

## Making a Difference

An Interview with Kimberly Kozlowski, Founder and Senior Partner, Harborside Advisors LLC

**EDITORS' NOTE** Kimberly Kozlowski is the Founder of a certified Minority Business Enterprise (MBE) and Women's Business Enterprise (WBE), Harborside Advisors, a family run office and merchant bank out of Fort Lauderdale, Florida that consults for the profitable expansion of businesses. She also has a management role and investment in Harborside Vertex, a WBE, MBE, and SBA affiliate that specializes in virtual reality training programs for Military Special Forces. Harborside



Kimberly Kozlowski

Vertex is a \$40 million revenue company which benefits from the additional designations that Harborside Advisors brings. Kozlowski is Chairwoman of the Board for GoGoMeds.com, a \$100 million cloud-based technology online pharmaceutical company that distributes affordable prescription drugs in all 50 states. Her latest project is her brainchild, UPZ Global, a visionary green initiative focusing on social and environmental concerns as well as profits and commitments to corporate social responsibility and the impact on the environment over time. Kozlowski moved to New York City in 1990 to pursue a career on Wall Street where she served as an analyst and trader specializing in the S&P 500, and later served as Vice President of Dresdner Bank. She currently serves as President of the Board for the Women's Prison Association, an advocacy and support organization for prison reform. She received her BA in business communications from the University of North Carolina and earned a master's degree, magna cum laude, with an emphasis in marketing from Lasell College in Boston.

**You are involved in a number of companies and organizations. Do you see your work as interrelated and what do you look for when deciding to pursue a business opportunity?**

My work is definitely interrelated, especially through a women's leadership positioning whether it is through a business or helping to support an organization. When looking for a business opportunity, the first question that I must ask myself is, "who is the industry leader and how can I, personally and professionally, make the difference between where a company is currently positioned and future growth?" Next, "who are the team players, what is their

genetic makeup and where does this company fit into my current business and philosophical wheelhouse?" I am a big believer in growth through partnerships, whether through synergistic relationships, contributing to a much bigger infrastructure or an outright acquisition. I am also prone to investing in companies that have a strong social initiative.

One area that I feel passionate about in supporting the female community is in early-stage startup investing.

I am now involved as an investor for the Women's Equity Lab, Silicon Valley Chapter. The organization, originally founded in Canada, provides women access to early-stage dealflow to become more savvy investors and to foster a female investor community, while bridging the gender gap in investing and having more women on the cap table.

**"One area that I feel passionate about in supporting the female community is in early-stage startup investing."**

**You serve as Chairwoman of GoGoMeds. Will you highlight GoGoMeds' business and what have been the keys to GoGoMeds' growth and leadership in the industry?**

I love being a servant leader and a thought provocateur. GoGoMeds.com is a healthcare technology company consisting of a cash pay telemedicine visit and mail order prescriptions, for both humans and pets, that can be delivered quickly and securely to your front door. Our objective is making life-saving medications affordable to everyone. Our technology eliminates geographic and economic barriers because our telemedicine platform is accessible

to everyone. Whether uninsured or underinsured, our platform enables the patient to control and manage their healthcare needs, privately and discretely. With COVID-19 effectively shutting down communities nationwide, online healthcare became and remained a great priority in many households. How can I get to my doctor? How can I get my life saving or maintenance medications? How can I get treatments when the hospitals are bursting at the seams, staffing is short, and the spread of COVID-19 is running amuck? These challenges forced an adoption to our online healthcare platform as a safe and effective way without compromising healthcare needs while saving money. The opportunity allowed GoGoMeds.com to lead, grow and prosper by being agile and educating consumers at a pivotal time.

**How do you focus your efforts as Chairwoman of GoGoMeds and how engaged are you in the management of the company?**

You need to be hyperaware of the needs of the consumer, your staff, and everything in between in order to create an experience that works. I have a natural curiosity about people. I take the time to understand, to know my employees and to figure out what skillset or personality trait will make the greatest impact in our company culture, while also adding to their personal growth. I listen to my team who are on the floor and handle the day-to-day operations by using a think tank approach. This allows my team to participate and have their voices heard while we strive for the best outcomes. I approach every project with a "let's work together and flourish" attitude, and, at times, have rolled up my sleeves to pitch in. It is not the individual who wins, it is the team, and we are like jigsaw puzzles – we fit and work together. It is so important to allow employees' personal and professional DNA to shine. Leaders have to lead, and female leaders have to lead and show resilience. In good cycles, there is often a perception that leading a team is easy, however, the true litmus test comes where there are challenges. That is when a leader really has to show strength to the issues that develop, find meaningful solutions, make corrections and find lifelines. Overcoming obstacles can be life-changing events within a business and when hit with adversity, we have to recalibrate and restore our shine. I am very involved in the day-to-day management; however, I never cross that thin line of micromanaging, but know when I have to "step in."

**“When a woman comes to the WPA, we strive to reunite her family, rebuild her life and restore her dignity. We’re committed to this program and this is the key to lasting, community-oriented change.”**

**You are involved in Harborside Vertex/Vertex Solutions, a high-tech virtual reality aviation learning company. What interested you in being involved in this space and what do you see as the opportunities for growth for Harborside Vertex?**

When my partner, Sandra Reiter, and I had the opportunity to do our due diligence in this space, we went in with our eyes wide open. We asked each other how can we make an immediate and impactful contribution by simply being our true selves. Our solution was to become a part of the Small Business Administration (SBA), seek a Women Owned Small Business/Women Owned Minority Business designation, and to leverage our management styles as women leaders in a male dominated environment to really grow the business and expand its verticals. As with GoGoMeds, it came down to efficiencies. Having a virtual reality/aviation learning tool is the most cost-effective method for aviation training. It reduces our carbon footprint, is much safer, harbors confident pilots, and contributes to strengthening our military. I also had a personal mission for being in this space. I grew up in Jacksonville, North Carolina, a small military town that thrives off of farming and the Marine Corps Base of Camp Lejeune. My father was a Marine and my sisters and I were raised in a strict, hard-working household. Bottom line, no one works harder than farmers and Marines while carrying a lot of infectious American pride. In some way, I felt that partnering with Sandra and working with the Vertex team by providing military training was a way of giving back and carrying on that strong sense of pride. I learned about loyalty, respect and hard work and constantly invoke that sense of patriotism and pride in the companies and organizations that I participate for my employees, my peers and especially myself.

Sandra, our team and I are aviation enthusiasts. Having said this, we realized that organic growth for Vertex would be to expand into the commercial space. Like GoGoMeds, the pandemic created a forced awareness for the airlines to take a hard look at training. Who would have ever thought that tens of thousands of pilots would be grounded for over a year? Our technology allows for pilots to maintain their flying skills and familiarize themselves with various routes, runways, weather patterns and aircrafts, while keeping their licenses current. This became an important tool because we knew that when the

travel restrictions were lifted, the aviation market would be flooded. It would be difficult for airlines to go from a 0 to Mach 1 scale overnight and keep up to the demand for air travel while validating the skills of their pilots simply through flight simulators. The Vertex applications are endless and as woman leaders, Sandra and I feel that we have earned respect. We see our applications expanding into diving, heavy equipment training, oil rigging, crane operation, and the list goes on. Stay tuned as we are only just getting started in this virtual reality space.

**You serve as Board President of the Women’s Prison Association (WPA). How do you define the mission of the Women’s Prison Association and will you provide an overview of its work?**

Talking about the work we do and serving as Board President of WPA is one of my greatest and toughest jobs. I joined the Board in 2015 with the goal of using my skillset to make a positive difference among women impacted by incarceration. As a woman leader in business, the WPA was a place where I felt I could not only help women, but change the trajectory of future generations. Established in 1845, the WPA has empowered women to redefine their lives in the face of injustice surrounding incarceration. We do so by forging pathways toward freedom, safety and independence. We teach rather than judge. Our staff advocates for women to be with their families, offering safe spaces to live, heal and grow. Serving over 1,500 women each year, WPA provides comprehensive support so they can achieve what’s most important to them, by assisting with:

- Stability in the community
- Release plans while incarcerated
- Safe, affordable housing
- Workplace skills, learning a trade and career development
- Being reunited with their children and families
- Healthcare access and other vital benefits

**The Women’s Prison Association is addressing long-term issues that require long-term, sustainable solutions. How do you measure success for the WPA’s work and what are the keys to driving lasting change and creating opportunities for women impacted by incarceration?**

You’re right, the issues of incarceration, criminalization, homelessness, hunger, family separation, and domestic violence will not be

solved overnight. In fact, these societal challenges are what led to many women’s arrests in the first place. Success for us is preventing future system involvement. One of the ways we do this is through our innovative alternative to incarceration (ATI) model, which allows women to return to, or stay in, their communities and with their children rather than serving time in jail or prison. The ATI team works with participants to enhance stability and overall well-being by addressing specific factors that may have contributed to their system involvement, including trauma.

We know our programs work. In 2020, we found that 90 percent of our alternative-to-incarceration graduates became upstanding members in their community. When a woman comes to the WPA, we strive to reunite her family, rebuild her life and restore her dignity. We’re committed to this program and this is the key to lasting, community-oriented change. WPA will remain advocates for women, always listening first and co-creating visions for their future. I am proud of the work that we continue to do.

**What interested you in becoming a board member of the Jack Welch College of Business & Technology at Sacred Heart University and what makes the JWCBT special?**

Being asked to join the Board of Visitors at the JWCBT was such an honor. As a successful woman leader in business, I know how tough it can be to get here. The students of today are the leaders of tomorrow and really are the heartbeat of the JWCBT campus. The students’ enthusiasm and spirited energy is strongly felt as soon as you step onto the campus. I’ve always had a passion for lending a helping hand and mentoring and knew that this was my place to contribute. I have found that many business students know what they want to do, but they are just unsure of how to get there. The Jack Welch College of Business & Technology board has many brilliant minds who are all passionate about helping students and paying it forward. We take great pride in helping students take that leap into the real world with their best foot forward by providing invaluable resources and advice. I challenge local businesses and corporations to support their colleges whether through mentorship, sponsorships, partnerships or internships.

What makes the JWCBT at Sacred Heart special is that it takes an all-immersive approach to the student’s journey. This type of engagement ensures that students will take the deep

**“I encourage leaders to reflect back to their mentors, experiences and pivotal life changing moments. Understand the power of that gift and once you do, how could you not want to give that same opportunity to another?”**

learning instilled to be successful through their education process and beyond. The college has implemented programs that set every student up for success. One of the most impactful programs at the JWCBT is the IHUB or corporate incubator program which gives students an intimate look at industry knowledge.

Successful companies have the power to create opportunities for students who are dedicated, strong and motivated. Even the smallest corporate initiatives go a long way towards helping people who want to help themselves. The students that I have met at SHU and the JWCBT are looking (and willing to work hard) for opportunities to make change, learn and set a career path. An internship, job opportunity or mentoring allows these students to flourish and we are not talking about just that individual student, but impacting generations to come. I would challenge corporations to make small contributions, whether that contribution be a donation, giving someone a job, a chance. The JWCBT implemented incubator hubs that are mutually beneficial to the student and their corporate sponsors. It allows an “all hands on deck” approach to looking deeper into the fundamentals of the partner company while sourcing ambitious students to explore these opportunities.

**You believe that leading businesses need to look at more than just profits and the bottom line, but also have to be engaged in the communities they serve and be a force for good in society. Do you see it as a responsibility for leading companies today to be good corporate citizens?**

Leading by example is an effective tool and I have the privilege to be married to a great business leader. My husband, Dennis, has taught me the value of being a successful leader and the rewards curated in giving back. I think that this is why I love my work and involvement with Sacred Heart University and the JWCBT. If we look at any leader, we have to also understand that each leader comes with a kaleidoscope of experiences and a rear-view mirror of their journey past. I encourage leaders to reflect back to their mentors, experiences and pivotal life changing moments. Understand the power of that gift and once you do, how could you not want to give that same opportunity to another? It is so important for companies to have a social initiative and to invest in their communities. Between

our various companies, we have supported animal rescue operations and local shelters by providing much needed medication, to bigger ventures such as preserving land and waterways through the Everglades Foundation.

**Do you feel that there are strong opportunities for women to grow and lead in business and what more can be done to provide opportunities and level the playing field?**

Especially today, there are increasing opportunities for women to grow and lead in business, but we still have a long way to go before the playing field is level set. Currently the enrollment of women participating in higher education is 60 percent opposed to 40 percent men and that was not the case just 10 years ago. Women empowering women and girls through mentorship, role models, and hand-holding is how we can help one another to embrace and encourage opportunities. We are emotional beings and I know that for myself, I sometimes have to temper my enthusiasm, excitement and overzealousness when learning about someone else’s vision. Surround yourself with people who share that same enthusiasm and go for it. Don’t hesitate to capture and embrace opportunities. I tell my daughter, Gabi, that the more successful you are, the more options that you have. Find what fills your emotional, intellectual and physical needs, then go for it. I am a big fan of Hedy Lamarr. She was a beautiful actress born in 1914 whose brilliant mind always got ignored because of her beauty. She was an inventor at heart, but no one took her seriously. She is now dubbed the “mother of Wi-Fi” and pioneered the communications system that would form the basis of today’s Wi-Fi, GPS and Bluetooth. Never give up on your ideas and now really is our time to shine. Be bold, be brave and be you.

**What advice do you offer to young people beginning their careers during this challenging and uncertain time?**

Stop, look and listen. Yes, times are challenging, but this is when you must stop, evaluate and find your community. Look and take advice from an experienced leader and listen for your calling. Growing up as an Asian American, I was not your typical minority. I was minority looking and felt different, but didn’t understand where I belonged. Was I smart, ambitious and driven enough? I then decided to make the bold choice to move to New York City. In a diverse city like NYC, I got my knees scraped quite a bit and my mission then turned to self-empowerment, planting myself

and growing. I realized that being a minority was my burden and it was about how I could embrace my differences. I encourage young women to get away from the “I want to become relevant” theme and know that we are relevant. Very relevant. Be comfortable with the “real” you and as I always say, “You do you!”

Never be afraid to ask questions. More importantly, when asked a question, don’t be afraid to say, “I don’t know.” Many see that as a sign of weakness, but I see this as a sign of strength. I know what I know, but I know what I don’t know even more. When you find that resource or mentor the last question should be, “will you help guide me?” Most times the answer will be yes. Fear is also a great motivating, but the joys of success are equally motivating. I am always telling my children that there are no problems we cannot handle as long as we are transparent and honest with ourselves and each other. Be confident, realistic and open to constructive criticism while gauging our sensitivity. If I am beside you, then let’s roll this thing out together.

- Be self-aware and opportunistic. It’s ok to know what you know, but it’s smarter to recognize what you do not know.

- Be an effective communicator. Ask questions and start a conversation.

- Be comfortable with silence.

- Everyday, challenge yourself to learn one thing. When conversing ask yourself afterward, “what did I learn from that person?” It is just as important to learn what NOT to do rather than what to do.

- Never judge on a bad day. Leaders make decisions at pivotal times, but never on a bad day.

- Do not be afraid to “repurpose” yourself. If things are not going your way, transplant yourself. It’s ok.

- Keep checking in with yourself. Who do I want to emulate? How best am I charting my path? How can my experiences help another to grow?

Lastly, appreciate the power of a gift – it is yours to embrace or to lose. When I shared with my father that I was moving to New York, his response was simply, “you can move to New York, but if you want to come home, call me and I will pick you up – BUT ONLY ONCE.” This was his way of telling me, “I believe in you and I am not giving you a gift to fail but a gift to push you through during the difficult times and succeed.” I did. ●