



Welcome to Blu Pagoda LLC

The Consulting and Communications Company





Blu Pagoda is a consulting and communications company that believes in doing good and being good to one another. With more than 100 years of collective experience, our diverse team of consultants and marketers delivers best-in-industry program and project management, business analysis, and communications strategy and development.

When a project is with Blu Pagoda, our clients know they have a dedicated, trusted team that has their best interests at heart.

Rachel Formaro

Founder and CEO

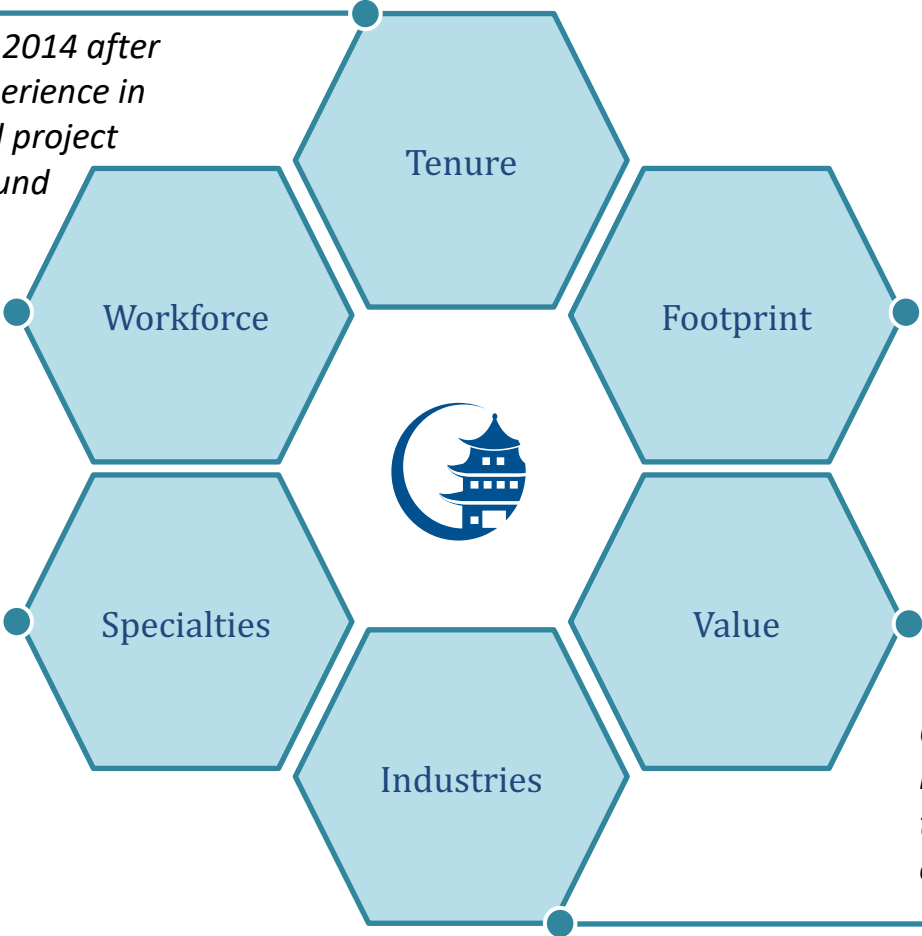


Blu Pagoda at a Glance

Rachel Formaro formed Blu Pagoda in 2014 after 20+ years of executive-level career experience in financial services communications and project management, along with her background in marketing and advertising.

We've built a talent force of more than 50 professionals with experience across complementary disciplines.

Our professionals have a range of expertise including program development, project management, strategic consulting, B2C and B2B marketing, editorial and communications planning.



We're Midwest-based, with a nationwide footprint. Our leadership and home office is in Des Moines, Iowa and our talent force is distributed across all continental U.S. time zones.

We have a results-driven ethos, and we measure our success by outcomes we achieve for our clients. We take pride when clients trust us and view us as an extension to their own teams.

Our client base includes respected brands in financial services, insurance, investing, trust services and technology, as well as other creative and consulting agencies.



What We Do

Client communications

Communications strategy

Communications planning and management

Complex regulatory and service communications projects

Content development

Creative writing

Creative nonfiction writing

Crisis communications plans

Data Analytics

Editorial Services

Marketing communications

Messaging guides

Offer and product strategy

Playbook writing

Project management

Program strategy

SEO writing

Style guide development

Technical writing

UX Design and Strategy

Our Statement on Diversity, Equity and Inclusion

At Blu Pagoda, our stance on diversity, equity and inclusion (DEI) flows from our purpose — doing good and being good to one another. We want everyone to feel valued and heard for being who they are. To combat racism and discrimination at all levels, we need to be part of the solution. We're taking an intentional approach to diversity and inclusion within our company.

Being part of the solution means ensuring people from diverse backgrounds feel welcome, recognized and appreciated. We envision a Defensiveness Free Zone where people feel safe having frank conversations and being bold in their truth telling. We want to allow for disagreement with positive intention. It's important that our intentions result in the best outcome for ALL. We recruit consultants and work with clients who share our inclusive philosophy and are willing to address bias and seek fairness.

We extend our philosophy on DEI outside the company by putting our money where our mouth is: supporting minority-owned businesses and contributing charitable dollars to organizations that reflect our values. We support community organizations with a dual focus on elevating underrepresented communities and impoverished people. Our company does more than provide symbolic gestures. We believe in building awareness and fostering systemic change by addressing the intersection of environmental and economic policies that affect impoverished people.

At Blu Pagoda, we made a conscious decision to reflect in our business the world we want to see — one that is diverse, fair and inclusive. We consider this effort an integral part of delivering on our mission of making life easier for our clients, providing meaningful work for our consultants, and supporting economic growth in our communities.



The Blu Pagoda Teams

- The Leadership and Management Team
- The Communications Team
- The Consulting Team

The Blu Pagoda Leadership and Management Team

Founder and CEO | Vice President | Marketing
and Talent Manager



Rachel Formaro

SENIOR CONSULTANT
Founder and CEO

Rachel Formaro is the founder and principal at Blu Pagoda. With more than 20 years of experience, Rachel is a top-performing communications and business management professional. She is known for her creativity, compassion and commitment to achieving results.

While Rachel's specialty is financial services, she also has experience with technology and consumer goods. She has assisted Fortune 500 companies, startups and small businesses with their major initiatives, communications challenges and marketing goals.

Rachel has experience in both the United States and Canada and has assisted companies with initiatives in both countries, including mergers and acquisitions.

Rachel attended the University of Toronto, where she earned a bachelor's degree in English and history and holds a post-graduate certificate in market research analysis.

Outside of her work at Blu Pagoda, Rachel loves being a mom, wife, cook and avid reader. She stays engaged with her local community and is a board member with the Chrysalis Foundation for Girls and Women and a senior volunteer with Moms Demand Action for Gun Sense in America.



Tom Formaro

VICE PRESIDENT

Tom Formaro has extensive editing and writing experience, with more than 25 years in professional communications with companies such as CE Software, International Network Services, Lucent Technologies, Cisco Systems, and Wells Fargo.

His experience includes creating websites for authors, artists, small businesses, and corporations. He's written and edited marketing material, technical manuals, and policies and procedures. Tom truly loves language and takes a no-excuses approach to getting the job done right. He has a bachelor's degree in English and a master's degree in professional communication from Iowa State University.

Tom is the author of two books—the novel *The Broken Heart Diet*, and the children's book *Alfonso, the Christmas Pumpkin*—as well as numerous short stories and poems. He has also taught small group writing workshops for aspiring storytellers. When not writing, Tom is usually busy being a dad, writing poetry or playing drums with a local jazz-funk band.



Maria Enriquez

MARKETING AND TALENT MANAGER

Maria Enriquez brings a well-rounded and eclectic subset of skills in administrative assistance, technical support, customer service, graphic design, writing, editing, and even voice acting work. Although her expertise lies in more than 20 years of early childhood education as an infant and toddler development specialist, she has demonstrated success and dedication to any role given.

Maria received an Associate of Arts and Science degree from community college, having gained membership to the Beta Delta Psi chapter of the prestigious Phi Theta Kappa International Honor Society which provided leadership development and service opportunities not readily available to non-members. She later studied journalism, applied communication, and graphic design at Drake University in Des Moines, Iowa.

As a self-proclaimed nerd at heart, Maria spends most of her time balancing life at home with two children, three pets, and a small collection of unique house plants. She is passionate about animals, people, and art, devoting any free time to creative endeavors and helping others.



Sheila Formaro

FINANCE AND ADMINISTRATIVE
CONSULTANT

Sheila Formaro has been in the hospitality industry as an accounting specialist for 20 years. And as a past restaurant owner and catering director, she has a unique perspective on the financial needs of business management. Her dedication to excellence in all aspects of business provides her with a keen eye for detail to manage complex financial data with precision and accuracy.

In addition to her work in accounting, Sheila co-founded a local organization, Women Who Wine DSM, and takes pride in finding ways to continually give back to her community, specifically the Young Women's Resource Center in Des Moines, Iowa.

Sheila earned her bachelor's degree in business from Drake University in her hometown of Des Moines. She is a recent empty nester who loves photography, reading, and listening to psychological thriller audiobooks and podcasts. Sheila also loves to travel, spend as much quality time with family as possible, and always lend a helping hand when needed.

The Blu Pagoda Communications Team

Editorial Services | Proofreading
Writing | Design





Chris Baggiano

CONSULTANT

Writer, Editor, and Project Manager

Chris Baggiano brings more than a decade of experience in content writing to Blu Pagoda. His focus has been on help center, knowledge base, and user-facing messaging. He has a variety of additional experience from writing training documents for educational grading rubrics to preparing end matter for legal and medical reference texts, to analytical articles for sports and culture websites.

Most recently, Chris has created content and played a pivotal role in reorganizing the entire help center at Microsoft Flip by combining content across multiple articles and developing a hierarchy of sections that allowed users to quickly access what they needed. He also worked as the lead writer for Google Business Profile and Maps for Google. Chris is most enthusiastic when it comes to creating content that helps a wide audience quickly and easily access key information needed.

Chris earned his bachelor's degree from the University of Iowa in English and Cinema with English Honors and a focus on creative writing.

In his free time, Chris enjoys creative writing and has written several short stories, screenplays, and poems. He's quite the movie buff and loves a variety of films regardless of when or where they were produced.



Dawn Budd

SENIOR CONSULTANT

Graphic Designer and Art Director

Dawn Budd has been creative directing and designing for more than 25 years. Her creative talent shines through print and digital collateral, identity design, and interactive and UX design. Dawn is passionate, innovative, and hard-wired with a fundamental Midwestern work ethic. She is a dedicated partner who knows the importance of on-time delivery and deep attention to detail.

Dawn is an advocate for the client's brand and creates unique design solutions that communicate clearly and inspire a call to action. She is a versatile designer and always exceeds client expectations.

Dawn's industry experience includes finance, government affairs, education, healthcare, philanthropy, and science-based innovative technology. She has partnered with such brands as Charles Schwab, Eli Lilly, Microsoft, and the Principal Financial Group, as well as with nonprofit organizations and small-business owners.

Dawn holds a BFA from The School of the Art Institute of Chicago.



Diana Ceres

SENIOR CONSULTANT
Writer and Editor

Diana Ceres is a seasoned communications professional, bringing more than 20 years of editorial and publishing experience to Blu Pagoda. She enjoys helping others tell their stories in the most compelling way possible, whether collaborating with a new author just starting out or editing a completed manuscript, presentation, or blog post. She edits a variety of financial communications for Blu Pagoda clients, ranging from equity downgrade notifications and author bios to healthcare and financial reports, market insights, and case studies. She also takes on the occasional writing project for Blu Pagoda as needed. While working as a senior editor for Greenleaf Book Group, she has helped first-time authors hit the New York Times, Wall Street Journal, and USA Today bestseller lists. Before Greenleaf, she headed the submissions team for Foxhead Books.

Diana has also worked for corporate advertising departments—copyediting proposals, reports, marketing, and social media collateral, white papers, and company blogs for heavy hitters like Charles Schwab, Booz Allen, and DXC Technology (FKA Computer Sciences Corporation). She is currently braving the quirky weather in Topeka, Kansas, where she spends her time coaching new authors, ghostwriting memoirs and children’s books, and editing an array of publications and marketing collateral for Blu Pagoda and other clients. Diana has a master’s degree in foreign languages and literature from George Mason University and a bachelor’s degree in Spanish and business administration from the University of Tennessee at Martin.

When she’s not polishing someone else’s prose, you can find her curling up with a good mystery, watching crime dramas on Netflix, and spoiling her cats, Jupiter and Sushi, who have trained her to feed them on command.



Katherine Cleghorn

SENIOR CONSULTANT

Editorial Services and Project
Manager

Katherine Cleghorn brings more than 20 years of experience in versatile copywriting, content marketing writing, SEO writing, and content strategy to Blu Pagoda. She specializes in translating complex technical concepts into accessible, engaging copy, delivering tangible business results, and helping companies develop a voice that brings their brand to life.

Katherine has most recently been writing financial blog posts for SuperScript Marketing, a financial services digital marketing agency, which has allowed her to write more long-form content. Writing long-form content has been a most satisfying experience for Katherine, who is passionate about writing straightforward, cohesive content, regardless of the format or platform. She especially enjoys rooting out extraneous language, tightening copy, and fixing awkward sentence construction. Before SuperScript, Katherine worked as a copywriter/content strategist in financial services and fintech at Wells Fargo, Schwab, and Bank of America, as well as two fintech startups for an extensive financial services background.

After attaining her BA in English literature from the University of Texas, where she graduated with honors via the English Thesis Program, Katherine became a self-proclaimed born-again Californian. She moved to the Bay Area in 1994 and never looked back. She lives with her spouse, a wildlife illustrator, and their sweet pup named Mobi. They are both big fans of Halloween, horror films, and all things delightfully creepy.



Joyce Hoelzle

SENIOR CONSULTANT

Editorial Services and Marketing
Manager

Joyce Hoelzle brings nearly 30 years of professional writing experience to Blu Pagoda. She has a background at the U.S. Consulate General, writing industry reports for the United States and Foreign Commercial Service overseas in Düsseldorf, Germany. She worked in the computer publishing industry before beginning her consulting work in sales and marketing communications for more than 15 years.

Joyce enjoys building relationships and working with diverse groups of individuals to enable companies to communicate at maximum competence. She is detail-oriented and enjoys proofreading and editing work. She is also fluent in German and attributes communication with people from different cultures to giving her a better understanding and appreciation of the English language.

Most recently, Joyce is pursuing the Professional Sequence in Technical Communication at UC Berkeley Extension. She holds a Bachelor of Arts degree in Philosophy with a minor in Spanish Language and Literature from Boston University

Joyce lives in Marin, California with her husband and teenage daughter. She loves to be in the great outdoors in her free time. A fun fact about Joyce is that she once climbed Mount Whitney (14,494 feet elevation), located at the Sequoia National Park in eastern California, in just one day and has run the oldest trail race in the U.S., the Dipsea Race, six times (so far)!



Jennifer Jenkins

CONSULTANT
Editorial Services

Jennifer Jenkins is an editorial services and human resources professional with more than 20 years of experience. She has an innate linguistic aptitude that has provided professional success through policy, process, and web content development, administration, creative writing, strategic employee engagement communications, and programming.

In her work at Johnson & Wales University, Jennifer uses her compelling story-telling capability to effectively and creatively collaborate and communicate with a wide variety of internal and external audiences ranging from current and prospective students, faculty, and staff to third-party vendors, insurers, and legal counsel. She thrives on masterfully crafting communications that present complex information in a more approachable, engaging, and easily understandable fashion without compromising the integrity of the message.

Jennifer is originally from upstate New York, born to a large Italian family, and earned her Bachelor of Arts degree in Spanish Language and Literature with a minor in Art/Graphic Design from Binghamton University. She now lives in Rhode Island with her husband, young son, sweetheart of a dog, and pretty-okay-but-could-stand-to-be-friendlier cat! In her free time, Jennifer loves to sketch, bake, read, travel whenever possible, and teach her son the fine art of being a grammar nerd.



Wini Moranville

SENIOR CONSULTANT
Writer and Editor

Wini Moranville began her career at Société Générale in New York City, where she translated and edited communications written by French executives in the International Banking Group. She later worked as a marketing manager for science and medical journals at Oxford University Press, both in New York and in the U.K., before striking out on her own as an independent communications consultant.

In the past 20 years, Wini has worked on a variety of books, magazines, websites, advertising campaigns, social media platforms, and business-to-business publications. Her book, *The Bonne Femme Cookbook: Simple Splendid Food That French Women Cook Every Day*, was published by Harvard Common Press in 2011. While she's best known for her food and wine writing, she has written and edited on topics from insurance and banking to neuroscience and ball bearings. She thrives on polishing any form of communication into a highly effective piece that's a pleasure to read.

Wini received a B.A. in French and English from the University of Iowa and an M.A. in English from Iowa State University. In addition to her work as a writer and editor, she also teaches writing courses at Simpson College.

When not working, Wini is traveling to Ireland or France, planning her next trip, or writing about her adventures.



Karen Murray

SENIOR CONSULTANT

Writer and Marketing Manager

Karen Murray is a much sought-after writer specializing in financial services and technology. Her proven expertise lies in investing and financial planning for financial professionals, institutional investors, Ultra-High-Net-Worth Individuals (UHNWIs), and retail investors. She brings more than 27 years of professional experience as a marketing writer and strategist.

In the past, Karen created a suite of advisor-facing and client-approved materials for Pershing to help target the High Net Worth (HNW) market, crafted custom websites and brochures for individual financial advisors at UBS, and wrote the website and pitchbook for a fintech that specializes in embedded brokerage. She is most passionate about taking complex topics and making them straightforward for easy reading, effortlessly creating a clear marketing strategy and messaging.

Karen lives on the North Fork of Long Island in New York with her husband, 21-year-old daughter, and 20-year-old son. In her free time, she enjoys visiting museums, knitting, and reading when she isn't busy expertly writing up a storm of brilliance in the financial world. She is also Duke Alumni, a local library trustee, and a board member for her church providing relief efforts for people experiencing homelessness locally and throughout NYC.



April Pearson

CONSULTANT
Proofreader

April Pearson brings more than 17 years of creative copywriting, editing, and proofreading skills to Blu Pagoda. She has written award-winning copy for multi-million-dollar clients, such as Volvo Construction Equipment, Pella Windows & Doors, and Kemin Animal Nutrition, as well as small nonprofits with big hearts, including Children’s Cancer Connection, National Speech & Debate Association, and Food Bank of Iowa.

April enjoys creating and collaborating at a high level. She translates creative ideas into strategic deliverables and excels at organizing and condensing large volumes of information into easy-to-understand messaging.

In her free time, April is passionate about social justice, especially regarding issues involving children, being married with three kids of her own ranging from ages 2 to 20.



Lucy Sansom

SENIOR CONSULTANT
Proofreader

Lucy Sansom has a few decades of experience as a proofreader, more than a couple of those decades at a large Austin, Texas–based advertising agency. She went from being the sole proofer at the agency to building a small yet integral department of word processor, proofreading and editing professionals who were responsible for quality control on everything from a few words on an outdoor board to TV scripts to long-form new business presentations and requests for proposal—and everything in-between.

Over the years, Lucy has worked on many client accounts, including an airline, breweries, a restaurant group, healthcare, homebuilders, financial institutions, auto manufacturers, and governmental agencies. She considers herself to be the first consumer of any communication in whatever medium.

A new resident of San Antonio, Lucy is a die-hard Astros fan, an amateur birdwatcher and a container-gardening enthusiast. She loves to travel, especially in Europe, with her husband and has had her passport stamped 10 times abroad so far.



Valerie Sinzdak

SENIOR CONSULTANT
Writer and Editor

Valerie Sinzdak has 25 years of experience as a professional writer, editor and proofreader in the publishing, technology, and financial services sectors. She began her career writing travel content for websites, later working as a book editor at the travel publisher Lonely Planet for three years.

For more than a decade, Valerie worked as a senior editor and proofreader for Charles Schwab in San Francisco. She currently lives in Philadelphia and works as a freelance editor for a variety of corporate and nonprofit clients.

For the last six years, Valerie has also taught classes in Nonviolent Communication in both community groups and correctional facilities, particularly San Quentin State Prison, the Camden County Correctional Facility, and the Federal Detention Center in Philadelphia. She regularly facilitates workshops for Heart to Heart, a nonprofit serving the Philadelphia area with classes that help people develop skills in mindfulness, empathy, and conflict resolution.



Maggie Rush Vinciguerra

SENIOR CONSULTANT
Writer and Strategic Marketing
Manager

Maggie Vinciguerra is a strategic marketing professional and writer with more than 20 years of experience in the financial services industry.

Maggie is an alumna of Accenture’s financial services consulting practice, where she learned to combine her creativity and intellectual curiosity to become an expert at creating clear and compelling marketing and training content for complex financial products and technology implementations.

Her experience also includes senior marketing roles with TD Ameritrade, The Depository Trust and Clearing Corporation (DTCC) and UBS Wealth Management. As a communications professional, Maggie works with a broad spectrum of clients to make complex communications clear for both consumer and professional audiences.

In her free time, Maggie enjoys running, cooking, traveling and watching her young daughters perform and compete as Irish dancers.

Maggie received her Bachelor of Arts in art history from Colgate University and a Master of Business Administration in marketing from the University at Albany. She lives in Upstate New York.

The Blu Pagoda Consulting Team

Strategy and Execution | Professional Services
Program and Project Management
Marketing



Chris Baggiano

CONSULTANT

Writer, Editor, and Project Manager

Chris Baggiano brings more than a decade of experience in content writing to Blu Pagoda. His focus has been on help center, knowledge base, and user-facing messaging. He has a variety of additional experience from writing training documents for educational grading rubrics to preparing end matter for legal and medical reference texts, to analytical articles for sports and culture websites.

Most recently, Chris has created content and played a pivotal role in reorganizing the entire help center at Microsoft Flip by combining content across multiple articles and developing a hierarchy of sections that allowed users to quickly access what they needed. He also worked as the lead writer for Google Business Profile and Maps for Google. Chris is most enthusiastic when it comes to creating content that helps a wide audience quickly and easily access key information needed.

Chris earned his bachelor's degree from the University of Iowa in English and Cinema with English Honors and a focus on creative writing.

In his free time, Chris enjoys creative writing and has written several short stories, screenplays, and poems. He's quite the movie buff and loves a variety of films regardless of when or where they were produced.



Kari Bassett

CONSULTANT
Project Coordinator

Kari Bassett brings more than 20 years of IT experience to Blu Pagoda. The breadth of her work has been primarily with financial services companies in IT development, testing, support, documentation and business analysis. A self-described helper by nature, she is energized by solving problems and streamlining workloads through elegant, holistic solutions. She has worked extensively in the following methodologies: Agile (Kanban and Scrum), Waterfall, software development lifecycle, Rational UML, Gherkin and test-driven development.

Most recently, she was the lead business systems analyst at Berkley Technology Services, where she designed and implemented a process to better monitor, test and proactively address upstream system changes. This resulted in a significant decrease in production disruptions and provided stakeholders with a macro view focused on targeted, actionable information. Before Berkley Technology Services, Kari was able to implement something similar at Grinnell Mutual, which improved communication and trust within and across teams.

Kari earned her bachelor's degree in psychology from Grinnell College and a master's degree in business administration, technology management, from the University of Phoenix. She lives in West Des Moines, Iowa. When not working, she's very active as a PTA board and committee member for her children's school and the Ethnicity in Iowa project. Kari is also the founder and president of the Black History Research Collective, a nonprofit organization focused on securing historic recognition for Black Churches.



Johanna Bloom

CONSULTANT

Strategic and Marketing Manager

Johanna Bloom has more than 15 years of experience in strategy, operations, and marketing, from dynamic start-ups to established financial services. She specializes in translating data and analytics into actionable insights and business strategies. Jo thrives when working through periods of transformation, whether a line of business that needs to be recognized to capture synergies and tap new opportunities or launching a brand-new business.

Jo worked directly with the CMO (and COO) of the wealth management business at UBS Financial Services. She transformed the marketing department from disparate product-centric functions to a centralized group armed with data and analytics to provide broad marketing and communications expertise to support their financial advisors directly. Additionally, she combined underutilized business lines to drive organic emerging affluent client growth from institutional accounts, growing the business into a \$300M revenue channel within two years. Jo has most recently served as COO of a high-growth wellness startup, MNDFL, which became the leading mindfulness studio business within three years of launching.

Jo earned her Bachelor of Arts degree in Art and Archaeology at Princeton University and now lives with her husband and two young toddlers in Connecticut. She has spent much of her free time exploring every beach playground in the county as well as being active in local community organizations such as the Rowayton Parents Exchange (RPE), focused on supporting parents with young children in the area, and a non-profit in Connecticut, Filling in the Blanks, focused on fighting childhood hunger.



Molly Boggs

SENIOR CONSULTANT
Client Experience and Product
Manager

Molly Boggs brings a valued reputation as a leader, strong collaborator, communicator, project manager, and creative problem-solver to Blu Pagoda. She has extensive experience in product management and marketing within the financial industry, including investments, retirement products and planning, investor education, advisor services, banking, and lending with companies such as Charles Schwab and AssetMark.

Molly most recently worked with AssetMark, Inc., an end-to-end turnkey asset management provider, as campaign marketing director. She successfully managed a team responsible for growth, retention, acquisition campaigns, and field marketing. Her project experience includes using Agile Methodology for an engagement-based loyalty program and developing a marketing content management platform (Percolate). She is passionate about creating a collaborative and highly communicative environment within new projects of every kind and delivering marketing solutions that enhance the client experience with results that consistently exceed expectations.

Molly began her career in account management with national advertising agencies Young & Rubicam and J. Walter Thompson. She also attended San Francisco State University to study film and broadcast communication arts.



Jeanne Bratlien

CONSULTANT
Project Manager

Jeanne Bratlien brings more than nine years of a diverse background leading complex, cross-functional programs, and projects to Blu Pagoda with almost 20 years of experience in financial services. As a collaborative leader, she has advanced experience working with product, UX, engineering, finance, and marketing teams to build product roadmaps, project plans, and business cases. Jeanne has spent most of her career in financial services, leading projects that have helped drive change and advance the lives of those that otherwise wouldn't have had the opportunity of higher education.

Most recently, Jeanne has provided her services for a start-up marketing agency, managing marketing programs that advance non-profits and women-owned businesses. While at Sallie Mae, she led a diverse set of projects and programs including launching new loan products, the redesign of a new application experience for Sallie Mae's core product, a corporate-wide rebrand, the Bridging the Dream Scholarship Program, borrower benefit programs, and a CMS migration.

Jeanne flourishes as a lifelong learner who is most passionate about taking a hands-on approach to helping individuals succeed and work as a team to meet shared goals. She enjoys creating new processes that excite the team to work more efficiently and passionately on a project, and she enthusiastically takes on the demands of any task given to her. Jeanne earned a Digital Marketing Mini-MBA from Rutgers University in New Jersey, a BA in Communications from Virginia Tech University, and a Project Management Professional (PMP) and Agile Certified Practitioner (ACP) certification.

Jeanne lives in Colorado with her family, and she enjoys hiking, skiing, and spending quality time with her husband and daughters in her free time.



Ani Boursalian

SENIOR CONSULTANT

Ani Boursalian is a senior marketing professional with more than 20 years of experience managing all aspects of marketing communications. Coming from a print production and advertising background, she adds a unique perspective on project execution. From promotional offers to complex regulatory programs (and everything in-between), her ability to build strong relationships with key partners is evident in the number of times she gets asked to return on client projects.

As a certified life coach focusing on small business growth, Ani has helped many entrepreneurs achieve their business and financial goals as well as elusive work-life balance. Her background in coaching has also helped client teams successfully navigate particularly challenging communications projects.

Ani is a San Francisco Bay Area native with a passion for street art and music. And even though she loves to play tourist in her own city, she also loves the adventure of travel, with Spain always being at the top of her list of destinations.



Michelle Caldwell

SENIOR CONSULTANT
Program Manager

Michelle Caldwell has more than 15 years of experience working with financial services companies in various roles, including operations, strategic planning, project management, program management and leading customer experience teams. She has a proven track record in leading the successful implementation of multiple projects: service model design, mergers and acquisitions, business process design and cross-enterprise integration. Michelle is passionate about delivering a successful work product to her clients and exceeding stakeholder needs and expectations as she influences stakeholders and teams through her savvy interpersonal, negotiation and presentation skills.

Her most recent position was as IT project director for Carlisle Companies, where she served as the liaison between the corporate office and its various divisions for all IT projects. Before Carlisle Companies, she led operations strategy projects for Varo Bank. She was also a leader with the project management office for Charles Schwab.

Michelle earned her bachelor's degree in business administration and psychology from the University of Wisconsin, and her master's in business administration from the Keller Graduate School of Management at DeVry University.

Michelle lives in Scottsdale, Arizona, and when she's not consulting, Michelle is spending time with her two children and their new puppy, Buttercup. She's often planning her next travel adventure as she shuttles her children to baseball games and dance competitions.



Beth Chang

SENIOR CONSULTANT

Marketing, Strategy, and Program
Manager

Beth Chang is an experienced Client Experience strategist specializing in developing and leading programs that grow market share, build customer loyalty and cross-sell products and services. More than half of her 20-year tenure of expertise has been spent as a collaborative and empathic leader for Charles Schwab & Co. Inc., proving successful at maximizing individual, partner, and cross-functional team strengths to design and deliver on company-wide priorities.

Beth truly shines in leading teams to apply a customer-focused approach to programs and communications. She is passionate about gathering and analyzing insights and synthesizing what she hears to make it actionable and relatable for any company. Most recently, she has focused on brand strategy and customer insights to initiate and activate a cross-departmental brand evolution as a consultant.

Middlebury College in Middlebury, Vermont, is where Beth earned her Bachelor of Arts degree, with honors, in East Asian Studies and International Business. She also studied abroad at the Taipei Language Institute in Taipei, Taiwan.

Now a proud parent of two teenagers (three, if you count the dog), Beth has recently decided to take up her first racquet sport – she now understands why they tell you it’s easier to learn as a kid! She loves languages and traveling when she’s not busy leading teams to success, and volunteers with local organizations such as Boy Scouts of America, Girl Scouts of America, National Charity League, and the local swim team.



Tony Colino

CONSULTANT
Project Manager

Tony Colino has more than 20 years of project management experience. He is PMP certified and has worked for some of the giants in financial services, including Charles Schwab, Visa, and Wells Fargo Bank.

While at Schwab, Tony managed several large projects, including the rewriting of more than a thousand client communications to apply newly created brand standards. At Wells Fargo, he managed the on-boarding planning (applications, agreements, authorizations, and fee schedules) for the wealth management business as part of the Wachovia acquisition.

Tony earned his bachelor's degree in business administration, from the Haas School of Business at the University of California, Berkeley.

Tony was born and currently lives in San Francisco and has spent his entire life in the Bay Area. He spends most of his free time tending to his garden in San Francisco and his wine country home.



Linda May Cooney

SENIOR CONSULTANT
Product and Project Manager

Linda May Cooney brings more than 25 years of experience as an operations and technology liaison with product and project management in the financial services industry. She can assess, build trust, and elevate team dynamics with robust interpersonal skills that allow her to work with a variety of individuals and teams. Linda has a broad knowledge of financial systems and usage, having always worked in and with various financial institutions.

Linda's experience as an International Settlement & Transition Services Manager at Barclays Global Investors and Vice President of Digital Wealth Management at BlackRock allowed her to step out of her familiar project management role and provided her a vast array of experience that places focus on getting a project or product delivered regardless of her role. She is most enthusiastic about making genuine connections with the people she works with so that she's able to better understand their ideals and deliver precise desired results on any project at hand.

At the University of California, Linda earned her Bachelor of Arts in International Relations and Psychology. She is also a certified Project Management Professional and previously held the NASD Series 7 and 63 licenses. When Linda isn't busy making project dreams come true, she's smashing fitness goals, reading, volunteering at her local animal rescues and food banks, traveling whenever the opportunity arises, and spending quality time with her husband, three children, and their family pets.



Rene Cruz

SENIOR CONSULTANT
Project Manager

Rene Cruz is an IT-certified project management professional bringing more than 25 years of vast and diverse experience with him to Blu Pagoda. His areas of expertise include system design, development, implementation, documentation, and maintenance. Rene’s proven sharp attention to detail with strong communication, technical, and analytical skills pair well with his overall business acumen to significantly add a welcome boost to any project.

Most recently, Rene has provided enterprise-level project management at Advent Health and has directed a broad range of functions supporting IT policy, strategic business planning, acquisition, and growth activities. His professional background has garnered interviews with ZDNET and through collaborative projects with Nakheel, builders of the archipelago chain of manufactured islands in Dubai known as “The World,” Miami-Dade County Public Schools, and Coca-Cola.

Rene has earned PMP, MCP/MSCA, and A+ certifications and is a member of the IEEE Computer Society. In his free time, Rene is a proud family man, enjoys time spent at the Cinema, cycling, and is a self-proclaimed terrible golfer.



Suzanne Cutts

SENIOR CONSULTANT
Strategic and Marketing Manager

Suzanne Cutts has helped brands develop integrated marketing, advertising, and sponsorship strategies to achieve revenue growth and customer loyalty for 30 years. She has extensive tenure at both Charles Schwab and Wells Fargo where she led integrated marketing initiatives from strategic design to execution and all aspects of campaign management.

Suzanne is passionate about developing creative ideas that truly reflect a brand's core values and appeal to customers' vital needs. She enjoys finding shared values and goals with partners and designing programs that move the needle for organizations in a way that best leverages assets. Most recently, Suzanne has collaborated with the CMO of Torch, a coaching and people development start-up, to develop and deliver brand positioning, marketing strategy, partnership development, and program implementation.

Having earned her Bachelor of Fine Arts in graphic design at the Massachusetts College of Art in Boston, Massachusetts, Suzanne went on to achieve her Master of Business Administration from Simmons College, Graduate School of Management in Boston.

Suzanne and her husband are originally from Massachusetts and have been living in San Francisco, California, since getting married in 1989! When not busy managing success at work, they like heading out to the theater, museums, and SF Giants games, and traveling to destinations all over the world. When home, Suzanne enjoys hanging out in her garden, cooking with and for friends, and taking urban hikes in San Francisco.



Tim de Pala

SENIOR CONSULTANT
Program and Project Manager

Tim de Pala has spent more than 20 years working with talented, diverse, and multi-disciplined creative teams in roles dedicated to program and project management, strategy, planning, multimedia production, resource allocation, talent acquisition, and mentoring. From film and VFX mediums to digital and events, Tim shows up with critical thinking, collaboration, and a firm commitment to the client's vision and values, along with good humor and an easygoing demeanor.

Tim believes that people, ideas, and the story they are trying to tell are the heart of any project or program. Nothing fires him up more than a sharp focus on organization and driving momentum to lead any creative team to success. He most recently demonstrated such success at Salesforce as a program manager directing the development and launch of foundational brand identities.

Tim was born in the Philippines and moved to Los Angeles, California, when he was just 14 years old. He received his Bachelor of Arts in Radio, Television, and Film from California State University in Long Beach, which allowed him to travel and live in many parts of the world, eventually landing in the Bay Area, where he met the love of his life. Tim and his wife now have a 12-year-old son, three cats, and a dog.

Fun fact: Once upon a time, Tim was a legit rockstar. As a professional musician with a recording contract under a major record label, he toured the country extensively, playing in front of audiences of all sizes, from 10 to 10,000! He still plays music on the side, but nowadays, he mostly enjoys family life and volunteering at his son's school and the Marin/San Francisco Food Bank.



Robin DeGracia

SENIOR CONSULTANT
CX and Marketing Project Manager

Robin DeGracia has been developing, managing, and marketing products for financial services companies for more than 10 years. She has managed all portions of the product life cycle and excels at development and strategy. She employs her strong analytical skills to make data-driven decisions and to create effective go-to-market strategies.

Robin has spent the most recent years of her career at AssetMark helping to build their product management group. Before AssetMark, she was at Charles Schwab, managing the development of go-to-market strategy for a variety of products.

Robin holds a Bachelor's degree in mathematics from Dartmouth College, and an MBA from U.C. Berkeley Haas School of Business.

Outside of work, Robin enjoys traveling near and far, reading historical fiction, and spending time with her family. Originally from the East Coast, she now resides in the Bay Area.



Peter Demopoulos

SENIOR CONSULTANT
Project Manager

Peter Demopoulos brings more than 25 years of extensive experience providing excellence in leadership and project management for global financial industry names such as Visa, Wells Fargo, Bank of America, Bank of the West, and FIS. He specializes in risk and change management and has assisted companies with transitioning through abrupt changes within their risk, crisis, and change management programs. His acute ability to listen to clients, know what they need, and get them where they want to be with expert efficiency and effectiveness has proven to be just as meaningful as successful.

Peter is no stranger to every detail of inner workings in company management, having owned and operated several businesses over the years, including a restaurant and art gallery. He has also worked with high-profile celebrity clients on charitable fund-raising events as an event coordinator and marketer, contributing to his robust professional background.

After completing the business management program at the University of Phoenix, Peter procured his green belt certification in Six Sigma Project Management Training and bank office manager training at Wells Fargo Bank. Aside from entrepreneurial endeavors, Peter is also an artist who loves to cook and focus on vast creative ventures in his free time.



Jennifer Dixon

SENIOR CONSULTANT
Project Manager

Jennifer Dixon brings more than 20 years of diverse and progressive experience in both finance and mortgage businesses. She has built and led new teams, processes, and worked in specialties such as health & welfare, pension, human resources, financial technology, and mortgage for both small and large organizations, and she has a proven record of success in strategic planning, efficiency improvement, and expense reduction.

Jennifer has most recently grown a product line by 25% while maintaining more than 95% customer satisfaction on all product lines at Eagle Endoscopic, Inc., an international medical supply sales company. She worked directly with customers to turn their needs into an additional tangible product still offered today. And while at PHH Mortgage, she formed a team and led a successful project implementation for overhauling and improving the workflow for processing mortgages. She is passionate about helping others and solving problems, with an emphasis on creating opportunities for improvement across the board.

Jennifer attended the University of Texas, received a Six Sigma Black Belt certification and is also a Professional in Human Resources certified. She lives in St. Johns, Florida where she enjoys capturing beautiful moments in time through the art of photography.



Anne Doty

CONSULTANT
Project Manager

Anne Doty has more than 20 years of broad product management experience across several industries, with a strong focus on financial services. She's done everything from initial ideation, concept screening, consumer market research, competitive analysis, business cases, product development, and product launch to day-to-day product management and sunsetting.

Anne most recently spent seven years at Schwab in product management, strategy, program management and client experience, including work on managed investing and private client offers. Prior to her work at Schwab, Anne was a lead product manager and user experience manager at Dex One Corporation. She also has international experience with her work on the launch of an automobile insurance company in Mexico.

Anne earned a bachelor's degree in economics from Colorado College and an MBA from the Kellogg School at Northwestern University.

In her free time, Anne enjoys reading (two book clubs keep her hopping), walking or biking the many beautiful trails around her house, patio cocktails with friends, and supporting her daughter's many activities. She lives in Centennial, Colorado, with her teenage daughter and their goldendoodle named Camden.



Elizabeth Duff

SENIOR CONSULTANT
Marketing Manager

Elizabeth Duff brings more than 20 years of experience leading customer-centric marketing innovation to help grow financial services and fintech companies.

Elizabeth has advised multiple Fortune 500 corporations on the design of strategic, impactful marketing initiatives that are grounded in deep customer empathy. She is passionate about uncovering valuable insights to inform and optimize high-impact marketing efforts.

Elizabeth earned her bachelor's degree at Trinity College in Hartford, CT and attained her Master of Business Administration degree from Northwestern University, Kellogg School of Management in Evanston, IL.

In her free time, Elizabeth can be found on the tennis court or at the beach with her two active cockapoos. She also enjoys traveling, and recently achieved her lifelong goal of visiting all 50 states in the U.S.



Greg Eisenbrand

SENIOR CONSULTANT
IT Project Manager

Greg Eisenbrand brings more than 20 years of extensive project and program management experience to Blu Pagoda, specializing in business transformation, strategic sourcing and procurement, and large-scale information architecture projects. He is known for his dedicated client focus, team-leading skills, process improvement, and proficiency in launching PMOs.

While achieving PMP, CSM, and CSPO certifications and putting them into practice early on as an IT Project Manager and Category Manager, Greg has also spent years teaching, mentoring, and engineering. He has taught as an adjunct professor at California State University - Northridge and as an Instructor at the University of California Irvine. And he's put his background in science and engineering to good use at Amgen, Parexel, Kite Pharma, the Hughes Aircraft Technology Support Division, and Chevron Research Company.

Greg achieved his Master of Business Administration degree at the Anderson School of Management, UCLA, with a Master of Science degree in Chemical Engineering from the University of Southern California, and a Bachelor of Arts degree in Chemistry from Harvard University in Cambridge, Massachusetts. Aside from the certifications mentioned above, he's also attained computer science certifications in Python, Algorithms, Combinatorics, and Probability.

In his free time, Greg volunteers at the Anti-Predator Project, dedicated to combatting human trafficking in America. He is also conversational in Spanish and a proud father of three grown daughters with his wife of 31 years. He's even coached two of his daughters to national rankings with his past Division 1 student-athlete status at Harvard University, ranking three times in the top ten national junior tennis competition.



Mohamed Farrag

CONSULTANT

IT Program and Project Manager

Mohamed Farrag brings more than 20 years of experience in Information Technology with a wide variety of expertise in business analysis, quality assurance, project, and program management, cost management, and data center transformations and implementations. With a background in the oil and gas and insurance industries, he is known for his rapid ability to streamline operations, deliver on-time projects, and exceed client expectations.

Before joining the private sector, Mohamed worked in Defense Consulting, providing both the Department of Defense and Homeland Security with IT solutions. While deployed in Iraq, he was an Information Technology and Intelligence Advisor to the Iraqi Ministry of Defense. His work there was invaluable, resulting in an award directly from the Minister himself. Mohamed has spent several years in the Middle East, where he oversaw projects across multiple countries, including the implementation of state-of-the-art Data Center and Data Center Transformations.

Mohamed earned his Master of Science degree in Safety Engineering and his Bachelor of Business degree in Computer Information Systems from Houston, Texas. He was also a participant in the Study Abroad Program at the American University in Cairo.

Mohamed enjoys traveling, camping, and time spent at the beach when he isn't meticulously planning, implementing, and delivering excellence at work. He is also the team manager for his son's competitive soccer team in Houston, Texas.



Chloe Forrer

CONSULTANT
Project Coordinator

Chloe Forrer is dedicated and enthusiastic about connecting with project teams and working hard to solve problems, implement positive change, and leave a lasting impression with her moral values and can-do attitude. She has most recently been providing marketing and design services across various industries.

Chloe graduated at the top of her class with a Bachelor of Science degree in Design and Innovation Management and a minor in Business Management from Oregon State University after graduating high school with an International Baccalaureate diploma. Among her academic achievements, she held a VP membership with the Alpha Phi Sorority in Education and Programming and as the Director of Community Service. She also worked on several projects that allowed her to unravel design products and services to resolve problems with the user in mind.

Chloe grew up in Edmonds, Washington, a city about 15 miles North of Seattle, where she continues to reside. She enjoys spending her free time staying energetic with such activities as skiing, running, playing golf, and spending time with friends.



TJ Fortin-Wolf

CREATIVE DIRECTOR and UI/UX
DESIGN CONSULTANT

TJ Fortin-Wolf is an experienced, thoughtful leader with a diverse creative skillset who has consistently delivered critical contributions and proven herself an award-winning top performer as a strategic creative director.

TJ brings more than 30 years of experience that spans creative and brand leadership, including user interface (UI) and user experience (UX) design for clients such as TIAA, TIAA Bank (formally EverBank), and Charles Schwab. She has led multiple rebrand projects, including transitioning EverBank to TIAA Bank — on time and under budget. Highly technically adept, TJ has also lead organizations through complex MarTech projects that require people to adapt to ever-evolving technical demands. She has always taken pride in cultivating high-performing and highly engaged teams, providing clear direction with a calm demeanor, and building trust with all team members involved in any given project.

Beyond TJ's professional accomplishments, she is deeply committed to uplifting communities that have been traditionally underserved. Her primary focus has been on empowering women, POC, and LGBTQ communities, as well as environmental and progressive political organizations that support those communities.

At heart, TJ is a creative's creative. She has a passion for painting, drawing, playing guitar, singing, baking, and living. She has a cherished son and beloved wife. And when she's not spending quality time with her family or wowing her clients with her professional skillset, she might just be taking in some vintage cinema, delighting in her garden, or putting some more miles on her motorcycle.



Lisa Gaikins-Glover

CONSULTANT
Project Manager

Lisa Gaikins-Glover brings more than 13 years of professional project management experience to Blu Pagoda clients. She has an incredible aptitude for data analysis, risk management, and leading the implementation of process improvement within the financial services industry.

Most recently, Lisa expertly supported several end-to-end projects and directed a cross-functional project team from project ideation, through carefully monitoring numerous tasks, schedules, and all risks involved, to ultimate on-time project execution. She has worked with industry leaders such as USAA and Bank of America.

She earned her Bachelor of Business Administration degree at Our Lady of the Lake University, with a focus on human resources management, and is a certified Scrum master.

Lisa has a strong business backbone with a vibrant artistic side as a former franchise operator of an upscale paint studio in her hometown of San Antonio, TX. There, she managed day-to-day operations, from personnel selection and training, payroll, marketing, advertising, and inventory, to major event planning.



Faith Garlington

CONSULTANT
Project Manager

Faith Garlington (xe/xir) brings more than 15 years of experience in the U.S. and internationally across several industries, built around SaaS and fintech products. A natural and skilled leader, Xe brings incredible energy to create momentum for new projects.

In the SaaS space, xir prowess lies in serving as the bridge between tech-speaking developers and feature-hungry end users. Xe directs teams toward products that align business objectives with market opportunities by liaising between developers and end users to translate feature requests into cutting edge technologies.

The developers build it. The sales people sell it. Faith drives success by holding the team accountable to the vision and results. Xe manages the delicate balance between processes, relationships, and bottom-line results: time, people, and money.

Faith has worked in B2B SaaS, fintech, education, non-profits, social justice, and sales. Most recently, Faith piloted the conception, development, approvals, and launch of a strategic Digital Solutions project at one of the top 10 largest banking institutions in the world.

Xe earned xir MBA with an International Studies Graduate Certificate and focus on Entrepreneurship at Oklahoma State University in Tulsa. Faith completed xir professional Scrum Master (CSM) and Product Owner (PSPO) certifications through a Technology Project Management Boot Camp at UC Berkeley.

Faith has served on the Peace Brigades Interational-USA Board of Directors for the past ten years, including the International Operations Council of the global organization. Xe also conducted a microfinance social audit in Cameroon on behalf of Kiva through their Fellowship Program.

In xir free time, Faith enjoys dedicating xirself as a foster parent to minors as well as homeless LGBTQ+ non-minor dependents ages 18-24. Xe is also founder of a co-living community in San Francisco, California, focused on intergenerational community and hosting foster placements.



Trent Garrett

SENIOR CONSULTANT
IT Program and Project Manager

Trent Garrett brings more than 20 years of extensive experience as a program and project manager configuring, developing, and integrating business applications and network solutions throughout various Global 1000 clients. He specializes in cyber security, identity, and access management/privileged access management (IAM/PAM), enterprise resource planning (ERP), network infrastructure, application migrations, and data analytics. He's held vast line management responsibility in addition to leading several projects with budgets over \$200 million.

Above all else, Trent values supporting clients in business transformation and automation, including implementing best practices with a genuine passion for people, processes, and technology.

Trent graduated with a dual bachelor's degree in business administration and computer information systems from the Florida Institute of Technology. He has since achieved Project Management Professional (PMP), Enterprise Resource Planning (SAP ERP), and Siebel Customer Relationship Management (CRM) certification.

Trent volunteers through his local chapter of Benevolence Ministry in his free time by assisting the elderly, cancer patients, and disenfranchised individuals.



Susan Gentry

SENIOR CONSULTANT
Project Manager

Susan Gentry is a veteran Senior IT Product Manager and Business Systems Analyst with an instinct for unearthing strategic opportunities to streamline business processes using Agile software development methodologies. She has strong experience in leading software development teams and managing the entire product development cycle from inception to testing and release.

Her passion is guiding her team to create applications and new product features that delight users by helping to make their work lives easier – and enabling them to make informed, analytical business decisions. She particularly enjoys working with business users and creating double-digit cost efficiencies for her clients. Susan’s most recent work includes leading a development team to modernize applications to support an acquisition. She’s directed large projects for the Arizona Department of Education, technology start-ups, Charles Schwab and Intel.

Susan received her bachelor’s degree in business and operations from DeVry University. She’s a very proud mother of two adult children. Susan lives in Phoenix and escapes the desert heat for trips to the ocean as much as possible. She’s often walking her dogs or down-dogging on her yoga mat.



Valencia Gibson

CONSULTANT

Project Manager and Business Analyst

Valencia Gibson is a project manager and business analyst with Blu Pagoda. After serving with the United States Air Force where she directed several flight management programs, Valencia has built a career driving organizational efficiencies and cost savings through operational project management.

With nearly 15 years of international and U.S. experience, she has collaborated with teams from a variety of sectors—including software and financial services—to drive future-state projects ranging from post M&A integration and consolidation to change management and process improvement.

Most recently Valencia wrapped up a project management engagement with Charles Schwab in their international services division. Prior to that assignment, she held project management and analyst roles with the Arizona Department of Administration, Axon, and JDA Software (now BlueYonder).

Valencia holds an MBA from Arizona State University W.P. Carey School of Business and a graduate certificate in Applied Project Management from Villanova University.

Valencia grew up on the East Coast and currently resides in the Phoenix area. In her free time, she enjoys time with her family, international travel, and experiencing other cultures and cuisine.



Mike Golaszewski

SENIOR CONSULTANT
Strategic and Marketing Manager

Mike Golaszewski is a senior financial services and technology strategist with more than 20 years of experience in brokerage, wealth management, and consumer banking. In 2007, he led the development of Schwab Advisor Center, the largest custodial technology platform in the industry. He was later responsible for managing Pershing's NetX360 platform and served as the head of product and technology for Black Diamond, an independent business unit of SS&C/Advent and one of the largest providers of investment reporting and rebalancing solutions to registered investment advisors and independent broker-dealers.

Mike's background includes leadership roles in product management and marketing, technology development, and service and operations. He specializes in business and product strategy, business process optimization, program management, and tactical execution. Mike has developed a reputation for driving high-quality delivery, allowing the organizations he serves to meet their business and strategic objectives.

Mike grew up primarily in Colorado and received a bachelor's degree in journalism and bachelor's degree in communications from Arizona State University. He is an avid traveler, skier, and scuba diver but more recently has become a dedicated teacher and student of his adopted twin boys. He currently lives in the San Francisco Bay Area with his wife and their sons.



Keith Goodlett

SENIOR CONSULTANT
Strategic and Marketing Manager

With more than 20 years of experience of leadership in marketing strategy, communications, and product management for the financial services industry, **Keith Goodlett** has a record of uncovering client needs to craft innovative tools and programs to deliver exceptional experiences to increase revenue and maximize efficiencies. He has a talent for understanding complexities and developing strategic programs to meet the goals of a variety of stakeholders. He prides himself on building strong relationships with his clients.

Keith spent a number of years with Charles Schwab, leading teams in marketing, product development and product management. He directed product launches, major programs and built tools that delivered multi-billion-dollar returns for the mutual fund services group. One of his large projects led to the development of an innovative digital tool to allow clients to easily build and invest in a portfolio of mutual funds – the tool generated more than \$1 billion in mutual fund purchases. Keith also held director-level roles in sales and business development at Fidelity Investments and Commonwealth Guardians.

Keith earned a bachelor's degree from the University of Nebraska and is working toward completing a master's degree in marketing from Southern New Hampshire University. He lives in the Bay Area and is proud to report that after a lifetime of avoiding large bodies of water, he recently learned to swim.



Austin Groome

SENIOR CONSULTANT
Strategic and Project Manager

Austin Groome is a senior financial services professional with more than 25 years of experience in risk management, foreign exchange, and program management across a broad spectrum of financial services firms that include First Republic Bank, State Street, and Fidelity Investments.

Additionally, Austin has worked in management consulting where his clients included Charles Schwab, LPL Financial, Capital Group, Merrill Lynch, and Morgan Stanley.

Austin is an accomplished financial services executive with an established track record of leading key trading, compliance, operational risk, and business process improvement initiatives within banking, asset management, and consulting. He is a proven leader and strategic thinker focused on client delivery and business development.

Austin lives in San Francisco and is an avid golfer and squash player and a voracious reader of history.



Josh Jenkins

CONSULTANT

Project Manager and Business Analyst

Josh Jenkins is a financial services professional and project manager, with a focus on platform implementation and program financial management. Josh coordinated implementation of BlackRock's Aladdin investment management platform across Schwab Funds serving more than \$180 billion in assets. At Standard Chartered Bank, his recommendations for a new anti-money laundering and sanctions filtering system have helped keep questionable characters at bay.

Josh has an analytical background and specializes in transforming client project visions into actionable deliverables, allowing leadership teams to take concrete steps toward achieving their strategic goals. He also has an eye for design and creates succinct and engaging presentations that spotlight key information and decision points.

Josh grew up on the East Coast, studying finance and international relations at the University of Miami before starting his career in San Francisco. As a proud citizen of both the United States and Germany, Josh believes in the power of global engagement and has a lifelong love of travel.



John Kaminsky

SENIOR CONSULTANT

John Kaminsky brings more than 30 years of experience in the financial services industry and has built a solid reputation with industry peers and regulators as a high-level officer, including Managing Director of Operations, Chief Compliance Officer, and AML Officer for multiple large retail, proprietary, and market maker broker-dealers. He is known for providing knowledgeable guidance on complex issues, being adept at working in rapidly changing and challenging environments and implementing process improvements.

Most recently, John led a successful compliance effort for regulatory approval of a stock loan business, allowing the broker-dealer and client additional profitability. Working closely with business partners, John devised and wrote all necessary client agreements, business process documents and procedures, and regulatory submissions. He is passionate about solving complex problems and being able to implement change that truly matters.

John currently holds FINRA Series SIE, 4, 7, 24, and 63 licenses.

In John's free time, he loves to tackle DIY projects at home. He's currently working on building Adirondack wooden lounge chairs for his family and friends.



Karel Kammermeyer

CONSULTANT
Project Manager

Karel Kammermeyer is a highly analytical and goal-driven professional bringing more than 20 years of experience in planning and managing cross-functional business operations and technology projects. Her expertise comes from a broad array of projects in industries ranging from financial services and health care, to retail and hospitality.

Karel's recent work consists of her leadership role as a senior project manager at USAA where she was responsible for the transfer and conversion of USAA managed portfolio accounts to Charles Schwab. As a program manager, Karel has also expertly driven needed transformation of strategic solutions to ensure compliance regulations are met and has led the development of the Video Remote Interpreting Solution, assisting clients with transitioning to interactive voice response technology.

Originally from Minnesota, Karel moved to Texas in 2019, where she loves to garden, and spend time with her family, including Louie, a Labrador puppy.



Jill LeVan

SENIOR CONSULTANT
Strategic Manager

Jill LeVan is a senior strategy professional with more than 20 years of experience in offer and product strategy, client experience, process improvement, organizational change management, and client service and support. She spent much of her career in leadership roles in both the retail and institutional businesses at Charles Schwab & Co., and she now advises organizations of all sizes on how to tackle their business opportunities and challenges.

Jill specializes in the design, implementation, and delivery of world-class client experiences, including product design, multichannel interaction models, and supporting processes and infrastructure. She is passionate about the importance of maintaining a relentless focus on the customer's needs in all aspects of work in order to maximize results.

After lengthy stays in San Francisco and Chicago, Jill returned to her roots in the Lehigh Valley of Pennsylvania, where she is enjoying getting reacquainted with her hometown.



Chris Martin

SENIOR CONSULTANT
Project and Product Manager

Chris Martin has more than 15 years of experience in the financial services industry, having led cross-functional teams nationally. He is known for diving into any project, quickly understanding business needs, and being able to facilitate executive decisions based on changing priorities. Chris' specialty lies in production efficiency, business process improvement, and digital transformation, leveraging technology to implement solutions. He has spent much of his career working his management savviness at Charles Schwab where he earned a Chairman's Club Award that recognized him as a top contributor to business success when he authored an award-winning marketing feasibility study that covered a new margin product offering.

Most recently, Chris built out a service model for a complex financial product in the fintech space, leading a team of highly experienced employees and strengthening relationships between Customer Experience, Product, and Operations teams. He thrives as a lead-from-the-middle utility player and liaison among a diverse group of key partners with a talent for translation between business and technical teams. He takes pride in leveraging his broad experience to provide key insights and gain strategic alignment to get initiatives up and running. He also takes great satisfaction from helping large groups of stakeholders communicate effectively with one another to efficiently work toward common goals.

Before achieving his Master of Business Administration degree with a focus on Executive Leadership from the University of Denver, Chris earned his Bachelor of Arts in Studio Art and Business Administration at the University of Colorado. He has since earned other certifications such as a CSM, PMP, AIPMM - CPM, and five separate FINRA series licenses.

Chris recently relocated with his family to the Pacific Northwest from Denver, Colorado. After many years of skiing, snowboarding, and hiking in the Rocky Mountains, Chris and his family are looking forward to exploring the Puget Sound area and all that life near the ocean has to offer.



Jessica McLaughlin

MARKETING CONSULTANT

Jessica McLaughlin is a marketing professional with experience in all aspects of marketing, including advertising, design, photography, and communications, who has established herself as a versatile and creative problem solver. She is passionate about creating impactful marketing solutions and has a proven track record of marketing success in the financial, healthcare, and technology industries.

With more than 20 years in marketing, Jessica spent seven years at Northwestern Mutual, where she oversaw a diverse range of marketing and communication initiatives. She excels in collaborative settings, working closely with cross-functional teams to brainstorm innovative ideas, tackling challenges that drive positive impact, and delivering results that exceed expectations.

Jessica attended Alverno College in Milwaukee, WI, and University of Guam, Dededo, Guam. She is an avid traveler who has been to several countries and loves to learn about local cultures: Bali, Japan, Marianas Islands, Korea, Germany, Italy, Spain, and Ireland, to name a few!

Jessica leads a busy life beyond her career, thanks to her husband, children, and grandson who keep her happily occupied. But that hasn't stopped her from pursuing her passions outside of leading successful marketing campaigns. She's a certified yoga instructor and even started her own jewelry business — her designs are sold in two boutiques and at weekend artisan markets.



Vinesh Mehta

SENIOR CONSULTANT

Vinesh Mehta is a seasoned business strategy and operations consultant with more than 20 years of experience launching new products and services and transforming business operations to meet strategic goals. He's passionate about finding new technologies and services that leave a long-lasting, positive difference in the way people live and work.

Vinesh has directed numerous large-scale projects that resulted in profound change, including a customer conversion strategy for trial purchasers that led to multi-million dollar contracts for Varentec, a smart-grid start-up. While he was a senior consultant at Deloitte, he developed a global product line investment strategy to cut operating expenses up to \$220M for a multi-billion dollar global PC company.

He received a bachelor's degree in electrical engineering with distinction from University of Washington and a master's degree in business administration from the UCLA Anderson School of Management. He also holds a PMP certification.

In his free time, Vinesh frequently mentors students at the University of Washington and enjoys basketball and yoga. A student of life, he once took ballroom dance lessons on a dare and later became a competitor and teacher.



Elaine Needleman

SENIOR CONSULTANT
Strategic Manager

Elaine Needleman has been leading strategic initiatives from concept to execution resulting in synergy savings from acquisition implementation, expansion of client base, gains in operational efficiency, and compliance with industry regulations for 20 years. She excels at managing and analyzing large data sets for creation of program reporting to executive management.

Her current work includes managing synergy savings financial reporting for Charles Schwab & Co. resulting from its acquisition of TD Ameritrade. Elaine collaborates with business units and Finance partners to capture savings resulting from reduced spend, contract renegotiations, and elimination of overlapping vendors and services.

A global citizen, Elaine has lived and worked abroad several times, most recently in Europe where she gained appreciation for the impact of climate change on business and society. She recently completed Columbia Business School's Executive Education on ESG Investing as well as the United Nations PRI Academy's Foundations in Responsible Investing program.

Based in Marin, California, Elaine spends her free time exploring nature.



John Pacheco

SENIOR CONSULTANT
Strategic Manager

John Pacheco brings to Blu Pagoda more than 20 years of experience in marketing, communications, crisis preparation and response management, consumer product development, and customer satisfaction. He is proud to have worked on behalf of several global organizations distinguished among Fortune Magazine’s World’s Most Admired Companies.

John’s experience includes customer acquisition, retention, and loyalty initiatives to consumers, small businesses, and enterprises—as well as corporate crisis communication strategy, brand preservation, and reputation management.

One of John’s passions is the emerging trend of conscious capitalism and the impact it will have on consumer behavior as well as traditional marketing and advertising practices. He currently serves as co-founder and managing executive of his startup, Qurrency, which has a mission to connect consumers nationwide with brands and companies that closely align with their social values.

John is a lifelong Californian, currently based in Palm Springs. He holds a Bachelor of Science degree in applied economics from University of San Francisco.



Mayra Padilla

SENIOR CONSULTANT
Marketing Manager

Mayra Padilla is an accomplished marketing and communications professional. She has diverse experience consulting in various industries with corporate and nonprofit clients. Mayra is a high-level strategic and creative thinker with a proven track record of results in strengthening brand marketing, branding, communications, product and program development, innovative initiatives, and event planning.

Mayra has spent her career helping to build some of the biggest brands in the United States, such as Charles Schwab, Levi's, Clorox, General Mills, and Kraft, to name a few. She treats brands as living entities and knows how important it is to nurture each one through every life cycle, gaining the necessary clarity for engaging with consumers. This process led her to establish a new, brand-centric working model at Charles Schwab, moving the brand from its limited discount broker heritage to a full-service provider positioning which catapulted its growth trajectory.

Mayra earned her Bachelor of Arts degree in French and Political Science from Middlebury College in Vermont and spent a year abroad at the Middlebury College School in Paris, France.. She is - bi-lingual in Spanish and fluent in Italian.

When she isn't exercising her creative and strategic genius at work, Mayra may be officiating a wedding as a minister (six so far and counting), practicing the art of photography or wild writing, traveling, hanging out with her nieces and nephews, or even mentoring talent.



Erik Radock

SENIOR CONSULTANT

Erik Radock has more than 28 years of experience in leading the evolution of communication technology that integrates marketing, sales, service, and operations. Erik has notably led the advent of Charles Schwab’s behavior-based marketing websites, print-on-demand, and the integration of CRM and automation into digital and print communications.

He is passionate about building something from nothing at all; helping companies make use of the newest technology to improve their marketing and communications through implementation of prototype integrations, testing and learning, and creating the necessary training materials for proper use before turning prototypes over to production teams for company-wide distribution.

Erik earned his Bachelor of Arts degree in Communications and Advertising from the Edward R. Murrow College of Communication at Washington State University. When Erik isn’t busy studying and coming up with new communication creations, you might find him enjoying live jazz and Americana music events or playing dominoes competitively and Scrabble with family and friends.



Eric Radzan

SENIOR CONSULTANT
Strategic Manager

Eric Radzan is a senior financial services leader with more than 20 years of experience in program management and development, product marketing and project leadership. His background includes leadership and management roles in product management, marketing and field support. He has helped multiple Fortune 500 companies meet their strategic goals and objectives.

At Schwab, Eric managed a team responsible for marketing, product management and development, strategy, and field support of the third-largest SMA platform in the industry (more than \$100 billion AUM). Eric helped launch multiple HNW products for the retail and RIA channels while there.

Prior to Schwab, Eric was vice president of managed account product development and management at Wells Fargo, where he developed and managed mutual fund wrap, multi-strategy portfolios and separately managed account platforms.

Eric has deep understanding of advisory programs, wealth management, B2B and B2C product marketing, distribution and strategy. While Eric's expertise resides in financial services, he also has experience in the entertainment industry.

In his free time, Eric enjoys running, reading, traveling and learning how to play guitar.



Jennifer Regan

SENIOR CONSULTANT

Strategic and Marketing Manager

Jennifer Regan has a rich cross-functional background that includes deep strategy, product development, and marketing expertise to generate proven results with more than 20 years of experience. She enjoys complex and multi-faceted strategic initiatives, developing a new product/program, launching a new marketing campaign, and improving the end-to-end customer experience. Her passion lies in helping mission-driven service organizations expand their reach.

Throughout her career, Jennifer held several leadership roles with Charles Schwab, MVP Health Care, and Capital District Physicians Health Plan. She developed and launched numerous products, including Schwab Private Client, leading all aspects of marketing for six client segments.

Jennifer earned her MBA in marketing from the Olin Business School at Washington University and a bachelor's degree in English and History from Washington University in St. Louis. A constant learner, she completed coursework in leadership and marketing at Clarkson University and is certified in marketing strategy by the American Marketing Association.

Jennifer is a Chicago native now residing in upstate New York, who loves to travel and has been through all 50 states! It's safe to say she is always planning for her next adventure! She has a son in college and a daughter in the 12th grade, so she and her husband have already adopted two friendly canines in preparation for their soon-to-be empty nest. Jennifer also enjoys volunteering and is currently serving on the boards of her local community foundation and an economic development organization to assist women returning to the workforce.



Kristen Riedelbach

PROJECT MANAGER

Kristen Riedelbach has more than 20 years of experience with writing, editing, project management, and communications strategy. Kristen has worked with global brands such as Charles Schwab, where she received the Schwab Marketing Excellence Award, as well as Harcourt-Houghton-Mifflin, McGraw-Hill, and smaller businesses with great success in all aspects of regulated industries. Kristen has an entrepreneurial spirit that drives her to quickly conquer any challenges presented to her with vigor and a strong focus on details. Her certification in Change Management at APMG International is a bonus to her innate ability to problem-solve and galvanize entire teams toward any common goal without missing a beat.

While Kristen is in the process of attaining her master's degree in Organizational Communication, she has a bachelor's degree in Social & Behavioral Science where she concentrated on gender studies and critical theory. She thereby thrives in Diversity, Equity, and Inclusion work, and her background in communications plays a critical role to advancements in this area.

In her free time, Kristen enjoys traveling, cooking, volunteer work, and home remodeling projects with her husband while hanging out with their young and energetic Labradoodle, Chilly, in Austin, Texas.



Maggie Rush Vinciguerra

SENIOR CONSULTANT
Writer and Strategic Marketing
Manager

Maggie Vinciguerra is a strategic marketing professional and writer with more than 20 years of experience in the financial services industry.

Maggie is an alumna of Accenture’s financial services consulting practice, where she learned to combine her creativity and intellectual curiosity to become an expert at creating clear and compelling marketing and training content for complex financial products and technology implementations.

Her experience also includes senior marketing roles with TD Ameritrade, The Depository Trust and Clearing Corporation (DTCC) and UBS Wealth Management. As a communications professional, Maggie works with a broad spectrum of clients to make complex communications clear for both consumer and professional audiences.

In her free time, Maggie enjoys running, cooking, traveling and watching her young daughters perform and compete as Irish dancers.

Maggie received her Bachelor of Arts in art history from Colgate University and a Master of Business Administration in marketing from the University at Albany. She lives in Upstate New York.



Emily Sachs

CONSULTANT
Marketing Manager

Emily Sachs brings more than 20 years of experience in brand building and marketing communications, from product positioning to sales and servicing messaging, with a relentless focus on the customer. She has extensive experience managing cross-functional, omnichannel marketing programs from ideation to execution in highly matrixed organizations.

Upon launching her marketing career, Emily has brought a client-centric mindset to some of the most successful companies across multiple industries, including Charles Schwab, Wells Fargo, Levi Strauss & Co., Title Nine Sports, and Monster Cable. She has also worked with small, up-and-coming businesses. Emily is a strong communicator and problem solver who motivates teams and partners to gain consensus and deliver on plans from team members to the C-suite.

Emily acquired her Bachelor of Arts degree at the University of California at Berkeley and is a Bay Area native. She enjoys taking advantage of the culture and great outdoors that the region affords. Pre-pandemic Emily was an avid traveler and has visited over 20 countries on five of the seven continents. She is also very involved with the performing arts as a participant and patron. She can't wait to get back to traveling and live music!



Mark Sifling

SENIOR CONSULTANT
Strategic Manager

Mark Sifling is a seasoned management consultant with more than 20 years of experience leading business transformation initiatives in all aspects of financial services, including banking, brokerage, insurance and wealth management. Noteworthy clients include Wells Fargo, Charles Schwab, Blue Shield of California and AAA Insurance.

As a consultant, Mark has led numerous large-scale change efforts such as mergers, divestitures and strategic software development initiatives.

Prior to consulting, Mark was a marketing executive at Charles Schwab where he led teams responsible for managing and maintaining Schwab's consumer products, especially brokerage accounts, bank accounts, loans and funds transfer services.

Mark is currently a Certified Financial Planner® and is the owner and lead advisor at Simple Life Financial, a California wealth management firm with clients across the country.

Mark holds a bachelor's degree in physics from Cornell University and an MBA from UC Berkeley with a concentration in management information systems. When he's not working on professional projects, Mark enjoys cooking, hiking, and camping.



Leslie Trey Smith

COSULTANT

Digital Marketing and Project
Manager

Leslie T. Smith is a seasoned marketing professional with 18 years of experience scaling up customer acquisition and sales for not only new hands-on startup businesses but also well-established Fortune 500 companies. Leslie has a talent for helping his clients tap into previously unattainable revenue opportunities and bringing new digital transformations to improve efficiency, resulting in desired revenue growth.

Throughout Leslie's career to date, he has launched ten e-commerce businesses: generating more than \$300 million in additional revenue for his clients and employers. He has personally led the turnaround of multiple e-commerce businesses into doubling their sales. Leslie has a history of driving new social media and in-house e-mail subscriptions by the thousands and streamlining new go-to-market processes to reduce defects and increase product launch sales.

Leslie is sought after for his strong track record and dedication. He's worked with Philips electronics to implement website platforms, Honeywell to integrate 72 local country websites into a single global site, and Speck products where he launched an entirely new business unit for added market opportunity. There is no limit to what Leslie can do with his laser-sharp focus on client goals.



Elaine Snyder

CONSULTANT

Business Analyst

Elaine Snyder is an operations and fintech consultant with more than 25 years of experience transforming registered investment advisers, hedge funds and wealth management firms. She is an investment operations and client reporting expert with deep expertise in technology selection and implementation services. Always seeking opportunities for improving current processes, she focuses on preparing for growth and believes that effective process improvement is directly connected to a higher quality of life.

She holds a bachelor's degree in business administration from James Madison University and is a fi360 accredited investment fiduciary. In her spare time, Elaine loves to travel with her husband, Brad and, whenever possible, her rescue pit bull, Lola. Elaine is the de facto family historian for her large extended Italian and Irish family and has documented parts of her family tree back to the early 1500s (and to a previously unknown Mayflower passenger).



Barbara Soley

CONSULTANT

Marketing, Project, and Product
Manager

Barbara Soley is a marketing operations project management professional with more than five years of experience driving business growth for Business to Business (B2B) Fortune 500 companies, non-profits, and startups at marketing agencies/consultancies, as well as with her own e-commerce B2C tea business. Her background primarily involves managing the execution of large, omnichannel marketing campaigns with large-cap B2B SaaS clients. She has also managed marketing initiatives for clients in the hardware, manufacturing, finance, health, solar energy, and media sectors.

At her core, Barbara is passionate about team building and focuses her personal and professional life on building and sustaining meaningful stakeholder relationships. She is dedicated to generating trust-based bonds with members of cross-functional teams as a project manager and cultivating meaningful connections with client teams, customers, and partners.

Barbara graduated from Brandeis University in Waltham, Massachusetts, Magna Cum Laude with her Bachelor of Arts degree in Art History and Business. She is a fan of the arts, particularly public, performance, and immersive experiences. Barbara spends her free time as an organizer working on launching and supporting mission-driven intergenerational co-living communities and enjoys reading art publications and attending museums, open studios, and creative pop-up events.



Katie Spitza

SENIOR CONSULTANT
Project Manager and Business
Analyst

Katie Spitza is an accomplished consultant with more than 20 years of experience and repeated success managing projects that have a transformative effect on clients' revenue, profitability, efficiency, customer service and competitiveness. Her expertise includes serving as a bridge between technical and business groups to align technology solutions to strategic business objectives.

In taking their companies to the next level of success, executives must fully realize the options, risks and consequences of embarking on transformative change. As a knowledgeable, experienced, and insightful business analyst and project manager, Katie partners with corporate leaders in identifying and optimizing opportunities for growth and profitability.

Katie grew up in Wisconsin and earned a Bachelor of Business Administration with an emphasis in finance and marketing from the University of Wisconsin at Madison.

In her free time, Katie enjoys hiking, spinning, traveling and reading.



Jill Steffes

SENIOR CONSULTANT
Strategic and Marketing Manager

Jill Steffes has an extensive B2B business development and planning background with more than 20 years of impactful experience in financial services. Her expertise lies in orchestrating data science and business team communications that turn insights into advantage and growth. Jill has a strong service orientation and truly thrives when faced with finding solutions to complex issues regarding real-world challenges for any client.

Most recently, Jill has managed business planning, market, and strategy and created sales operating and Customer Relationship Management (CRM) systems for BNY Mellon Perishing Advisor Solutions. She also ran competitive intelligence for Registered Investment Advisors (RIA) segment over thirteen years, grew \$178B in new assets, increased revenues by 500%, and grew opportunity size by 900% for the company.

Jill achieved her Bachelor of Arts in Women's Studies with a focus on Literary /Critical Theory from the University of British Columbia in Vancouver, Canada, and is fluent in French.

Philosophy, the quantum future, painting, and current events take up much of Jill's free time when she's not going above and beyond for clients. She also enjoys Winnipeg Jets hockey, great music, food, and fun every chance she gets!



Natalie Taylor

SENIOR CONSULTANT
Marketing and Product Manager

Natalie Taylor is a marketing and product management professional with more than 15 years of experience in the financial services industry. She has consistently demonstrated results in generating revenue, driving product strategy and delivering on challenging projects. Natalie describes herself as a payments technology enthusiast, and has deep expertise in managing products in bank deposit, electronic payments, credit and debit cards, bill pay, mobile deposit and pricing strategy.

Natalie was a product owner at Wells Fargo, where she managed a technology team responsible for building APIs to support account applications. She also managed and prioritized the team's quarterly and sprint backlog to ensure the most impactful work was completed, and was the main point of contact for stakeholders and key business partners. Before Wells Fargo, she worked at Charles Schwab as a managing director, deposit product strategist and director of partnership marketing at JPMorgan Chase.

She earned her bachelor's degree in political science at North Carolina State University. Natalie has an IDEO U certification from Insights for Innovation and is a certified Scaled Agile Scrum Product Owner.

Natalie lives in the Bay Area, and in her free time enjoys cooking, baking, yoga and urban hikes around San Francisco.



Jenny Terry

SENIOR CONSULTANT
Strategic and Marketing Manager

Jenny Terry is a business strategy and marketing consultant with more than 20 years of experience building and leading businesses that deliver best-in-class products and services. She has a demonstrated track record for building successful organizations and creating exceptional consumer experiences. She is highly skilled at leveraging analytics and consumer insights to deliver remarkable results and is known as a passionate, creative, strategic problem solver and team leader.

She has a wealth of industry experience, including consumer packaged goods, health care, environment, financial services, and technology, and founded the award-winning business, Speak To Me, which informed, connected and inspired more than 7,000 Bay Area women. More recently, she created and grew the Confab of Women ChangeMakers for the top female CEOs in healthcare.

Jenny's foundational training was in brand management at the Clorox Company and IT and litigation consulting at PwC. She holds an MBA from the Kellogg School of Management at Northwestern and a Bachelor of Science degree in mathematics/economics from UCLA.

When she's not working, she loves spending time with her family, being an active part of her community, enjoying the outdoors, trying new things and traveling. She lives in Marin County, California, with her husband and two children.



Valerie Toscano

SENIOR CONSULTANT
Strategic and Marketing Manager

Valerie Toscano has more than 25 years of financial services product, marketing, and technology experience. She has deep expertise in program management, process improvement, and change management having led multimillion-dollar, cross-functional projects with a keen focus to deliver on-time and on-budget.

Some of Valerie's most notable work includes strategic program delivery of Chase Online mobile and desktop functionality, merger integration and acquisition program management for Chase/Bank One, Chase/Washington Mutual, and Chase/BNY Mellon.

Valerie also consults with entrepreneurs, small businesses, and startups, helping them build processes and execute project programs that support rapid growth.

Valerie holds a bachelor's degree in finance and international business from NYU and a master's in management and international business from Fordham University.

When she's not working, Valerie is an active member of her son's private school community, having chaired several fundraisers and events and working alongside the school's board of trustees to manage the school's operating budget. A lifelong New Yorker, Valerie is an avid tennis player, home chef, and traveler. She lives in Greenwich Village with her husband, Michael, and son, Jack.



Kari Wagaman

SENIOR CONSULTANT
Campaign and Project Manager

Kari Wagaman is a senior campaign and project manager with more than 20 years of experience leading and contributing to integrated multichannel marketing programs in financial services.

Kari's project management and marketing career began fresh out of college as an advertising agency traffic manager. Gaining skills in direct marketing, digital advertising, and proficiency in most other marketing channels along the way, Kari eventually found her niche in integrated marketing and marketing program management. Having held director and senior manager positions at some of financial services' biggest names, like TIAA-CREF, Wells Fargo and Charles Schwab, Kari is known by colleagues as someone who gets things done.

Kari earned her Bachelor of Arts degree at the University of Southern California.

Based in the Bay Area, when she isn't working, Kari enjoys camping in her Roadtrek 190 Popular, baking, gardening, and spoiling her pets.



Tim Warder

SENIOR CONSULTANT
Strategic and Marketing Manager

Tim Warder brings more than 20 years of extensive experience and success in Go-To-Market strategy and operational scaling for startups and early growth companies, just as well as designing pivots for mature products and Fortune 500 companies competing and operating in global markets. He is known for excellence in analytical, data-driven, and collaborative leadership.

Tim has a first-rate track record with full profit and loss responsibility of solid growth through organic and mergers and acquisitions strategy. He created a 26-million-dollar revenue for Download.com, Chowhound.com, and Metrolyrics.com, leading to significant year-over-year growth for CBS Interactive, reversing multi-year declines before his leadership. Tim's curious and competitive yet collegial spirit is vital in problem-solving regardless of setbacks, opposition, or past failures that he knows can only become the most useful learning tools for greater future success.

Tim earned his bachelor's degree in economics at Carleton College in Northfield, Minnesota, and his master's in finance and marketing at Cornell University in Ithaca, New York. He went on to volunteer in the MBA Enterprise Corps on a two-year assignment in the Czech Republic after graduating.

Something fun not everyone knows about Tim is that he is not only a man of many talents in business, but is also musically inclined, having once been a long-time lead performer and guitarist for a performing and recording punk band!



Maura Warren

SENIOR CONSULTANT
Strategic Manager

Maura Warren brings more than 20 years of program management, project management and marketing experience to Blu Pagoda. Her experience spans a wide range of products and services, including digital, corporate real estate, CCAR, BSA/AML compliance, bank and broker-dealer account products, bank technology and programs for investment advisors.

Maura's recent experience includes corporate real estate and digital and managed account programs. She has worked for industry-leading financial services firms including Charles Schwab, Wells Fargo, and Bank of the West. Maura holds a bachelor's degree in English from U.C. Berkeley and an MBA from the University of San Francisco.

In her spare time, Maura enjoys traveling, reading, and spending time with her family. She is also passionate about the arts and welcomes any opportunity to attend exhibits and performances in and around the San Francisco Bay Area where she resides.



Dan Wonstolen

PROJECT MANAGER

Dan Wonstolen is a highly experienced operations leader with a track record of driving business transformation through process improvement, change management, and data analysis. With more than 14 years of experience scaling hyper-growth organizations across healthcare, technology, finance, and retail, Dan specializes in building high-performing teams for business transformation, mergers and acquisitions (M&A), and process improvement with a laser-sharp focus on delivery.

Dan is passionate about digging into data and guiding his team to work smarter and solve complex problems. He's successfully led a merger of more than seven different companies into one national company and led the creation and execution of an operational reporting and analytics strategy for one of the largest anesthesia service groups, generating a net revenue of over \$175 million.

After earning his bachelor's degree in psychology and health from Colorado State University in Fort Collins, Colorado, Dan achieved his master's in business administration from the University of Denver at the Daniels College of Business in Denver, Colorado.

Dan resides in Colorado with his beloved wife and a busy household -- two young sons, two dogs, and two cats! His boys and the rest of the family are big fans of all outdoor activities, while Dan enjoys board games, reading, camping, and backpacking. Not many people know that Dan used to play rugby (for 14 years!) but now enjoys watching rugby over being back on the field.



Cameron Zand

SENIOR CONSULTANT
Digital Product Manager and
Business Analyst

Cameron Zand brings more than 25 years of experience in product management, engineering, and technical program / project management to Blu Pagoda. He takes an analytical approach to his work, and he's proven himself to be a highly motivational, forward-thinking team-builder, collaborator, motivator, and communicator who is extremely customer-focused. Cameron is a widely recognized leader who shines at drilling down to the details; executing to plan and creating deep relationships with internal clients, vendors, and external customers.

Most recently, Cameron has been a key team member of Charles Schwab & Co digital and international team, focused on managing multifaceted projects, identifying the project charter, key deliverables, and working with various stakeholders toward release strategy and delivery timeline. Prior to Charles Schwab & Co, Cameron was the director of product management technical program management for content, customer experience at Agilent Digital Channel and the Content and UX Center of Excellence (CoE). In this role, he's led multiple large transformation initiatives to improve user experience through the Tech-Touch capabilities on Agilent.com. Before Agilent, he spent several years at Intel in various product, technical marketing, solution consulting management, and program management positions.

He earned his bachelor's degree in computer engineering at the Oregon Institute of Technology and a master's degree in business from Marylhurst University. He lives in the North Bay Area with his wife, daughter, and their family dog.



Ready to get started?

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