



The Catalyst for Mindful Personal and Professional Growth

When you engage in a conversation with Claudia Schwinghammer, her warm smile and infectious positive energy immediately put you at ease. It is instantly evident that she genuinely cares about the well-being of others and is deeply passionate about making a positive impact on people's lives—attributes that resonate in her innovative corporate coaching and consulting firm, SPARK, and her private psychotherapy practice, Mental Health Vienna.

The source of these inspirational ventures can be traced back to Schwinghammer's personal journey of over 25 years in the corporate landscape. Amidst the grief of losing her father during the COVID-19 pandemic, she found herself confronted with a lack of support and empathy from her employer. This experience 'sparked' a profound realisation—a deep understanding of the importance of mental well-being and the need for compassionate leadership.



My mission is extremely simple—to pinpoint your pain points, understand your unique needs and craft customised coaching solutions that ignite transformative change and help you thrive



Determined to turn her pain into purpose, Schwinghammer completed six years of systemic psychotherapy training and furthered her education with an internationally acclaimed approach called Rapid Transformational Therapy (RTT®). It combines the most beneficial hypnotherapy, psychotherapy, NLP, CBPT and neuroscience principles. Soon, helping individuals overcome limiting beliefs, heal from past traumas and unlock their full potential helped Schwinghammer recognise the incredible opportunity to bring her expertise to the corporate world. "I'm a real freak when it comes to making a real difference in people's lives and transforming their belief systems for good. Clients travel from all over to see me at my practice. Word of mouth has been the best thing for my business."

SPARK was thus born as a reflection of her passion for fostering mental well-being and resilience in the workplace. "My mission is extremely simple—to pinpoint your pain points on a conscious and unconscious level, understand your unique needs and craft customised coaching and training solutions that ignite transformative and sustainable change and help you thrive," says Schwinghammer, founder of SPARK.

On a personal level, when it comes to employee well-being, Schwinghammer understands true transformation goes beyond surface-level solutions. That's why, with a network of

experts fluent in 17 languages, SPARK ensures language is never a barrier to growth and development. The team's multilingual approach breaks down linguistic barriers and allows employees to communicate in their preferred language. This creates an environment where individuals can fully engage, express themselves and absorb the transformative lessons that propel them and their organisations forward.



The sessions can range from improving sleep quality to mastering stress management techniques and even helping kick bad habits like smoking and excessive drinking to the curb. SPARK leaves no stone unturned in its pursuit of holistic health.

Once clients have mastered the basics of healthy living, the company is right beside them, guiding them to reach new heights with ease. Whether conquering the art of public speaking, smashing through limiting money blocks or obliterating any other obstacle standing in their way, Schwinghammer's carefully crafted coaching and strategies ensure peak performance at every turn.

Her commitment to making a positive impact extends beyond her one-on-one interaction with clients. Soon, she will be publishing her first book, 'Toxic Leadership,' which draws from her own experiences and provides valuable insights into creating healthier, more empowering work environments. In addition, SPARK has recently been recognised with an award for being a human-centred organisation, further highlighting her company's dedication to putting people first.

As SPARK ignites more individuals to become the unstoppable forces they are destined to be, Schwinghammer's guidance will inspire countless narratives of conquering adversity and achieving extraordinary growth. Her story exemplifies the power of leading with empathy and transforming lives. **HB**

New Black

Redefining Unified Commerce for the Next Generation of Retail

The promise of unified commerce heralds a new wave of retail transformation by harmonising all front-office and back-office operations into one seamless ecosystem, benefitting both retailers and shoppers.

Envision the power of ERP, CRM, POS, warehouse management, sales channels, and payment processing under one banner. It empowers retailers with enhanced demand forecasting, more strategic inventory distribution, and refined fulfilment processes across stores and warehouses. In parallel, shoppers enjoy the same perks like loyalty programs, coupons and recommendations, and convenient fulfilment options, as they move between channels.

This is the immersive and consistent brand experience delivered by New Black, an enterprise solution provider predominantly focusing on fashion, consumer electronics and cosmetics retailers, especially those operating hundreds of stores across different countries.

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AT THE HEART OF THE EVA'S REAL-TIME CAPABILITIES LIES A SOPHISTICATED NETWORK OF APPROXIMATELY 2,100 APIs

“Centralising all pertinent information into one, highly scalable platform, EVA, we create a flexible framework where each channel—designated as an ‘organisational unit’—is interconnected in real time to make personalised consumer experiences across diverse touchpoints a reality,” says Max Reckers, Product Owner and Strategic Lead at New Black.

Rightly so, the value of such an integration can be seen in addressing one of the most complex challenges for retailers: fiscal compliance, especially where cross-border transactions are concerned. Often, consumers purchase products online and later wish to return them at a physical store. While this process is relatively straightforward within a single city or country, traditional siloed systems don’t have the bandwidth to tackle the maze of invoicing complexities for cross-border returns. New Black’s unified system simplifies this with its ability to handle mixed orders and enable its fulfilment from the most convenient location.

New Black’s other strategic advantage comes from the unification of logistics, streamlining cost management and



enhancing retail responsiveness. Its unified system also facilitates easy alignment of promotions and loyalty programs across all sales channels.

But what powers the system’s ability to instantaneously evaluate stock availability and promotional options?

At the heart of the EVA’s real-time capabilities lies a sophisticated network of approximately 2,100 APIs. This service not only displays information coherently but supports complex decision-making processes. The result is a dynamic system that instantly adds discounts to shopping baskets, enriching the customer’s experience across multiple channels. Or, if a customer chooses to pick up an item in New York, the system immediately provides all relevant information for that location, including store communication. In case an order needs to be picked up or returned, all an employee needs to do is scan the item on the app, and the system is updated within milliseconds.

“The way we view it, a consumer app shouldn’t just be looked at as an isolated entity but a cog in the larger machine that includes social commerce, ecommerce, and POS strategies,” says Pim Vijftigschild, Chief Commercial and Partner Officer at New Black, explaining the vast potential displayed by EVA.

In fact, EVA’s ‘unified by design’ concept sits at the core of New Black’s strategy, setting it apart from other retail tech players in unified commerce. Rather than stitching together disparate point solutions into a feared ‘frankenstack,’ New Black suggests all facets of online and offline retail, including shipping logistics, in-store pickup, click-and-collect and returns, be architected into one harmonious platform from the outset. This preemptive unification approach ensures every technological advancement or addition, like Atlas, can be aligned with the broader vision of a retail brand’s operational framework. This way, retailers never miss out on opportunities to maximise gross merchandise value (GMV).

The benefits also compound as the platform scales. The total cost of ownership for retailers decreases substantially within the first year of transitioning to New Black’s simplified IT infrastructure. Some instances showcase the cost of ownership dropping from 2.5 percent to less than 1 percent of total sales. The larger the retailer, the more significant the cost savings realised. It is at the intersection of revenue growth and operational efficiency where New Black imprints its value and leads retailers and shoppers on a rewarding journey. **Re**

Premiere Plumbing & Heating

Innovations for the Future of Home Comfort

The true measure of success in plumbing and heating systems is when their operation is imperceptible. When freshwater flows at the ideal temperature from taps, when waste whisk away without a trace and when ambient temperatures perfect itself from room to room without human intervention, the mechanics enabling home comfort recede into the background. Premiere Plumbing & Heating not only recognizes this reality, it leverages it as a guiding design principle for all projects.

Premiere specializes in conceiving, creating and maintaining these behind-the-scenes essentials for residential, commercial developers and nursing homes, making peoples' lives easier. It pushes the boundaries of plumbing and heating efficiency using the most advanced technologies while completing projects within record time.

In its pursuit of heightened efficiency, Premiere has adapted the use of total stations—a tool traditionally employed in mining surveying. By leveraging this technology, the company has improved the fitting measurements. This innovation accelerates the work of technicians and reduces the reliance on manual measurements, prone to inaccuracies.

This competence comes in handy when working with larger buildings, nursing homes and apartments. Repurposing total solutions, tasks typically requiring 1-2 days to complete can now be accomplished in just half a day.

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We firmly believe in the people that have built this company into what it is today. They are the reason we are where we currently stand and, more importantly, they will take us to where we aim to be in pioneering future home advancements

Every project is approached with a vision to transform clients into long-term partners. For example, when a client with projects across Atlantic Canada sought a reliable partner for multiple sites, Premiere rose to the challenge.

Initially, Premiere was handling their Moncton-based projects. However, its exceptional service led the client to request assistance in other regions like Nova Scotia to support expansion while maintaining consistency. Responding proactively, Premiere established dedicated travel teams, ensuring specialized expertise was delivered seamlessly across the region. This flexible approach not only cemented a lasting partnership but propelled their mutual profitability.

Serving clients with superior outcomes is just one aspect of Premiere's mission; the company also steadfastly addresses

industry challenges, particularly in light of the recent labor shortages. Far from seeing this as a hindrance, Premiere perceives it as a catalyst for industry growth through educational initiatives.

To this end, Premiere has established partnerships with community colleges and high school trade programs to cultivate interest in the trades. In addition, the company enthusiastically participates in job fairs and explores immigration pathways, aiming to expand its workforce in the short term and effectively combat labor challenges.

Investing in people and technology gives Premiere an edge in the competitive construction realm. These strategic investments trickle down, enhancing client trust and optimizing productivity.

Adding on is the human aspect of the company. Denis Landry, president of Premiere, says, “We firmly believe in the people that have built this company into what it is today. They are the reason we are where we currently stand and, more importantly, they will take us to where we aim to be in pioneering future home advancements.”

Readiness to respond with agility is what makes Premiere a perfect long-term partner for clients in need of fast and efficient plumbing and heating. It understands the gravity of its services, and after excelling in it, the company is now looking to diversify into new areas to serve more clients.

Continuing its growth trajectory, Premiere aims to expand services to Halifax within the year to bring their trademark quality, customization and forward drive to more regions building for the future of Canada. For those setting sights on the future of construction options without leaving behind favored comforts, Premiere leads the way in fusing innovation with livability. 

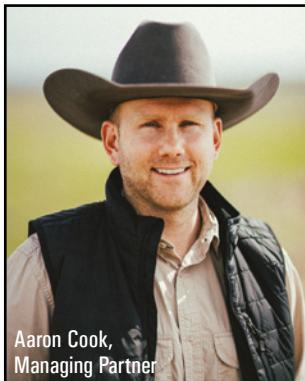


Denis Landry,
President

Picture Credit: April Cormier

Capra Foods

Sustainability Meets Culinary Excellence



Aaron Cook,
Managing Partner



Elizabeth Dressler,
COO

The principles of regenerative agriculture and gastronomic delight intertwine in Capra Foods. This Texas-based company has mastered the art of raising Dorper lambs, known for their milder, tender, and delicate texture and flavor while following regenerative and sustainable rearing practices.

"We responsibly raise Dorper lambs through cyclical grazing on open pastures and allow our consumers to trace their food's origins. Our mission is to improve the world we inherited," says Aaron Cook, Managing Partner of Capra Foods.

The uniqueness of Capra Foods lies in its focus on the Dorper breed. As a meat breed, Dorper sheep do not require shearing, which reduces stress on the lambs. Besides, the absence of lanolin results in superior quality meat known for its superior taste.

Sustainability is a core area of focus for Capra Foods. Practices such as rotational grazing and pasture seeding reduce atmospheric carbon and enrich the soil, preserving and increasing the nutrient density of the plants. This supports diverse grazing seasons and fosters an underground microbial network for nutrient exchange and soil healing. Unlike monoculture pastures, this approach provides excellent grazing conditions for the animals.

Capra Foods invests in customer training throughout the partnership. This approach ensures that its partners are equipped with the knowledge and resources necessary to succeed in promoting and selling their products.

"We perform a lot of training for all our partners. By offering educational classes before introducing our products to new customers, we empower them with the knowledge and understanding needed to derive maximum value from our lamb offerings," says Elizabeth Dressler, COO of Capra Foods.

With an astute belief in using every part of the animal and reducing waste, Capra Foods trains customers on different cuts

and maximizes animal carcass use. The company goes a step ahead and assesses demographics, suggesting cost-effective cuts to retailers to expand customers' choices and provide them with greater options.

Recognizing the value of exposure to attract new customers, Capra Foods sponsors cooking schools, introduces new recipes, and conducts demos for its new products.

Recently, Capra Foods unveiled its lamb tamale and pre-packaged grind, both available at a more affordable price. These offerings serve as an enticing getaway for customers to experience Capra Foods' diverse range of cuts. The products are thoughtfully branded, conveying the company's commitment to sustainable practices and regenerative aspects to its consumers.

The success of these products is a testament to the increasing popularity of lamb as a mainstream protein choice in the upcoming years, reflecting the growing awareness among people regarding their food.



We responsibly raise Dorper lambs through cyclical grazing on open pastures and allow our consumers to trace their food's origins. Our mission is to improve the world we inherited

The company implements marketing programs that involve in-store demonstrations to showcase the quality and flavor of Capra Foods' lamb products. These demonstrations provide customers with a firsthand experience of the versatility of Capra Foods' products through cooking demonstrations and tastings. By inspiring customers to explore new culinary possibilities with its lamb cuts, Capra Foods aims to create a stronger demand for lamb, overcoming the historical preference for beef and chicken.

Capra Foods values sustainability, and is passionate about supporting businesses that strive to make a positive difference. It actively supports initiatives that promote sustainability and responsible farming practices to align with customers' values. The company assists with menu development, collaborates on promotional activities, and provides ongoing training and support to its customers. By partnering with like-minded organizations and initiatives, Capra Foods reinforces its commitment in making the planet a better place for future generations.

Continuing the legacy of Craig Jones, the founder, and a true Texas rancher, Capra Foods brings a sustainable feast to discerning palates, nurturing the environment and the taste buds. **FB**

[Square]^x

Cybersecurity and Productivity Redefined



Navigating the internet on an enterprise network invariably exposes that network to a host of vulnerabilities—often inadvertently. Take, for instance, the scenario in which firewall alerts label a specific website as risky. If this website is something the user MUST visit for work - what is the typical response? Disable the firewall to proceed. This action, as an isolated incident of making an exception, might seem harmless, however, instantly creates a point of entry for malicious actors.

Vivek Ramachandran, a seasoned veteran with over 20 years in cybersecurity, has been attuned to these consumer security challenges. He recognized the issue as not an absence of advanced cybersecurity tools but rather an overlooked, yet crucial, gap in system defenses, which led him to establish SquareX.

SquareX leverages the concept of disposable browsing to address the longstanding tension between cybersecurity and user productivity. Its browser extension facilitates secure web interactions by creating isolated, gigabit-speed

browsing sessions.

This technique serves as a practical application of the zero-trust security model. Any malicious code encountered during the disposable browsing session is confined to a secure, sandboxed environment on SquareX's cloud servers, eliminating the risk to the on-site system.

An equally important aspect of cybersecurity is anonymity—often referred to as the first line of defense. SquareX acknowledges this by maintaining privacy throughout the session and purging all the data post-session, which are vital for avoiding targeted attacks based on user behavior analytics.

"Year upon year, as cyber threats escalate, businesses lose billions of dollars to attacks, phishing schemes, and scams. Our solution is designed to play a disruptive role in turning the tide," says Ramachandran, founder and CEO of SquareX.

Its efficacy is rooted in the principle of simplicity. Conventional cybersecurity solutions primarily rely on access-blocking models, which, while safeguarding users,



Vivek Ramachandran,
Founder & CEO

“ SquareX is a salient departure from this established norm by employing a 100 percent deterministic security model. It ensures unequivocal assessments of potential threats and maintains productivity

unfortunately, compromises productivity. For example, a user receiving a Word document from a recruiter might find the file flagged as potentially malicious by their antivirus software. The dilemma is apparent—either adhere to the antivirus warning and forgo viewing the document or turn off security protocols to access potentially crucial information.



Mridula Kapur,
Chief of Staff, SquareX at
DEFCON, USA

page load times and protecting against invasive tracking algorithms.

SquareX can also be effectively used for disposable file viewing and creating temporary email addresses. For instance, instead of downloading potentially infected documents on a system, users can access them safely on SquareX's servers, eliminating the need to disable existing antivirus software or compromise their local system security. The temporary email addresses, on the other hand, can be used to sign up for platforms, receive an activation email, and complete the registration process—all without divulging users' personal email addresses.

Recently, a recruitment firm used its disposable browser and document viewer to engage with documents from unfamiliar sources. By operating within SquareX's secure cloud environment, the recruiter shielded itself from potential security threats. This seamless integration with the existing web browser interface increased their productivity without having to acclimate to a new workflow or a product.

Developing a security product as innovative as SquareX requires a deep commitment to R&D. A notable strategy in this regard was the company's early adoption of a bug bounty program. By inviting ethical hackers to probe the system for vulnerabilities and offering significant rewards for their discoveries, SquareX has underscored its proactive approach. This strategy not only sets a new standard for operational transparency in the cybersecurity industry but also affirms the product's robustness, especially given the continuing absence of critical vulnerabilities.

Through such an advanced, preemptive methodology to stave off exposures before they evolve into actionable threats, SquareX is recalibrating the metrics of consumer cybersecurity, establishing itself as a new paradigm in the domain. 

The screenshot shows the SquareX web interface. At the top, there are four circular icons: a clock, a gear, a shield, and a power button. Below them are three main sections:

- Disposable Browsers**: Includes a small icon of a browser window, a list of benefits (High-Speed anonymous browsing from any worldwide location, Safely open suspicious websites without losing privacy, Dispose the browser at anytime), and a "Start" button.
- Disposable File Viewer**: Includes a small icon of a document with a flame, a list of benefits (Safely view documents from unknown senders, Automatic integration with downloaded documents, Fully private and disposable), and a "Start" button.
- Disposable Email**: Includes a small icon of an envelope, a list of benefits (Keep your primary mailbox clean and secure, Temporary, secure and anonymous email address, Eliminate spam, unwanted ads, and malicious cyber threats), and buttons for "Inbox", "Regenerate", "Edit", and "Signout".

At the bottom left, it says "Version 1.4".

Complicating the situation are the cybersecurity tools working on probabilistic models for threat detection. The same file could show different assessments from different security solutions like Norton Antivirus and Microsoft Defender, leading to user confusion in determining potential security risks.

SquareX is a salient departure from this established norm by employing a 100 percent deterministic security model. It ensures unequivocal assessments of potential threats and maintains productivity.

The browser also has built-in automatic ad and tracker blocking. This enhances the user experience by reducing

Cooperative Technologies

Streamlining Annuity and Life Insurance Replacement of Funds

Replacement of funds, including 1035 exchanges is pivotal for new Annuity Policy purchases, the effectiveness of this process is often hindered by the fragmented nature of data within the insurance industry. Financial professionals face considerable challenges when trying to access accurate information, contributing to inefficiencies, delays, and overall dissatisfaction among stakeholders.

Cooperative Technologies, with its 35-year track record of excellence in back-office insurance solutions, addresses this challenge head-on with its 1035YellowPages database.

The 1035YellowPages database encompasses detailed records on over 3,000 ceding carrier companies including 100 percent of annuity and life insurers, top banks, mutual funds, broker-dealers, and pension administrators.

Continuously updated in real-time, the database accurately captures the constantly evolving industry landscape, including mergers, acquisitions, and rebranding initiatives. This ensures financial professionals have access to the most up-to-date data, significantly enhancing the efficiency of the 1035 transfer process.

Cheri DeBoer Stinson, director of Cooperative Technologies, while talking about the impact of its database says, "Prior to the advent of the 1035YellowPages, transfer processes could extend between 45 to 50 days, with documentation frequently circulating between carriers for the rectification of errors and omissions.

With our automated and precise database, coupled with industry automation initiatives, clients have managed to reduce turnaround times to just three to five days."

1035YellowPages is not just a static repository of information, but a smart data set that integrates with annuity order entry platforms commonly used by insurance distributors, independent



Cheri DeBoer Stinson,
Director

With our automated and precise database, clients have managed to reduce turnaround times to just three to five days

marketing organizations (IMOs) and financial professionals. This translates to a streamlined, automated transfer process right from the point of sale simplifying it for financial professionals, enabling them to execute transfers with precision.

Financial professionals can access the 1035YellowPages directly through their order entry platform. The database will instantly provide them with the correct legal name of the ceding carrier, the appropriate processing location, and the specific requirements for that ceding carrier, such as e-signature acceptance, wet signature requirements or the need for proprietary surrender forms or a medallion signature guarantee.

Armed with this pivotal information right at their fingertips, financial professionals ensure that transfer paperwork is accurately completed on the first attempt, devoid of errors or omissions that could lead to procedural delays.

The incorporation of the 1035YellowPages data into the order entry platform has demonstrably reduced Order Entry Not in Good Order (NIGO) rates by an impressive 21 percent, evidencing the substantial impact of this initiative on streamlining transfer operations.

The industry has taken notice of this significant enhancement in efficiency. The Insured Retirement Institute (IRI), a prominent trade association for the retirement income sector, lauded Cooperative Technologies' 1035YellowPages as one of the top five best practices for facilitating smooth and timely transfers.

The company maintains an active collaboration with industry partners, including the IRI and the Depository Trust & Clearing Corporation (DTCC), to further refine the transfer process. It is deeply engaged in initiatives such as the IRI's 'Digital First for Annuities' program, which strives for straight-through processing and a fully digital transfer experience.

As the industry evolves, Cooperative Technologies is committed to ensuring that the 1035YellowPages remains at the forefront of this change. The company is constantly enhancing its database with new data fields and functionalities, informed by feedback from clients and partners. It is also broadening its service to include smaller distributors and independent financial professionals who might not have access to the sophisticated order entry platforms used by larger entities. Within the next two months, it plans to introduce new offerings specifically designed for this market segment, affirming its promise of inclusivity and continuous improvement in the sector.

Cooperative Technologies' 1035YellowPages is an indispensable tool for financial professionals who want to provide their clients with the best possible service. By streamlining the transfer process and eliminating errors and delays, it helps to make the life insurance and annuity industry more efficient, responsive and customer centric. **10**

CINTAP

When it comes to onboarding partners and customers quickly and effectively, few solutions can match the capabilities of the cloud data integration platform offered by CINTAP.

The state-of-the-art iPaaS solution empowers clients to centralize, integrate, optimize, and automate all back-end business processes. Filling out forms, manually exchanging files, and waiting in long queues are things of the past with CINTAP Cloud streamlining the onboarding process.

Businesses are able to focus on their core competencies by minimizing the time and resources required to manage their enterprise's administrative tasks. They can effortlessly streamline their workflows, enhance efficiency, and optimize operations while maintaining a competitive edge in the market.

"We automate and manage the integration component, delivering a seamless and efficient out-of-the-box solution. This simplifies platform adoption and enables end-to-end integration for organizations, significantly improving business processes," says Ansar Ahmed, CEO of CINTAP.

CINTAP has one of the shortest onboarding times, delivering integration between trading partners in 4 to 6 weeks. The induction process offers flexibility for its clients to scale their platform anytime.

An on-demand electronic data interchange (EDI) converter tool complements the platform's flexibility and short onboarding time. It simplifies 80 percent of various business processes, including an order to cash, procure to pay, and transportation management. The remaining 20 percent is quickly handled by experienced engineers, resulting in a 60 to 70 percent reduction in onboarding time.

CINTAP Cloud enables clients to access the whole stack of transactions with their partners, including past and current

Cloud Integration Made Simple, Fast, and Cost-Effective

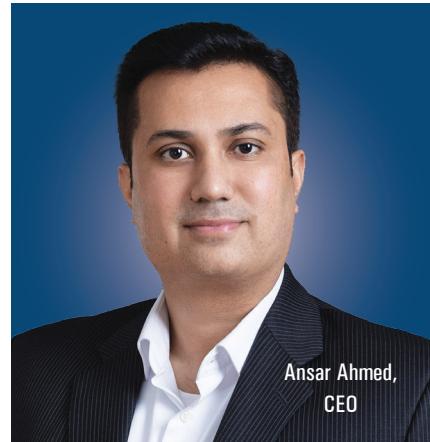
transactions. All this is done in real-time to enhance efficiency.

The real-time insights provided through CINTAP Cloud gives it a unique advantage. Instead of solely moving data between systems, it allows customers to analyze their data through a visibility window, enabling them to identify errors and perform KPIs and reporting. This feature gives customers a better understanding of the information being moved and provides significant benefits.

Another noteworthy feature is the platform's customization feature. CINTAP acknowledges that every business is different and tailors its solution to specific business processes. Instead of forcing clients to conform to the platform's limitations, CINTAP Cloud ensures that the platform is able to bolster the client's process requirements. This customer-centric approach sets it apart from competitors that offer fixed delivery options without the ability to alter the platform's appearance, fields, forms, or user interface. The intuitive nature of the platform makes it easy to add and remove widgets, create workflows, and establish effective communication channels with its partners through a single dashboard.

CINTAP's customer-centric approach is complemented by a dedicated integration group, which caters to the nuanced onboarding requirements of clients. This group comprises engineers who handle all aspects of a new implementation, onboarding, or project, allowing customers to rely on it for an end-to-end rollout. The platform removes the need to dedicate resources to these tasks, allowing clients to focus on other aspects of their business.

An Atlanta-based manufacturing company specializing in security products had a scattered pre-CINTAP scenario with integrations spread across multiple platforms. Managing these platforms was costly and time-consuming, with poor support and response times.



Ansar Ahmed,
CEO

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Coming on board, CINTAP consolidated the different processes into a single platform, providing dashboards, reporting, and business analytics while reducing overall costs by eliminating the need for other platforms. Its engineering support team was responsible for the integration process, eliminating the burden of managing relationships across multiple platforms.

Along with an integrated platform, a focus on efficiency, professionalism, and high-quality services during the implementation phase has resulted in CINTAP's engineering team achieving a 90 percent adoption rate for ongoing support options. It continues to provide excellent services, ensuring continued success in serving clients with a commitment to overall customer satisfaction. **LT**

Control Risks

From Instinct to Insight: Data in Risk Management



Marco Leijnse,
Partner

Effective risk management instills a sense of safety that enables businesses to grow and diversify confidently, knowing they can effectively manage any hurdles on the way when necessary.

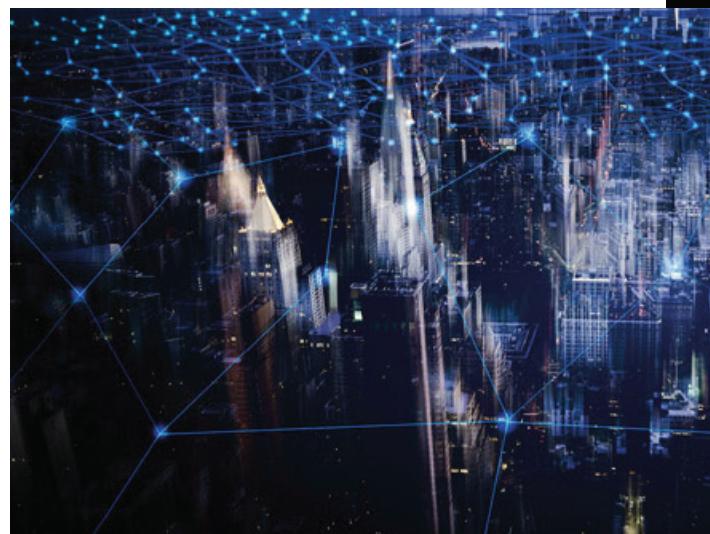
Control Risks with its nearly 50-year history is the right partner for organizations around the world looking to go beyond the horizon. It handles sensitive cases in the acute risk and crisis response space and has honed its capabilities in navigating these delicate situations. But it goes further than crisis response, or even identifying and preventing potential pitfalls. Its robust risk mitigation strategies also actively facilitate business expansion by enabling its clients to embrace calculated risks with assurance.

Through its experience, Control Risks understands that a qualitative, instinctual approach to risk management isn't enough for corporate leaders who demand cost-effective solutions and concrete results. Therefore it is helping its clients evolve to more data-driven quantitative methods backed by hard numbers and metrics that can activate and reinforce those ever-present tactical components of risk management. Control Risks has honed a quantitative approach to risk management driven by on-the-ground data and minute analysis of geopolitical developments.

Taking a risk-based approach, Control Risks helps protect client operations, whether those are in more regulated markets or high-risk environments, with bespoke security consulting; it also safeguards critical systems with customized cyber defense strategies. It upholds integrity and compliance through rapid issue investigation and remediation and equips leadership to adapt to shifting geopolitical conditions with incisive risk analysis. The company's global presence further allows it to provide on-the-ground intelligence and support.

This data in context comes in handy for executives with vast remits who are accustomed to operating and monitoring everything by the numbers. Control Risks delivers data-supported analysis of risk exposures and recommendations on how to reduce vulnerabilities. Its consultants work with clients through interviews and partnerships to pinpoint the root causes of issues versus just understanding the symptoms. They map internal and external data sources to specific risk exposures like terrorism, fraud, crime, protests and more to establish measurable risk profiles and provide solutions.

Marco Leijnse, partner at Control Risks, says, "Data-driven reports enable fact-based decision-making on investments in risk management programs. This has resulted in us understanding—and in some cases eliminating—root causes to prevent and manage major future risks."



In one example, Control Risks worked with a major global retailer looking to improve safety and security across its thousands of stores worldwide. The client's global security team wanted to protect staff and customers and had an anecdotal understanding of the challenges, but lacked processes and data. Control Risks' consultants conducted an extensive review of the client's operations and risk management approach. This informed the creation of a comprehensive retail site safety program with standardized guidelines for implementing security measures tailored to each store's level of risk exposure. Armed with data-driven risk assessments, the security team now has a seat at the table when new stores are being designed and built. They are able to put in place appropriate controls to create safer, more secure environments for employees and customers.

The global retailer immediately started seeing a notable reduction in security incidents across its sites, along with much higher satisfaction rates among store staff who previously felt vulnerable and exposed.



Data-driven reports enable fact-based decision making on investments in risk management programs

Control Risks has focused on data-driven approaches to security, cybersecurity, geopolitical analysis and more in response to its clients' evolving need for robust, defensible risk management strategies; it expects this trend to continue. With offices worldwide, it remains dedicated now more than ever to leveraging its unrivaled experience to help organizations tackle uncertainty head-on and make smart decisions that create long-term value. **CR**

Fitness World Canada

Making the 9-to-5'ers Align with Wellness

Time and money wait for no one' is a pervasive reality in the corporate world, where efficiency and productivity are paramount. In a race to maximize both, the pursuit of healthy living—arguably the greatest wealth—frequently becomes a secondary concern. Despite this understanding, people's varied lifestyles and health needs are where the one-size-fits-all approach of conventional fitness solutions falls short.

Some fitness providers do design plans with the typical 9-to-5 employees in mind, but those often prioritize accessibility over affordability.

This is where Fitness World Canada steps in with a remedy for the corporate wellness space, marked by a lack of diversity in services and scheduling conflicts. What sets it apart is its focus on affordability, coupled with membership options that cater to a broad spectrum of lifestyles, schedules, and financial situations.

While providing wellness solutions that bridge business demands and employee needs, Fitness World Canada makes it financially accessible for companies of all sizes. The membership rates can be customized; clients can either offer a subsidized rate to employees or pay for the subscriptions partially. Fitness World Canada also periodically waives enrollment fees and provides discounts to motivate its clients' employees.

Chris Smith, President and CEO of Fitness World Canada, recognizes that both corporate organizations and employees have varying needs when it comes to healthy living, “Our goal is to support our member’s overall health and wellness through our offerings that include group fitness classes, small group training, online fitness, recovery tools, child minding, and more.”

The accessibility of its services also extends through its vast network of gyms. Members can choose a one-club membership at their preferred location or opt for all-club access to 16 gym locations around the Lower Mainland and Vancouver Island, so they can work out close to home or office.

Each facility supports a wide range of class options, from gentle, beginner-friendly yoga and strength training to

intense HIIT sessions and squat clinics for more advanced fitness levels. No matter where one begins their fitness journey, they have an option that helps them progress at their own pace. The program also prioritizes holistic wellness by promoting mental, emotional, and social health, where personal trainers guide each individual at each step of the process.

A great example is its recent collaboration with Great Canadian Entertainment, a corporate wellness partner with Fitness World, which offers team members lunch and learn sessions to promote active living. Employees have found the trainers to be extremely helpful, providing insightful tips on beneficial exercises to incorporate at work, at home, or during gym visits. These sessions continue to build a stronger culture of health with a workforce empowered by the knowledge and resources needed to maintain productive and active lifestyles.

“Our goal is to support our member’s overall health and wellness through our offerings that include group fitness classes, small group training, online fitness, recovery tools, child minding, and more”

While active living is pertinent to maintaining a healthy lifestyle, Fitness World Canada also acknowledges the importance of recuperating from time to time. In today's fast-paced world, where tight schedules and deadlines are the norm, the company distinguishes itself by offering recovery amenities like hydromassage loungers at every Fitness World location.

This ethos of balancing exercise with recovery reflects in Fitness World Canada's broader commitment to a people-centric culture. By fully embracing and nurturing individual goals—whether achieving personal bests, perfecting lifting techniques, building confidence, or reducing anxiety—the company not only enhances individual growth but cultivates personal growth and resilience. Such a holistic approach is instrumental in creating dynamic, empowered workforces, transforming workplaces into environments where productivity and wellness are nurtured. **HR**



Chris Smith,
President and CEO

HAOMO.AI

Driving Last-Mile Efficiency with Autonomous HDeliver Vehicles

With China reigning as the world's largest e-commerce market, the importance of advancing the last-mile delivery industry is coming into sharper focus. Understanding its pivotal role in guaranteeing swift and efficient delivery and ensuring greater customer satisfaction, HAOMO.AI has developed HDeliver—a fleet of fully autonomous vehicles guided by the advanced generative AI model, DriveGPT.

HDeliver holds the key to the future of e-commerce not just by innovating self-driving vehicles but by transforming the last leg of the delivery journey into a sophisticated, intelligent system. Central to this transformation is cost-effectiveness, reflecting a strategic understanding of market dynamics. Over the years, HAOMO.AI has rolled out multiple iterations of its automated distribution vehicles. The latest version marks a significant milestone; it is the world's first medium-sized automatic distribution vehicle designed for terminal logistics, priced below 90,000 yuan. This pricing represents a whopping 70 percent reduction from the average cost of autonomous vehicles in the current market—defining a new benchmark in cost-effectiveness.

Zhang Kai, chairman of HAOMO.AI, states, "According to the trend forecast by relevant institutions, the global last-mile distribution market is expected to reach USD 424.3 billion by 2030. In China, the potential market size for last-mile distribution continues to expand, which is estimated at 450 billion yuan. Within this vast market, there will definitely be more and more applications of autonomous driving technology, with the penetration rate steadily increasing."

The other defining aspect of the solution lies in the integration of DriveGPT—the first generative large model for autonomous driving, which propels its navigational efficiency. At its core, DriveGPT employs reinforcement learning from human feedback (RLHF) technology. By assimilating extensive driving data, it facilitates the continuous optimization of cognitive decision models to perform multifaceted tasks, culminating in a unified system that achieves end-to-end autonomous driving. Another notable contribution of this perception-emphasized algorithm is facilitating L4 automatic driving capabilities without needing high-precision maps. This contributes to rapid generalization and keeping the cost of the solution low.

HAOMO.AI also launched MANA OASIS, the largest intelligent computing center in China's automatic driving field, early this year. The center complements DriveGPT's proficiencies

and provides floating-point operations up to 670,000 trillion times per second, guaranteeing the stability, efficiency, and speed of training the generative large model.

Currently, HDeliver vehicles operate in nine major scenarios, including shopping malls, smart communities, campus distribution, catering, retail, airport patrol, education facilities, courier services, smart parks, and atmospheric environmental assessments. For every scenario, HAOMO.AI can rapidly deploy solutions in less than a week.

HAOMO.AI has a unique 5S service model in place to serve a wider client base. The models include mobility as a service (MaaS), vehicle as a service (Vaas), platform as a service (PaaS), infrastructure as a service (IaaS), and factory as a service (FaaS), to support the terminal logistics automatic distribution landscape.

This comprehensive service ecosystem has facilitated HAOMO.AI's strategic collaborations with leading Chinese retailers such as Meituan, Wumart Dmall, and Dada Nexus, and has carried out operations in Shunyi, Yizhuang, and other regions in Beijing.

As of July 2023, the cumulative distribution order volume exceeded 200,000, significantly alleviating distribution pressure for clients during the pandemic and peak e-commerce promotional periods, including the 618 Shopping Festival and Double 11 Shopping Festival.

A particular highlight was in November 2022, when distribution orders in Shunyi's Mapo area surged by 200 percent for Wumart Dmall. To overcome the challenge of efficient distribution and timely delivery of daily necessities, HAOMO.AI deployed multiple HDelivers. Working overtime to allocate orders, Wumart Dmall improved last-mile distribution efficiency during this peak period. HAOMO.AI noted that the daily distribution volume for HDeliver averages around 300 orders, but in the case of Wumart Dmall, it recently peaked at 700. The primary products included essential goods such as vegetables, meat, eggs, water, pastries, instant noodles, and self-heated rice.

These successes underscore HAOMO.AI's impressive contribution to the field of autonomous distribution vehicles for terminal logistics, where it has firmly cemented market supremacy. With consistent achievements, HAOMO.AI has earned the moniker of 'China's No.1 mass-production automatic driving company.' Yet, given the pace of its innovations, it may not be long before the latest global autonomous technologies are referred to as successors of HAOMO.AI. **LT**



HelioX Cosmos

Space is Just a Launch Away

Taiwan's space industry has traditionally been a governmental endeavor, primarily under the Taiwan Space Agency's (TASA) purview. However, a significant shift occurred in 2019 when TASA broadened its horizons to involve private enterprises in space-related projects. This milestone opened the door for many leading-edge companies.

HelioX Cosmos plays a key role in this transformation, with an ambitious mission to democratize space applications for broader societal implications.

"Our multi-faceted approaches aspire not just to keep up with the global space industry but also to influence the direction in which it grows. From orchestrating commercial satellite launches to contributing to life sciences research, and fostering educational engagement in space sciences, we want to become a pivotal force in advancing the sector's multidisciplinary applications," says Bill Chang, CEO of HelioX Cosmos.

This overarching mission is fueled by Chang's personal vision. He wants to dispel the notion that space is solely the domain of engineers, high-ranking officials, or specific political agendas. Instead, it should be a frontier that is accessible to all. Through HelioX Cosmos' diverse range of services, Chang actively advocates for this more inclusive view of space exploration and utilization.

One of its critical roles entails operating at a strategic nexus within the industry, connecting launch providers such as SpaceX, Arianespace, and other aggregators like X Launch, with clients requiring diverse launch and transportation services. This includes terrestrial logistics to move satellites to launch pads and providing technical advice and support for necessary international documentation, such as frequency coordination.

At the same time, it addresses another vital market need by serving as a centralized platform for procuring specialized hardware components and subsystems. In a pivotal move in 2021, HelioX Cosmos facilitated Taiwan's biggest and most ambitious CubeSat mission on SpaceX's Falcon 9 Transporter-1. This mission exemplified the company's capability to execute full-scale satellite launches.

Going the extra mile, it also offers space flight verification services, allowing other organizations to validate their components for operational use in space. This service enables organizations



Bill Chang,
CEO

to obtain empirical evidence validating the operational viability of their components in space. Some of these components are further analyzed when they return to Earth.

HelioX Cosmos's collaboration with space services company SpaceBD is equally commendable. It led to a seminal contract with Taiwan's National Central University (NCU) and Japanese lunar exploration company, ispace. This partnership has solidified its reputation as Taiwan's leading commercial lunar service provider. The deal, slated for execution next year, aims to deliver a payload to the Moon, marking a pivotal moment for Taiwan's space industry.

HelioX Cosmos has been simultaneously making strides in space biology. It has already completed two missions in collaboration with the Taiwanese Research Institute (TRI) to send virus-like particles into space for protein growth, aiming to apply the research findings for vaccine development against livestock diseases in Taiwan. The first mission was launched on December 21, 2021, and the second followed on November 22, 2022.

A novelty service the company is engaged in is memorial spaceflights. This service elevates the notion of tribute by launching sentimental items—remains of a loved one, heartfelt letters, or other cherished tokens—into space. To make these sentimental journeys possible, HelioX Cosmos collaborates with niche launch providers like Space NTK and Space One. Moreover, the company leverages the capabilities of the International Space Station's Kibo module to offer spaceflight heritage services, enriching its eclectic portfolio.

Education and community outreach are also integral to HelioX Cosmos' vision. In a noteworthy initiative, the company sent student-created cards into space. These cards, containing messages from the students to their future selves, were enclosed in a small CubeSat. The endeavor served as a means to connect young people more deeply with the concept of space as part of their day-to-day lives.

These services demonstrate how HelioX Cosmos is constantly expanding the traditional boundaries of the space industry. "Our aim is to be that 'sweet corner' in the marketplace where everyone feels compelled to engage in meaningful conversations and collaborations," says Chang.

Taking that vision forward through consultation, planning, scheduling, and a tailored range of services, HelioX Cosmos is poised to amplify its influence in South Asia's burgeoning space sector. **AD**



Empowering Organisations with Tailored Atlassian Solutions

Drawing upon an impressive 30-year journey in IT management, coupled with a substantial 11-year hands-on experience with Atlassian tools, knowmad mood has crystallised a vital insight: the concept of a universal solution in IT is a myth.

This understanding has been the driving force behind the company's approach to developing customised, client-centric solutions.

The secret to knowmad's success lies in its rigorous requirements scoping workshops at the start of every client engagement. Whether a brief five-day project or a sprawling 500-day engagement, it is the bedrock of the team's approach to understanding and addressing unique client needs.

Post these in-depth workshops, the real magic begins. This phase showcases the synergy between knowmad's exceptional IT expertise and the extensive possibilities offered by the Atlassian ecosystem. The solution includes a combination of various tools and add-ons available in the Atlassian marketplace, each chosen deliberately to align with the client's goals and key performance indicators (KPI).

knowmad's aim is not just to deliver solutions but create



Suhrit Majumder,
Director of International Business



partnerships that evolve, adapt, and flourish, mirroring the dynamic nature of the IT landscape.

Suhrit Majumder, director of international business at knowmad, encapsulates the company's mission, stating, "Clients often come to us with a clear idea of what they want. Yet, they are often amazed to see how our requirements scoping workshop goes beyond surface-level needs, delving into their internal KPIs to align their expressed needs with their actual needs. It's this thoroughness that allows us to strike a balance, ensuring our solutions are both immediate problem-solvers and long-term success enablers."

What does the process entail?

The strategy unfolds seamlessly across four expert teams, beginning with the customer relationship team. More than conducting introductory meetings, these professionals are the first to interpret client challenges. Their foresight involves constant research and development to devise the most effective solutions ahead of time, significantly streamlining the pre-sales process.

Once the vision is clarified, the pre-sales team steps in. knowmad has honed a global, specialised force for each business line, including Atlassian, that helps them shape a comprehensive proposal to resonate with the precise technical requirements of clients.

The project management office (PMO) or bid team takes the reins next, applying a rigorous lens to ensure compliance and feasibility within the Atlassian framework. Their analysis is critical, confirming that the proposed solutions are not only innovative but sustainable and compliant.

The delivery team adds the final touch, where knowmad's commitment to agility comes to the forefront. The team operates within an iterative framework, granting clients the flexibility to submit tickets, suggest changes, and make requests directly within the JIRA project management system that's actively managed along with the client.

The company's expertise is reflected in the diversity and sophistication of its solutions. Beyond just providing

coding services for platforms like JIRA, Confluence, or Bitbucket, knowmad offers a suite of advanced add-ons. These include, but are not limited to, advanced roadmaps, automation for JIRA, EasyBI, Tiempo, and Scriptrunner, each chosen to enhance functionality and streamline operations.

For clients using Opsgenie and Statuspage, the company has revolutionised its operational approach. Where once clients may have juggled between five to ten vendors, knowmad streamlines this by harnessing the Atlassian suite's capabilities. It offers a singular, integrated solution, simplifying the client's experience and reinforcing its ethos of simplicity and integration in solution delivery.

This approach has significantly impacted sectors ranging from telecommunications to e-commerce, manufacturing, and insurance. For some, it boosted the reliability of matured systems to meet Atlassian's current best practices, while for others, it navigated the complexities of migrating to cloud solutions without losing data integrity or operational resilience.

In one instance, knowmad collaborated with one of the world's premier department stores, to engineer a refined testing and QA process using JIRA Software and Zephyr. It enabled the store to markedly reduce the time required to execute an extensive suite of over 100,000 test cases monthly.

Another testament is the work done for a world-renowned fast fashion company. knowmad transformed their operations by automating a multitude of repetitive tasks and workflows through JIRA automation, cutting down significantly on manual labour for routine incident responses.

These examples underscore knowmad's deep proficiency with Atlassian tools and broader mastery over a global suite of over 110 software and hardware vendors. This level of specialisation and integration is vital in the current saturated IT landscape. For organisations aiming to optimise their Atlassian usage, knowmad is a strategic ally, offering the guidance and technological acumen that are the hallmarks of today's digital era. **CR**

Mindhead

Driving Growth with Boutique Business Development Model

Mindhead, as a true business development partner, not only charts your path to growth but walks it with you.

Immersing itself as a business development department within client companies, it enhances various aspects of the organisation, such as international branding, financial robustness, human resources and compliance with complex government regulations. This deep integration helps implement effective workflows and optimise processes across all departments, fostering an environment conducive to growth.

and ensuring a personalised partnership designed for effectiveness.

That said, Mindhead is very selective about its partnerships, focusing on companies that stand to gain the most from its impactful and transformative approach. The company is so committed to its approach that even its service model is results-driven, with fees largely contingent upon the client's growth and success. This promotes collaboration, much like being on a flight together with clients, ensuring each partnership is not just a transaction but a deeply integrated effort aimed at achieving significant, sustained growth.

management structures and expanded the business internationally.

The transformation involved not only upgrading technology and systems but preparing the next generation of leadership, transitioning from an engineering to a business focus without prior management experience. Mindhead leveraged its extensive network in the hospitality industry and its expertise in international logistics to open new markets in the U.S., Mexico, Spain and beyond, allowing the client to secure contracts with high-profile hotels and significantly improve profit margins through strategic sourcing from Asia.

What allows Mindhead to replicate this success in every field, ranging from textile to IT, is a network of highly experienced associates, each an expert in their respective field. These associates, hailing from diverse backgrounds such as logistics, IT and business strategy, possess significant experience and have often managed multiple successful businesses. The depth of expertise allows for tailored solutions that are not just theoretical but practical and immediately applicable. With connections that span continents and industries, including direct links to major hospitality names and political figures, these associates enable the firm to open doors for its clients that would otherwise remain closed, setting the stage for expansion and increased operational capacity in familiar and new markets.

Operating globally with headquarters in Spain and offices in key U.S. markets, including New York, Texas and California and an upcoming expansion in France, Mindhead has acquired a diverse client base. It is now focusing on expanding its reach in those markets.

Mindhead's model of embedded business development, combined with a high-value network of seasoned professionals, positions the company as a transformative force capable of elevating businesses to new heights of operational efficiency and market reach. **BM**



Tolo Gomila,
CEO



Javier García,
CFO



Bernardo Fiol,
CDO

These engagements typically last two to three years and intensively focus on catalysing growth. Bernardo Fiol, chief development officer at Mindhead, highlights the success of this approach, stating, "Our impressive track record is a testament to our impact, with clients experiencing growth rates of 100 to 200 percent within just the first two years of our partnership."

The business transformation model is particularly suited to smaller companies with revenues between \$100,000 and \$1 million and less than 300 employees. These organisations are agile enough to quickly adopt and benefit from a comprehensive overhaul spearheaded by Mindhead. The firm employs an artisan approach to business development, crafting custom solutions tailored to each client's needs

Sometimes, this partnership necessitates making tough strategic decisions, such as recommending personnel changes in family-owned businesses. While these decisions can be challenging, they are critical for enhancing business efficiency and establishing a more effective organisational hierarchy, ultimately supporting the overarching goal of improving company performance and ensuring long-term sustainability.

An example of this integration can be seen in Mindhead's recent collaboration, where it transformed a small, family-owned uniform manufacturer from traditional to cutting-edge, boosting its revenue from under half a million to nearly two million euros. Initially focused on local markets and outdated processes, the company was rejuvenated under Mindhead's guidance. They digitalised operations, modernised

NSS

National Subrogation Services

Spearheading Subrogation through Cutting Edge Technology

Advancements in technology have brought about a promising era for the insurance industry, particularly in the realm of subrogation claims and recoveries. With a renewed focus on the value of subrogation, insurers are turning missed opportunities into profitable assets by implementing more streamlined processes.

Leading the charge in this transformation is National Subrogation Services (NSS), whose SubroSpeed technology is setting new standards in the industry.



DAN D'IMPERIO,
Co-Director

SubroSpeed is a predictive analytics application that offers fully integrated services for analyzing and scoring a large number of claims in an abbreviated time. The technology is designed to use structured and unstructured data, including adjuster notes, to accurately identify recovery claims. It also employs topic modeling techniques to group words that are relevant to recovery possibilities, making it more effective than traditional search methods that solely focus on specific keywords.

In addition, the application uses predictive modeling techniques and business rules to tailor its scoring engine to match unique client requirements. Simultaneously, drawing on NSS' 23 years of experience, SubroSpeed leverages its historical performance to create a powerful tool that can identify opportunities that might otherwise go unnoticed. This is especially a boon for insurance carriers struggling to manage a high volume of claims and identify potential subrogation opportunities.

"Our SubroSpeed technology is a game-changer in the subrogation realm. Whether due to staffing issues or lack of adequate technology, carriers can rely on us to streamline the claims management process, minimize financial losses, and uncover hidden gems in their claims files," says Dan D'Imperio, co-director of NSS.

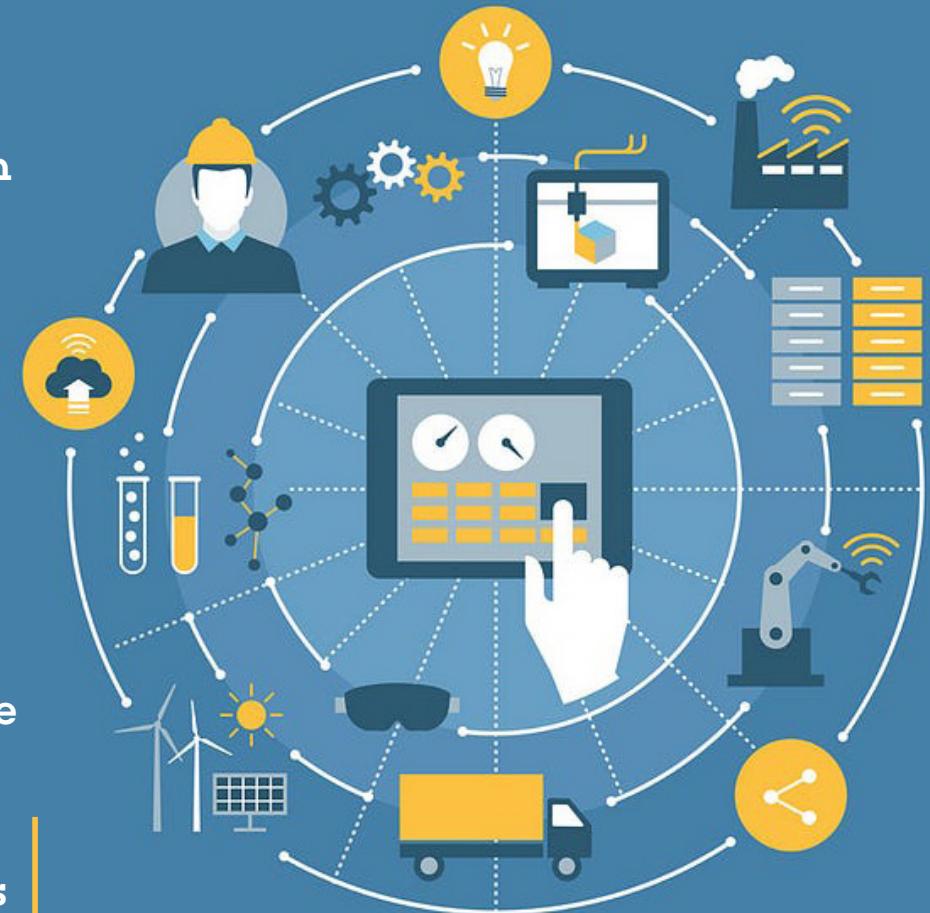
How it Works

Every subrogation process begins by importing and converting claims data into a standardized format that can be easily scored by the SubroSpeed Analytics Engine.

Once subrogation opportunities are identified, they go through a triage process, where the NSS staff conducts a preliminary review of the analytics output and related claims data to validate favorable recovery opportunities.

Claims with favorable subrogation opportunities are immediately opened in the NSS proprietary claim and financial system for managing multiple claims. Seamless integration between SubroSpeed and the NSS claim platform ensures clients receive real-time updates on their claim files and that no recovery opportunities are overlooked. NSS also generates detailed reports on client portfolios and

Our SubroSpeed technology is a game-changer in the subrogation realm. Whether due to staffing issues or lack of adequate technology, carriers can rely on us to streamline the claims management process, minimize financial losses, and uncover hidden gems in their claims files



performance, providing valuable insights into NSS' subrogation processes.

All these services are backed by top-tier security measures that foster trust among clients and ensure safe and seamless operations. In addition, data encryption is employed during transit and at rest, while multiple data centers guarantee continuous data availability. NSS holds a SOC 1 Type two certification, performs regular vulnerability testing and audits, and employs an encryption solution that exceeds federal standards, adhering to the AES-256 FIPS 140-2 Level Encryption standard.

Another advantage that NSS brings to the table is its affiliation with Cozen O'Connor, a full-service law firm, who can manage subrogation claims exceeding \$150,000. This strategic partnership equips it with a competitive edge, giving it access to legal resources that can help expedite the subrogation process.

NSS' expertise in subrogation has been instrumental in helping one of its clients achieve better results. When approached by the client to outsource their subrogation efforts, it deployed its state-of-the-art technology and skilled personnel to meticulously process each claim file. The results were impressive, with NSS managing to double their recovery success rate from two out of ten to four out of ten.

These successes demonstrate NSS' unwavering commitment to providing top-tier service and delivering results that exceed expectations. It plans on expanding its cutting-edge technology, comprehensive services, and unmatched expertise to get more efficient, accurate, and effective than ever before. A strong step in that direction is its in-house training program for staff and client claims personnel, who undergo frequent training on crucial topics. With NSS at the helm, insurance companies can be confident in their subrogation efforts, knowing they are in the right hands dedicated to excellence. **CA**

Neilan Strategy Group

Merging Legislative Expertise with Ethical Practices

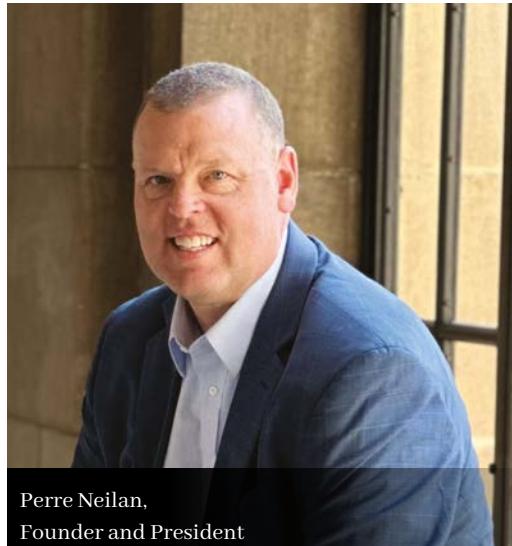
Lobbying yields significant benefits to society by acting as a crucial catalyst for a productive government. Neilan Strategy Group, a lobbying firm with 36 years of combined experience and well-established connections within the government, is a valid and vital part of that growth engine.

Partnering with businesses, interest groups, trade organizations, and individuals, it facilitates a seamless exchange of information to help legislators develop effective policies that enrich the democratic fabric, promote inclusivity, and bring equilibrium to the governance system.

"We are experts in navigating the political system. We work closely with our clients to learn about their goals and gather as much information as possible. Then, we distill and present the information in a manner that resonates with lawmakers, facilitating favorable legislation," says Perre Neilan, founder and president of Neilan Strategy Group.

Diversification in corporate relations and government affairs at the local level and in multiple states is one of its key strengths. From its Nebraska roots to expansive legislative monitoring in over 25 states, the firm brings a wide-reaching perspective to the ever-evolving political landscape. Active participation in politics through research, fundraisers and other events further helps Neilan Strategy Group to stay on top of the changes in the legislative landscape. These aspects particularly become beneficial for multi-state clients as it prepares them to acclimate to a new state's policies and laws when they are expanding their business.

The firm prioritizes using data-driven methods, employing on-ground real-time surveys and online automated research tools.



Perre Neilan,
Founder and President



We are experts in navigating the political system. We work closely with our clients to learn about their goals and gather as much information as possible. Then, we distill and present the information in a manner that resonates with lawmakers, facilitating favorable legislation

Data mining techniques further enable it to gauge public opinion, spot trends, and develop successful advocacy plans. This rigorous approach enables Neilan Strategy Group to optimally represent the interests of its clientele.

In conjunction with this, Neilan Strategy Group upholds the utmost moral integrity, an element that underpins its service offerings. Given the climate of skepticism surrounding lobbying efforts, the firm's primary goal is to foster an enhanced understanding of the societal advantages its processes can yield.

A compelling case exemplifying its ethical standards involved advocating for a client who faced significant challenges in conveying their narrative to the legislative committee. Instead of taking the usual route of explaining through the client's point of view, it adopted a novel approach of examining the situation through the public lens. The focus centered on promoting transparency. By disclosing information from all pertinent

parties, the firm equipped the legislative decision-makers with the necessary tools to evaluate the proposal. The way Neilan Strategy Group ensured a cooperative relationship with the state agency throughout the process proved a pivotal factor that worked in favor of the client.

The successful scenario shows how Neilan Strategy Group epitomizes the very essence of effective advocacy for its clients. With a combination of creativity and integrity at its core, the firm navigates the dynamic political landscape.

Neilan's late father once advised him, "Work hard and tell the truth, and the rest will work itself out." This advice continues to serve as his firm's guiding principle, propelling Neilan Strategy Group forward and maintaining its standing as a leading choice in the lobbying sector. **GB**

Nelnet Campus Commerce

Paving the Path for Effortless Campus Payments

The once-sacrosanct practice of standing in long lines to pay school tuition fees in cash, or mailing checks and money orders to educational institutions, has given way to the convenience of digital payments.

While the immediate payoff is indeed a simplified user experience, the journey to full-scale digital campus commerce is anything but simple. Concerns ranging from security and compliance to traceability and payment intent verification have fueled ongoing debates.

Enter Nelnet Campus Commerce, a part of Nelnet, a longstanding leader in the higher education sector.

With over 25 years of experience, Nelnet Campus Commerce has been at the forefront of revamping how campuses handle financial transactions. Its digital payment solutions cover every financial touchpoint on campus, from payment processing and refunds to tuition payment plans and online storefronts.

"We aim to make educational dreams possible through service and technology. With a focus on improving customer experience, we empower students to afford and succeed in their educational endeavors," says Jackie Strohbehn, president of Nelnet Campus Commerce.

A Holistic Approach to Campus Payments

Nelnet Campus Commerce's mission isn't about swapping cash for clicks; it's about rethinking the entire payment ecosystem to make campuses smarter, more efficient, and more secure, to shape the future of digital commerce in educational settings.

Realizing this transformative vision requires a cohesive approach to payment processes. In a typical college setting, payment processes are often fragmented across various departments, each with its own procedures and requirements. This decentralization



Jackie Strohbehn,
President

creates vulnerabilities concerning security and complicates efficiency and oversight.

Nelnet Campus Commerce's holistic platform addresses this by amalgamating various payment methods into a unified system.

By centralizing payment processing at the administrative level, the need for extensive, department-by-department monitoring is also significantly reduced, which not only streamlines the payment process, but adds an extra layer of security.

Yet, the company understands that efficiency should not come at the expense of user experience. That's why the cornerstone of this centralized system is its built-in control features. These are designed to streamline administrative functions while retaining the flexibility for individual departments to tailor their offerings, sales strategies, and user-centric flexibilities.

Handling Payment Fraud

Another pillar of Nelnet Campus Commerce's success is rejecting the oversimplified notion that a 'payment is just a payment.'

Unlike other industries that engage in online transactions, payments in educational settings should not be viewed as just simple transactional exchanges of funds.

It often involves government funding, scholarships, or financial aid, requiring tracking and reporting to assist with the institution's compliance with regulatory requirements. These payments must be posted in real-time to student accounts, which are themselves complex ledgers of tuition, fees, and other charges. This real-time posting is necessary for students who rely on accurate account statements for enrollment status, course registration, and housing assignments.

With a deep understanding of these processes, Nelnet Campus Commerce adopts a proactive approach to combating fraudulent activities, ranging from identity theft to financial aid fraud. It brings advanced security measures, including multi-factor authentication and real-time monitoring, to safeguard both the institution's and the student's financial assets.

In addition to its focus on security, Nelnet Campus Commerce places a high priority on compliance. The company rigorously adheres to credit card security standards and navigates the intricate 'alphabet soup' of regulations that educational institutions must comply with, extending beyond payments to include broader security and fraud prevention issues.

Securing Refunds in Record Time

Refunds are particularly susceptible to fraudulent activities, making it necessary to have a secure and efficient system.

Nelnet Campus Commerce's approach to refund processing is a prime example of its dedication to fraud prevention.

Take the case of Maricopa Community College District in Arizona. This educational network comprises 10 regionally accredited colleges and 31 satellite locations, serving over 200,000 students each year. The district faced significant challenges in processing student refunds, largely due to the use of multiple third-party vendors, each with their own set of requirements.

This complexity led to delays and increased the likelihood of reconciliation errors, putting the institution at risk of non-compliance with Department of Education (ED) guidelines on timely fund disbursement.

Nelnet Campus Commerce intervened to centralize and streamline Maricopa's refund process. It implemented a secure, multi-factor authentication system that allows students to easily select their refund preferences and monitor the status of refunds in real time. This centralized approach also enables administrators to effectively track disbursements, and assists Maricopa in following DoE compliance requirements.

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We aim to make educational dreams possible through our service and technology. With a focus on improving customer experience, we empower students to afford and succeed in their educational endeavors

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The result is a more efficient system that expedites the refund process, reduces errors, and conserves administrative resources, all while enhancing student satisfaction.

Flexible and Quick Implementation for Diverse Educational Needs

In today's higher education landscape, institutions are expected to do more with less. They serve an increasingly diverse student population, far beyond the traditional 18 to 24-year-olds attending on-campus classes. This diversity extends to payment preferences as well, from Apple Pay®, to including specialized payment plans for international students.



Nelnet Campus Commerce recognizes this diversity and offers solutions that can be seamlessly integrated with institutional systems, minimizing disruptions, and cutting costs at the same time.

The process begins with active listening. Before implementing any solution, Nelnet Campus Commerce takes the time to understand the specific problems an institution faces. This ensures that the technology provided is not just a quick fix, but a long-term solution tailored to the institution's unique needs.

Its solutions also allow for a high degree of configuration, from the presentation of information to the multitude of payment plan options. This flexibility ensures each institution can swiftly adapt the system to its specific requirements to better serve students.

A recent partnership with the North Dakota University system, comprising 11 institutions, exemplifies this commitment. In less than a year, the company implemented its services across all 11 institutions, providing a consistent, secure payment processing application, individually branded for each school. This allows the overarching system to centrally report across channels and monitor payments for security and

compliance, while offering individual institutions the required flexibility.

Stepping Stone to the Next Era of Higher Education Institutions

Nelnet Campus Commerce is a pivotal ally for higher education institutions, striving to improve their key performance indicators.

The result is a win-win scenario; students gain financial clarity and control, leading to higher retention and graduation rates, while institutions benefit from streamlined operations.

Its seamless payment solutions and customizable payment plans have helped many students alleviate the financial stress often associated with higher education, which in turn, leads institutions to retain them until graduation.

A partnership with Nelnet Campus Commerce signifies embracing a visionary path toward the future, where students and educational institutions thrive. Beyond offering a comprehensive financial solution, it paves the way forward, promising a brighter tomorrow for students and colleges alike. **ES**

Pragmatis

Driving Operational Excellence in Distribution and Logistics



Gilberto Misawa,
Founder and Partner

Pragmatis lives up to its name by injecting practicality into the realm of management consultancy, spearheading a groundbreaking transformation in the way logistics businesses operate. With an unwavering focus on profitability and efficiency, it empowers organizations to unlock their full potential. Its innovative approach combines strategic insights with practical solutions, enabling clients to achieve sustainable growth and operational excellence.

"We excel in tackling operational issues across various industries. By leveraging our expertise in distribution, logistics, and warehousing, we enable companies to optimize their networks, enhance efficiency, and control costs," says Gilberto Misawa, founder and partner of Pragmatis.

The company's extensive knowledge about commercial processes, organization design and other areas of management further allows it to provide comprehensive logistics and warehousing optimization solutions.

"One of our core areas of expertise lies in the keen understanding of evolving market dynamics. We leverage this understanding to assist clients in designing networks that prioritize efficiency and customer satisfaction," says Alexandre Barreto, partner at Pragmatis.

We excel in tackling operational issues across various industries. By leveraging our expertise in distribution, logistics, and warehousing, we enable companies to optimize their networks, enhance efficiency, and control costs

The company is focused on helping clients optimize their warehousing and transportation networks through data insights, eliminating the need to hire specialized logistics personnel. It specializes in optimizing networks and distribution processes, helping its clients streamline operations and achieve remarkable results. It further enhances warehousing and transportation networks, particularly in Latin America, by leveraging technological advancements and agile vehicles to place inventory strategically and reach customers efficiently.

This approach has led to savings of up to 9 percent on the overall costs associated with warehousing and delivery. In addition to the financial benefits, clients have also experienced



Ricardo Castro,
Partner

Gilberto Misawa,
Founder and Partner

Alexandre Barreto,
Partner

significant reductions in carbon emissions and improvements in service levels.

Pragmatis follows a systematic and collaborative onboarding process to ensure successful outcomes for its clients. It begins by conducting interviews and gathering information from the client, aiming to understand the specific challenges in their warehouse network. The company then moves into the deep dive and analysis phase, examining customer demand, delivery frequency, and associated costs before establishing a baseline for the current situation. With this information, it designs and implements a tailored solution in the chosen location, closely monitoring its impact.

If the proposed solution is approved, it develops an implementation plan, conducting tests in other locations to gather insights for estimating the solution's potential impact across the client's network. The final step is the rollout plan, where Pragmatis creates a comprehensive strategy for implementing the solution across various locations, prioritizing simplicity, efficiency, and client-centricity to maximize value.

Pragmatis recently collaborated with a multinational corporation to optimize urban distribution in Brazil. The project's success prompted the expansion of the operational concept to countries such as Colombia, Ecuador, and Mexico. Despite facing diverse challenges in each country, it adapted the solution to accommodate varying market dynamics, including customer density, costs, and business models. The clients achieved impressive results in each location, underscoring Pragmatis' proficiency in delivering tailored

and optimized urban distribution solutions across diverse geographies. This partnership further solidified its expertise and reputation in the industry.

"We excel in merging multiple distribution networks and warehouses across different countries. By employing a holistic approach that prioritizes understanding the overall outcome and meticulously addressing the details for each warehouse and distribution routing," says Ricardo Castro, partner at Pragmatis.

The company's approach to bringing in unique customers is a testament to its quality of service. Instead of traditional marketing or cold calling, the company builds its reputation by consistently delivering exceptional solutions and demonstrating accountability for clients' outcomes. Word-of-mouth referrals from satisfied clients play a significant role in its customer acquisition.

Based in Sao Paulo, Pragmatis has executed projects for customers in 11 Latin America countries including Argentina, Bolivia, Brasil, Chile, Colombia, Dominican Republic, Ecuador, Honduras, Mexico, Paraguay, and Peru.

Pragmatis is a leading force in optimizing operations, specializing in distribution, logistics, and warehousing. A client-centric approach empowers clients to achieve efficiency, cost control, and enhanced customer satisfaction. By leveraging its expertise in consulting and adopting a collaborative onboarding process, Pragmatis continues to make a significant impact across industries, enabling organizations to thrive in an ever-evolving business landscape. **LT**

STE Languages

Bridging Cultures through Languages



Mathilde Lageman,
Managing Director and Co-Owner

Wilfried Gradus,
Managing Director and Co-Owner

Learning a new language is not just about acquiring a new skill; it is about building meaningful connections. Every conversation is an opportunity, and every interaction holds the potential for growth and association with people from different backgrounds and cultures.

This is the driving force behind STE Languages, a language learning institute dedicated to helping international companies achieve commercial success while empowering employees to grow personally and professionally, all through the power of language. Although it has earned its stripes as a trusted collaborator with many local and global companies, it's the journey it takes with both clients and learners that truly sets the company apart.

The journey begins with discovery with each learner. Through warm and welcoming intake interviews, STE Languages delves into their aspirations, challenges and needs. This approach ensures the learning experience is tailored to the learner's goals, not just with the objectives of their employer.

As Mathilde Lageman, managing director and co-owner, explains, "We put ourselves in the shoes of the company and their employees because we understand the human factor is crucial and effective language learning can only happen if there is a teacher-student relationship."

When the learning begins after finalising schedules, STE Languages remains committed to transparency and support. It takes the time to explain the objectives, methods and milestones of the program, making sure the students are fully motivated. Creating a supportive and engaging learning environment encourages learners to step out of their comfort zones, embrace new cultures and build lasting connections with their peers and instructors.

This ethos shows through tangible results. It is the core reason behind the company's high levels of customer satisfaction. Every two years, STE Languages engages with Cedeo, an authoritative body in the Netherlands that evaluates customer satisfaction across various sectors. In its most recent assessment, it received a commendation for achieving a customer satisfaction rating of 96.3 percent, ranging from good to very good.

Wilfried Gradus, managing director and co-owner, when talking about the reason why STE Languages gets such stellar reviews, says, "Our key focus is communication. It's not always about perfection. Yes, our students learn grammar and vocabulary. The real goal, however, is boosting their confidence to use the language on the job, even if they make grammatical mistakes."

This approach is particularly effective when working with learners from diverse educational backgrounds. STE Languages understands that different learners have different needs and learning styles and tailors the teaching methods and materials accordingly. For highly skilled workers, a focus on grammar and the intricacies of the language may be appropriate, while for those with less formal education, a more practical, communication-focused approach often yields better results.

In one instance, STE Languages' commitment to building confidence and practical communication skills led to a remarkable success story for a global transport company seeking to improve their team leaders' English skills.

We put ourselves in the shoes of the company and their employees because we understand the human factor is crucial and effective language learning can only happen if there is a teacher-student relationship

The collaboration began with STE Languages visiting the company's factories, interacting with workers and gathering insights into their language challenges. Using this information, along with the company's top ten learning objectives, job descriptions and authentic materials, STE Languages crafted a custom-made program over two months, including 120 intake interviews.

The resulting course featured authentic content and trainers experienced in teaching learners unfamiliar with formal education. The company remained engaged throughout, participating in weekly progress meetings.

To gather feedback, STE Languages created postcards with smileys and space for comments. The response was overwhelmingly positive, with one participant noting, "This is the first lesson in my life that I really enjoyed."

With the slogan 'Meet, Connect and Grow,' STE Languages is not only breaking down language barriers—it is empowering international companies in the Netherlands to foster effective communication, boost productivity and unlock the full potential of their diverse workforce. By investing in the language skills of their employees with the help of innovative and learner-focused training, international businesses can position themselves for success in a globalised world. **IHR**