





COVER STORY

- JANE

FRANKLAND





Ellen Voie



Nadia Kettani



Julia Esteve Boyd



Susan Semmelmann



#### How women in business are shaping the future

Many people are unfamiliar with the fact that the history of female entrepreneurship reaches far back into the past. The first well-documented businesswomen can be traced back as far as 1870 BC to the city of Assur in northern Iraq. Assyrian women at the time often contributed to vast trading networks that flourished in the region, showing that business was not exclusive to men.

There are many more recent examples of women in business too. Margaret Hardenbroeck, for example, arrived in what would become New York in 1659 and established herself as a debt collector before becoming a business agent. She traded between Holland and the colonies, eventually becoming the wealthiest woman in New York.

Such stories are not as uncommon as you might think. Throughout the 18th Century, businesswomen traded in the world's major cities, and there are many examples of successful female entrepreneurs owning and running their own businesses.

Mary Katherine Goddard became the first woman publisher in America in 1766, Madam C.J. Walker owned a million-dollar haircare business in the 1890s, and Coco Chanel opened her first boutique in 1913.

However, during the mid-19th Century, there was a shift in the labour force that saw women focusing more on domestic tasks, while men became the sole wage earners. Until recently, such 'traditional' gender roles have persisted.

In 1973, for example, there was only one female CEO of a Fortune 500 company, Katharine Graham. During this time, only 38% of the workforce in the US was women. In 2019, that number had increased to 46.2%.

Now, for the first time ever, female CEOs run more than 10% of Fortune 500 companies – that's 53 women in total. This progress is certainly a good thing, though one could argue that 53 out of 500 is still a shockingly small proportion.

Olivia Smith

Editor-in-Chief



#### **Achiever Team**

**Editor in chief**Olivia Smith

Art & Design Head Kevin Collins

Sales Manager
Victoria Edwards

Business Development Manager

Mark Robinson

For editorial enquiries: editor@achiever-magazine.com

# Frankland

"Business opportunities are like buses, there's always another one coming."





## "Success is not final; failure is not fatal: it is the courage to continue that counts."

#### Kindly brief us about your current role and your journey since the beginning of your career.

I'm an award-winning leader, bestselling author, speaker and women's change agent. I run my own company, KnewStart and work with women and businesses who value them. I'm solving the problem of making women in cyber standard not exception. I do this through my writings, keynotes, consulting, and brand new women's solution, The Source.

I've spent over 24-years in cyber, become one of the most celebrated female influencers in the industry and UNESCO has called me a "trailblazing woman in tech." Having cut my teeth in tech by building my own global ethical hacking firm in the late 90s, I've also worked as an executive for some of the world's most well-known consultancies, the last one being at Accenture as a Managing Director, whilst contributing to leading industry accreditations, schemes and forums.

I'm a popular keynote speaker, university guest lecturer, awards judge and I regularly share my expertise in iconic world media, including the top broadsheets. I'm known for spotting trends, bringing teams together for mutuals wins, uncovering root problems with their remedies fast, and all the work I do to make women standard in cyber not exception. Believing the world will only become safer, happier and more prosperous with more women in male dominated industries (like cyber) it's also why I created the INSecurity Movement, have enabled more than 335 women to receive my IN Security scholarships in the pas 3years (a value of around USD 500,000), created the INSecurity Event Code of Conduct to keep women safe at events, and continue to use my voice for the voiceless to bring about positive change.

How do you describe yourself in one-word or one-sentence?
One word: challenger.

#### What is your source of motivation?

I have several sources. My children, our planet, and spirit. In this order.

#### Kindly tell us about the challenges you faced to withstand the complexities of the industry.

There are many but one of the biggest learning lessons for me is that the workplace is not a level playing field for women. Meritocracy is a myth.. However, many people genuinely believe it's a reality, especially men in tech companies. Ironically, big data proves its disfunction - that believing in meritocracy makes people more selfish, less selfcritical, and more prone to introduce bias and behave in a discriminatory way. The same goes for organisations which present themselves as meritocratic. There, managers favour men over equally qualified women. So, what I've come to understand is that you can't apply the same tactics that men use to advance their careers. It doesn't work for women. In fact. when women do this, they do worse. As a woman, you need to work on visibility, gaining recognition from your manager, building your support network and getting access to powerful people. It's the number one thing a woman can do to advance her career.

### What are the frequent challenges faced by women in corporate world especially in tech sector? In tech and cyber, we still have a shortfall of women, and many are

leaving the field too early. The

ratios of women to men in tech roles have actually been declining over the past 35 years, with half of young women in tech dropping out by the age of 35 - compared to 20% in other roles. When I look at cyber, men are nine times more likely to be in managerial positions and four times more likely to be in executive management, despite women having, on average, higher levels of education. And women are still being paid less than men for doing the same work. Unconscious bias, patriarchal systems and toxic masculinity have to be the biggest challenges.

Women are more likely to experience discrimination, feel under-valued, suffer burn-out and earn less than their male peers. And it's unsurprising as women are still being told, (usually by other well-meaning women leaders), that they need to work twice as hard as men in order to achieve promotions or pay rises. I don't blame these women for this. Chances are, this is the success strategy they used; however, it is detrimental to most women. Unfortunately, it's the fastest way to burnout, absenteeism and exiting the industry.

Women need supporting at all stages of their career and as tech is a profession for all genders, the industry has much to benefit from recognising the pivotal role women can play now and in the future. Diverse perspectives and thought leadership throughout the entire tech ecosystem are critical. In cyber, they are especially so for managing risk effectively and

innovation. Organisations must evolve so they can create environments and ways of working that are fit for all people.

#### Kindly describe in detail about your company and its unique services/products.

At KnewStart, we believe it's time for evolution and so we offer a range of solutions for women and businesses who value them. We provide an environment for women and businesses to come together to add value, not point fingers. We create communities that are positive, accessible and valuable. We create solutions that empower women to build their networks, grow their skills (soft and hard) and access essential resources. And we help forwardthinking businesses to draw on a rich, diverse pool of female talent, develop them and themselves. Today, the technologies that we rely on are interconnected and interdependent. Unfortunately, because of this they bring many risks, so cyber-attacks, data breaches, and compliance failures are happening more often, are more costly, and have devastating consequences for businesses, governments, and citizens.

One of our training programmes is particularly popular as it exists to amplify women's voices and create visible female role models. It covers personal branding, communication, networking, resilience, influence and executive presence. It's designed to be fun, highly interactive and inspiring by incorporating stories and real-life examples, the latest brain research



and exercises. Another is a leadership programme which equips organisations with a dynamic end-to- end process for developing leaders at all levels and improving culture. It works by taking existing, popular models of management and combining them in a particular order – the order that research has shown successful leaders use them in – to give a blueprint for leading and developing high performance in organisations.

We are unique in the fact that we have created a holistic solution



from consulting and training to community and certification, which supports women at all stages of their career, from entry to leader level, including entrepreneurs.

We operate on a global basis and while most of our clients include some of the world's best-known brands, many of whom are listed on the global stock indices, we also have a selection of start-up and mid-range organisations. Our solutions incorporate consulting, training, mentoring, certification and talent acquisition. They align

to the 2030 United Nations Sustainable Development Goal 5, 10 and 16.

#### Brief us about the current industry scenario from your perspective.

Although cyber has emerged as a dynamic, well-paid and future-proofed profession, right now it is struggling to identify and attract new talent. According to research, the cyber workforce needs to grow at least 65% and has a shortfall of 2.7 million. This is good news for women, as representing over half of the world's population,

and having a unique way of dealing with risk, the industry has them on its radar!

#### How has the pandemic changed the fate of learning industry?

Even before the pandemic, online learning and edtech were booming with global investments reaching US\$18.66 billion in 2019 and the overall market for online education projected to reach USD 350 billion by 2025. However, since Covid-19 there's been a seismic surge in language apps, virtual tutoring, video conferencing tools, or online learning software. The learning industry has changed dramatically, with more and more teaching being undertaken remotely and on digital platforms. I find this interesting as research suggests that online learning may actually take less time and increase retention of information.

#### What are your strategies to contribute effectively in hyper competitive market?

It's a combination of things. I'm an influencer in my market but I never take that for granted. I work hard to understand those I serve, to use my voice effectively, and to create solutions that fix root problems. My plan is to continue to research, write, build partnerships and advertise.

#### How do you see yourself in the near future? Tell us about your future goals.

I see myself scaling The Source in other male dominated fields, like fintech, biotech, medtech and so on. I see myself writing more



books, creating unique events, tools, possibly apps, and building a women's foundation where I can help more women out of poverty and to fund their businesses.

#### What would you advise young women to succeed in the workplace or as an entrepreneur/professional?

There are so many things and I've just written a mini book on this. It's called INSights and in it I give 52 insights that I wished I could have had at the start of my career. It's so hard to know which ones to give you, but here are three I refer to often. Build your network. It's well known that women have weaker ties than men to colleagues and cohorts both at work and outside, but expanding vour network increases the likelihood of being referred jobs or partnerships and helps you tap into wider sources of information,

which will help you expand your thinking and solve challenges with confidence.

Build your visibility / personal brand. When you're known and seen by people within your organisation and outside of it, you open up more opportunities. Top students, employees and entrepreneurs don't necessarily do better because of their natural ability, but because they get more attention or receive better opportunities, working conditions and compensation. Becoming more visible enables women to make broader and more strategic contributions to their organisations or the community. and it can help women attract a sponsor which helps you circumvent gender stereotypes and the double bind - where women are penalised for exhibiting self-promoting

behaviour which is considered acceptable in men – because sponsors are able to reward their protégé's talent and speak up on their behalf.

You must believe in yourself, evidence this, and invest in yourself. You can't expect anyone to believe in you and take a chance on you unless you believe in yourself. So, take a good look at your life. Get clear on where you are now, where you want to be, what skills you need and are lacking, and build a plan. Invest and bet on yourself. Prioritise your personal development as well as your emotional, spiritual, and physical health. Don't let excuses get in the way of this. Amateurs do that. Find the time. Find the money. Find a way. If you're nervous or not sure about what to do, take a small step forward and in no time you'll find yourself taking another and another. Know that small, consistent steps otherwise known as incremental gains lead to quantum leaps and massive transformation. Know also that when you work on strengthening your inner belief, which is your core, you signal to yourself and to others that you're worth investing in and it's a total game changer. Not only will you level-up, but your energy will change, and everyone else will feel it. This is important because most of the time you're using language to communicate your worth and whilst change begins in language it has its limits. But it's your energy that attracts all things to you. Even on camera, remotely, people feel it.



"You only have to do a few things right in your life so long as you don't do too many things wrong."





Provide us with an overview of the beginning of your career journey.

During my time in high school, I found myself drawn to the classes that the boys were taking, such as woodworking, welding, drafting, and auto mechanics. I particularly enjoyed shop class, where my instructor even went as far as to claim that I was the best welder he had ever taught. As a result of my lessons in drafting, I secured a position at a steel fabricating plant in central Wisconsin. There, I worked in the drafting department and was responsible for designing material handling equipment, including steel pallets, bins, and racking.

An opportunity arose for me to transition into the traffic department, and the company agreed to sponsor my enrollment in a course on "Traffic and Transportation Management." After successfully completing the course, my boss departed from the company, and I was promoted to fill his role as Traffic Manager.

In the year 2000, I was offered the position of Executive Director at Trucker Buddy International (www.truckerbuddy.org), where I led the program for a duration of six years. Following this, Schneider National recruited me to spearhead their retention efforts. My primary objective was to implement corporate-level initiatives aimed at attracting and retaining non-traditional groups, specifically women.

# ELLEN

Coinciding with this period, I was in the process of obtaining my pilot's license and was a member of an organization for female pilots. It dawned on me that there was a lack of a similar group for women in the trucking industry. Motivated by this realization, I took the initiative to establish one. Thus, in 2007, the Women In Trucking Association was founded. While I drew inspiration from the female pilot's organization, I also tapped into the support of individuals who shared the same mission.

#### What are the aims and ideals that guide you as an individual and a professional?

I have always lived by my values, and that includes being honest and truthful, treating people with respect and acknowledging that others have opinions that might be different from mine, but maybe I could learn from them. The most important advice I ever received was to, "Assume good intent." This means we need to look at every action as NOT being about us, but perhaps we are misreading the message.

Enlighten us about your greatest strength. How are you different from others in your field?

My greatest strength is that I am a visionary and an entrepreneur. I have proven that I can start and grow a nonprofit association, which is rare. The Women In Trucking Association was only a concept fifteen years ago, and here we are in 2022 with over 6,000 corporate and individual members who have joined us in supporting our mission.

#### Who in your life inspires you the most?

Like many women, my greatest inspiration was my mother. She told me I could do anything I set my mind to, and I believed her. When I was 19 years old she was diagnosed with ALS (Lou Gehrig's Disease) and died a few months later. Today, she is the person who isn't in the audience, but she's in my mind, guiding me and supporting and encouraging me.

#### Mention some of the notable recognitions and accreditations received by your organisation and person.

The following is a list from our website, but the most notable was the recognition from the White House in 2012 as being a "Transportation Innovator Champion of Change."

- In 2021, she was appointed to a two-year term on the Federal **Motor Carrier Safety** Administration's Motor Carrier Safety Advisory Committee, was recognized in CIO Look's "Empowering Women into Most Powerful Positions", profiled in Insights Success: 'A True Inspiration for Emerging Woman Entrepreneurs' and 'Inspiring Women Leaders Making a Difference', named to Aspioneer's 2021 Elite Women in Business list, and named Most Diligent Businesswomen to watch in 2021 by The Enterprise World.
- In 2020, she was named by Business Brainiac magazine as one of, "The 10 Most



Trailblazing Business Leaders to Watch in 2020," one of the "Top five coolest women making waves in the supply chain sector" by Supply Chain Digital, 2020's Most Influential Women to Watch by Insights Success Magazine, one of the Ten Inspiring CEOs to watch out for in 2020, CIO Look's "10 Most Innovative CEOs Revamping the Future", and CEO Monthly's Gender Diversity Director of the Year and Most Influential Woman in Road Transport. Additionally, Voie was featured in North America Outlook magazine and the first inductee into the Howes Hall of Fame.

 In 2019, Voie was named the <u>Cinderella to CEO of the Year</u>to recognize women who have overcome obstacles to change businesses, communities and industries for the better; The Leader's Globe "One of the Ten Most Successful Business Women Leaders"; CIO Magazine's "Women Leaders Making a Difference"; one of Insight Success Magazine's "Companies with Most Disruptive Innovation," The Business Berg's "Business Achievers Making a Difference 2019," Enterprise World's, "Influential Women In Business 2019," CIO Views Magazine included Voie in the December 2019 distinction, "The Pathbraking Journey of 10 Influential Businesswomen"; Exeleon Magazine named the Women In Trucking Association as, "15 Best Companies to Work for in 2019," and her blog "Ellen's Blog" was named Fronetics' Top Three Logistics and Supply Chain Blogs.

- In 2018, Voie was named by
  "Beyond Exclamation Magazine"
  as one of the "Top 10 Shepreneurs
  through the Glass Ceiling and
  Beyond," Aspioneer Magazine's
  "2018 Flying High Women
  Leaders," and Insight Success
  Magazine's "20 Successful
  Businesswoman to Watch," as well
  as was named the National
  Association of Small Trucking
  Companies (NASTC)
  "Transportation Person of the
  Year."
- In 2017, Voie was named to Insight Success Magazine's "The 50 Most Empowering Women in Business" and "The 30 Most Innovative CEOs To Watch."
- In May 2016, she was chosen as one of Fleet Owner's Dozen Outstanding Women In Trucking. She also was named one of Supply & Demand Chain Executives magazine's "2016 Pros to Know," which honors select supply chain executives who are leading initiatives to help their clients, companies, or the supply chain community at large to prepare for the significant challenges in the year ahead.

#### Being a woman, what were the toughest obstacles you faced in your career?

As a woman in a male populated environment, we represent other women because we're in the minority. I had to prove that I was capable and that I could compete with the guys. It's truly about proving yourself, but truly, that isn't that difficult!









LIQUIDIN.®

Get more out of your water.



# Esteve Boyd

#### Could you please elaborate on the process that led to the development of your business concept?

Throughout my career, I have always been involved in the Hospitality Industry. Initially, I began as Cabin Crew with British Airways, but when I met my husband, we decided to relocate overseas. This presented me with the opportunity to pursue further education and I enrolled in a renowned Hospitality School in Switzerland to complete my Post Graduate studies. This decision opened doors for me to work in various positions such as Food & Beverage Manager and Hotel Manager in boutique hotels across Europe.

However, as my family grew, the irregular working hours became a challenge. Consequently, I transitioned into teaching at a traditional Swiss Finishing School, which happened to be the only one remaining in Switzerland. It was during this time that my fascination with Etiquette truly blossomed. As an introvert, it provided me with the confidence to overcome numerous challenges.

After teaching at the Finishing School for several years, I also began teaching at Hospitality Schools simultaneously. Due to our family's frequent relocations to different countries, I started contemplating the idea of establishing my own business, specializing in training individuals and businesses in various areas. As we lived in foreign countries, I continued my studies while offering private training sessions.

Coaching and training individuals and businesses in Etiquette & Protocol soon became my true passion. The breadth of topics covered in these subjects is captivating and applicable to everyone and every business. I find it incredibly stimulating to develop these training sessions, as each one is unique and tailored to the specific needs of the clients.

#### While starting your journey, what all challenges did you encounter and how they were overcome?

I believe that my challenges have been very different from the hurdles that most entrepreneurs experience. Living in so many different countries has resulted in fantastic experiences which I can ultimately use to my advantage. For example I can honestly give firsthand knowledge when I talk about the differences between Etiquette in one culture compared to another. However the main draw back or challenge from a business perspective was the repetition of starting all over again in one country, and then again in another and another.

Despite this, I managed to overcome this major challenge by reaching out to find wherever there was a local 'need' or 'trend', then it's a case of networking and following up.

Language barriers have been challenging. Although I speak a good level of French and Spanish, it's not quite enough to deliver a training course or consult on a professional level. Fortunately, English is used so widely around the world, there are always opportunities and I do tend to travel a lot for business internationally.

#### Kindly shed some light on your ambitions and ideals.

I would say that while I am not overtly ambitious, I love what I do and I want to deliver everything well and to the best of my ability. I take my time to carefully prepare every session, which can be time consuming but so rewarding. In an ideal world, I will keep progressing in the same way, and doing what I love. Meeting new people, working with new businesses and continuing to learn the new trends that arise in social and business environments.

I'm always working on a project, my recently published best-selling book (A Dash of Decorum), an upcoming book collaborating with 25 **Etiquette Consultants from 25** different countries (Around The World With Etiquette), I have a new Cultural Business Etiquette training for a multinational company and I'm in the process of recording a light hearted podcast about day to day life and manners (MannersMatter2) which is due to be released very soon! I'm not that ambitious but always ready for a challenge and always keep busy!

#### What makes your company unique?

I only offer bespoke training! I believe that every person and every business is unique. We are not all looking for the same thing. Of course there are certain standards and expectations, both from individuals and the organisations that I work with, but the scope is much, much wider. Not every business functions in the same way. Some have different dress codes, some have a more global client base. When it comes to Etiquette from the perspective of culture it becomes extremely interesting. particularly from a business perspective. Imagine trying to develop a new business relationship with a culture that you don't know or understand? Or opening a new division in a foreign country? The potential pitfalls are huge. By offering a bespoke service I can provide what I call a personalized 'toolbox' with only the relevant that matters.

I love when I receive my initial questionnaire completed by a new client, it's never the same, the expectations and goals vary. That's interesting and challenging for me, so no two clients or two days are the same!

When it comes to social etiquette, there are clients who have specific concerns that they want to address. It could be building confidence and conversation skills, learning how to entertain guests at home, or boosting one's overall image. So this is also extremely rewarding. That said, although I only offer bespoke coaching and consulting, I have attended many training courses where the information is delivered in a general fashion so as to try to address everyone's needs and these courses have been a great learning curve for me. I just wanted to do something different, take a more personalized approach. This is challenging, interesting and keeps me continually learning as I frequently have to research and learn.

#### Enlighten us about your company's prominent goals and responsibilities.

Our goal is to continue moving forward. While most of the 'rules' of Business Protocol stay the same within certain parameters, the 'rules' of general etiquette change and never stay stagnant. I believe that as an Etiquette Consultant I have to reflect that to the best of my ability. That means understanding the changes in the modern world that we live in and adapting when necessary.

Having a successful business means that I feel a responsibility to offer my services at no charge or volunteer whenever there's a real need. I have worked with Charities to assist with some issues such as how to cooperate with governments, royalty and certain members of the aristocracy in order to achieve their goals and find a way of successful representation.

I have also collaborated with the London Transgender Clinic (more-so



pre-covid) to provide certain services that are not freely available to this community in the UK.

All of these experiences have resulted in some amazingly rewarding international collaborations. I would like to offer more services like this but sometimes my hectic schedule doesn't leave much time!

#### Brief us about the kind of services your company offers. Mention the notable milestones and recognitions.

We offer primarily training/coaching in Western Business Etiquette, International Business Etiquette, VIP Protocol and Western Social Etiquette. We do also offer Cultural Briefings particular to a specific country.

I initially started out independently when I was living in Manhattan in 2015 so that was memorable year for me. The interest in Etiquette was huge, and this was a great starting point as a Consultant. Then living in Mexico was a great experience as there was so much demand and interest for etiquette in general. Moving back to Europe, I'm honoured to have been contacted by some prestigious business, banks and organisations, all seeking some assistance in areas such as handling VIP's.

It's such a privilege when magazines and newspapers reach out to ask me questions directly as a source of information, I must be doing something right!



#### What steps can be taken to establish a suitable corporate culture?

As a business, it is crucial to prioritize the mission statement, which essentially defines the purpose of the business. It is important to ask questions like 'What are our core values?', 'What standards do we aim to uphold?', and 'How can we continue progressing while respecting our teams?'. For business owners, leading by example is key. This approach significantly contributes to earning respect from employees and sets the tone for the entire organization. Similarly, as individuals, we should follow the same principle.



## Nadia Kettani

Law is an extensive reservoir of knowledge! It is a field that necessitates years of practice and experience to excel in. While most practicing attorneys specialize in one or two areas of the law, Nadia Kettani stands out from the crowd. With over 25 years of practice, she is a highly accomplished attorney. Having graduated from Casablanca Law University and holding Masters' degrees in Business and Civil Laws, she possesses a remarkable educational background.

Nadia Kettani is a seasoned legal expert who has dealt with a wide range of legal matters. She has collaborated with major corporations worldwide and played a crucial role in facilitating billion-dollar deals. The legal profession runs in her family, as her father is also a renowned lawyer. With her expertise, Nadia Kettani is propelling the Kettani Law Firm towards unexplored territories and greater achievements.

Can you brief us on how your legal career began? How did you transition into becoming an expert at dealing with matters concerning corporate and international law?

I began my professional career in 1992 and completed the qualification to become an attorney in 1994. Similar to many lawyers, I started by interning at the Kettani law firm and worked my way up the ranks and took over an advisory role in the consulting department owing to the combination of my grasp of the laws and fluency in the English language. At a time when most lawyers and law firms were prioritizing litigation and domestic clients over consulting and international clients, I made it a point to approach the situation from a different perspective.

I decided to reach out to more international clientele while maintaining a stellar client retention rate and made it a habit to make periodical check-ins on the firm's existing international client base. Due to my consistency and the one of my team, the clients were assured that they were in good hands and as a result were satisfied with their legal counsel. In my 25+ years of practice, I have experienced working in almost every area of the law. I have worked on numerous matters and specialize in Corporate law, Foreign Investment, Mergers & Acquisitions, Banking and Finance, Project Finance matters, Aircraft Finance, Capital Markets, Energy/renewable Energy, Telecom laws and Antitrust issues. I have also been an integral part of some of the most valuable M&A deals in the recent past.

I played a pivotal role as the advisor of Jorf Lasfar intial coal fired power

plant project in 1996 as well as its extension between 2012 and 2014. The projects were undertaken at a cost of nearly \$1.4 billion. I have also advised on the Safi Project, a \$2.6 billion power plant project. I have also advised in the renewal energy sector as counsel in the Tarfaya and Koudia El Beida wind farms in Morocco.

I have also advised investment banks to arrange the sovereign bond issue of the Kingdom of Morocco for an amount of USD 1.5 billion and EUR 1 billion to face the Covid 19 health crisis, assisted AfricaConnect GmbH & Co KG acting through **CREDION** 

Kapitalverwaltungsgesellschaft mbH in connection with several facility agreements with Moroccan companies also suffering from the Covid 19 pandemic as well as advised BMCE Bank in the framework of a bond issue of 1 billion MAD, investment banks in the financing of large-scale investments including a recent investment of 3 billion MAD in the cement industry, the International Finance Corporation (IFC) and the European Bank for Reconstruction and Development (EBRD) in their investment projects in Morocco as well as international funds. I have also advised Vivendi in the sale of its stake in Maroc Telecom (EUR 4 billion).

#### Success is a subjective word, what does it mean to you? At what point in your career did you realize that you made it as a lawyer?

To me success is a journey and not a milestone. It is a process that takes years to come to fruition. When people I had never met but who had heard about my successes and work ethic started referring to Kettani Law Firm clients from other

countries to consult with me and seek my advice on their concerns, that is when I knew I had succeeded. Due to word-of-mouth recommendations from other clients who had a positive experience dealing with Kettani Law Firm, I have clients contact me from all continents including my peers. Another way to measure success is when an opposing client on a given deal was impressed by my skillset and then approached me to assist him on some of their deals.

#### What level of service are your clients entitled to? How do you prosper the trust factor?

I prioritize the wishes of my clients and gain an indepth knowledge of their needs. I am a deal maker and always keep in mind that time and cost are of the essence.

While it takes decades for a young attorney to establish a positive reputation and earn the goodwill of their clients, my work ethic shortened this time to just under five years. In under a decade, I have managed to leave a positive impression on the clients I have worked with. As a result, clients who have experienced working with Kettani Law Firm refuse to consult anyone else. There would be hardly any bigger compliment that a lawyer could ever hope to get!

#### What are some of the major obstacles you have faced throughout your professional journey?

Every deal presents its own unique set of challenges. The larger deals, involving billions of dollars, can be particularly stressful. As the legal counsel, it is my responsibility to thoroughly examine every aspect of the projects in order to meet the

clients' needs. This process requires extensive due diligence and unwavering focus. I have now reached a stage where I am able to provide advice to the best of my abilities.

I consider my job to be one of the most fascinating career paths. The diversity of legal matters I encounter on a daily basis ensures that I am never bored. Each case brings its own distinct challenge, constantly keeping me engaged. It is also a humbling experience, as I am exposed to various perspectives on deals and legal issues.

Although the job can be demanding and occasionally stressful, I have always embraced challenges. I am quick on my feet and able to handle matters efficiently, always prioritizing my clients' desire for an interesting deal with strong legal protection. My father, an internationally renowned Lawyer, Professor, and Arbitrator, has been the biggest influence in my life. We continue to work together at the Kettani Law Firm, alongside my two sisters and partners, Rita Kettani and Zineb Kettani, who contribute significantly to the firm's success.

My father is not only my role model, but also the best lawyer I know. He has high expectations for those he works with, and while some may find it intimidating, I do not. I understand that he only expects the best, and as a result, he consistently pushes everyone around him to surpass their own expectations. We both share a deep passion for the law, and I can confidently say that I am fulfilling the vision I had as a child.











Regardless of the challenges we encounter, it is crucial that we uphold our integrity and safeguard what we recognize as an invaluable treasure. Susan Semmelmann, the Founder of Susan Semmelmann Interiors, holds the belief that the essence of life resides in one's perspective. Her comprehensive design firm prioritizes the delivery of exceptional results, both in terms of professionalism and practicality. Susan's primary objective in establishing her company is to foster loyalty, connectivity, and positive relationships among her team members. The motto "The Spirit of Living is in the Giving" encapsulates her underlying motivation for pursuing her chosen path.

#### A Tremendous Leap of Faith

For many years, Susan and her husband ran a construction business, which influenced the way she approaches all facets of design. She spent years honing her ability to incorporate design aspects into the preliminary stages of a home's development. Armed with her expertise and a crystal-clear vision, Susan took a leap of faith to launch her new venture in March of 2019 with no clients and a handful of employees willing to join her journey. She says, "I brought 23 years of experience in design and construction to the table when I started. It's a journey that challenges us to walk out a calling in faith. There have definitely been challenges scaling the business the right way, but I see challenges as growth opportunities."

The experience has been both interesting and fun for Susan. From the beginning of the process until the present, she has enjoyed every second of it. Susan's sole response to why she doesn't have a desk or office is that she works in the homes she designs, so that's where you can find her. "Susan Semmelmann Interiors is 100% invested in making our client's dreams a reality. I was sure that if I took the step of pursuing this dream, it would greatly benefit many people in the process because it is a labor of love born out of a heart of giving," she adds. Having "fingers in the dirt" mindset, where everyone is ready to pitch in for any task at any time, is an intriguing feature of the culture at Susan Semmelmann Interiors that contributes to their success. As a design firm, the company exists to be a blessing, makes a difference, be purposeful with its clients to provide top-notch service and results, and pays it forward by sharing its success with others.

"Just over ten years ago, my husband was diagnosed with an extremely uncommon, lifethreatening type of bone cancer. Every day I woke up at that time and he was still here was a gift. He defied all expectations, and thankfully, he is still by my side today."

#### The Spirit of Living Is in the Giving

Over the past three years, Susan Semmelmann Interiors has grown significantly. Their construction detailing possibilities include floorto-ceiling feature walls, ceiling elements, cabinetry, fireplace surrounds, tile design, and integrated lighting, to name a few. The company's heart-centered philosophy places a strong emphasis on quality in even the tiniest of details. Every client's vision and enthusiasm for their home is captured by Susan and her talented team, who work tirelessly to make it a reality. Susan asserts, "The desires of our clients for their homes are entrusted to us. We consider it a privilege and don't take it lightly to be a part of that process. To make something great, we simply collaborate with each client. bringing our resources, knowledge, zeal, and passion to the table."

According to the Founder of Susan Semmelmann Interiors, when beginning something new and interesting, the learning curve is steep. She sees every setback as a chance to learn more, develop, and acquire experience. When this journey first started, Susan was hesitant to take on 2,500 square

feet of office space and wondered if she could handle it. Recently, Susan Semmelmann Interiors moved into a 10,000 square foot building on Vickery Boulevard. Rapid growth led to a present need for the firm to hire more personnel in order to handle their expanding clientele. With 70 projects already in the works, they have grown exponentially in just a few years. "I want my business to grow, but more than anything I want it to expand successfully. Simply put, in my opinion, the more successful the company is, the more we can do to help others. As a leader, I want to always set a good example for others around me, put in a lot of effort, and never rest on my achievements." Susan includes further.

#### Strong & United Team

It goes without saying that building a team with similar values and a professional network is no easy undertaking. Growth happens when we focus on our purpose, which naturally builds upon itself. And everything works out when God places the ideal people and partners in the right places at the right times. A great team at Susan Semmelmann Interiors operates together to make

each client feel like they are the most valuable person in the process. Each team member contributes a variety of skills and strengths that complete the overall image of what the firm has to offer. Moreover, the close-knit staff constantly brings the best out of one another. As they interact with customers and the community, this way of thinking fosters trust and camaraderie that makes its way outward.

#### **Cutting-Edge Technology**

With services ranging from remodeling an existing house to guiding customers through a new build from the ground up, Susan Semmelmann Interiors has every facet of design and construction covered. The company consistently puts cutting-edge technology first and uses a plethora of tools for project planning, visualization, and completion. Its quality fabrics are sourced directly from the mills and in order to satisfy every demand for any taste or style, the firm also carries hundreds of fantastic vendor lines. Susan mentions, "With four CAD designers constantly at work to create custom spaces and products for our clients, and an architect utilizing innovative and stateof-the-art software programs, we stay at the forefront of today's market to continuously give our clients unique and industry-leading products and designs for their homes."

#### **Awe-Inspiring Accomplishments**

In addition to providing excellent customer service and luxurious design, Susan relishes the extraordinary honor of giving back to her community and so making a difference. Awards recognizing her achievements as well as the efforts of her team in both professional and philanthropic endeavors speak for themselves. She has earned numerous accolades such as Philanthropist of the Year, Entrepreneur of Excellence Award, Most Innovative Interior Design Firm, Best of Design, Best of Houzz, 10 Most Powerful Leaders Revamping the Future, Best Luxury Interior Design Firm in Texas, and Most Influential People in Fort Worth. Susan also takes pride in being a five-time Fort Worth Dream Home designer.

#### A Certain Passage to Reaching Success.

Susan embarked on her entrepreneurial journey without all the necessary information. However, she took the leap and discovered everything along the way, at the right time. This determined woman hopes to inspire others with her story, emphasizing the importance of hard work in turning dreams into reality. Susan firmly believes that the effort is worthwhile. She states, "Each day, I move forward,

acquiring new knowledge. Those who acknowledge their passion or calling in life but require a little encouragement to pursue it will find my experiences relatable."

Susan's aspirations are rooted in her unwavering faith, strong family bonds, and supportive community. She urges everyone to pursue their passions, as she finds immense joy in waking up each morning and doing what she loves.



