

Collaboration Without Constraint

An Interview with Kimberly Kozlowski,
 Founder and Chairwoman, GoGoMeds.com, and Founder and Senior Partner, Harborside Advisors LLC

EDITORS' NOTE Kimberly Kozlowski is the Founder of Harborside Advisors, a certified Minority Business Enterprise (MBE) and Women's Business Enterprise (WBE) based in Fort Lauderdale, Florida. Harborside Advisors operates as a family office and business consultancy focused on strategic growth and operational efficiency. She is also a partner at Vertex Solutions, a certified WBE, MBE, and SBA-affiliated company that develops virtual reality training programs for U.S. Military Special Forces.



Kimberly Kozlowski

In addition to her advisory roles, Kozlowski serves as Chairwoman of the Board for GoGoMeds.com, a cloud-based healthcare platform providing affordable prescription medications nationwide. She is actively involved in the company's daily operations and long-term strategy. Kozlowski began her career in finance, working as an analyst and trader in New York City before becoming Vice President at Dresdner Bank. After more than a decade on Wall Street, she shifted focus to raise her family while continuing to oversee private real estate investments and remain involved in community-based initiatives. Kozlowski is deeply engaged in philanthropic work, serving on the board of the Women's Prison Association and several academic advisory boards. Her commitment to both professional excellence and social impact underscores her broad and thoughtful approach to leadership. She holds a BA degree in business communications from the University of North Carolina and a master's degree, magna cum laude, from Lasell College with a concentration in marketing.

Will you discuss your career journey?

The journey begins the moment you choose to embrace a bold opportunity. For me, that moment came when I graduated and made a very deliberate decision that I wanted "Wall Street" to appear on my resume. I left my home in North Carolina and moved to New York City. It wasn't just a change of location; it was the catalyst for transformation and the beginning of a path that would shape my personal and professional life in ways I couldn't imagine. I began my career as an analyst and trader at Wyndham Capital. With this new foray in the financial world, I was given the opportunity to understand the power of markets, the precision of personal financial discipline, and most importantly, the dichotomy between the magnitude of a

public company and the power of the individual consumer. I went on to hold executive roles at Kleinwort Benson Investment Management and later at Dresdner Bank, where I learned the true value of mastering the fundamentals of management and team building. These years were a masterclass in leadership without the title. This is where grit, good decision-making, and being able to execute and deliver laid the groundwork for everything else to come.

Those early years in finance didn't just teach me how to manage assets, they taught me how to grow businesses from the inside out. They gave me a lens for understanding what makes a venture thrive and what it means to lead with intention. Today, as a founder, partner and owner, I draw from every lesson, every experience, and every risk taken, because in truth, I was a leader in the making even when I wasn't yet a leader.

What was your vision for creating Harborside Advisors and how do you define its mission?

After years of upward momentum and helping others to build a company, I made another bold decision and launched Harborside Advisors, a family office that allowed me to not only be a part of something, but to be a part of many somethings. As a family office, this was never about creating

a firm; it was about crafting a platform capable of fostering meaningful, scalable growth for businesses that share a commitment to evolution and excellence. At its core, Harborside Advisors is a synchronist system, where several businesses don't coexist under an umbrella, but thrive through a network of synergistic relationships. While original founders often seek to preserve their company's individuality, we believe that true growth lies in thoughtful expansion. It's a calculated, collaborative process that honors legacy while elevating potential.

Harborside Advisors, very deliberately, holds various designations as a certified Minority Business Enterprise (MBE) and Women's Business Enterprise (WBE) as we are deeply committed to advancing women into leadership roles, not just in theory, but in practice. This commitment is best exemplified in my partnership with Sandra Reiter, a dynamic leader and CEO of one of our investments, Vertex Solutions, a mixed reality and virtual reality aviation training company delivering cutting-edge solutions across both government and commercial sectors.

What we're building at Harborside Advisors is more than a portfolio; it's a movement grounded in values, driven by innovation, and powered by capable people. Again, it's about bold opportunities, only this time, I am not embracing them, I am part of a team that creates them.

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Will you provide an overview of Harborside Advisors' "hub and spoke" model that enables each business to grow while maintaining its individuality?

Our model is a centralized "hub" that provides critical shared resources: strategic guidance, operational support, and executive advisory services. These functions serve as the connective tissue, offering each company the infrastructure and readiness of a fully formed management team from day one. This allows our portfolio companies to accelerate their growth trajectory, minimize ramp-up time, and focus on executing the vision.

What sets this model apart is its balance. While the hub offers consistency and cohesion, each "spoke" retains operational independence and entrepreneurial freedom. We believe in collaboration without constraint. This structure enables leadership teams to leverage strengths, address areas of vulnerability, and make pivotal decisions swiftly. Success, to us, is not just reflective of a strong balance sheet, but also in the culture, agility, and momentum of the businesses we grow.

You serve as chairwoman of GoGoMeds.com. How is GoGoMeds.com providing access to medication while driving down costs throughout the entire supply chain?

At GoGoMeds.com everything begins and ends with the client. We are a mission-driven company focused on one fundamental question: With all the technological innovation and resources available today, why is access to affordable medication still not reaching the patient? Our approach is simple but powerful – we eliminate unnecessary intermediaries. By working directly with generic drug manufacturers and leveraging our proprietary digital infrastructure, GoGoMeds.com removes traditional markups and inefficiencies in the supply chain. As a cash-based pharmacy, this enables us to pass significant cost savings directly to the consumer while maintaining transparency and quality throughout. We recognize that we have the power to drive both systemic solutions and create real, grassroots-level impact. That's where innovation meets responsibility.

Where did you develop your passion for philanthropy and how do you decide where to focus your philanthropic efforts?

Philanthropy wasn't always part of my story. Early in my life, my focus was razor-sharp on learning and building a career. I was driven, determined, and deeply immersed in navigating a professional path that, while it evolved organically, was never rooted in a philanthropic intention from the start. But as I grew, personally and professionally, I began to understand the unique power that comes with progress. The ability not just to succeed, but to give meaningfully. As I developed confidence in myself, I found an even deeper commitment to service. That shift came from something simple yet profound: listening to others and understanding their needs.

One area our philanthropy is focused on is "pharmacy deserts" across the country where people have challenges accessing life-saving medications. It's staggering that in a country like ours, these communities still exist in such numbers. At GoGoMeds.com, we're committed to bridging that gap by creating human touchpoints for individuals regarding their healthcare needs. Solving for these disparities requires more than just ambition – it is alignment. GoGoMeds.com cannot solve this problem alone. We collaborate with other companies that already have a meaningful presence in underserved and overlooked communities. It's through these partnerships that we can extend our reach, strengthen our impact, and create meaningful change.

Above all, philanthropy has taught me the importance of stepping outside of myself. My focus is showing up with humility, asking the right questions, and staying committed to the belief that we all have something valuable to give. Time, talent and treasure.

What do you feel are the keys to being effective in philanthropy?

To be effective in philanthropy, you must be willing to hear the unheard and be intentional. Listen to the voices that go unnoticed while recognizing the power of "you." This is where real

change begins – in both yourself and your philanthropic receivers. An example at GoGoMeds.com is when we launched our pet medication line. We began listening to stories from across the country, one of which led us to rural Alaska where pop-up veterinary clinics provide essential care for dogs in extreme weather and remote communities. These areas have climate challenges where access to basic medications is nearly nonexistent. When we learned this, we didn't just offer products – we offered partnership. We supplied medications, supported the local outreach programs, and extended our reach in a way that was both strategic and meaningful.

How do you approach your management style?

I lead with what I call "graceful grit," a balance of resilience and empathy while setting a clear vision for creating spaces for collaboration and growth among our team members. I believe in leading by example, celebrating wins, owning setbacks, and using both as opportunities to teach, elevate, and strengthen. True leadership is not about having all the answers; it's about asking the right questions and building trust so that others are empowered to contribute meaningfully and objectively without concern.

I approach team building as a foundation for integrity and excellence. When you foster a culture of shared responsibility and recognition, you create a collective sense of purpose. Empowerment isn't just about giving people tools; it's about giving them belief and the opportunity to shine. That said, leadership also requires discernment. Weak links, when left unchecked, can become distractions that disrupt momentum and morale. A good leader knows when to make critical decisions swiftly and strategically, even when they're difficult.

What advice do you offer to young people beginning their careers?

Curiosity is your compass. Keep your eyes open and embrace opportunities, not just as a stepping stone, but as a chance to learn, connect, and evolve. But just as important as forward motion is reflection. Give yourself permission to pause and check in with yourself: Am I fulfilled? Is the path I'm on aligned with my values? Does it open my heart, my mind, and my energy toward something bigger than myself?

Leadership doesn't begin with a title; it begins with awareness. Life, relationships, and careers rarely follow a straight line, and the real strength lies in recognizing this and having the courage to embrace detours as part of your growth.

We must remind ourselves that the most successful person in the room is not always the smartest. Success is often rooted in presence, humility, and the ability to connect so never underestimate your influence as people are telling their stories. My best advice to anyone is to keep building your narrative and keep creating fans. I have also learned that while we listen and learn from others, it's equally important to verify, verify, verify.

We all begin with a mental road map of our career path, but opportunities work themselves in and take us in various directions. There is no such thing as a straight line in career building and you have to be open to the adventure. ●

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