanding the needs of your clients and building products to help them

"Through our own experience, we understand the nature of military work and the impact technology can have. We feel a personal responsibility to build best-in-class tools for people in these dangerous jobs who work every day to serve others." — James Boyd

The Adyton journey: From the trenches to technology start-up

First connected at bootcamp at Fort Benning, GA., James and JJ quickly formed a strong friendship through the rigors of Special Forces training. After their military career, they both turned to technology: James to start-up Palantir and JJ to consultancy BCG with clients in enterprise technology. When talking about their next career moves, they acknowledged they could do something bigger together to change the world of technology.

With the launch of Adyton in 2018, James and JJ were on a mission to provide modern technology to help those who serve. With their shared military experience, they identified gaps in mobile technology: it simply did not exist in the defense and national security spheres. They set out to develop secure application technology for the mobile phones of defense and first responder communities.

How all changed with the COVID-19 pandemic. A pivot to technology that answers: Is everyone OK?

Before the COVID-19 pandemic, James and JJ traveled wherever needed to meet with national security and defense leaders and discuss their work in transformative mobile technology. When the Defense Department shifted to shelter-in-place operations in the early part of March, the work environment pivoted to remote within a matter of days. James and JJ knew they needed to adapt, as well.



James Boyd and JJ Wilson Business Adyton Industry Tech/Defense

- Co-founders of Adyton, a software start-up building mobile technology with a mission
- James, a former Green Beret with the Army Special Forces, deployed in multiple counter-terrorism and counter-insurgency operations in Asia
- JJ, a former Green Beret with the Army Special Forces, completed over 100 combat missions in Afghanistan

When assessing the pandemic, almost immediately, James and JJ grasped the reality of the crisis and the impact the requirement to isolate forces could have on the military. They also quickly realized their mobile technology could help tackle one of the military's major pain points: the ability to stay connected with a dispersed workforce and validate that all were OK.

With the realization that Adyton's target market needed their technology at this precise time, James and JJ quickly jumped into action. They changed their product road map and, within four weeks, built and shipped a beta. Soon after, their minimum viable product was in testing within multiple units across the Defense Department.

James and JJ knew they were in the right place at the right time—with a product that could satisfy a real need as quarantine measures disrupted military operations and challenged the ability to connect with forces and their families. The pandemic gave James and JJ a far greater reach and insight into their target market as well, with video feedback sessions that offered more access, saving countless hours of air travel.

Now aware of opportunities beyond their target market, like the National Guard and the Reserves, James and JJ are exploring a broader universe. They look to businesses with skilled workforces in the commercial sector who could benefit from a level of digitization, automation or data collection, such as construction, manufacturing or heavy industry—anywhere that people on the ground are.

Looking ahead: Mobile technology to solve new problems

While the pandemic has heightened uncertainty, James and JJ continue to put their energy into technology solutions that can benefit the world. Beyond the military, they are exploring more direct outreach to technologically underserved segments. Forces to be reckoned with, James and JJ are on a mission to create technology that meets people where work happens.

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Advice to entrepreneurs on knowing your clients' needs and delivering

Especially in the world of product start-ups, embrace interest from customers in being part of the development process. With rapid testing and strong iteration partners, our prototype made its way to Air Force, Navy and Army units with the question: Does this solve a pain point for you? Soliciting direct feedback from the users we were trying to help and integrating it into our product design process was critical—and allowed us to move extremely quickly, almost like we were on a direct to consumer route.

Never hunker down and stand still. Instead, find new ways to create value. Because a mobile workforce is inherently distributed, the pandemic changed the way users valued our technology. We believe in the adage that "you run toward the sound of gunfire." That is where you find the opportunity to create an impact.

With a fully remote team of 12 employees located across the country, James and JJ understand the importance of staying connected so they can deliver on their clients' needs. Daily stand-up calls assess how the team is doing, and we look to create as much predictability as possible in terms of what to expect today, next week and six months from now.

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