



FOUR DEGREES OF INSPIRATION

BY DICK ANDERSON

A good idea can spring from just about anywhere. For Rob Karp '19, the notion of starting his own travel business came after years of managing his father's frequent flyer points. Kobina Ansah '08 saw the difficulties facing overseas students in accessing credit in the United States and responded with a product to meet their need. Harsha Chanrai, MMH '14 resolved to replace despair with opportunity by teaching hospitality skills to locals in economically challenged regions. And working on a destination-branding project with a group of MMH students inspired Ethan Hawkes '07, MBA '10 to develop a novel approach to customizing a world of travel experiences.

Clockwise from upper left:
Rob Karp '19, photo by
Jesse Winter; Harsha Chanrai,
MMH '14, photo by Matt Dayka;
Kobina Ansah '08, photo by
Jesse Winter; Ethan Hawkes '07,
MBA '10, photo by Caitlynn
Ramsey, MMH '09.



Rob Karp '19
Founder and CEO
MilesAhead

When it came to starting his own business, Rob Karp was miles ahead of his peers. He was all of fourteen when he turned his passion for airlines and his prowess for numbers into a travel consulting company. “I became interested in helping my dad with his business travel,” he recalled, and that quickly spilled over to other family members and friends as well. His parents suggested turning it into a business. “I didn’t like the idea at first,” he said, “but I was getting a lot of encouragement from others.”

Karp took 600 dollars he had earned refereeing soccer games as a high-school freshman and bankrolled the entire venture, founding Karp Enterprises, LLC in November 2012. As his enterprise spread its wings, he rebranded the company as MilesAhead (milesahead.co), which he calls

“a high-end travel concierge that focuses on helping people optimize their points and develop unbelievable experiences.”

ABOVE
An ad for MilesAhead appears on the electronic billboard behind Rob Karp in Times Square.

Redeeming is believing. In partnership with Valerie Wilson Travel and Virtuoso, a luxury travel network, MilesAhead sold more than three million dollars’ worth of travel and redeemed more than 25 million frequent-flyer points in 2016, and the company is on pace to continue its year-to-year trajectory of 100-percent growth.

From the outset, MilesAhead was tailored to meet its clients’ needs. Whether it’s Snapchat, Instagram, or texting, Karp and his team of luxury travel advisors “will use whichever communication tool is best for our customers,” he said, adding, “Our business is driven by a computer and a phone.” Of his ten-member crew, five are enrolled at Cornell. “Most of them are part-time, working ten to fifteen hours a week.” Karp himself logs 40 hours or more a week, even during the school year.

Midway through college, he is balancing the demands of growing his company—which has worked with over 500 unique customers, from individuals to families to businesses—and furthering his education. (His courses this fall include Airline Service and Operations Management and a class in intercultural communication, and he plans to

study in Europe next semester.) Karp and his team are working with Cornell’s eLab, an intensive student business accelerator located in Collegetown, to scale and grow MilesAhead “from a service business to a technology-powered service business,” he said. “My vision is to become a leading brand in the hospitality industry with a fantastic company culture and a mission focused on positively impacting the lives of our customers.”

Over the last several years, Karp has been the subject of admiring profiles on Fortune.com and Forbes.com. (“We’ll do anything from planning a seventeen-day safari to getting someone from New York to Los Angeles tomorrow night using only points,” Karp told *Forbes* writer Allen Adamson.)

As he summed it up, “We’re in the business of helping people with their leisure time, which is a resource you can’t get back.” Spoken like an old soul—and a fast learner.

Harsha Chanrai, MMH '14
Founder and CEO
Saira Hospitality

As Harsha Chanrai sees it, hospitality and humanity can go hand in hand—and she can provide great service for her guests while doing a great service to the community. While traveling in the Maldives in 2010 for her job as director of marketing at the Six Senses Residences, she came to the conclusion that the hospitality industry was not always making the best use of its native employees and that they were often treated differently than their foreign-born counterparts. While working at a luxury hotel in Sri Lanka, she also found that the lack of career opportunities was forcing many at-risk youth there to turn to the sex and drug trades out of desperation. There had to be a better solution—one that would benefit not only the locals but the luxury hotel industry as well.

Through Saira, Chanrai aims to create opportunity and stability in the service industry by providing hospitality training to less privileged locals and thereby fulfilling the needs of hotel operators who are looking for highly trained and motivated local hospitality professionals. At the end of 2015, Saira launched its first pilot school in South Central Los Angeles at A Place Called Home, a safe haven for underserved youth. There, Chanrai, who has an undergraduate degree in media and cultural studies from the London Institute, spent four hours a week teaching hospitality to a handful of students who had never set foot inside a hotel. Following the eight-week course, several received employment offers from luxury properties including the W Hotel.

Last fall, in partnership with Bunkhouse Hotels, Saira created a nine-week pop-up hotel school and enrolled 48 locals in the small Mexican town of Todos Santos. Of the 42 students who graduated, all but two now work in hospitality, and Bunkhouse was able to fill 25 positions at the Hotel San Cristóbal.

“This is a new way of hiring and making an impact in the community,” said Chanrai, whose concept for Saira Hospitality won

the 2014 Cornell Hospitality Business Plan Competition. “Now there are other forms of sustainable hiring instead of poaching from competitors or flying in talent from overseas.”

Chanrai hopes to build a permanent hotel school and resort in the not-too-distant future, but for now she is focused on her second pop-up school, which is teaching hospitality and English to 70 students in partnership with Costa Palmas Los Cabos, a master-planned community in Los Cabos, Baja California Sur. Plans for this exclusive resort community along the Sea of Cortez include a Four Seasons Resort and Residences, she said.

“Our mission is that the luxury and lifestyle hospitality industry will look to community education in hospitality as a long-term solution for sourcing talented, loyal, and ambitious employees,” Chanrai said in announcing the new venture. “Together, we will be able to provide high-quality education and a lifetime of opportunities for our students.”

Harsha Chanrai. Photo
by Matt Dayka



Ethan Hawkes '07, MBA '10
Cofounder and CEO
PlacePass

After seven years at McKinsey and Company, junior partner Ethan Hawkes was on a solid career path and receiving “encouraging feedback” about his future. But with the soul of an entrepreneur, he set out to create his own adventure: PlacePass (placepass.com), a platform that brings “great things to do in any destination” to travelers around the world under a single aggregator—an Airbnb, so to speak, for the experience-seeker.

Those experience-seekers now include Marriott International’s 100 million-plus loyalty members. Marriott recently led PlacePass’s twelve-million-dollar Series A round of venture capital funding and launched Marriott Moments (moments.marriott.com) powered by PlacePass.

“This is one of the final frontiers of travel that hasn’t been digitized,” said Hawkes, who cofounded PlacePass in February 2016 with chief brand officer Emily Bernard, who had previously worked at *Foreign Policy* magazine doing “nation-branding” campaigns with

foreign governments. “It felt like a once-in-a-lifetime opportunity, both in terms of the market and from a personal perspective,” said Hawkes.

As part of his Johnson MBA studies, Hawkes also had an encounter with nation-branding when he helped Rob Kwortnik, an associate professor of services marketing in the Hotel School, to lead a project by a group of MMH students to develop destination branding for the nation of Zambia. He encountered some “pretty amazing” vacation experiences, from walking-safari tours to hang-gliding over Victoria Falls—and saw an opportunity to create a digital platform to highlight activities like those.

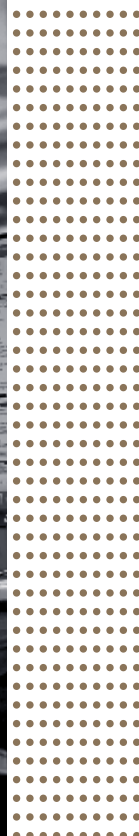
According to Hawkes, less than one-third of all travel experiences are transacted online, but he expects that number to more than double within five years. PlacePass offers over 100,000 experiences—aggregated from partners including Urban Adventures, TripAdvisor, and GoBe—“far beyond what I thought possible when starting the business,” he said. “Anyone can go online anywhere in the world on PlacePass.”

For every booking made, PlacePass donates one dollar to EGBOK, the nonprofit organization founded by Ben Justus '08 to provide vocational training in hospitality to at-risk Cambodian youth. “It’s a win-win partnership where, as we grow, they grow. EGBOK has incredible impact preparing youth for careers in hospitality,” said Hawkes, who has a team of twelve data engineers working in Cambodia for PlacePass.

One challenge for PlacePass is making the platform itself a destination. But website traffic is steadily growing, and the newlywed Hawkes (whose wife, Caitlynn Ramsey, MMH '09, helps manage her family’s hotels in New England) is confident that his site offers a compelling value proposition for travelers. “People are spending more on experiences now than on material things,” he said. “Both younger and older generations find more happiness in experiences than in buying, say, another handbag.”

Ethan Hawkes and Ghim Chuan Chia, MMH '10 enjoy a guided canoe trip in Zambia in March 2010.





Kobina Ansah shows off his new credit card in his co-working space in New York City. Photo by Jesse Winter

Kobina Ansah '08 *Cofounder and CEO* **Credit Without Borders** **and ModernLend**

Growing up in Ithaca, Kobina Ansah earned spending money by cutting his neighbor's lawn. That neighbor happened to be Jan deRoos, the Hotel School's HVS Professor of Hotel Finance and Real Estate. "That was one of my earliest entrepreneurial ventures," said Ansah.

Ansah's parents, who came from Ghana, West Africa, have a strong entrepreneurial history, so the son felt compelled to follow suit. He noted that his mother, who owns Alta Spa in downtown Ithaca, was one of the people who inspired him to pursue an SHA degree. Later, while pursuing his MBA at Wharton, he heard about the difficulty that some of his classmates were having getting access to traditional credit cards, which require a Social Security number or a U.S. credit history. "Because traditional banks have relied upon the U.S. FICO score for 30 years, these customers are virtually invisible," he observed.

ModernLend, the online lending company that Ansah cofounded in 2014, aims to remedy that. In a 2015 global fintech competition sponsored by multinational Spanish banking group BBVA, ModernLend beat

out 650 other startups and gained welcome international exposure. The next year, the team won a second international fintech competition, this one hosted by *Wired* magazine, further enhancing their global presence. Last fall, using alternative data metrics such as education, employment history, financial transactions, and behavioral data to evaluate its customers, the firm introduced its first credit card, which is fully customized for international students aged 21 or older. Los Angeles-based City National Bank, which "seeks to become the bank of choice for multicultural clients," according to its website, serves as ModernLend's lending partner.

"As a Hotelie for Life, I think that our approach to serving our customers takes a little bit more of a hospitality approach," Ansah said, adding, "I try to give a white-glove experience to our customers when onboarding them into our system." That experience begins with a welcome message in sixteen languages on the company's sister website, Credit Without Borders (creditwithoutborders.com), and includes financial education tips on the company blog and customized content tailored to customers' demographics.

After graduating from the Hotel School, Ansah took a job in the real estate transactions group at Ernst and Young in Los

Angeles. He subsequently worked in the hospitality finance group at Wells Fargo in Washington, D.C., where he underwrote over a billion dollars' worth of specialty-lending loans. "It was cool getting to be part of such large projects, but I didn't feel a direct connection to my customer base," he said.

Through his new venture, Credit Without Borders, Ansah hopes to turn his budding clientele into customers for life by adding other financial services, beginning this fall with auto loans.

"As we learned at the Hotel School, a typical day is customers first," he said, adding wryly, "Unfortunately for us, a lot of college students lose their credit cards." ♥



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DICK ANDERSON is a writer and editor based in Los Angeles. His parents met as graduate students at Cornell in 1954.