BUSINESS MOGUL

Winter 2026



THE *Reimagine* ISSUE

TWO BUSINESSES, ONE VISION
Ebony Karim's Beauty Revolution

7 Often Overlooked Ways to Manage **DEBT EFFECTIVELY**

NORR'S
Secret Formula: Subtract Everything, Add What Matters

FLUENT IN **BUSINESS**

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Business Mogul Magazine is the ultimate source for all things business and culture, in digital format. At Business Mogul, we pride ourselves on our keen business acumen and expertise, ensuring that you're always the most informed person in any room you enter! We are your essential companion for staying informed, inspired, and empowered in the dynamic intersection of business and culture. Join us as we navigate the exciting world of entrepreneurship, innovation, and global lifestyle trends.

Business Mogul stands as the leading media, technology, and commerce platform dedicated to empowering multicultural individuals and inspiring a vast global audience. Through immersive storytelling and original content across various platforms, we engage diverse audiences worldwide. From our flagship magazine to unparalleled live events, and from constant mobile accessibility to dynamic digital realms, Business Mogul holds a special place in the hearts of moguls around the globe. Our mission is straightforward: to bridge the gap between business and culture, to educate and inspire our readers to excel as moguls in their respective fields, and to equip them with the latest trends, products, resources, and news. Whether highlighting news, culture, entertainment, or nurturing aspirations, Business Mogul remains dedicated to portraying their stories authentically, in their voices, and through their perspective.

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Publisher's Note

The start of a new year is more than a calendar change—it's an invitation to reimagine what's possible. For the moguls reading this issue, 2026 represents a threshold moment: the chance to transform that idea you've been nurturing, to pivot a business that needs it, or to finally take that leap you've been contemplating.

Throughout my journey as an entrepreneur and educator, I've learned that ventures don't succeed through luck. They thrive through intentionality, preparation, and the courage to move despite uncertainty. This issue celebrates those who are doing both—who are building businesses while building their communities, and who understand that entrepreneurship is about impact beyond profit.

Whether you're launching something new or scaling what you've already started, know that your ventures matter. The opportunities ahead belong to those who are willing to see them, study them, and take strategic action.

Here's to the year of your next big move.

Publisher & Editor-in-Chief

Sheria D. Rowe



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Two Businesses, One Vision

Ebony Karim's Beauty Revolution



Different tables. Different industries. One unshakable *Mission*

There's a moment in every entrepreneur's life when they realize they've been building someone else's dream. For Ebony Karim, that moment came in a government office, surrounded by multimillion-dollar IT programs, sophisticated systems, and the soul-crushing realization that innovation was drowning in bureaucracy. She was competent. She was successful. She was helping everyone else win. But she wasn't building her own bridge.

"I was helping everyone else build their systems—and it was time to build my own," Karim recalls. After years in IT management across the Department of Homeland Security and USDA, she had the receipts and the relationships. But more importantly, she had a calling. In 2020, she founded Embarkus Solutions, a federal IT consulting firm designed to do what the government sector rarely does: move the needle with strategy, structure, and soul.

But here's where Ebony's story gets interesting—and where most entrepreneurs would seem to diverge. Alongside her federal contracting powerhouse, she built The Beauty Genie®, a wellness innovation that's as far from IT consulting as you can get. A vending machine that dispenses beauty, confidence, and carefully curated self-care moments to women who need to be reminded they're seen, valued, and cared for.

When you ask Ebony how these ventures connect, she doesn't hesitate. "They're two sides of the same coin—both rooted in restoration and empowerment." With Embarkus Solutions, she helps organizations rebuild broken systems and streamline processes. With The Beauty Genie®, she helps individuals rebuild confidence and self-expression. One restores infrastructure; the other restores identity. Both are about access—to opportunity, to innovation, to self-worth. "I'm not building a career," Ebony says plainly. "I'm building a legacy."

That unifying vision has become her secret weapon in spaces where women are still the exception rather than the rule. In federal contracting, where acronyms outnumber allies and procurement processes are designed to confuse, Ebony has become the translator. Through her e-book, *So You Want to Be a Federal Contractor?*, and her *Contracts & Coffee* series, she's demystifying one of the most opaque pathways to entrepreneurship—showing women that government dollars can fund their purpose, not just their payroll. For women considering federal contracting or entrepreneurship, the barrier they face isn't money—it's access to the map. The world of federal contracting can feel like a locked room with a thousand acronyms. Ebony helps women find the door and the key.

Her approach to client retention in the hypercompetitive federal space is refreshingly human. "Do good work, stay human, and don't disappear after the award letter," she says. In an industry where your reputation is your currency, Ebony treats every agency like a partner. She listens before advising. She shows up before she's needed. She makes sure they know she's invested in their mission—not just the contract. It's a philosophy that's kept her at tables where her company was often the only small business, the only woman, or both. When people know you deliver, communicate, and care about outcomes—not optics—they keep calling.

But perhaps Ebony's most radical act isn't her business success—it's her refusal to play the work-life balance game. "I don't chase balance," she says. "I live in alignment." For a woman juggling two companies, motherhood to four children, teaching, board service, and consulting, this distinction is everything. Balance implies perfection—equal weight on both sides. Alignment means everything flows toward purpose. Her kids, her companies, her teaching—they all orbit the same mission: impact.

"Motherhood made me a better leader. Business made me a better mother," she reflects. This isn't a soundbite for her; it's a lived philosophy that shows up in how she structures her time, sets her boundaries, and gives herself grace in both roles. She gives herself permission to show up fully wherever she is. The truth, she says, is simple: there's no magic formula—just rhythm, boundaries, and a lot of faith and coffee.

What emerges from Ebony's story isn't just a tale of entrepreneurial hustle or female ambition—though it's both of those things. It's a masterclass in intentionality. She didn't start Embarkus Solutions because she wanted to be her own boss. She started it because she saw a gap between innovation and bureaucracy, and she had the skills to build a bridge. She didn't launch The Beauty Genie® as a side hustle. She launched it because she believed women deserved access to moments of restoration and affirmation. And she didn't become a teacher and advocate for other women in federal contracting because it looked good on a LinkedIn profile. She did it because she knew the map was locked, the language was foreign, and too many brilliant entrepreneurs were being kept out of rooms where they belonged.

For Ebony Karim, entrepreneurship isn't about building an empire. It's about building pathways—for systems to transform, for women to thrive, and for impact to become tangible. In a world obsessed with work-life balance, she's chosen something harder and more honest: alignment. And it's working.



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Moguls Matter Foundation is committed to empowering the next generation of leaders by providing comprehensive education and resources in business, financial literacy, and legacy leadership.

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EXPRESS YOURSELF

The Dairy's Answer to One-Size-Fits-All Accessories

In a world saturated with mass-produced accessories, The Dairy is doing something refreshingly different—transforming the humble phone case into a canvas for self-expression. This rising brand has captured the attention of style-conscious celebrities from Nina Dobrev to Jessica Alba, and for good reason: it's revolutionizing how we think about the devices we carry everywhere.



Every Case Tells Your Story

At its core, The Dairy understands a simple truth: your phone is an extension of your personal style. Rather than settling for generic designs or bland protection, the brand offers two compelling paths to ownership. Choose from an impressive collection of exclusive artist-designed prints created by top creative talents from around the world, or take full creative control by uploading your own photos and designs. The result? A genuinely personal accessory that doubles as wearable art—and makes for an unexpectedly meaningful gift for anyone on your list.

The celebrity adoption isn't coincidental. In an era of Instagram aesthetics and visual culture, The Dairy's cases hit at the intersection of function and fashion. They're simultaneously protective and Instagram-worthy—a rare combination that doesn't sacrifice one for the other. The brand's commitment to quality ensures that whether you're rocking a vibrant artist collaboration or a treasured family photo, your design remains vivid and pristine. Using specialized printing technology, each case resists fading, rubbing, and scratching, meaning your investment stays beautiful through daily wear and tear.

What sets The Dairy apart in a crowded market is its thoughtful approach to both protection and personalization. The brand offers three versatile styles—snap, armoured, and Magsafe—so you can choose the right level of protection for your lifestyle. Those seeking maximum durability can opt for the reinforced armoured version, while MagSafe enthusiasts get full compatibility without compromise. And whether you're an iPhone devotee or Android loyalist, there's a case waiting for you.

Perhaps most notably, The Dairy has woven sustainability into its DNA. By operating on a made-to-order production model, the brand significantly reduces waste—you get exactly what you order, nothing more, nothing less. Combined with global shipping that reaches customers worldwide, it's a business model that proves conscious production and accessibility aren't mutually exclusive.

In an age of throwaway culture, The Dairy reminds us that everyday objects can be thoughtful, beautiful, and meaningful. Your phone deserves better than generic protection. It deserves to tell your story.

5 STEPS STUDENTS CAN TAKE TOWARD ENTREPRENEURIAL CAREERS



Entrepreneurship is a career goal for many working adults. Autonomy and personal satisfaction are just a couple of the benefits of running your own business.

It's a professional path about 3 in 5 teens would prefer over a traditional job, according to a survey by Junior Achievement (JA). Running a successful company depends on multiple factors, including a solid business plan, adequate startup resources and a receptive market, as well as a strong sense of responsibility, work ethic and ability to persevere under pressure.

Beginning to shape the skills and mindset necessary to flourish as an entrepreneur can begin well before entering the workforce. In fact, even students in junior high and high school can begin working toward entrepreneurial goals with these tips from JA, a nonprofit that inspires and prepares young people by delivering lessons in financial literacy, work and career readiness.

1. Select Electives Wisely

Students don't have to wait until they're in college to begin developing business skills and knowledge. If they have the ambition and drive to become an entrepreneur, they may find it beneficial to complement the classes needed for graduation requirements with electives that allow them to explore their interest in the business world. Some examples include accounting, marketing, finance, economics, psychology and computer science.

2. Make Part-Time Work Meaningful

Many students enter the workforce in high school to start practicing money management and contribute to expenses like gas and car insurance. While most jobs available to students are service oriented and fall outside the business world, it doesn't hurt to explore options that put students closer to their entrepreneurial ambitions. For example, local small businesses may be willing to hire someone eager to learn.

3. Take Part in Programs

Kids can challenge themselves by putting their knowledge into practice as real-world entrepreneurs. For example, JA's Company Program is an immersive program that fosters creativity, critical thinking and business acumen, offering students unique opportunities to explore the world of business and economics by creating real companies. Participants learn to present their business plans and results during competitions that offer learning opportunities.

Additionally, at the Future Bound competition (made possible through the support of businesses including Chick-fil-A, Delta Air Lines, Pacific Life Foundation and Staples), participants took part in seminars and mentorship. The event featured four programs that empower students with entrepreneurship and financial literacy skills – the Company of the Year National Competition, the Social Innovation Challenge, the Titan National Competition and the National Stock Market Challenge.

4. Seek a Strong Mentor

Some of the best learning comes from emulating others who are successful in their fields. Meeting regularly with someone who serves as a role model can help students sharpen their vision for the future and learn from the experiences that propelled professionals into their current positions.

5. Define a Future Vision

Creating an inspiration board can help motivated students compile and organize ideas. This board, whether physical or digital, can serve as a source of inspiration and help motivate students to identify and overcome obstacles while working toward bringing their visions for careers as entrepreneurs to life.

Find more ideas to help students gain confidence and skills for future education and careers, and learn more about the competitions, at jausa.ja.org.



HOW AI AGENTS HELP THE 'FORTUNE 5 MILLION' THRIVE

While today's Fortune 500 companies have largely automated many processes, smaller businesses, the "Fortune 5 million," often find themselves stuck due to the friction of manual workflows. For the millions of busy small and midsize businesses (SMBs) that power the U.S. economy, numerous back-office tasks like validating W-9s, reconciling receipts, user onboarding and other routine duties are slowing down the gears, making it harder for those companies to succeed and grow.

Offering SMBs tools to automate the functions that are clogging up their processes, intelligent financial operations platform BILL is introducing new AI agents that power touchless transactions. With this suite of intelligent AI agents and features, SMBs can delete manual workflows that are holding them back from success.

Highly trained AI agents

BILL AI has helped accelerate billions in payments and processed over 1.3 billion documents. Since the beginning of 2025, their AI solutions have increased fully automated bills by over 80% and stopped 8 million fraud attempts in fiscal year 2025 alone. The company currently serves nearly half a million businesses and 9,000 accounting firms, making BILL a trusted AI solution for SMBs, with AI agents that are smarter, faster and more reliable from the start.

"The Fortune 5 million deserve the same power and precision as the Fortune 500," said René Lacerte, CEO and founder of BILL. "With data from trillions of dollars in transactions and a network of millions of businesses and accounting firms, we are uniquely positioned to deliver AI at a scale that is unmatched in our category. The future of fintech is touchless B2B transactions, and BILL is leading the way for SMBs."

Streamlined processes with AI agents

Inefficiencies force many leaders into trade-offs between running the back office and growing their business. BILL's new AI agents and features automate critical financial workflows and handle routine tasks accurately, so business leaders can focus on what matters most.

Here are just a few ways BILL's AI agents can streamline formerly manual workflows:

BILL W-9 agent: Based on data from BILL customers, over 90% of businesses say collecting W-9s is the most painful part of doing taxes. But touchless tax compliance helps eliminate over 80% of manual steps for collecting W-9s. BILL's first-of-its-kind agent autonomously requests and pre-validates W-9s from vendors. It can erase most of the work associated with collecting up to 3 million W-9s, saving BILL customers an estimated 650,000 hours. The agent is available to over 170,000 businesses, making tax compliance faster, easier and more reliable.

BILL reconciliation agent: The touchless receipts agent automatically codes transactions so receipts reconcile themselves while maintaining full visibility into expenses, helping financial teams stay organized and compliant. In its early rollout, transactions processed entirely by AI increased 533%, at 92% accuracy. Within six months, it is expected to scale to over 40,000 businesses managing more than 72 million receipts annually, with the ultimate goal of making receipts touchless.

BILL's new agentic-powered onboarding: Agentic-powered user onboarding is expected to deliver a more intuitive set-up for new Spend & Expense users, tailored to each business so employees can start spending compliantly from day one. The new agentic-powered BILL Assistant will also provide personalized, instant answers, intelligent recommendations and complete tasks on behalf of small businesses, to help them spend less time managing the back office and more time on business growth and development.

BILL is also introducing other AI-powered features like BILL Assistant aimed at instant, personalized business support.

A touchless future

While web apps digitized manual workflows, well-built agents can actually eliminate them. BILL AI is building toward a future of touchless B2B transactions, so business operations run themselves, while people stay in control.

Learn more about how BILL's AI agents can help your business thrive and grow at BILL.com/product/ai.





PATRICK MUHAMMAD

HOW ONE MAN IS RECLAIMING BLACK AGRICULTURE FOR A NEW GENERATION

By Sheria Rowe

There's a particular weight to the phrase "Black farmer" in 2025. It carries paradox, pride, and purpose all at once. For Patrick Muhammad—the school principal turned agricultural entrepreneur, media personality, and national voice for sustainable living—those three words represent far more than a demographic descriptor. They embody a movement to reclaim narratives, rebuild generational wealth, and fundamentally transform how America's next generation understands agriculture, education, and opportunity.

Walking through the grounds of Chattahoochee Hills Charter School or onto his personal farm in Georgia, you encounter a man who has refused the traditional lane of success. Instead, Muhammad has carved out something far more meaningful: a life of intentional impact that refuses to be confined by a single title or industry.

The need to specify "Black farmer" in contemporary America is both a point of pride and a call to action. For Muhammad, this distinction carries deep historical resonance. "The uniqueness initially upfront is the fact that we have to add 'black' to farmer in 2025," he explains. "This comes from multiple lenses. One is a sense of pride. Two, our forefathers ran from the brutal work and painful memories of what farm life looked like for their generation. Three, farming while black is an anomaly that needs to be changed."

Rather than retreat from these complications, Muhammad leans directly into them, using them as fuel for community leadership and education. His mission is clear: close the farming gap and inspire the next generation to see land ownership and agricultural enterprise as pathways to generational wealth.

"Generational wealth symbolizes that there is an entity that has lasted a generation and still has value to pass on to the next," he reflects. "Farming and land are opportunities for this generational wealth to occur. So it is vital that we spread the word to our community to join the buy land movement."

Few moments capture the convergence of Muhammad's multiple worlds quite like his national commercial partnership with John Deere Tractor. What began as an attempt to create a school-based project evolved into something far more significant: a platform allowing Black farmers everywhere to see themselves represented in the most iconic imagery of American agriculture. "The John Deere opportunity came about over a few years," Muhammad recalls. "I initially attempted for this to be a project for my school, nevertheless, the representatives wanted to feature me on my personal farm with the John Deere equipment."

The significance cannot be overstated. "This opportunity again allowed Black farmers to 'stick' their chest out having a fellow farmer represent the most iconic image of American and worldwide agriculture," he explains. The commercial has tangibly elevated his reach, but for Muhammad, visibility is never an end in itself. It's always a means to broader impact.

That broader impact is most tangible at Chattahoochee Hills Charter School, where Muhammad serves as principal and has pioneered agriculture-based education as a central curricular model. By integrating hands-on farming lessons into the educational experience, he and his team teach far more than agriculture—they teach resilience, sustainability, responsibility, and economic literacy.

Generational wealth symbolizes that there is an entity that has lasted a generation and still has value to pass on to the next.

The results are compelling. "To truly understand if we are making an impact, we measure student engagement and academic achievement through surveying, student perception and teacher input," Muhammad explains. Recently, high school graduating alumni returned to speak to kindergarteners—and shared transformative statistics. "The high school scholars collectively earned over 5.9 million dollars," Muhammad shares. "Data such as this prove that over time, our model truly impacts student success."

In an era where reputation lives and dies on social platforms, Muhammad has become deliberately strategic about his media presence. His Emmy nomination, features on Netflix's "Chicken Soup for the Soul: Being Dad," appearances on Fox, and the viral success of his image from "Home Free" (downloaded over 17 million times) aren't accidents. They're the result of intentional strategy married to authentic storytelling. "We live in a society where your reputation is scrutinized daily via numerous social media platforms," Muhammad observes. "I believe there are two methods to social mediation: use it to tell your business to the world or tell the world about your business."

This media presence has become a powerful business engine. "From this exposure we have released an online learning program, employment opportunities for farming colleagues, and expanding the awareness of the school," Muhammad details. His underlying philosophy remains essential: "We must use social media and not allow it to use you."

In a media landscape saturated with carefully curated personas, Muhammad's approach stands out for its simplicity. His father once told him, "you can be yourself consistently everyday, but you can't be someone else anyday." This authenticity-first approach doesn't mean avoiding virality—it means not chasing it at the expense of substance. "Posting information should be just that, if it goes 'viral' then it works on your behalf," he explains. "Always have a purpose behind the what & why of each post and what is the desired outcome."

Perhaps the most frequent question Muhammad faces is the inevitable: How does he do it all? Between his role as principal, managing his personal farm, media appearances, authoring, and various ventures, the list would overwhelm most people. Yet Muhammad thrives in this multiplicity. "The farming, land ownership and the responsibility of it all give me the balance necessary," he explains. "Being my unique self daily may seem a lot to others, however the multitasking and multi-impact opportunities give me life."

His various roles feed each other. The farming informs the education. The education validates the farming. The media amplifies both. Together, they create a coherent whole greater than the sum of its parts.

What emerges from conversations with Patrick Muhammad is the realization that his individual success story points toward something larger: a model for how educators, entrepreneurs, and community leaders can operate at the intersection of social impact and business sustainability. He's not asking for charity or pity for Black farmers. He's not settling for symbolic representation. Instead, Muhammad is building infrastructure—through education, through media visibility, through land ownership, through his own example—that creates actual pathways to generational wealth.

"The Principal Farmer" is more than a nickname. It's a bridge between two worlds that have historically operated in parallel: education and agriculture. By literally being both, Muhammad proves these worlds don't just complement each other. They complete each other. His journey represents a new model of success—one that refuses to compartmentalize impact, understands that the most meaningful business is always tied to community, and believes generational change happens when someone is willing to be authentically, unapologetically themselves while working toward something larger than themselves.

In a media landscape hungry for authentic voices and in a national conversation increasingly focused on equity and opportunity, the Principal Farmer is precisely the voice America needs to hear.



How Foreign Films and Shows are Driving Global Streaming Growth



The entertainment landscape has transformed dramatically, with international content emerging as the unexpected catalyst for unprecedented streaming growth worldwide. What began as niche programming has evolved into a dominant force reshaping global media consumption and redefining streaming platform success.

The numbers are compelling. Netflix's "Squid Game" generated an estimated $900 million in value while costing only $21 million to produce, proving that subtitled entertainment could captivate global audiences. Spanish series like "Money Heist" and French thriller "Lupin" have achieved similar success, opening floodgates for international content investment across all major platforms.

This surge represents a fundamental restructuring of the global entertainment economy. Traditional Hollywood studios now compete with sophisticated productions from previously peripheral markets, as digital technologies have democratized high-quality content creation and enabled diverse creators to reach global audiences without traditional gatekeepers.

"Traditional Hollywood studios now compete with sophisticated productions from previously peripheral markets..."

The business implications are profound. International content offers exceptional return on investment compared to domestic productions. While American series typically cost $5-15 million per episode, comparable international productions deliver similar quality at 30-50% lower costs. This economic advantage allows platforms to diversify portfolios while maintaining healthy margins, crucial as subscriber growth plateaus in saturated Western markets.

Beyond cost benefits, international content serves as a powerful market expansion tool. Netflix's investment in Korean programming doesn't just acquire content—it builds cultural bridges facilitating subscriber acquisition in Asian markets. Local productions create emotional connections with regional audiences while educating global viewers about different cultures, creating a virtuous engagement cycle particularly effective in emerging markets.

The ripple effects extend throughout the entertainment ecosystem. International film festivals have gained renewed relevance as platforms scout acquisitions, while foreign production companies attract American distributors eager to capitalize on global appetite for diverse storytelling. Traditional media companies scramble to establish international partnerships, recognizing that cultural authenticity cannot be manufactured.

Technological infrastructure has enabled this transformation. Advanced dubbing and subtitle systems, combined with sophisticated recommendation algorithms, have made international content more accessible than ever, significantly contributing to mainstream adoption.

However, challenges remain. Cultural translation is complex, with nuanced humor and social contexts sometimes lost across linguistic boundaries. Quality control varies significantly across markets, and geopolitical tensions complicate distribution, as seen with increasing scrutiny of Chinese productions in Western markets.



The entertainment landscape has transformed dramatically...

The competitive landscape evolves rapidly. Disney+ leverages global brand recognition for international content, Amazon Prime Video pursues aggressive regional expansion, and Apple TV+ makes strategic international investments. Regional players like India's Hotstar and China's Tencent Video demonstrate that local expertise often trumps international resources in specific markets.

Looking forward, this explosion appears sustainable and likely to accelerate. Emerging markets continue developing sophisticated production capabilities while established hubs explore new genres. The success has validated the business case for cultural diversity in entertainment, encouraging continued investment.

For media executives and investors, the implications are clear: streaming success lies not in exporting single cultural perspectives globally, but in cultivating diverse international ecosystems that serve local audiences while appealing to global sensibilities. Companies mastering this balance will dominate the next growth phase.

The international content revolution reflects a permanent shift toward a more inclusive and economically sustainable entertainment industry. As worldwide audiences demonstrate appetite for diverse cultural stories, platforms embracing this diversity will capture enormous growth opportunities in global markets. The question isn't whether international content will drive streaming growth, but which companies will most effectively harness this force to build lasting competitive advantages.

The Culture of Starting: How Successful Entrepreneurs Build the Foundation for New Ventures

The blank page is terrifying. So is the empty calendar, the unopened email with feedback, the moment right before you tell someone your business idea out loud. Every founder knows this feeling—that collision between vision and vulnerability that happens in the space between dreaming and doing.

What separates entrepreneurs who launch from those who keep planning is rarely raw talent or the perfection of their idea. It's the culture they've built around themselves—the rituals, relationships, and daily practices that transform "I have an idea" into "I'm doing this."

The Power of Intentional Community
Successful ventures rarely emerge from solitary brilliance. They emerge from spaces where entrepreneurs gather deliberately to push, question, and support each other. Mastermind groups, accelerator cohorts, and peer networks create accountability that motivation alone cannot sustain. These spaces normalize the struggle, demystify the process, and remind founders they're not alone in their doubts.

The culture of starting thrives in community. Whether it's a formal group of five entrepreneurs meeting monthly or a text thread with fellow founders, proximity to people who understand the journey matters profoundly. You need people who will ask hard questions when you're avoiding them, celebrate small wins like they're major milestones, and remind you why you started when the obstacles feel insurmountable.

Mentorship as Mirror and Map
A mentor does something a friend cannot: they show you what's possible because they've already done it. They can see around corners you haven't turned yet.

The best mentorship relationships begin with clarity about what you need. Are you seeking strategic guidance on business direction? Do you need help navigating funding conversations? Are you building your leadership presence? A founder who knows what they need from mentorship gets far more value than one hoping a mentor will magically know.

Consider reciprocity too. The most sustainable mentorship relationships aren't one-directional. What can you offer? Your fresh perspective, your energy, your willingness to do the work they no longer want to do—all of these have value. The culture of starting is built partly on the understanding that we all became entrepreneurs because someone believed in us first. We owe it forward.

> ***"Starting a venture requires you to bet on an outcome you cannot see yet."***

Rituals That Reset
Entrepreneurship is a full-contact sport. You cannot sustain excellence through willpower alone. You need rituals—non-negotiable practices that anchor you when everything else feels chaotic.

For some founders, this is a 6 a.m. workout that isn't negotiable, even on launch day. For others, it's a weekly sabbath where business is completely off limits, or a Sunday planning session that creates psychological safety around the week ahead. Some keep journals; others have standing coffee dates with their accountability partner.

The specific ritual matters less than its consistency. These practices signal to your mind and body that you're building something intentionally, not just reacting to crisis after crisis. They communicate that you're serious about this—serious enough to protect your clarity, your health, your perspective.

The Faith Factor
Many successful entrepreneurs speak about faith—not necessarily religious faith, though it can be—but belief in something beyond their current circumstances. This faith provides the emotional ballast needed to take risks.

Starting a venture requires you to bet on an outcome you cannot see yet. You're making decisions with incomplete information, investing time and resources in something that might fail. Without some foundational belief that effort creates possibility, that intentions manifest through action, that you're capable of more than you've already proven—you'll stay stuck.

This faith gets strengthened in community, reinforced through mentorship, and grounded in ritual. It's not about ignoring reality. It's about maintaining conviction while acknowledging uncertainty.

Building Your Culture Now
You don't need everything perfect to begin. You need one mentor who believes in you. You need one person who will hold you accountable. You need one non-negotiable ritual that centers you. You need one community—whether online or in-person—where your ambitions don't feel crazy.

Start there. Then build outward.

The culture of starting isn't something you find; it's something you create. And it begins before you launch your venture. It begins the moment you decide you're serious enough to build the infrastructure—the relationships, practices, and environments—that will carry you through.

Because ventures fail for a thousand reasons. But most often, they fail because the founder was alone with their doubt. Build your culture first. Everything else becomes possible from there.

Top Honeymoon Destinations Around the World



After all the planning and stress of a wedding, many newlyweds look forward to celebrating their union by taking the trip of a lifetime. With the honeymoon destination options nearly unlimited, however, choosing where to go on your post-wedding getaway can be more stressful than proposing or choosing the right venue to say "I do."

To help newlyweds make the most of their first trip as a married couple, consider this guide to some of the most lavish honeymoon destinations across the globe.

Explore the Romance of the Maldives

Known for its stunning white sand beaches, crystal clear turquoise waters and luxurious resorts, the Maldives is a tropical paradise located in the Indian Ocean. A perfect destination for couples looking for a romantic, lavish honeymoon experience, the Maldives offers a range of romantic activities for couples including sunset cruises, candlelit dinners on the beach, spa treatments and luxurious accommodations in private villas built on stilts above the ocean with direct access to breathtaking views, snorkeling and diving.

"From thrilling safaris to world-class vineyards, South Africa offers a variety of experiences."

Adventure and Opulence in South Africa
From thrilling safaris to world-class vineyards, South Africa offers a variety of experiences for couples looking for a unique honeymoon experience. On safari, you can spot lions, elephants, buffalo, leopards and rhinos in their natural habitats and witness the beauty of African wildlife up close and personal. After an exhilarating adventure, you can unwind at one of the luxurious lodges or tented camps before visiting the picturesque vineyards of the Cape Winelands, where you can enjoy some of the finest wines and gourmet dining in the world.

Cultural Riches and Exquisite Comforts in Italy
Rich in culture, history and exquisite comforts, Italy is a perfect honeymoon destination for couples who want to combine luxury and exploration. From the rolling hills of Tuscany – where you can indulge in wine tasting, visit medieval towns or take a cooking class to learn how to make authentic Italian dishes – to the picturesque Amalfi Coast, with its colorful cliffside villages, crystal clear waters and luxurious resorts, the country offers a diverse range of experiences. Plus, visiting iconic landmarks such as the Colosseum, Vatican City and the Grand Canal allows couples to immerse themselves in the rich history and art of the charming cities of Rome, Florence and Venice.

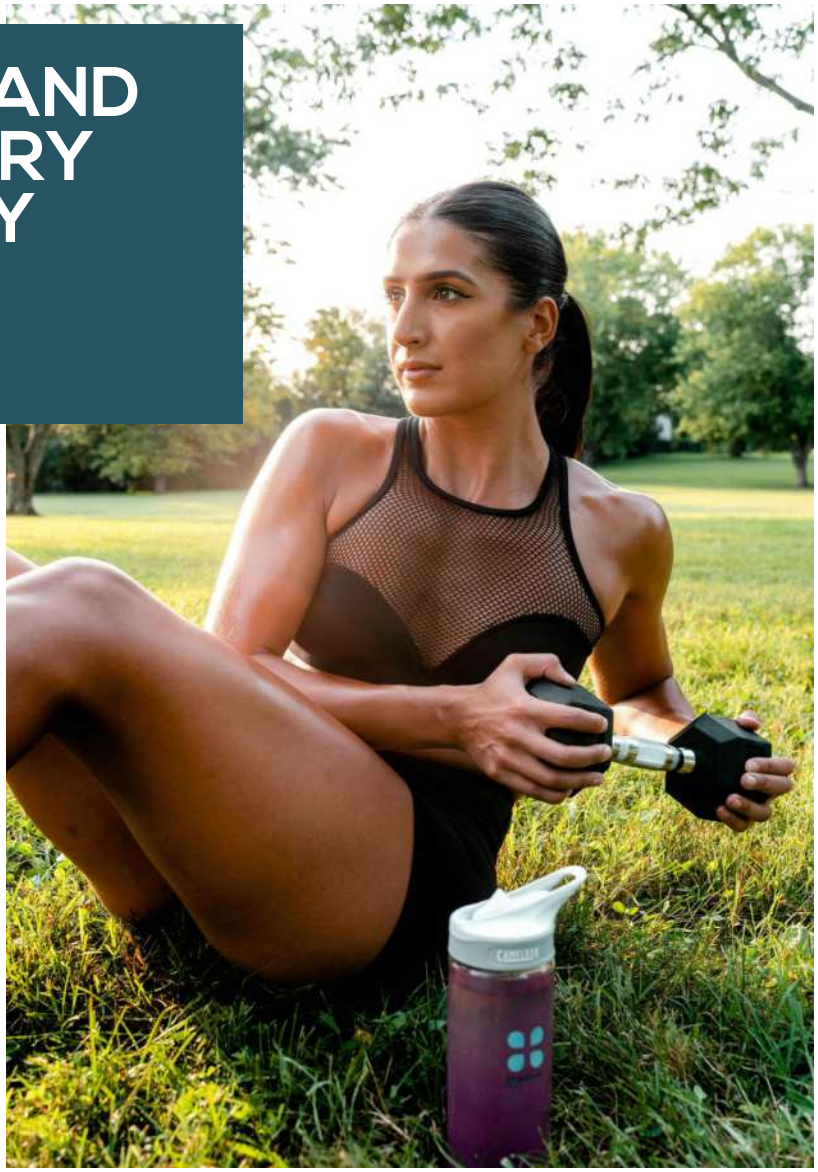
Indulge in French Polynesia
A tropical paradise made up of 118 islands and atolls, French Polynesia is known for its overwater bungalows and azure waters. These luxurious accommodations are built on stilts above the lagoon, offering direct access to the crystal-clear waters. With the South Pacific's vibrant marine life and coral reefs, you can go on a snorkeling or diving adventure to explore the underwater world or take a boat or kayak tour to discover hidden lagoons and remote islands.

Private Island Seclusion in the Caribbean
If you seek ultimate seclusion and relaxation, the pristine beaches, turquoise waters and luxurious resorts of the Caribbean make for a romantic and intimate honeymoon experience. One of the highlights of the Caribbean is the privacy and exclusivity of staying on a private island. In addition to the private accommodations, couples can go snorkeling or diving to explore the vibrant coral reefs, take a sunset cruise or indulge in delicious Caribbean cuisine.

Find more guidance to make your honeymoon a once-in-a-lifetime experience at eLivingtoday.com.

WELLNESS | **FITNESS**

THE WELLNESS AND FITNESS INDUSTRY BOOM DRIVEN BY CELEBRITY INFLUENCE



The wellness and fitness industry has exploded into a $4.5 trillion global powerhouse over the past decade, and celebrity influence is driving unprecedented growth. This isn't just product placement anymore—entertainment figures have become full-fledged entrepreneurs, transforming their personal brands into lifestyle empires.

The numbers tell the story. Gwyneth Paltrow's Goop evolved from a newsletter into a $250 million wellness conglomerate. Jessica Alba's Honest Company hit the billion-dollar mark by capitalizing on celebrity credibility. Celebrity-backed fitness apps generate hundreds of millions in revenue, with platforms like Peloton proving that personality-driven content justifies premium pricing.

Celebrities sell more than products; they sell transformation narratives. When Jennifer Lopez launches a skincare line, she's packaging decades of perceived wellness wisdom into accessible goods. This emotional connection creates loyalty that traditional marketing struggles to achieve. The subscription economy has proven particularly receptive—consumers willingly pay monthly fees for access to their favorite stars' routines and lifestyle advice.

Traditional industry players now compete on entertainment value and social media presence, not just product quality. The barrier to entry has paradoxically lowered and heightened—anyone can launch a wellness brand, but breaking through requires either massive marketing budgets or celebrity endorsement. Scandal can quickly unravel carefully constructed brands. More troubling, celebrity dependence raises concerns about scientific backing and product authenticity. As the market matures, consumers may become more discerning about wellness claims.

The key insight for business leaders isn't about celebrity itself—it's about personal branding and authentic storytelling. Celebrity-driven wellness demonstrates how to transform commodity products into premium experiences through emotional marketing, subscription optimization, and narrative-driven commerce. The sustainability question remains: Can this model maintain momentum as the market matures? Early indicators suggest authentic celebrity involvement—where stars genuinely believe in their products—will continue driving value, while purely transactional endorsements may fade.

The wellness industry's celebrity-driven transformation offers valuable lessons far beyond health and fitness. It represents a fundamental shift in how modern consumers make purchasing decisions: they're increasingly buying stories, identity, and aspiration alongside products. For any business seeking to build emotional connections with skeptical consumers, the celebrity wellness boom provides a masterclass worth studying.



Angélica Fuentes Didn't Retire

She Evolved: Inside the Launch of NOWFUL Wellness

Most women are taught to choose: ambition or wellness, power or peace, the boardroom or the bathroom mirror where they finally exhale. Angélica Fuentes spent her career proving that was a false choice. As a business leader who built and scaled billion-dollar enterprises across Latin America, as a gender equality advocate on the world stage, as a woman who earned the title "Reina del Gas" by refusing to be confined—Fuentes learned something crucial: you can't pour from an empty cup, no matter how impressive the title on your door.

Now, she's turning that hard-won wisdom into action. NOWFUL, her revolutionary wellness system, isn't a pivot away from her legacy—it's the culmination of it. By designing a comprehensive self-care solution that blends natural products with AI-powered tools, Fuentes is redefining what wellness means for women at every stage of life. Because for her, the superpower was never just success. It was always about showing other women how to claim their own.

Over four decades of leading companies and championing gender equality, Fuentes discovered that real transformation always begins within. Her path to this understanding wasn't paved in platinum. She weathered devastating personal storms: being cast as the family's rebel, a marriage that ended in loss of assets, rejection from her family for speaking her truth, a custody battle that threatened her identity as a mother, and rebuilding her life from scratch at 52 years old. Yet those same small, consistent habits that anchored her through darkness also propelled her to the summit—providing clarity as she transformed multinational companies from operating losses into billion-dollar valuations and allowing her to champion gender equality with international organizations touching millions of lives. This realization crystallized into NOWFUL: a tangible, practical system that puts everything she's learned into one integrated box designed to help people reconnect with themselves.

Launching NOWFUL now responds to an era of acceleration where attention is fragmented, pressure is constant, and anxiety and burnout have become part of everyday life. People are functioning but not feeling, producing but not pausing, achieving but not aligning. "These times demand presence," Fuentes insists. "Presence is power." NOWFUL exists to interrupt that pattern and remind people that self-connection isn't a luxury—it's the infrastructure that prevents burnout.

"At NOWFUL, we believe wellness is not a luxury; it's your superpower

What distinguishes NOWFUL in a crowded wellness market is its architecture. Rather than offering isolated products, it integrates science-backed physical essentials with an intelligent digital experience powered by artificial intelligence. The Smart Affirmation Cards exemplify this integration: tap your physical card, and the app connects with your digital profile, delivering personalized guidance shaped by your journal entries and engagement history. Technology, when used intentionally, transforms simple rituals into highly personalized experiences that adapt to your emotional state and help you see patterns you might otherwise miss. Most wellness systems feel overwhelming—too many steps, too many products, too much information. NOWFUL simplifies without sacrificing effectiveness. It's designed to support you from morning to night, whether you have two minutes or a full hour, whether you're beginning your wellness journey or have cultivated practices for years.



Accessibility, Fuentes insists, extends beyond price point. "Accessibility is not only about price; it's about designing a system that anyone can realistically integrate into their daily life." Most people today navigate demanding schedules and constant stimulation with wellbeing chronically neglected. NOWFUL doesn't demand perfection—it supports consistency. It replaces noise with clarity, chaos with grounding, disconnection with presence. "At NOWFUL, we believe wellness is not a luxury; it's your superpower," Fuentes states firmly.

Though designed for everyone, Fuentes created NOWFUL with profound awareness of what women specifically carry: emotional labor, impossible professional expectations, most of the caregiving and emotional complexity at home. She speaks from lived experience—she's faced every form of gender-based violence, risen in male-dominated industries like energy and professional soccer, and shown up every day as a single mother offering her daughters strength and intention. She knows the relentless weight of being a woman who leads, speaks up, and wants more. What she hopes women feel opening their NOWFUL box is possibility—a sense of accessing their true potential, a space belonging entirely to them. "I want women to remember that rest is not a weakness," Fuentes says. "That clarity is a strategic advantage. That self-connection is the foundation of everything else. And that wellness is not a reward after burnout—it's the infrastructure that prevents it.""



Angelica Fuentes has spent decades teaching other women to refuse false choices. NOWFUL is the latest chapter in that mission: a system that says you don't have to surrender your ambition to claim your peace, your power, or your presence. She's not offering wellness as an escape from success. She's offering it as the foundation that makes sustainable success possible—and in doing so, she's extending an invitation for women to finally stop choosing between versions of themselves and instead become fully whole.



NORR's SECRET FORMULA

Subtract Everything, Add What Matters

In an industry saturated with molecular gastronomy, Instagram-bait installations, and six-figure event budgets devoted entirely to rentals, Christiann Koepke and Cory Marcus made an unconventional choice: they decided to create experiences that resist documentation. In a culture obsessed with capturing and broadcasting every moment, NORR Kitchen chose presence over performance, memory over media. What began as a personal passion project has quietly evolved into something far more significant—a movement that fundamentally challenges how we think about hospitality, luxury, and the purpose of gathering.

PRESENCE OVER PERFORMANCE





For Koepke, the revelation came years ago, before NORR Agency ever existed. While building her personal brand through recipe development, photography, and travel, she discovered that food was far more than a subject to be photographed. It was a true storytelling medium—a way to communicate beauty, identity, and place without needing words. She saw how often the industry got it wrong: food images that felt empty, overly styled, disconnected from emotion. So she decided to do it differently. She hired Michelin-starred chefs, challenged her team to design recipes specifically for camera, and insisted on authenticity over shortcuts. If a sauce needed to hold its texture longer or an ingredient swap would improve the tone, they reworked it. The result was food that didn't just look stunning—it left you feeling good.

When Marcus joined the fold, he initially expected the typical industry tricks: glues, fake steam, inedible props. Instead, he discovered something revolutionary: the commitment to making everything real. If something wasn't working visually, the team didn't reach for a substitute. They reworked the dish. That authenticity, he realized, was what created genuine moments worth experiencing.

What distinguishes NORR in a landscape of theatrical high-end dining is deceptively simple: they don't compete for attention. They create the conditions where attention naturally follows. Imagine a single centered table beneath an antique chandelier, beside windows overlooking a city skyline. Vibrant greens arrive on a plate. Delicate textures. Edible flowers chosen within a specific palette. Sunlight hits the dish at precisely the right moment. In that instant, the food doesn't fight for focus—it becomes the focal point. Design, emotion, and culinary artistry work in harmony. Elegance lives in restraint; luxury is about how a moment makes you feel.

This philosophy extends to their resistance against constant documentation. In an era when everything is shared, filtered, and broadcasted, NORR recognized that people are actually craving something radically different: privacy. A moment that belongs entirely to them. At NORR events, guests often arrive ready to capture everything on camera, but by evening's end, phones are put away. Not because they're prohibited, but because something more powerful is happening around the table—genuine conversation, laughter, connection. These are the moments that can't be captured on a screen, the ones that feel sacred because they're lived, not performed.

The question of scaling without losing intimacy has been central to their growth strategy. Rather than pursuing a traditional restaurant model, NORR comes to clients—private villas, mountain retreats, yachts, or their own backyards. There's no rush, no preset timeframe. It's a custom fit every time. This approach has allowed them to expand thoughtfully: across Southern California with dedicated teams, into New York, with London-based PR infrastructure supporting global growth, and most recently, into the sky with NORR Air, their private jet offering that brings curated culinary experiences to flight.

But expansion for NORR has never been about numbers. It's about mindset. Whether hosting two guests or fifty, every experience receives the same level of intentional design. They don't replicate; they reimagine. And crucially, they never rush. That's how they scale without compromising what matters most.

As they look toward the future, Koepke and Marcus view their work as part of a broader movement—one that's already shifting how the industry thinks about experience-based dining. In twenty years, they expect many others will be offering similar approaches, and they see this as success, not saturation. What they hope people remember, however, is something deeper: that NORR Kitchen represented a fundamental belief that hospitality, at its core, is about care. That the most powerful moments don't demand an audience. That luxury isn't a spectacle—it's a feeling that lasts long after the meal ends, felt in the quiet certainty that you were truly, wholly seen.


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FLUENT IN BUSINESS
Adriana Gallardo
RISE TO EMPIRE

By Sheria Rowe
Photography by

Adriana Gallardo's success isn't a feel-good underdog story. It's a masterclass in turning scarcity into strategy. At 18, with no papers, no English, and no safety net, the odds were stacked impossibly high. Yet today, Adriana Gallardo leads one of the country's most dynamic insurance and services organizations, with 600+ employees across seven states and 60+ offices. She's a Shark on Shark Tank Mexico. She mentors thousands of women through her community Chingona Circle. Most remarkably, she'll tell you none of this came from luck or timing or a helping hand—it came from hunger, and from the moment she chose to weaponize her greatest weakness into her most powerful advantage.

When you start from absolute zero, you don't take anything for granted. You work harder. You move faster. You protect your vision like it's the last thing you have, because for a moment, it was. For Adriana, that hunger became discipline. And discipline became results.



That "hunger" people talk about—I know it well. It was literally all I had.

Most people would have hidden it. The language barrier would have felt like a permanent liability—something to overcome as quickly and quietly as possible. But Adriana chose a different path. She stopped viewing her limitation as a problem and started seeing it as an opportunity.

"Not speaking English was one of my biggest weaknesses... until I chose to turn it into an advantage," she recalls. The moment she reframed the narrative changed everything.

She realized that millions of immigrants were in the exact same position she was—scared, isolated, desperate for someone who understood.

The big insurance companies had written off the Latino community. They didn't trust people without bank accounts or perfect English. They saw risk where Adriana saw potential customers who simply needed guidance in their own language.

So she built it. Processes in Spanish. Paperwork in Spanish. Guidance in Spanish. Everything her community needed to understand their rights and navigate a system that hadn't been designed for them. She didn't just create a business; she created a bridge.

"The language barrier forced me to listen better, to pay closer attention, and to communicate in a simple, direct way," she says. "That became a competitive edge." That edge? It became a moat around an empire.

Over the years, Adriana expanded from insurance into traffic school, imaging services, career resources, and permit access for the trucking industry. Each expansion followed the same principle: she only opened businesses to solve real problems her community was facing. This isn't diversification for the sake of diversification. This is strategic problem-solving. If you've earned someone's trust in one area, you have a responsibility to keep adding value to their lives. That's the philosophy that has kept her growth sustainable while so many fast-growing companies fall apart.

Maintaining quality across 60+ offices requires more than good intentions, though. It requires ruthless discipline.

As for quality, it all comes down to three things: strong processes, strong technology, and strong leadership," she explains. "I lead by example, and I expect every manager to do the same. Our culture is consistent everywhere: discipline, productivity, integrity, and accountability."

That consistency comes from her own refusal to compromise. She learned this lesson the hard way—one of the most painful lessons of her growth journey. "That not all growth is good growth," she says when asked about her biggest regret. "When you're starting out, you want to grow fast—but growing without structure can cost you more than staying small. My biggest lesson was understanding that quality always comes first."

It's the kind of advice that sounds obvious until you're the one with a chance to expand into three new markets and you have to say no. Until you're the one choosing slow growth over fast growth. Until you're the one prioritizing the integrity of what you've built over the allure of what you could build next.

There's a reason Adriana's story resonates beyond her balance sheet. It's because she's watched her definition of success evolve—and she's not ashamed to talk about how shallow her earlier definitions were. "In the beginning, success meant survival," she says. "Then it meant stability. Now, success feels like freedom."

Every business I've launched came from solving a real problem my people were facing.

That's the journey most entrepreneurs don't talk about. We celebrate the moment someone makes their first million, their first hundred million. But what happens after? When survival is no longer the question and stability is already achieved, what becomes the engine?

For Adriana, the answer is purpose. "Before, I wanted to prove something. Now I want to impact something. Before, I chased success. Today, I chase purpose. Money is a tool—never the destination."

This shift became real and tangible when she joined Shark Tank Mexico. Sitting in judgment of other entrepreneurs, listening to their stories of fear and uncertainty and impossible dreams, she found herself transported back to the woman she used to be. Not the woman with the empire, but the woman with the huge dream and absolutely no guarantee it would work.

"That experience deepened my leadership," she says. "I don't just invest; I guide, I teach, and I show what's possible. I feel a real responsibility to lift up the next generation of entrepreneurs."

The Chingona Circle—her mentorship community for women—exists because of this shift. It exists because Adriana understands that the most valuable thing she can give is not money. It's proof. It's proof that it can be done. It's proof that the woman reading this, watching this, believing this is impossible—she's wrong. It's possible.

"My boldest vision is to impact the lives of 100,000 women worldwide by equipping them with the mindset, tools, and confidence to lead in business and in life," she says. "It's about helping them tap into the power they already carry so they can reach the next level in their personal and professional lives."

This isn't philanthropy in the traditional sense. This is economic and social multiplication. "When a woman transforms, entire communities rise with her," she says simply.

If there's one thing Adriana wants you to know—if there's one thing she wishes someone had told her when she was 18 with nothing but a dream and terror in equal measure—it's this: the waiting will kill you faster than the starting.

"Stop waiting for clarity, confidence, or the perfect moment," she says with the certainty of someone who has lived the consequences of both waiting and not waiting. "The truth is: you build the vision by taking action, not by overthinking."

She offers a challenge that feels almost deceptively simple: "Decide who you want to become—and start acting like that person even before you feel ready."

It's not that the fear goes away. It's not that you suddenly feel ready. It's that you decide to move anyway. You move toward the vision before the vision becomes visible. You become the person before you have permission. You start.

"The day you make a firm decision is the day your life begins to change," she says.

At 18, with no papers, no English, and nothing but hunger, Adriana Gallardo made a firm decision. Today, that decision has transformed not just her life, but the lives of everyone who works with her, learns from her, and believes in her because she believed in herself before belief made sense.

That's legacy. That's empire. That's fluency in business.

"My legacy is proving that an immigrant woman with fear and zero resources can build an empire—and that others can too."





LEADING WITH PURPOSE IN THE AGE OF AI

In today's AI-powered economy, transformation is no longer optional – it's essential. Enterprises are eager to embrace generative and agentic AI, but many lack the clarity and confidence to scale it responsibly.

As a global leader in technology and consulting services, Cognizant is helping organizations bridge that gap – turning possibility into progress.

The Moment is Now

AI is reshaping industries, redefining roles, and revolutionizing decision-making. According to Cognizant Research, 61% of senior decision-makers expect AI to drive complete business transformation. Yet, 83% feel unprepared to embed AI into their organizations, citing gaps in talent, governance, and culture.

This disconnect presents a powerful opportunity.

"In the age of AI, transformation isn't just about technology, it's about trust, talent and the ability to turn possibility into progress," said Shveta Arora, head of Cognizant Consulting. "The true impact of AI is delivered when organizations build trust, invest in adaptable talent and embrace bold ideas. By empowering people and embedding AI responsibly, leaders can bridge the gap between potential and progress, ensuring lasting value for business and society."

A Trusted Voice in AI

As a recognized leader in AI strategy and enterprise transformation, Cognizant brings credibility and clarity to this evolving space. It has been named a Leader and Star Performer by Everest Group in their 2024 AI and Generative AI Services PEAK Matrix Assessment, underscoring its strategic vision and execution.

With thought leadership in AI strategy and enterprise transformation published across thousands of U.S. outlets, its position as a trusted voice in shaping the future of AI has been reinforced. It has also been recognized across the industry for excellence in client service and innovation.

Turn *Possibilities* into PROGRESS

Its platforms – Neuro, Flowsource and the Data and Intelligence Toolkit – are driving real-world impact across industries. Furthermore, a strategic collaboration with a leading enterprise-grade generative AI provider enables secure and scalable deployment of agentic AI in regulated settings, ensuring adherence to compliance and data governance standards.

Bridging the AI Adoption Gap

When a leading property intelligence provider's IT systems were hampering progressing turnaround times, the company turned to Cognizant's Gen AI-powered Data as a Service and Neuro Business Process (BP) platform. Driven by AI insights and learning, Neuro BP centralized business processing. It automated data collection, case reviews and decision-making to align with the client's goals. Powered by the platform, the organization saw a reduction in processing time and errors and an increase in productivity.

Stories like these are still the exception.

Despite enthusiasm and investment – global businesses are spending an average of $47.5 million on generative AI this year – many feel they're moving too slowly. The barriers include talent shortages, infrastructure gaps and unclear governance. These challenges can be overcome by moving from experimentation to execution. With clarity, credibility and conviction, organizations can scale AI responsibly and effectively.

Accelerating Enterprise AI Transformations

Unlike traditional software, AI models are contextual computing engines. They don't require every path to be spelled out in advance but instead interpret broad instructions and intent, and adapt based on the context they are given. Agentic AI systems lacking business-specific knowledge can lead to generic or unreliable outputs.

To address this, enterprises need systems that can deliver the right information and tools to AI models – enabling accurate decisions, alignment with human goals, compliance with policy frameworks and adaptability to real-time challenges. This is the role of context engineering, an emerging discipline focused on delivering the right context at the right time to agentic systems. Context refers to the sum of a company's institutional knowledge, including its operating models, roles, goals, metrics, processes, policies and governance – essential ingredients for effective AI.

To guide clients through their AI journey, Cognizant developed the Strategic Enterprise Agentification Framework, an end-to-end model designed to unlock productivity, market expansion and new business models.

At its core is the Agent Development Lifecycle (ADLC), which guides the development of enterprise agents and agentic AI systems across six distinct stages. Designed to align with real-world enterprise dynamics, ADLC supports seamless integration with business applications. This unique approach embeds context engineering into ADLC, ensuring agents are tailored to support real-world enterprise dynamics.

To help bridge vision and execution, businesses can utilize the Neuro AI Multi-Agent Accelerator. This no-code framework allows rapid deployment of custom multi-agent systems.

People Power the Progress

Technology alone doesn't transform enterprises – people do. With an AI-driven Workforce Transformation (WFT), Cognizant helps organizations reskill employees, redesign roles and build AI fluency. Integrated with the Agentification Framework, WFT is designed to accelerate transformation and support long-term resilience.

From Possibility to Progress

From strategic frameworks to enterprise platforms to workforce readiness, Cognizant equips organizations with the confidence to harness AI responsibly and at scale. In the age of AI, it's not just about transformation – it's about leading with purpose.

Explore more at cognizant.com.

TOP CAMERAS AND LENSES FOR OUTSTANDING CONTENT CREATION

Content creators that stand out from the crowd attract and engage followers at first glance - with striking, high-quality visuals. If you want to boost your storytelling with images that stop the scroll, relying on your phone's camera might not cut it. Instead, take a page from the pros by using cameras and lenses specifically designed to meet your needs.

Whether you're a rugged, outdoorsy vlogger, a top fashionista or any other kind of creator, Canon has you covered.

"You won't believe the difference really great photos make for eye-catching content," said Mason Olds, executive vice president, Business Partner Group President, Canon U.S.A., Inc. "And we're happy the content creator community is discovering how Canon's line of products can enhance their stories. No matter what kind of content you make, we can help you meet your needs - and speak to the audience you want to reach through your unique images."

What kind of content creator are you? Find your niche and the right camera kits to help you achieve your goals.

Vanlife Vlogger: Epic shots on the open road
Looking for tools to help you capture the journey just as you're experiencing it? You'll want to check out the Canon EOS R6 Mark II kit, a weather-resistant, vari-angle LCD and electronic viewfinder (EVF) great for any-light shooting. It's ideal for rugged adventures and stunning visuals.



Lenses and accessories: To convey sweeping landscapes in crisp detail, you'll want a wide lens like the RF14-35mm F4 L IS USM, while the RF24-105mm F4 L IS USM is a standard lens that's versatile for capturing vlogs or campfire scenes. Need a compact zoom for distant subjects? The RF70-200mm F4 L IS USM telephoto lens will do the trick.

Why it's fire: Image-stabilized 4K video with this camera and L-series lenses make every bumpy road look cinematic.

Social media chef: Mouthwatering visuals
Whip up drool-worthy content in the kitchen with the Canon EOS R5 Mark II kit, designed for vibrant colors and livestream flair. Its 45 MP sensor captures rich food textures and colors to make your content look good enough to eat.

Lenses and accessories: The RF16-28mm F2.8 IS STM wide lens is amazing for bright overhead kitchen shots, and the RF28-70mm F2.8 IS STM standard lens is flexible for vlogs and medium shots. Need to nab close-ups of garnishes and tweezer-worthy plating? The RF100mm F2.8 L Macro IS USM macro lens will hit the spot.

Why it's fire: High-res detail and bright f/2.8 lenses capture every sizzle, leveling up your streams.

GRWM (Get Ready With Me): Flawless makeup and fashion
You'll slay all your makeup tutorials and outfit transitions with the help of the compact Canon PowerShot V1 kit, outstanding for beauty creators due to its 1.4-inch Type sensor with skin-smoothing effects for pro-quality video.

Content CREATORS

Accessory: The HG-100TBR Tripod Grip with BR-E1 Remote will make your hands-free filming easier than ever.

Why it's fire: Scene Intelligent Auto mode and fast autofocus deliver stunning indoor results - without the gear hassle.

Action junkie: Heart-pounding stunts
Looking for the right camera to catch every thrill? The Canon EOS R6 Mark II kit is built for speed and durability, with high-speed bursts and 4K 120fps for epic slow-mo takes.

Lenses and accessories: The RF16-28mm F2.8 IS STM wide lens lets you capture dynamic wide shots, while the versatile RF28-70mm F2.8 IS STM standard lens is great for action vlogs. And the RF70-200mm F2.8 L IS USM telephoto lens will stay sharp even for far-off shots. Need greater flexibility for your action lighting setups? You'll want the Speedlite EL-5 and Speedlite Transmitter ST-E10 for compact, weather-resistant lighting.

Why it's fire: The tough build of the camera and bright f/2.8 lenses keep stunts vibrant in virtually any condition.



Aesthetic home cleaning: Sparkling spaces
Show off stunningly spotless vibes with the lightweight Canon EOS R50 kit, which is compact and offers beginner-friendly controls for crisp content - making it great for effortless vlogging.

Lenses and accessories: You can artfully capture full rooms in tight spaces with the RF-S10-18mm wide lens, then use the RF-S18-150mm standard lens for vlogs and details. Need a tripod that's easy to use both for handheld or hands-free? Check out the HG-100TBR Tripod Grip with BR-E1 Remote.

Why it's fire: The lightweight camera and wide-angle lenses make filming bright, sharp indoor content a breeze.

Ready to level up your content? Check out these and other options for all your creative storytelling at USA.Canon.com.

Storytelling with Images





THE BILLION-DOLLAR EVOLUTION

How Sports Betting is Reshaping America's Sports Landscape

The sports betting revolution has fundamentally transformed how Americans engage with professional sports, creating an unprecedented $13.7 billion industry in 2024 while reshaping everything from viewership patterns to league revenues across the NFL, NBA, MLB, and NHL.

The numbers tell a remarkable story of exponential growth. In just six years since the Supreme Court struck down the federal sports betting ban in 2018, US sports betting revenue has grown from $0.48 billion in 2018 to $14.30 billion in 2024. This isn't just incremental growth—it's a complete transformation of how Americans experience sports entertainment.

The impact extends far beyond simple wagering. According to a study done using ESPN survey data, avid fans watch an average of 2.85 more MLB games — or 1.07 more NFL games — if they are fantasy participants, and this pattern has amplified dramatically with sports betting. Research shows that two-thirds of those who bet on NFL games say they watch more than usual when gambling, representing the sport with the greatest proportion of sports bettors watching more when they have a bet.

Perhaps more intriguingly, 27 percent of fans 18 or older had found new rooting interests through gambling. This represents a fundamental shift in fan loyalty patterns—betting is literally creating new audiences for teams and players across all major leagues. The implications ripple through every aspect of the sports ecosystem, from television ratings to merchandise sales to stadium attendance.

Major professional sports leagues have recognized this goldmine and moved quickly to capitalize. The American Gaming Association projects that the four major sports leagues will earn a collective $4.2 billion from widely available legal sports betting. This revenue flows through multiple channels, creating what industry analysts describe as a perfect storm of fan engagement and financial opportunity.

The NFL stands to gain the most, with projections of total revenues rising by $2.326 billion. Increased fan engagement should generate $1.753 billion of that windfall, with an extra $573 million coming from gaming-related revenue. Major League Baseball is positioned to capture an extra $957 million in fan engagement revenue, with specific gains including media rights increases by 11.1 percent to $4.2 billion, sponsorship increases by 6.8 percent to $952 million, merchandise sales increases by 3.4 percent to $683 million, and ticket sales increases by 12.2 percent to $4.109 billion.

The business partnerships driving this transformation are equally impressive. An estimated 40% of the online sports gambling market share is held by FanDuel, while nearly 29% is controlled by DraftKings, creating a duopoly that now dominates the industry. Combined, DraftKings and FanDuel control about 80% of the U.S. market, which industry projections suggest could reach $39 billion in size by 2030.

These companies have secured exclusive partnerships with major leagues that go far beyond traditional sponsorship arrangements. DraftKings and FanDuel became co-official sports betting partners of the NBA, while Caesars Entertainment, DraftKings and FanDuel have reached agreements to become Official Sports Betting Partners of the NFL. These partnerships represent deep integration of betting content directly into league properties and media platforms, fundamentally changing how sports content is consumed and monetized.

The mobile-first approach has been crucial to this success. The online platform segment dominated the market with the largest revenue share of 58.0% in 2023, driven by sophisticated smartphone applications that make betting seamlessly integrated with game viewing. Modern sports betting platforms are creating what industry experts call "immersive sports experiences," where traditional boundaries between watching and wagering have virtually disappeared.

Sports betting has fostered the creation of digital communities and has become integrated into core sports websites and mobile apps that were originally intended for news or live feeds. This technological evolution has transformed casual viewers into deeply engaged participants, creating new revenue streams that extend far beyond the betting itself.

The state-by-state legalization has created a competitive landscape where early movers capture outsized benefits. New York retained its position as the largest sports betting market in the country, generating $2.1 billion in revenue for 2024, while handling $22.7 billion in total wagers, up 18.3% from 2023. The tax revenue implications are substantial, with total tax revenue from legal sports betting jumping nearly 32%, increasing from $2.1 billion in 2023 to $2.8 billion in 2024, creating powerful incentives for remaining states to legalize.

However, as the industry matures, the dynamics are shifting dramatically. The era of massive promotional spending that characterized the customer-acquisition phase is ending. DraftKings spent over $1.2 billion on marketing and sales in 2023, nearly three times its spending in 2021, but companies are now focusing on profitability over pure growth. This shift is already impacting consumers in tangible ways.

DraftKings has taken perhaps the most controversial step in this new direction. In four states that have levied the highest taxes on sportsbooks' receipts, DraftKings now levies a surcharge on winning bets, effectively passing part of the company's tax burden to bettors who are already subject to normal taxes on their winnings. This represents a fundamental change from the customer-friendly acquisition phase to a mature market focused on revenue optimization.

The competitive landscape is becoming increasingly consolidated. The only operators that have managed to gather significant market share beyond the DraftKings-FanDuel duopoly have been BetMGM and Caesars Sportsbook, both of which benefit from established gambling brands with decades of customer relationships. Numerous competitors have fallen by the wayside, including FOX Bet, which shuttered operations in 2023, and other brands that failed to achieve sustainable market share despite significant investment.

Penn Entertainment had ambitious plans to capture a 20% market share with ESPN Bet by 2027, but the current trajectory shows they are nowhere near that goal, holding just under 6% market share as of April 2024. Even well-funded newcomers like Fanatics Sportsbook have struggled to make meaningful inroads, holding just 2.9% market share despite doubling their presence since 2023.

Looking ahead, the sports betting industry appears poised for continued expansion, though at a more measured pace. The global U.S. sports betting market is expected to grow at a compound annual growth rate of 10.5% from 2024 to 2030 to reach $27.5 billion by 2030. The most significant opportunity may lie in the integration of betting with emerging technologies, as virtual reality and augmented reality create new possibilities for immersive sports experiences that blur the lines between watching and participating.

For executives across the sports ecosystem, the message is unambiguous: sports betting isn't a side business—it's becoming central to how fans engage with sports entertainment. The companies and leagues that embraced this shift early are capturing disproportionate value, while those that hesitated are finding it increasingly difficult to gain meaningful market share in what has become a winner-take-all market.

The transformation from a $0.48 billion industry in 2018 to a $13.7 billion powerhouse in 2024 represents more than just financial growth. It signals a fundamental reshaping of American sports consumption, fan engagement patterns, and the business models that will define the next decade of professional sports. The billion-dollar evolution of sports betting has created new categories of sports fans, new revenue streams for leagues and teams, and new competitive dynamics that extend far beyond the betting platforms themselves.

This revolution has only just begun, and its impact on how Americans experience their favorite games will likely continue expanding in ways we're only beginning to understand. The early winners in this space have established what appear to be insurmountable competitive advantages, while the financial stakes continue to grow exponentially. For business leaders watching from the sidelines, the window for meaningful participation may be rapidly closing.



5 Truths for Entrepreneurs Seeking to Innovate With AI

By Jon Grishpul

Artificial intelligence is evolving faster than any other technology in modern history. Every week brings new tools and breakthroughs, yet true progress comes from purpose, patience, and understanding how to apply innovation responsibly. Building meaningful AI systems requires more than technical skill. It demands empathy, experimentation, and a focus on solving real problems for real people.

Here are five core principles that can guide entrepreneurs, technologists, and business leaders as they help shape the future of AI.

Start with a Real Problem
AI should never exist simply because it can. The most effective innovations begin with a clear and relatable pain point. Whether it is healthcare, construction, education, or finance, the starting point should always be the people facing daily challenges that technology can help address. By understanding their frustrations and the barriers they encounter, developers can design solutions that make life easier instead of adding complexity. The goal is not to build a flashy tool but to fix a real problem people face every day.

Expect Messy Data
AI may sound clean and efficient, but the information it relies on rarely is. In the real world, data comes in all shapes and formats—spreadsheets, images, PDFs, handwritten notes, and incomplete records. Early development often fails because builders assume inputs will be standardized and reliable. Accepting that messy data is the rule rather than the exception is the first step toward creating systems that can handle the inconsistencies of real life. Designing for imperfection makes the final product far more dependable.



Keep Humans in the Loop
Human oversight is essential when developing AI systems. The technology may eventually operate independently, but the path to that point requires constant review, correction, and refinement. Every output should be tested and questioned until it consistently produces accurate, trustworthy results. This process can be slow and repetitive, yet it builds the reliability and accountability that users expect. Human judgment remains the foundation of any responsible AI deployment.

Iterate Constantly
The first version of any idea will rarely work perfectly. Innovation depends on continual testing, failure, and improvement. Each mistake offers insight that moves the product closer to reliability. This is especially true in AI, where feedback from real users reveals patterns and blind spots that might not be visible in development. Iteration is not just about fixing errors but also about discovering new possibilities and refining what success looks like.

Measure Impact, Not Hype
AI can impress with its capabilities, but success should be measured by meaningful outcomes, not attention. The real question is whether the technology improves decisions, saves time, or reduces stress for those who use it. Progress is defined by results that make people's experiences better and easier to navigate. If AI does not create measurable improvement in someone's life or work, then it is just another distraction.

The Future of AI
What makes AI most exciting is its ability to bring fairness, clarity, and access to systems that have long felt confusing or unbalanced. Across industries like construction, healthcare, and insurance, there are countless opportunities to make processes more transparent and user-friendly. The same technology that analyzes billions of data points can also simplify everyday decisions, giving people more control over choices that affect their lives.

AI is also making professional-grade tools accessible to the general public. Complex analysis that once required deep expertise can now be explained in plain language. That shift democratizes knowledge and puts power back in the hands of individuals. Over time, these innovations will help people feel more confident and informed in everything from business to personal finance to home ownership.

Advice for Entrepreneurs
For those looking to innovate in AI, curiosity and experimentation are key. Artificial intelligence is not a single tool but a new language that we are only beginning to understand. The most successful innovators focus on everyday tasks that take too much time or cause constant frustration and then ask whether AI could make those processes simpler or more accurate.

Innovation begins with observation. Pay attention to what slows people down or causes confusion. Keep testing, keep tinkering, and do not assume the boundaries of what AI can do are fixed. The most transformative ideas often come from applying new technology in places it has never been tried before.

7 Often Overlooked Ways to Manage Debt Effectively

By Karl Brown

From credit card balances to auto loan payments, financial debt is an everyday reality for many people. However, if not managed properly, debt can quickly become overwhelming and affect nearly every aspect of your financial well-being. Rising interest charges, missed payments, and growing balances can lead to higher stress, lower credit scores, and fewer financial opportunities. Learning to manage debt wisely is vital for creating long-term stability, reducing financial pressure, and taking control of your future.

Managing debt doesn't have to mean drastic lifestyle changes or financial stress. In my role as the Chief Information Officer at TheCardsGuy.com (a comprehensive resource about credit cards and card application guides), I have discovered simple yet often overlooked strategies that can make a big impact on your financial health. Here are seven practical tips to help you save on interest, protect your credit score, and ease the emotional burden of debt.

01

Automate Minimum Payments to Avoid Late Fees

Set up automatic payments to cover at least the minimum due each month for all of your credit cards. This is a surefire way to help you avoid late fees, maintain a positive payment history, and protect your credit score. Once the minimum is automatically paid each month, then you can make manual payments towards the principal balance to reduce your debt quicker and lower the amount you pay in interest over time.

02

Try the "Debt Avalanche with Flexibility" Method

Pay off your debts using the "Debt Avalanche with Flexibility" method, which focuses on accounts with the highest interest rates first. Following this approach will ensure you save the most money over time, as it minimizes interest payments. However, it is also ideal to occasionally pay off a smaller balance first, as it will provide a psychological win and strong motivational boost. This hybrid method fuses the motivation of early victories with the long-term strategy of tackling high-interest debt, which overall will improve your financial standing and mental wellbeing.

03

Review All Monthly Statements for Errors and Hidden Fees

Always carefully review all statements each month to uncover hidden fees and billing errors that may be raising the overall debt you owe. Do this for all your credit cards, utilities, monthly subscriptions, and bank accounts. While it is easy to just automatically pay your bills each month without glancing at the statements, this can cost you more than you realize. There may be hidden fees, unexpected rate increases, duplicate charges, and interest miscalculations that have slipped through unnoticed. All of these minor errors can really add up over time! Promptly disputing the fees and errors will help ensure proper adjustments and refunds are made so you don't spend more than you need to.

Reviewing all your statements each month not only protects your wallet each month, but also it will help you be more engaged and in control of your financial health.



Money

04

Use "Found Money" to Accelerate Debt Repayment

Use 'found money' like work bonuses, tax refunds, monetary gifts for your birthday, and rebates to accelerate your financial goals and lower debt owed. If used wisely, unexpected monetary windfalls can be a powerful tool for paying off debt. For example, applying a few hundred dollars to a high-interest debt can significantly reduce the total interest you will pay over time and shorten your repayment timeline. So don't just use 'found money' for everyday spending or lifestyle upgrades (like buying a new outfit). This approach does require discipline, but directing occasional financial boosts towards lowering debt will help you build momentum and strengthen your long-term financial health.

05

Negotiate Lower Interest Rates with Lenders

Be proactive and try to negotiate interest rates with your lenders and credit card issuers to reduce your long-term costs. It only takes a few minutes to ask, and they may be willing to work with you if you have maintained a solid payment history, demonstrated financial responsibility, or have shown significant improvements in your credit score. On top of this, lenders would rather retain reliable customers than risk losing them to competing lending companies. Think about it — lowering your interest rate just a few percentage points can potentially cut hundreds of dollars off the total amount you need to pay back! So always ask.

06

Split Monthly Payments to Reduce Interest Charges

Split your payments within the month to lower interest charges. Most people just make one large payment at the end of each month for all of their monthly bills and financial statements. However, splitting these big payments into two or more smaller payments can reduce the average daily balance, which in turn will lower the amount of interest charged (especially on high-interest accounts like credit cards). Spreading out payments will keep your balances lower for longer, which can result in significant savings over time. On top of this, it can help you maintain better cashflow and make it easier to manage your finances, as you won't feel the pinch of large, single payments.

07

Identify and Control Emotional Spending Triggers

Track all of your emotional spending triggers to prevent unnecessary debt increases. Have you found that you spend impulsively on items you don't need when you are bored, stressed, anxious, or even overly excited? These emotional spending habits can negatively impact your financial wellbeing over time, so it is paramount to identify and understand the emotional triggers that cause you to spend money on unnecessary purchases. Doing so will help you both develop healthier coping strategies and make more intentional, mindful decisions on where you spend your money. Knowing and managing your emotional spending triggers will help you stay in control of your finances.

Effectively managing debt isn't about perfection; it's about consistency, awareness, and small, strategic steps that add up over time. By implementing even a few of these overlooked tips above, you can lower your interest payments, improve your credit score, and reduce financial stress. Whether it's automating payments, tracking emotional spending, or negotiating better rates, each action empowers you to take control of your finances. Start with what feels manageable, and build from there. Your financial future will thank you!



Helping Kids Make Money Lessons Real in a Digital Age

In today's world, it's rare for kids to hand over a few crumpled dollar bills for a purchase. Most transactions happen online or with a tap of a card, which can make money feel less tangible to the next generation. However, that shift doesn't mean financial lessons have to get lost – it just means they should be taught differently.

From budgeting for a favorite purchase to learning about investing, the digital landscape provides ample opportunities to help kids build smart habits.

Teach Real-World Money Management with Digital Tools
One way to start is with a kid-friendly debit card connected to an app. These accounts allow children to manage their own spending while parents monitor activity. Being able to check balances in real time – and seeing the impact of a purchase immediately – helps kids understand budgeting in a hands-on way. When the balance gets low, the lesson is clear.

Parents can also use digital purchases as teachable moments. A $10 virtual item in a game might sound appealing, but comparing it to something tangible, like a trip to the movies or a special snack, can help kids think about trade-offs and decide what's worth the money.

Use Saving Goals and Compound Interest to Encourage Smart Habits
Saving is another concept technology can make more tangible. Setting a goal such as a new bike, a sports jersey or a piece of tech becomes more engaging when children can track their progress visually. Some apps even offer interest on savings, giving kids a first glimpse of how money can grow over time.

As children grow into teens, their curiosity about money often expands into investing. This can be an ideal time to open a custodial brokerage account and explore concepts like diversification, risk and long-term strategy. Purchasing fractional shares of companies they recognize can make the learning process relatable.

Teach Credit, Debt and Security Early
It's also important to cover topics like credit, debt and security before kids start managing money on their own. Teens should understand how borrowing works, why paying bills on time matters and how to protect themselves from identity theft. In some cases, freezing a minor's credit until they are older can be a smart precaution.

Keep the Conversation Going
Above all, money lessons should be an ongoing conversation. Asking kids what they're hearing from friends, teachers or online sources can lead to meaningful discussions and create teachable moments.

The tools may have changed, but the goal remains the same: helping kids develop the skills and confidence to manage money wisely. By meeting them where they are in the digital world, parents can make financial lessons real, relevant and lasting.

Visit schwabmoneywise.com for more ideas on how to help kids start saving, investing and more with videos, quizzes and articles designed especially for teens.

CELEBRITY Investment Trends

Which Stars are Making Smart Moves in Tech, Real Estate, and Startups

Celebrity investors are transforming from passive wealth holders into strategic business builders, leveraging their cultural insight and influence to identify winning opportunities across technology, real estate, and startups. The smartest stars understand that their fame provides unique advantages in spotting consumer trends and building brand value, but they're pairing these advantages with rigorous financial analysis and professional management.

Ashton Kutcher exemplifies this evolution through Sound Ventures, with early investments in Uber, Airbnb, and Spotify demonstrating how celebrities can identify consumer-facing technologies before mainstream adoption. His success reflects a broader trend of stars gravitating toward AI and machine learning ventures, like Will Smith's investment in AI-powered fitness platform Fitbod, where technology meets lifestyle applications their audiences understand.

Real estate remains attractive, but today's celebrity investors think beyond trophy properties. Ellen DeGeneres has built her reputation on environmentally conscious developments that align with contemporary sustainability values, while others focus on commercial real estate and technology-enhanced property management platforms.

Startup investing allows celebrities to support emerging entrepreneurs while capturing outsized returns. Beyoncé's investment in plant-based meal service 22 Days Nutrition shows how stars can back companies reflecting their values while tapping growing consumer trends. Their unique advantage lies in providing not just capital but marketing reach and brand credibility that accelerate growth.

Ryan Reynolds' Aviation Gin acquisition and sale exemplifies how celebrities can build businesses in adjacent industries, using personal brand power to drive value creation. His marketing genius transformed a spirits brand into a cultural phenomenon, resulting in a reportedly hundred-million-dollar exit.





The most successful celebrity investors actively involve themselves rather than passively writing checks. They attend board meetings, provide strategic guidance, and use their platforms to support portfolio companies. This hands-on approach improves outcomes while building expertise for future decisions.

Social media creates investment opportunities celebrities are uniquely positioned to evaluate. Stars who understand audience engagement and viral marketing can identify promising social platforms and creator economy tools before traditional investors recognize their potential. This cultural fluency represents genuine competitive advantage.

Environmental and social considerations increasingly drive investment decisions. Leonardo DiCaprio's focus on clean technology reflects stars aligning portfolios with public advocacy, generating returns while supporting meaningful causes.

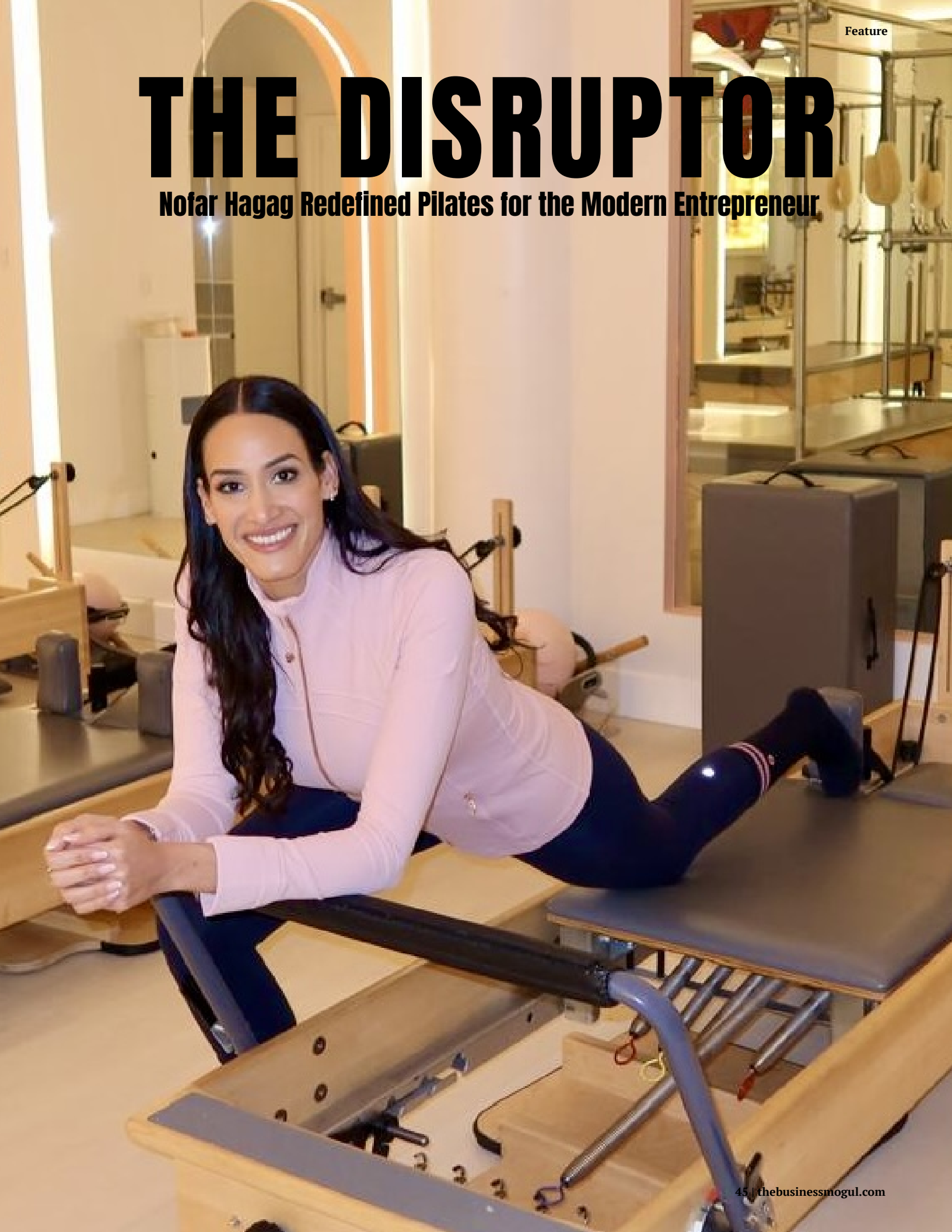
The most sophisticated celebrity investors diversify across asset classes and geographic markets, exploring international opportunities, cryptocurrency, and private equity deals leveraging industry connections. Professional family offices and investment firms are emerging to support these efforts with proper due diligence and strategic coordination.

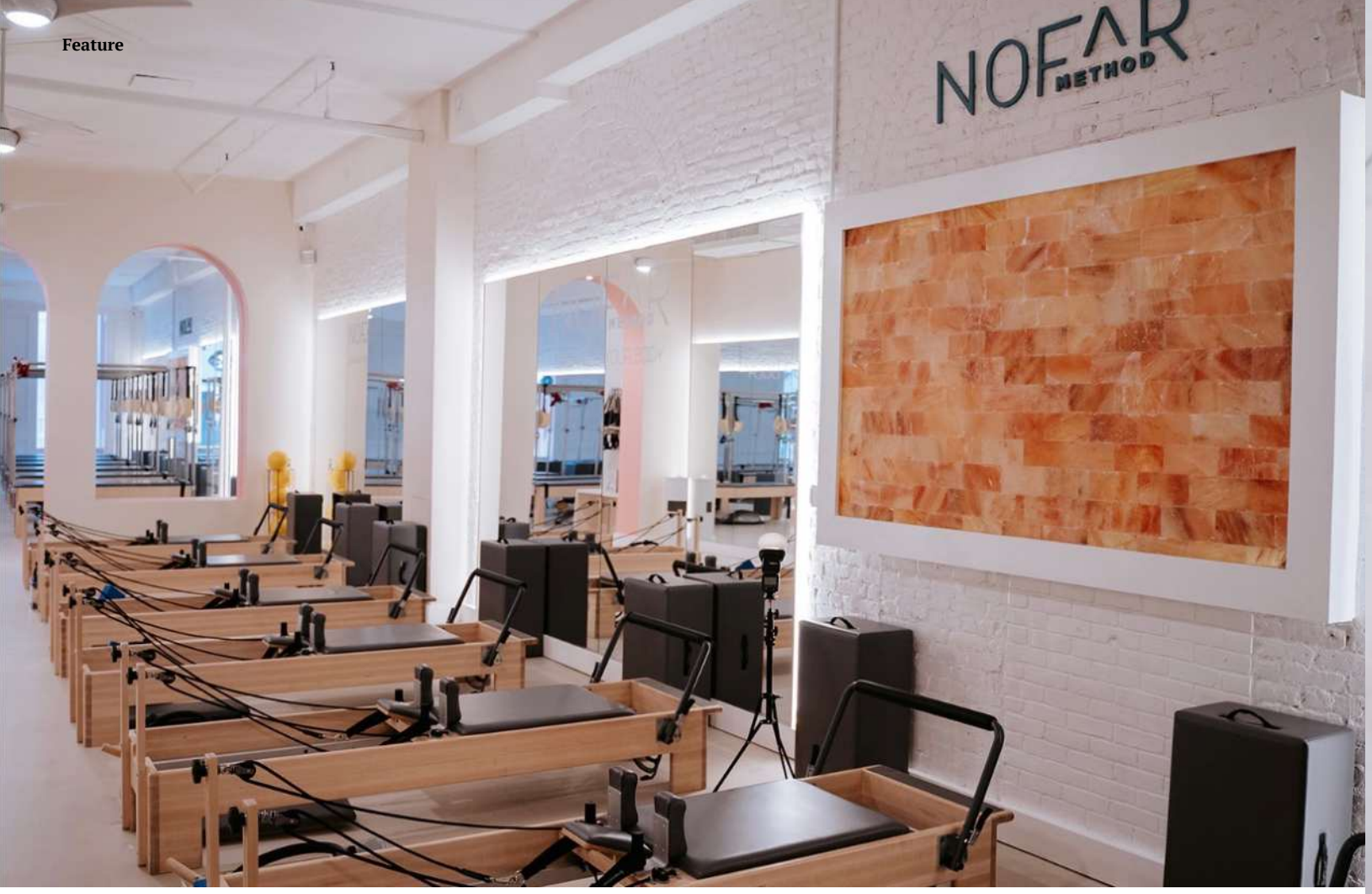
Today's smartest celebrity investors recognize that successful wealth building requires more than intuition and star power. It demands discipline, diversification, and long-term perspective that can weather both market volatility and the unpredictable nature of entertainment careers.


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THE DISRUPTOR

Nofar Hagag Redefined Pilates for the Modern Entrepreneur





When Nofar Hagag walked away from medical school and set her NCAA Division 1 water polo career aside, few predicted she would build a fitness empire transforming over 50,000 clients. Today, Nofar Method stands as a masterclass in how purpose, expertise, and vision can disrupt an entire industry.

Unlike most fitness entrepreneurs who chase trends, Nofar spent over a decade honing her craft before launching Nofar Method in 2019. Her background as a former medical student combined with years of hands-on client experience gave her a unique insight: the fitness industry had a genuine gap. She wasn't trying to compete on price or hype—she was building something rooted in science, integrity, and transformation.

The genius of Nofar Method lies in its innovative 50-minute class that strategically combines Reformer and Cadillac training—a rare pairing in an industry that typically reserves Cadillac work for premium private sessions. This hybrid model solves a real market problem: clients no longer have to choose between affordable group classes and customized private sessions. By delivering private-level attention within a group setting, Nofar Method captures compelling unit economics while maintaining exceptional perceived value. It's textbook product innovation—combining existing solutions in unexpected ways to create superior customer value.

Her expansion strategy—from the flagship Flatiron location to Tribeca and Miami Beach—reflects thoughtful, sustainable growth rather than haphazard expansion. More importantly, every instructor undergoes direct training from Nofar herself, ensuring consistent brand quality across locations.

ORGANIZE YOUR BODY®

This approach directly addresses the critical tension in boutique fitness: scaling without diluting brand integrity. While most brands fade from "movement" to "business" as they grow, Nofar has embedded quality control into her growth strategy.

What makes Nofar Hagag's story compelling to entrepreneurs is that it defies conventional startup wisdom. She didn't chase venture capital or explosive growth. She invested in mastery before marketing, built around genuine customer insight, and created a culture so strong that her team embodies—rather than just executes—her vision. Over 50,000 trained clients since launch speaks not to vanity growth, but to solid, sustainable expansion rooted in consistently delivering on a promise. In an industry often criticized for being superficial, Nofar Method reminds us that the most sustainable businesses are built on substance: deep expertise, genuine connection, and unwavering commitment to transformation. Everything else—the studios, the social following, the industry reputation—follows naturally.

Nofar Method operates three locations: Flatiron (15 W 18th St, 2nd Floor), Tribeca (20 Murray St, 2nd Floor), and Miami Beach (1370 Washington Ave, Suite 201).

Learn more at nofarmethod.com or @nofarmethod on social media.

BEAUTY REFRESH

The Game-Changing Products Taking Over This Year



Stepping into a new year, it's time to invest in the beauty essentials that don't just make you look good—they make you feel unstoppable. Whether you're closing deals in the office, commanding the room at an evening event, or simply showing up as your best self, the right beauty products are the unsung heroes of confidence. This year's roundup celebrates the game-changers that are redefining what it means to refresh your beauty routine—from skincare innovations that actually deliver results to makeup must-haves that work as hard as you do. We're diving into the products making waves in 2025, the ones that smart, discerning women are swearing by, and the tools that help you own every single hour. Because true beauty isn't about following trends; it's about finding what makes you feel powerful, authentic, and radiant.



SLMD Skincare Vitamin C Serum
This 2024 SELF Healthy award-winning serum provides an antioxidant boost to visibly brighten dull and uneven skin tone without causing irritation, while protecting your skin from environmental damage.

A trio of clinically-proven vitamin C ingredients guard against UV exposure and environmental pollutants, while hyaluronic acid plumps and hydrates skin to minimize the look of lines and wrinkles.



SLMD Skincare Salicylic Acid Pimple Patches
Created by Dr. Pimple Popper herself, get spots in check and wake up to clearer-looking skin! These individual, stay-in-place treatment patches are formulated with salicylic acid to soothe, exfoliate, purify and protect - to help heal pimples, pronto. Reduce the chances of scarring by eliminating the urge to pick and pop!



Blissy Standard Silk Pillowcase
There's a reason Blissy is trusted in over 2 million homes, over 250,000 verified 5-star reviews. As a SheFinds, NewBeauty and Good Housekeeping award winner (and more), Blissy has become a household name in beauty and sleep!

Blissy pillowcases are hypoallergenic, antibacterial, non-irritating, and designed to keep you cool throughout the night. This cult-favorite is crafted from high-quality 22-Momme, 100% Pure Mulberry Silk. Created by a team of experts, it delivers natural benefits for your hair, skin, and overall sleep health night after night.



VSOTO Exotic Glow Pearl Serum
VSOTO Skincare's newest serum is a luxurious, multi-tasking serum designed to elevate your skincare routine with its powerhouse blend of natural botanicals and peptides. It delivers hydration, nourishment, anti-aging support, and a radiant glow. Lightweight and fast-absorbing, it leaves skin soft, refreshed, and never greasy - making it the perfect fit for all skin types.

Enriched with a carefully crafted blend of natural and powerful active ingredients, including Rosa Damascena (Bulgarian Rose) water, Aloe Barbodensis Leaf Juice, Peptides, Ceramide Complex, Hyaluronic Acid, plus an array of other botanical extracts and essential oils.

2025 SAN FRANCISCO WORLD SPIRITS COMPETITION

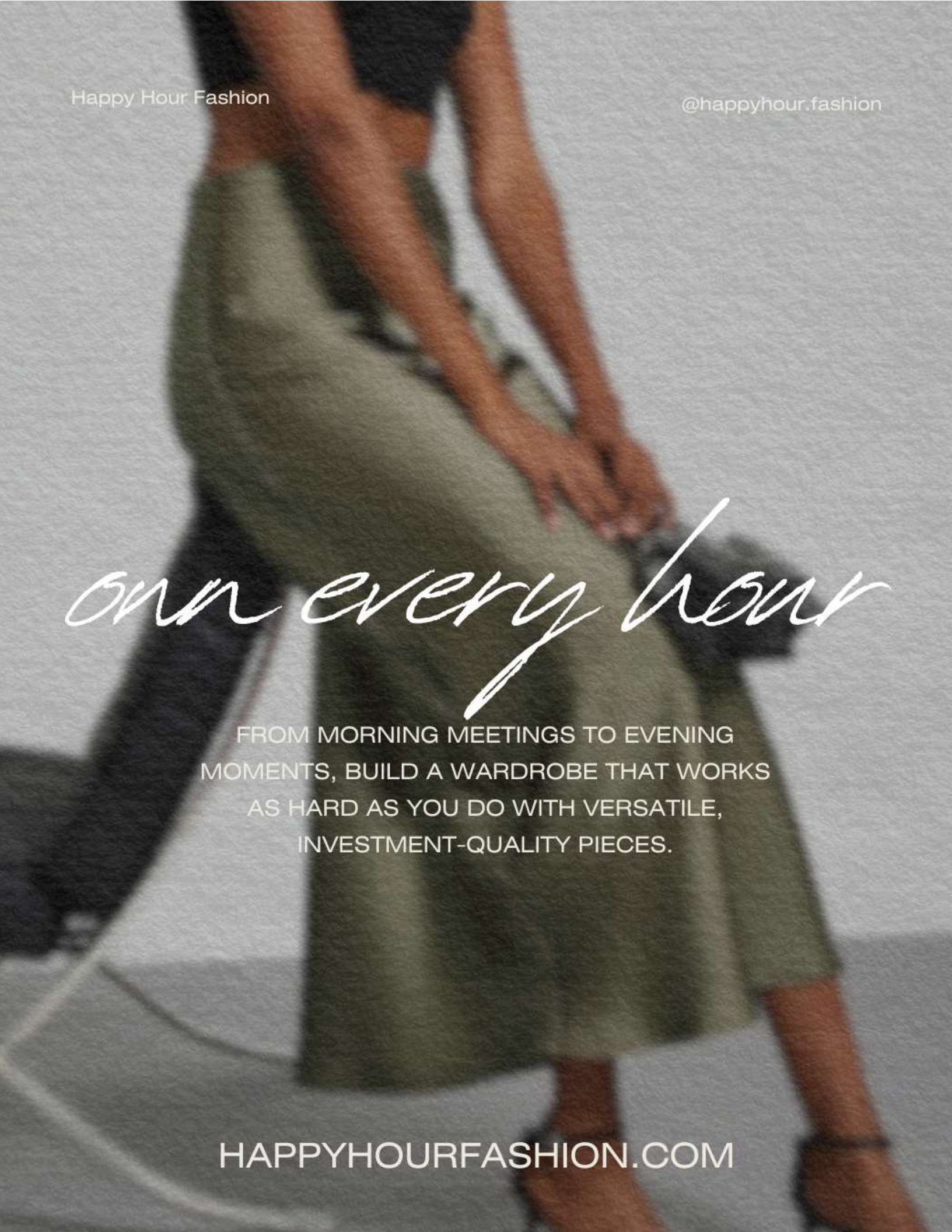


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