



THE
TOP
100

INNOVATORS and *Entrepreneurs*

FEATURING:

Carly Meyer Bentley

CEO, Founder, and Empresaria
The Freckled Strawberry, Inc.



Chief Executive Officer



ABOUT

In 2018, when Craig Goodliffe launched Cyberbacker, he had one goal: to build an innovative company through which both their clients *and* cyberbackers could thrive. And he's delivered. The firm quickly became a leading provider of first-class administrative support services "from anyone in the world to anywhere in the world." Headquartered in Utah, and with two legal entities in the Philippines, Cyberbacker saw their team of experts grow in just the first two years from 120 to over 900, providing behind-the-scenes support with setting appointments, social media, researching, sales and marketing, administrative and other services to more than 1,000 clients across the globe. By the close of 2021, this passionate group of "cyberbackers" had exploded to an astounding 2,200 and the firm had added 23 franchises, all dedicated to helping their clients lessen their workloads to achieve optimal success.

As a real estate veteran of more than two decades who's clocked more than 10,000 hours in coaching and training business owners, Craig understands their immense responsibilities and their challenges, and designed Cyberbacker's unique model with these in mind. And while his growing team of cyberbackers work hard to help their clients flourish, Craig helps them the same. In 2021, Craig launched Cyber Capital, a lending company, which, like Cyberbacker, was an immediate success. He saw the accomplishment not as a feather in his own cap, but as a win for the entire cyberbacker team and profit-shared more than \$647,000.

We sat down with Craig to hear about Cyber Capital, his franchise expansion, and one surprising new venture.

CRAIG

Goodliffe

Q & A

Q: Tell us about your latest venture, Cyber Capital.

A: It actually arose from our cyberbackers, in a way. Last year, companies everywhere were struggling with staff retention, and we wanted to make sure we kept our great people, so we asked them what they needed to achieve their own goals. The answer was buying a house or a car. We started Cyber Capital to provide loans to our associates for those purchases, and now it's become our lending company, with \$261,501 lent last year. We're able to give loans to great and deserving people at a more affordable rate than most banks, and because our people become stakeholders, when we profit, they profit, and we all celebrate the wins. We were also able to provide calamity loans to people in the Philippines after Hurricane Bernadette, but more importantly, many of our cyberbackers helped other cyberbackers.

Q: Your franchising model has seen incredible expansion. Where did this idea come from?

A: We launched our franchises in May 2021, and ended the year with 23. Today, we have 36 and 19 in negotiation. It all started when Rich Rector, an independent contractor, said he had an idea. I had felt guilty because if something happened to Rich, I would end up getting a raise. It wasn't fair. So I looked at what Gary Keller, the founder of Keller Williams and great mentor of mine, did with franchising and used that as a guide. In the next six years, we hope to have 364 franchises, geographic- and demographic-based.

Q: You're also expanding your reach further with sub-franchises. Tell us about this.

A: Our sub-franchising model allows cyberbackers to be paired with industries they know to get businesses the best help, and it allows small business owners to get top talent at affordable rates. For businesses,



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one of the biggest challenges is finding qualified talent. That's hard enough, but it's also prohibitively expensive to acquire those people in today's market, so that's where we come in. We average 20,000 applications per week for the positions we offer and conduct an average of 5,000 interviews per week. This year, we're really looking to expand in this area. We're hoping to hire 15,000 cyberbackers by 2025, which will allow us to profit-share \$5 million. This means that each cyberbacker would average \$333 per month, which, in the

Philippines, will allow them to be self-sufficient. This year, we've also started renting physical spaces in the Philippines, along with computers, so those who don't have a lot of access to tech can use the space to work. Eventually, they can save up and buy their own computers and work from home as cyberbackers. Computers are a great way to create new jobs and enable businesses to scale and hire overseas.



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a unique venue and having people work completely off site. Like the wedding venue, all the booking and everything else is handled by a cyberbacker. It's been a big hit; we recently hosted the Cowboy Hall of Fame there.

Q: To what do you attribute the remarkable growth of Cyberbacker?

A: Our ability to hire great, talented, and hardworking people, plus our wonderful clients who provided feedback and helped us grow. These people sacrifice and work long hours with us. They've all shaped the company, along with the franchise owners, who have provided great feedback, and stepped up to become great leaders. It's been a collective team effort all around. There's a misconception that where someone is born influence their intelligence or capability. But every day, we see that there are good, hardworking, smart people born everywhere. What sets us apart is being able to identify and work with them.

I've also been blessed to be surrounded by extremely gifted minds who have shaped our growth: Our VP of franchise, Jason Stowe, has worked with some incredibly successful franchises, and his leadership has been life changing

Q: Speaking of niche industries, tell us about your two new wedding and event venues.

A: We very excited about this! During COVID, many venues struggled to function. We bought a wedding venue that was doing fairly well, despite the pandemic, and powered it with cyberbackers who knew the wedding industry to do marketing, booking, and the behind-the-scenes work. They were able to profit remotely from it and we've doubled the venue's profitability. I attribute that success to the talented individuals working with it through Cyberbacker.

In the past two years, we bought two buildings that were owned by John Browning, who invented the 50-caliber machine guns used in WWII. One is now an office building, but there are places where you can still see the shell casings from their test firings. They have Browning firearms on display, which definitely adds an edge for people looking to throw events. That's why we bought it: to see how far we could push the envelope both with

for the company. He's a great mentor and a great friend. Our COO, Jennifer Capero, is in the trenches with me, making sure everything gets done at the highest possible level, and she my biggest support in the company. Our president, Sheila Mie, who was my first hire, presented on stage multiple times on behalf of Cyberbacker. I couldn't be prouder of her as a leader and a person. And our VP of social media, Joarra Solis, is one of only six people in all of Asia to be recognized as massively influential by Google and YouTube for her number of followers.

Q: Innovation from your own cyberbackers has also played a role in your growth. Tell us about this.

A: Our cyberbackers have come up with some remarkable innovations. One of them came up with a fantastic media marketing strategy. They spent all day on social media, and they realized they could target people on Facebook within a 25-mile radius just by noting when they switched their profile to "engaged," and started putting venue ads in front of them. It's been a great opportunity that I never would have thought of—I wasn't even paying attention to Facebook and the opportunities it presented! I wouldn't be doing what I'm doing without the people I surround myself with.

Q: What do you enjoy most about your work, or what drives you?

A: In the office, we have a photo of each cyberbacker, with their name, what they do, and what brought them to Cyberbacker. One of them, Gabrielle Salazar, told me, "We joke about me being your adopted daughter, but you have been more than a father to me and TEEJAY; you're our mentor and our crazy friend. We are what we are now because of you." TEEJAY is her



“ Our sub-franchising model allows cyberbackers to be paired with industries they know to get businesses the best help, and it allows small business owners to get top talent **at affordable rates.** ”

husband, and they met at Cyberbacker! They bought a house, got married, and now they're having their first baby. Our COO, Jennifer, always had the goal of taking care of her parents. With a Cyber Capital loan, she bought a hectare of land and built them a house, and was able to pay off the loan in record time, the fastest in the history of Cyber Capital. Our president, Sheila, recently got to take her sons to two different beaches for the first time. She never had a car, and they were never able to travel before, but after becoming a cyberbacker, she was able to buy one *and* save money for those vacations. It's helping all these families that keeps me going. They are the people who inspire me and drive me every single day.



CONTACT

Chris McLane



I have one mission—to protect the families and individuals I represent, whether reviewing a separation agreement or parenting plan or handling a highly contentious divorce.



Becky Perkins, Summit Photo

When most people conjure the image of an attorney, they envision an elder statesman-looking fellow with a conservative haircut combed neatly to one side, dressed in a nondescript suit, standing in front of a towering bookcase of legal journals. This is definitely not Chris McLane. As an *AV Preeminent* attorney with the highest AVVO rating of 10 and the recipient of the *Client Champion Platinum Award* by Martindale-Hubbell, one might expect to find him tucked in a stately corner office guarded by a diligent receptionist. But as his hundreds of clients for the past 15 years will tell anyone, this is most assuredly *not* Chris. He meets clients in the local coffee shop, wearing flip-flops and shorts, or a parka, if he's just returned from the ski slopes, which reflects exactly who he is—a genuine down-to-earth person, who just happens to be one of the best family law attorneys in the state of Colorado. And his clients love him for it. From Golden to Front Range to the Denver metro area, across the Eastern Plains, Mountain communities, and the Western Slope, he is known as a protector, a guardian, a creative legal strategist—and a friend.

As the energetic, compassionate founder of Family Law Center of the Rockies, Chris brings not only his exceptional legal mind, but his heart, his shoulder, his ear to each person he represents as he ushers them through all aspects of domestic relations law, including divorce, allocation of parental responsibilities, child support, and adoption. Through the most difficult, complex, emotional times of people's lives, it is not a legal assistant, a receptionist, or a paralegal, but Chris who stands by their side,

helping them navigate the family court system throughout Colorado—and fiercely protecting them as he would his own family. We sat down with Chris to learn more about his unorthodox approach, what drives him, and the case that have left an indelible mark on him.

Q: There was a pivotal moment in your life that led you to family law. Will you share this with us?

I truly feel that it was my calling. My undergrad is in electrical engineering; I wanted to do patent law. But after a few months, I realized that I was just staring at a computer all day, and this was not how I wanted to spend my life. Then one day, a neighbor was talking to me about his custody case, and I offered to help him pro bono. I really enjoyed it, and it just took off from there. I didn't find family law; it found me. I'm right where I belong.

Q: Is this what compelled you to found Family Law Center of the Rockies?

It absolutely is. The emotional toll that court proceedings can have on families can be immense and each case has its unique challenges—whether a difficult ex-spouse engaging in parental alienation or a parent failing to pay child support. We understand that and we are devoted to building strong relationships with each of our clients. I work personally with every person I represent and devise



I am absolutely driven to protect my clients as if they were my own family.



creative strategies to maximize their chances of success and minimize the emotional and financial stress. I have one mission—to protect the families and individuals I represent, whether reviewing a separation agreement or parenting plan or handling a highly contentious divorce.

Q: You have a picture of a mama bear with her cubs on your website. What does this mean and why did you choose it?

I adore that picture, and so do my clients. This single picture reflects both who we are and who we are fighting on behalf of. Just as our clients are driven by protecting their own families, their kids, I am absolutely driven to protect my clients as if they were my own family.



My greatest accomplishments are seeing how I've helped to make a positive impact on my clients' lives.

Q: In what other ways are you, as an attorney, and your firm different from most?

I would say in many ways. I'm not one of these pretentious attorneys that has to announce to people that I'm an attorney. The only time you'll see me in a suit is when I'm fighting on behalf of my clients in a courtroom; it's like my battle garb. But when I first meet them, I'm dressed in my usual casual clothes. They feel immediately at ease, and connect with me on personal level, and they feel they can put their faith in me in



Owner & Attorney

Becky Perkins, Summit Photo

part because I'm not hiding behind some shiny unapproachable veneer; they see the genuine Chris—a person who truly cares about them.

As for my firm, first, I don't use support staff or a paralegal. I want to be personally connected and intimately involved with my clients, so they deal directly with me, which also benefits them in court because I can see any nuances that often pop up. Second, my firm is 100% virtual. By not having to pay exorbitant rent for an office space, I can keep my fees low—usually less than half of what attorneys and law firms charge. And, really, I prefer to meet people in an informal environment. It puts their minds at ease, and they feel much more comfortable talking over a cup of coffee in a casual atmosphere, rather than in an office setting.

Q: What do you enjoy most about your work, or what drives you, Chris?

Early in my career, I represented a client with six adopted kids. She was going through a divorce and trying to get custody because her husband was very abusive and had hurt the kids. That struck a profound chord with me. When we finished the case and I got her everything she needed, she said, "Thank you so much. Please never stop caring." I have never forgotten that. I've been guided by that my entire career. My greatest accomplishments are seeing how I've helped to make a positive impact on my clients' lives.

Chris holds a J.D. from Roger Williams University and a B.S. from Southern Illinois University. He is a member of the Colorado Bar Association; Family Law Section, Colorado Bar Association; 1st Judicial District Bar Association, 7th Judicial District Bar Association, Heart of the Rockies Bar Association, and Southwestern Colorado Bar Association.

CONTACT:

Deanna ARMEL

Q As a former lieutenant firefighter paramedic-turned-real estate extraordinaire, Deanna Armel has dedicated her entire career to changing lives and helping others. She has been ranked among the *Top 10 Real Estate Agents* of Central Florida and is consistently listed as one of the *Top 100 Real Estate Agents* in the area. Deanna has also been featured on *Fox National News* with Bob Massi and has graced the covers of both *Orlando Real Producers Magazine* and *Orlando Style Magazine*. The recipient of a *Professionalism Award* by top real estate agent peers and an award finalist for *Orlando Real Producers*, Deanna personally closes more than \$35 million in real estate sales annually. In 2021 alone, she sold \$77 million.

includes the VA hospital, Nemours Children's Hospital, and the University of Florida Research Center. It's located within five minutes of Orlando's International Airport, and it's bringing lots of jobs and medical professionals to the area. Phase one is Lake Nona Towne Center—4 million square feet of premium retail shopping, dining, entertainment, and hotels. Phase two is the second town center—100 acres of restaurants, the 17-story Lake Nona Wave Hotel, and Lake Nona Resort, which features a 15-acre crystal lagoon. Disney is relocating its corporate headquarters there, as is the U.S. Tennis Association—with 98 fully lit courts and two championship courts.

As a former firefighter, you were clearly committed to helping people. What led you to choose real estate to do the same, and how do you draw from that experience to serve your clients?

I thrive on solving problems, so I loved the fire service because each day brought new challenges. Real estate is the same. You never know what each day or transaction will bring. As a firefighter, I also loved saving lives, and now I'm changing lives by helping people buy and sell real estate. I draw from my experience as a firefighter paramedic by realizing that life is too short to settle. That's

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When I get the deal done and help my clients move on to their next chapters in life, I'm fulfilled.

In 2008, Deanna founded Armel Real Estate Inc., a mom-and-pop boutique brokerage firm located in Lake Nona, Orlando, one of the fastest-growing, most innovative areas in the country. Driven by the motto “We Care. It's That Simple,” Deanna and her team are committed to building and maintaining long-term relationships through compassion, professionalism, and superior service. From families to professionals to notable athletes—among them, legendary Notre Dame football coach Lou Holtz; NFL football player Jared Gaither, PGA and LPGA golfers Gary Woodland, Ross Fisher, Ben An, K.H. Lee, and Yani Tseng, and pro tennis player Cici Bellis—the firm has assisted hundreds of clients with over \$300 million in transactions. Armel Real Estate specializes in luxury residential real properties, golf course sales, operating business sales, commercial sales, and land sales for development. Deanna recently spoke with *The Top 100 Magazine* to share more about her passion for service, Armel Real Estate, and the three words that serve as her North Star: passion, compassion, and service.

Let's start with Lake Nona. Why has it become such a sought-after location for luxury home buyers?

Lake Nona is an up-and-coming area of 17 square miles in the heart of Orlando. It's a wonderful location for executives and families—especially with Lake Nona Medical City, golf courses, and a 650-acre health and life sciences park that

why I encourage buyers and sellers to decide exactly what they want and need, plan and prepare, and then go for it. I also encourage them not to be overly emotional about a house. There will always be another one, and they will always end up where they're supposed to be.

What makes your firm different from others?

We're a small, boutique operation where the focus is personal for every individual. We don't have the corporate mentality of striving for quantity of sales. Our focus is on quality, showing compassion, and caring for our clients. The relationships we build are for life—not just for the transaction. As the broker, I work closely with both our clients and my agents. I'm here for them on every level and always respond when they call, text, or email. Many of my agents are firefighters whom I worked with years ago, so we're a family. As a retired firefighter, I also have tremendous knowledge of building construction, and by shedding light on a home's condition prior to a formal inspection, I help buyers save time and money.

You also specialize in golf course sales. Tell us about your work in this area.

After I retired from the fire service due to a back injury, I obtained my real estate license and called my long-time

“We Care. It’s That Simple.”



Broker & Owner

family friend, Hilda Allen, who was, and still is, the nation’s leading golf course broker. In 2008, she allowed me to work with her, and that same year, my first real estate sale was a golf course. Also, my husband and I own two golf courses—one in Boca Raton and the other in Kissimmee—so we stay aware of everything happening in the market.

What do you enjoy most about your work?

I live, breathe, eat, and sleep real estate. I live to help people. I love a challenge and appreciate that every day and every deal is different. My greatest satisfaction in real estate is the “thank you,” the card, or the hug. When I get the deal done and help my clients move on to their next chapters in life, I’m fulfilled.

The words “passion, compassion, and service” define the heart of who you are. Can you share a little bit about this, Deanna?

I’m beyond passionate about what I do and love every minute. I have compassion for every person, and I’m sensitive to every story. I serve others. It’s what I love doing. Every client receives the same level of service, period. I want to make a difference in the world and in people’s lives. I’ve gone from saving lives to changing lives.

Deanna holds a bachelor’s degree in sociology and communications from Rollins College in Winter Park, FL, and an associate degree in both fire and emergency medical services.



CONTACT

Christopher Tuma



Founder

“My goal is to serve as an extension of their internal recruiting team rather than an outsourced firm.”

In the dormant years of the pandemic, entrepreneurs, visionaries, and innovators across the country were quietly turning their ideas into reality—bringing forth solutions to problems that have plagued consumers, businesses, and industries for decades. And Christopher Tuma is among them. He’s the founder of Churchill Fox, a company on a mission to revolutionize the recruiting industry. As competition for talent is at a fever pitch and companies struggle to find qualified candidates in the wake of the Great Resignation, it comes at a time in which the country is experiencing the greatest explosion of small businesses and startups in its history—and Churchill Fox is leading the charge to help them thrive with a model designed specifically for enterprises with 20 to 1000 employees, built by a man who knows every inch of the industry.

Christopher got his start in recruitment at just 22, and in eight years has held every role in the industry, from recruiter to CEO, working on behalf of over 200 of the Fortune 500s, and just as many small to mid-size companies. His experience gave him a deep insight into the industry. “When it comes to recruitment, I’m not someone who’s just managed a recruiting team or a sales team, I’ve actually done it, and still do it, myself,” he shares.

In 2022, at just 29 years old, Christopher opened the doors to Churchill Fox to not only provide top tier recruiting services, but to save companies time and money by giving them direct access to specialized recruiters who focus on the particular industry of the client company, thus eliminating the need for salespeople and allowing for lower fees. Most of all—he actually made it easy. Client companies simply visit the website and enter information about who they are and who they’re looking for, then book time to talk with a recruiter directly about their specific needs. Christopher’s colleagues, who come from some of the best agencies in the country, get to focus on the industries they know so they can hire based on the nuances and critical details needed for specific industries, and pull from networks built over years of successful recruitment.

We spoke with Christopher to learn more about what inspired Churchill Fox, and how they’re turning the recruiting industry on its head.

“ It’s a cool feeling when you find someone their dream job and help them advance their career *and* help a company find that perfect person they’ve been looking for.

Why did you leave a thriving career as an executive to start your own firm?

I started to see how transactional the industry seemed, instead of human—just checking off boxes of skills and qualifications to find a résumé that matched. But it doesn’t end with checkboxes; they don’t necessarily mean a candidate is qualified, and oftentimes they’re not. There are nuances, very specific skills and personality traits that must be considered. I started the company to put the people at the center of it all. And what I wanted was to help companies save money and have the experience be more efficient, enjoyable, and personable for everyone, resulting in a long-lasting union that allows both companies and candidates to thrive.

Where did the idea for your revolutionary recruiting model come from? How does it work?

The process is simple. A company can simply go to the Churchill Fox website and click “Hire Now.” This will lead them to a page where they add some basic details about the job they are looking to fill, and access to a calendar to schedule a time to connect with a recruiter about the role. Then they can just sit back and let us head hunt the best talent for them!

My goal is to serve as an extension of their internal recruiting team rather than an outsourced firm. If you post a job on a job board, every applicant costs money, whether or not they’re qualified. And most of the time the candidates aren’t vetted, they just have key words on their resume. Plus, if you go through a normal recruiting firm, there’s typically a much higher placement fee, but since we don’t have salespeople who earn commission, we can charge a much lower fee. We’re not salespeople, we’re recruiters who specialize in the specific industry for which you’re hiring. Time is of the essence in recruiting, and companies need qualified candidates who can hit the ground running. Our clients visit our site and talk with a recruiter that same day. Furthermore, I often show clients both the candidates they can afford, and those they actually need, because often times, the salary targeted and the skillset targeted do not match up. In this competitive market, the best candidates can demand a little more.

How is the Churchill Fox team unique?

I have an all-star team of previous coworkers, some of whom I’ve worked with for years, so I knew exactly who I wanted to bring on. This industry requires a lot of perseverance. It can take patience and creativity to find the right candidate. It takes flexibility and tenacity to get what your client needs, and my team



has that. And because we don’t have salespeople, I can use more of our revenue to pay them higher commissions while keeping costs low for our clients.

What do you enjoy most about your work, Christopher?

First, it’s a cool feeling when you find someone their dream job and help them advance their career *and* help a company find that perfect person they’ve been looking for. Then there’s the relationships. I’ve had some clients for years, so I understand how they hire and what they really want. We go golfing, have dinner. I meet their families, and introduce them to mine, so this is not just transactional for me. This business is personal, and I treat it as such.

CONTACT

VIP

**VALOR
INFRASTRUCTURE
PARTNERS**



Left to Right: Mike Weich - CEO, Daryl Hart - COO, Ivan Zyla - CCO

Mike
WEICH

Ivan
ZYLA

Daryl
HART

Mike Weich, Ivan Zyla, and Daryl Hart are no strangers to challenge. All three are seasoned energy industry veterans, and Mike and Daryl also bring in the dedication, drive, and grit that comes with being military veterans, making Valor Infrastructure Partners (VIP) a formidable contender in the renewable development sector. Co-founded by the trio, VIP competes in a dynamic, challenging industry as Mike, Ivan, and Daryl bring 40 years and over 20-gigawatts of utility-scale wind and solar experience to the renewable development firm.

VIP's team of creative thinkers and entrepreneurs is comprised of 40% veterans, who, like Mike and Daryl, build upon a foundation of perseverance and integrity. They also have industry experts like Ivan, bringing multifaceted, detailed knowledge to every project. Today, Mike serves as CEO, overseeing VIP's long- and short-term goals and M&A transactions. Ivan is their CCO, handling commerce and finance, while Daryl, COO, manages prospecting, land and project management, and the continued improvement and mentoring of the whole VIP team. Through it all, VIP celebrates and encourages diversity of thought and perspective to ensure they're always making the best data-driven decisions and moving ahead as a unified team. This, along with dedication to their core goals, has become a defining trait, ensuring the delivery of successful projects.

We joined Mike, Ivan, and Daryl to learn more about how they're creating a renewable future right now.

How do your backgrounds inform what you do with VIP?

Mike: Before entering the energy industry, I spent five years in the Army as an infantry officer. I started my career at Bank of America, then worked my way from project manager to director of renewable energy at NextEra Energy Resources.

Ivan: My background is in finance, and I've been working in energy for 20 years. I started at First Wind, then Advanced Power and Omega Energia, and my work culminated in founding VIP with my partners. My favorite saying is "Be Prepared." Preparation is key to success.

Daryl: After 10 years as a USAF intelligence officer, I started out designing wind farms for NextEra Energy, working my way up to director, then was vice president of utility scale development at Borrego Solar/New Leaf Energy. In the Air Force, I trained officer candidates to become second lieutenants, which developed the mentoring style I bring to VIP to help everyone perform their best.

What distinguishes VIP from the other renewable energy companies out there?

Mike: I think a lot about our corporate culture as we evolve. Great culture is a significant contributor to success if maintained over time. I also always remember "keep grinding." Renewable development can be a grind, so it's important to remain committed every day to accomplish our goals.

Ivan: I'm focused on detail: digging in and finding deeper meaning. I bring that to VIP as one of our values, and our mission is to become a world-class renewable development partner without sacrificing any of those values.

Daryl: My partners and I exhibit grit and integrity in everything we do, and we expect the same from our staff as they enter communities, talk to landowners and local leaders, and build support for renewable energy projects. VIP's combination of military and energy industry experience is a core building block. Our detailed development processes and precise project execution distinguish us from our peers.

What are some of VIP's greatest accomplishments?

Ivan: Definitely the people we've hired and the processes we have in place. This will remain an ongoing accomplishment as we continue to hire the best people and evolve our processes.

Daryl: For me, it was taking the leap from the corporate world with its safety net and starting VIP with my partners. It was exhilarating and challenging, but that challenge and fear of failure keeps the entire team moving forward.

What drives you?

Mike: Personally, and as a firm we're all driven by the opportunity to leave a real legacy. Our ability to leverage what we've learned and what we can still learn to deliver quality renewable projects will have a positive lasting impact on society as a whole.

Ivan: I'm driven by the desire to succeed without sacrificing my morals and values. VIP places a lot of value on partnerships. A company can't function without the right partners, so we're driven to find the best people and firms to join us.

Daryl: Although I entered this space in 2007, the renewable energy industry is still in its infancy. We're on the cusp of energy transformation. These are exciting times to be at the forefront of history and contributing to an industry that's far from maturity.

Sara Arbabha

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I love hearing all the positive feedback from people, and seeing how happy they are with not only my jewelry, but our customer service.

Inspired by the alluring image of the majestic Mediterranean, Gemma Azzurro is a line of luxury silver jewelry founded by Persian designer Sara Arbabha. Referring to the Mediterranean Sea, “Gemma Azzurro” means “blue gem,” which speaks to the shimmering shades that are ever-present in the branding, from the product packaging to the actual pieces themselves. The enchanting aesthetic of the ocean lends itself to the unique look and feel of the entire collection, which is anchored by hues of blue and white that are reminiscent of a summer vacation on the sandy shores of Saint-Tropez. Her signature “Evil Eye” line features this protective talisman, a universal symbol that has always been part of her culture. “Growing up, we’d hang them for good luck, so when I saw the trend emerge in the U.S., I wanted to create a line of jewelry around this,” Sara shares.

With a master’s degree in psychology and no background in the jewelry business, Sara started Gemma Azzurro in 2014. “It was one of those things that happened accidentally,” she explains. The timing was perfect, and through



Founder & Designer

Instagram, her line took off. What started as a hobby-turned-side-business has since grown into a thriving enterprise with a global reach and interest from both national and international buyers. Today, Sara’s distinctive designs enriched with bespoke details can be found in TJ Maxx and small boutiques across the U.S.

While Sara focuses on managing this successful one-woman business that she single-handedly built, her passion for design and seemingly limitless creativity remain as alive as ever—as does her personal attention to her customers, for whom she goes above and beyond. Gemma Azzurro’s mounting compliments from delighted, gem-adorned consumers across the globe stand as testament to that. “I love hearing all the positive feedback from people, and seeing how happy they are with not only my jewelry, but our customer service,” Sara says. “This is what really drives me.” Eight years ago, she founded the brand with an essence that “makes people want to travel.” Little did Sara know that one day her elegant bejeweled “eyes” would themselves travel to spread joy and beauty the world over.

GEMMA AZZURRO
LOS ANGELES

RAKA JOSAN

— CEO & President —

Raka Josan and his family, the owners of Josan Properties, value integrity above all else. Cumulatively, as well as individually, this virtue is at the heart of everything they do. "We would not stand for anything that compromised our integrity," Raka says. "There are too many honest ways to make money than to consider any alternative." This strength of character has earned them a respectable and credible reputation within the real estate community and has been the driving force in their impressive growth over the years, achieved organically, and without outside investment capital. Since 2009, the value of their assets under management has grown from \$13 million to \$100 million, with a goal of \$200 million by the end of the decade. "We're patient and in this for the long run," Raka says.

Raka grew up assisting with maintenance around the properties, and after receiving his Mechanical Engineering degree from the U of A, he rejoined the family business in 2001. He later returned to school, earning his MBA in 2006. In 2009, Raka's parents retired, and he took the reins, expanding and diversifying their assets. Today, they work within all facets of commercial real estate, including retail, office, industrial, hotels, apartments, and restaurants, with properties throughout Alberta and British Columbia. "We are a high growth, but established, commercial real estate investment firm that has maintained operational stability and continues to keep debt levels under 45% across the portfolio," he shares. "Although we currently have no investors outside of our family, we will soon be actively looking for like-minded investors for our CRE fund, launching some time in 2024. We encourage any interested parties to contact us directly."

The development aspect of real estate has always been the most fulfilling for Raka. Immersed in the business all his life, it is within the scope of development projects that all facets of his education and experiences come



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into play. But what appeals to him most is watching the process, knowing that upon its completion the development will become a community, and he will have built a happy, safe place for hundreds of families to live and call home.

Raka received his mechanical engineering degree from the University Alberta, and an MBA in finance from the University of Calgary, Haskayne Business School.

JOSAN
PROPERTIES

CONTACT:



ALEX Reinig

“What drives me is seeing my staff obtain success and knowing that our clients got some of the best interest rates and lowest fees in our industry to help them reach their goals.”

It's been said that a leader is a dealer in hope, and as president and CEO of Red Tree Mortgage, Alex Reinig is an industry veteran who does just that. He founded the firm in 2019 on a bedrock of faith, family, strong values, and expertise. Today, the modest venture that began 18 months ago with just four employees holds the distinction of the *Fastest Growing Mortgage Company in Pittsburgh*—with a staff of 46 employees, a swelling client base of nearly 900, \$250 million in loans closed, and a net revenue of \$4.6 million. “It’s amazing how quickly we’ve grown,” he states. “When I started the company, I had no intention of having more than just a couple of loan officers in my brokerage. Then, with the recent historically low interest rates, demand exploded and we’re helping more people than ever. It really is a blessing.” Licensed in 12 states, Red Tree serves first-time homebuyers and real estate investors alike with offerings that include fixed-rate, FHA, VA, rehab, and jumbo loans, among others.

Alex started in the industry as a self-originator over a quarter of a century ago and built offices around the country, along with his reputation for providing a personal touch and the best financial options for his clients. Along the way, he soaked up the wisdom of learned authorities. “I worked for some fantastic CEOs, and they were great mentors. They made me the leader I am today,” he shares. Informed by their guidance, his experience, and his unshakable values, Alex created a culture

devoted to excellence, one in which every customer and employee is treated with superior service and respect. “I also wanted to make it part of our company culture to always give honest, sincere advice that best serves every customer.” There is no more powerful testament to the integrity of these words than the many clients who return to Red Tree to buy multiple homes or refinance their loans, and the long-term, personal relationships that Alex and his team forge with them. With this kind of commitment, it should come as no surprise that Alex was named *Top Mortgage Professional* and featured in *Forbes* in 2021.

Though he helms an award-winning company as an award-winning leader, Alex is not driven by ego, or status, but by the people he serves—clients, community, and his team of talented loan officers. “What drives me is seeing my staff obtain success and knowing that our clients got some of the best interest rates and lowest fees in our industry to help them reach their goals—whether a dream home or an investment property—that’s what I enjoy most about my job,” he says. As for community, both Alex and his staff share the same

passion for serving others outside the office walls, through donations, volunteering, partaking in local food banks, and fundraising for Hope Recovery Group—a nonprofit established by one of the company’s loan officers.



As a partner at the esteemed Alvarado & Ybarra Law Firm, **Samantha Ybarra** brings a deep commitment to serving her clients in the realm of family law. Collaborating closely with her fellow partner, Anthony Alvarado, Samantha co-manages the firm, ensuring that their clients receive the utmost attention and care.

With a specialization in family law, Samantha's expertise encompasses divorce and custody issues, including high-net-worth divorce cases. Having witnessed the shortcomings of larger and boutique law firms, Samantha is driven by a mission to prioritize the client above all else. She firmly believes that clients should have direct access to the attorney they hire, not intermediaries. Accordingly, Samantha remains highly accessible, offering thorough explanations and providing emotional support throughout the entire legal process.

Throughout her journey, Samantha has worked with various organizations, including the district attorney's office, non-profits, and Casa, where she advocated for children in the adoption system. Her experiences have honed her skills as an advocate and inspired her unwavering commitment to improving the lives of others. Samantha gained valuable experience across different legal domains, from criminal defense to immigration with Catholic Charities of Dallas. This diverse background has shaped her into a well-rounded attorney with a unique perspective.

Samantha holds an undergraduate degree from Texas A&M University and a JD from South Texas College of Law. She has been recognized by the National Academy of Family Law Attorneys with a *Top 10 Attorneys Under 40 Award* and was named one of the *Top Attorneys* by *Fort Worth Magazine*.

As Samantha continues her unwavering commitment to advocating for those facing family law challenges, her clients benefit from her compassionate guidance, legal expertise, and the assurance that their best interests remain at the forefront.



Anthony Ray Alvarado, a seasoned legal professional, serves as the principal at Alvarado & Ybarra Law Firm, a distinguished establishment specializing in family law, probate, and estate planning. With an administrative acumen that surpasses expectations, Anthony efficiently manages daily operations, offers expert legal advice, and handles various tasks, including intake, client consultations, and scheduling.

Since its official opening in January 2023, Alvarado & Ybarra Law Firm has emerged as a trusted destination for individuals seeking comprehensive legal counsel. The firm adeptly handles both contested and uncontested divorces, ensuring clients receive fair representation. Moreover, Alvarado & Ybarra Law Firm excels in estate planning, assisting clients with drafting wills, transferring beneficiaries for non-probate assets such as retirement funds and bank accounts, and facilitating the necessary paperwork. With a commitment to providing holistic legal solutions, the firm also offers services such as trust creation, powers of attorney for healthcare and finance, and assistance with probate matters. In cases where no will or trust exists, Alvarado & Ybarra Law Firm assists clients in initiating estate administration, obtaining court permission, and ensuring rightful distribution of assets.

Throughout his illustrious career, Anthony has successfully handled hundreds of cases, showcasing his proficiency in family law matters. His dedication to his clients extends beyond the courtroom, as he strives to be their voice during difficult times, particularly in contested divorces and high-asset cases. An alumnus of the University of Texas-Pan American and Western Michigan University-Cooley Law School, Anthony brings a wealth of knowledge and expertise to his practice. With a genuine passion for his work, he finds fulfillment in ensuring his clients' affairs are in order and their wishes are clearly stated through meticulously crafted wills and trusts.

