

THE



100

BRILLIANT

The 2016 consumer is a demanding one. They want what they want, when they want it. They want personalization, and they want control—of their money, their food and their health, and almost everything else.

As we compiled this year's Brilliant 100, it was immediately clear that the advantages go to smart businesses that create specialized, automated experiences. Consider Qapital (p. 37), a savings app that may finally trick millennials into financial stability, or Care at Hand (p. 28), which can predict (and prevent) hospitalization of senior citizens. And along with personalization, consumers want instant gratification—proving the on-demand economy is still very much in demand. According to a recent study by the Aspen Institute, 44 percent of U.S. adults have participated in the system. That's some 90 million folks buying and selling from one another, pumping cash into their own pockets as well as the overall economy. Check out page 32 to see how, from home design to babysitting, this still-emerging industry is about way more than Uber.

This year's list spotlights another ever-increasing trend in business: women-owned companies. According to the 2012 U.S. Census, women own 36 percent of all businesses, with revenues hitting \$1.6 trillion. By 2018, it is expected that women entrepreneurs will be responsible for the creation of more than half of all new small-business jobs. But here's what we love most about many of the women on this list: They've built businesses specifically for women, solving problems that impact half the population but have historically been ignored—from building a better bathing suit (Bikyni, p. 24) to setting an ambitious plan to modernize how we handle menstruation (Thinx, p. 42) to creating fashion-forward clothing for the modest consumer set (Louella, p. 24).

Intention, impact and profit aside, every company on this list has one thing in common: an idea worth fighting for. Some of these businesses may change the world. Some may strike it rich. And others, well, may not be so lucky. But at the very least, we hope they inspire you as much as they inspire us.

COMPANIES





TOP 10 IN...
FASHION, DESIGN
& RETAIL

1. BIKYNI

THE FIX FOR BAD FITS

While lounging poolside at a bachelorette party in 2014, Jude Al-Khalil and her friends got to talking about swimwear—but instead of reveling in the purchases they liked, they couldn't stop talking about how awful the shopping experience is. "If you look at the most challenging and intimidating categories to shop for, it's lingerie, jeans and swimwear,"

Al-Khalil says. So she created Bikyni, an online brand and retailer that takes the pain out of shopping for bathing suits. Tagline: "You don't need a better body, you need a better Bikyni."

Bikyni's designs cost \$100 or less and are made from high-quality Italian fabric in a Los Angeles factory. But their true selling point is fit, rather than style. The company offers just seven tops, six bottoms and two one-pieces—and that's as big as the collection will get, Al-Khalil says. "We don't want to hit you with a ton of options."

Every element of those options is explained in a fit guide that hits the details most women fret about but most mass retailers ignore. Want padding? No padding? Extra support?

Adjustable straps? A low-rise bottom with minimal coverage, or full coverage with a high rise? "We surveyed close to 5,000 women before we started designing the fit guide," she says. "Every year you read articles about, 'What fruit shape are you?' But that's not helpful to women."

Bikyni's appeal has proven to be universal. For young women with a limited budget, a \$95 quality suit feels like an affordable splurge. For women in their 40s, a \$95 quality suit is an irresistible steal. "We've been able to capture a really broad part of the market," Al-Khalil says. "This is about understanding what women need."

JUDE AL-KHALIL,
BASED IN
LOS ANGELES.



3. **Mansur Gavriel's** timeless handbags are coveted by every fashion fan who doesn't want to be a slave to trends. After winning 2015's CFDA Swarovski Award for accessory design, the brand expanded into footwear.

4. **The New Stand**—a fancy underground bodega in New York City's Union Square—makes on-the-go look good, selling modern must-haves like delicious granola bars, Google Cardboard and fancy condoms.

5. **The Black Tux** is here to save your wedding pictures. The tuxedo rental company has no ill-fitting penguin suits; its sleek, customizable styles start at just \$95.

6. Created by former mass-fashion designers, **Cienne** sources quality materials from artisans around the globe to produce New York-made minimalist clothing.

7. **Feetz**, a 3-D-printed-shoe company, recently launched its first make-your-feet-happy product, distributing a limited number of custom-printed shoes to customers. A wide rollout is planned for this year.

8. **Stone Fox Bride** is the anti-Kleinfeld for the anti-bride, and this spring it partnered with plus-size fashion company Eloquii to offer its cool-girl designs in sizes 14 to 24.

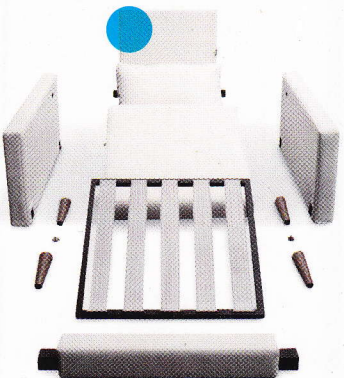
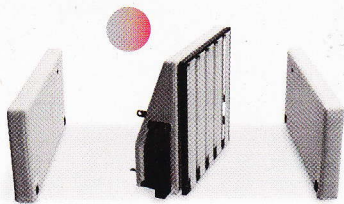
9. Online design publication **Sight Unseen** has grown into a foolproof taste-making machine. Brands highlighted on the site—or showcased in the offline design fair Sight Unseen Offsite—are virtually guaranteed success.

10. U.S. Olympian fencer Ibtihaj Muhammad founded **Louella** to bring chic, vibrant clothing to the modest fashion industry and women like her who wear hijabs daily.

Photograph by Chris DeLorenzo

2. CAMPAIGN THE LIVING ROOM IN A BOX

To buy one of Campaign's midcentury modern-style chairs or sofas, you place an order online, and a few days later, it arrives in disassembled pieces. There's no shipping or delivery fee. Sound like every West Elm purchase you've ever made? It's not: A sofa takes maybe 10 minutes to assemble and requires no tools—not even that tiny, cursed Allen wrench. This is how Brad Sewell, Campaign's founder and a former designer at Apple and Honda, plans to reinvent furniture: by designing heirloom-quality couches delivered right to your door—for less than \$1,000.



● Every component is built according to UPS and FedEx size regulations. By keeping boxes within one inch of those requirements, Sewell can avoid charging customers a hefty delivery fee.

● Sewell treats furniture design like automotive design: the pieces need to be strong but lightweight. The furniture's frames are laser-cut steel and withstand testing similar to crash-course simulations. The chair alone can hold up to 1,800 pounds—"almost the size of a Mazda Miata," Sewell says.

● Cushion covers "are designed to grow with you," Sewell says. They adhere to the frame with Velcro, making them easier to clean—or replace.

● Campaign furniture snaps together. The solid-wood legs go on last and have built-in screws, making them technically the only tool required.

TOP 10 IN... HEALTH

1. AKILI INTERACTIVE THE GAMERS WITH A CAUSE

Could a doctor treating ADHD or Alzheimer's one day prescribe a video game? Eddie Martucci and Matthew Omernick think so—and the cofounders of Boston-based Akili Interactive Labs recently raised more than \$30 million from pharma companies, government grants and investors who agree. The team's tablet-based game, EVO, guides players (er, patients) through a series of foreign worlds, where they collect stars and gems and interact with aliens. What seems like superficial play at first is actually carefully designed to improve attention, inhibition and working memory in kids with ADHD.

Where are you in the long slog to get FDA approval?

Martucci: The past four years have been about making this new kind of medicine a reality, and now we're staring down the launch. We're entering our phase-three clinical trial for our primary product, pediatric ADHD. The trial spans many sites across the country and multiple hundreds of patients. It's the first-of-its-kind drug-style study in which patients are taking home a video game instead of a pill.

What are you working on while the trial is under way?

Martucci: It's the not-so-sexy stuff—growing the commercial part of the company, building a distribution system, hiring the actual people to put together the launch plan.

Omernick: We've never operated in a milestone-based way, where we accomplish

something and take a pause to congratulate ourselves. Maybe once we're to market, we can give each other a high five.

Your team is a mash-up of video game designers and cognitive neuroscientists. Was it hard to create a shared language?

Omernick: There were some early fears that the science requirements would make us build a less-fun game. But the science rigor actually forced us to dig deeper into the creative well.

Martucci: In that first year—of prototyping and beta testing and so much back and forth—there was tension. But once the prototype ran smoothly and the science side was excited and the game side was excited, we got past it. It was like we went from hoping to knowing we can do this.

2. CARE AT HAND

THE LIFESAVING QUIZ

Home-care workers know a lot about their patients, but they don't always know what's worth telling doctors. San Francisco-based Care at Hand bridges that gap: It produces surveys for caregivers to complete (via the company's app and platform) that can identify if a senior is at risk of serious medical issues. "Our library has 2,700 questions and 55 algorithms to determine which 15 should be deployed for a particular person," says founder Dr. Andrey Ostrovsky. He explains the importance of some questions.

Q: Did Mrs. Jones sleep on more pillows last night than most other nights?

Purpose: "One symptom of heart failure is called pillow orthopnea. When the left side of the heart

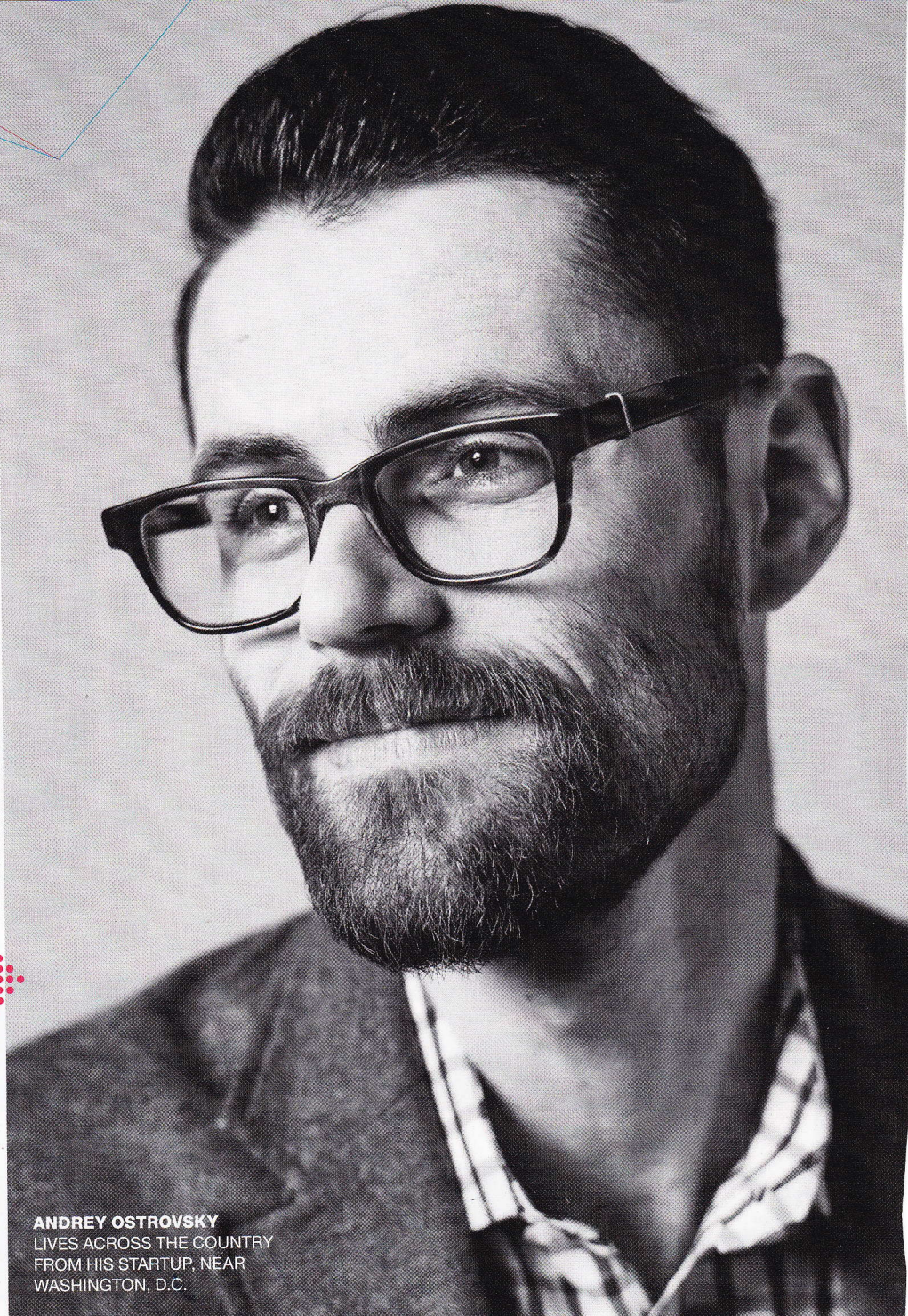
is petering out, it's not pumping well. The blood backs up, and the only place it can go is the lungs. If you lie down, it literally feels like you're drowning. To avoid that feeling, patients prop themselves up on a bunch of pillows."

Q: In the last month, did Mrs. Jones ever go without groceries or personal items because no one was there to help her shop?

Purpose: "As physicians, we tell our patients to avoid salt at all costs. It absorbs fluid and brings it into your body. For people with heart failure, they hold on to that water—the body just overflows with fluid, and you could die, because you can't breathe anymore. If someone can't get to a supermarket, they're going to reach for the canned food, which has a shitload of salt in it."

Q: In the past week, has Mrs. Jones been afraid that she wouldn't get the services she needed?

Purpose: "Based on the home-care worker's responses, the platform will automatically send an alert to a supervising nurse, prompting her to look into that patient and coordinate further care. And that can mean the patient avoids hospitalization."



ANDREY OSTROVSKY
LIVES ACROSS THE COUNTRY
FROM HIS STARTUP, NEAR
WASHINGTON, D.C.



3. Created by women for women, **Lola** sells 100 percent natural cotton tampons with BPA-free plastic applicators and provides full ingredient transparency—a rarity for feminine care brands.

4. Health insurance company **Oscar's** easy-to-understand language and explanation of benefits has been a hit with consumers: A third of its 145,000 members have been referred by friends.

5. Digital health firm **Vitals** rewards consumers for making decisions that save their insurer money. Go to urgent care instead of the ER? You get a percentage of that savings. In 2015, Goldman Sachs led a \$40 million round of investing.

6. **Iodine** recently launched its first in a series of disease-specific smartphone apps to help patients better understand their treatment. The app, called Start, helps depression patients track their progress.

7. **Livongo's** remote patient-monitoring application and device acts as a connected glucometer and pedometer, tracking a diabetic's status and alerting caregivers when necessary.

8. **Celmatix** crunches medical data from millions of women to predict which fertility treatment will most likely result in pregnancy for a particular patient. It is also developing a genetic test with 23andMe to predict infertility.

9. **Emulate** is redesigning drug research: Researchers test drugs or irritants on microchips that act like human organs. Results are far more accurate than those from tests on cultured cells or animals.

10. **Hometeam** offers in-home care for senior citizens—employees are paid 30 percent more than the industry standard, plus good benefits—and provides each household with an iPad that gives regular health updates.

TOP 10 IN... BUSINESS TOOLS

1. TOPTAL THE TALENT SCOUTS

When firms like Google, Ideo, Airbnb and even Pfizer need a freelance Java expert or UX designer—and they need it, like, *yesterday*—they call Toptal. The \$80 million company has developed a rigorous, four-part screening process: “We get thousands of applicants every month,” says cofounder and CEO Taso du Val, “and we take the top 3 percent.” Here’s how Toptal vets its freelancers.



Hurdle One: Soft-Skills Screening
“We have to screen for adulthood,” says cofounder and COO Breanden Beneschott. “You need to be able to work across the world and still get stuff done. So, do you have a certain energy level? Are you disciplined? If you’re one minute late to the call—literally 60 seconds late—it’s an automatic fail.”
26.4 percent of original applicants make it to the next round...

Hurdle Two: Coding Challenge
Applicants are given 90 minutes to solve three coding problems. Even developers with decades of experience face-plant under the pressure. “And if there’s a hint of cheating, you’re never going to get into Toptal,” says Beneschott.
7.4 percent of original applicants make it to the next round...

Hurdle Three: Big-Brother-Style Exercises
Toptal hopefuls have to share their screens so an evaluator can watch their every keystroke. This is as much about creativity and collaboration as speed and intellect, so candidates are encouraged to talk through their thought process.
3.6 percent of original applicants make it to the next round...

Hurdle Four: Faux Project
Test projects can take 30 or more hours to complete. “People at the very top are so much better than everybody else—they’re endlessly hungry, endlessly talented,” says Beneschott. “It’s hugely valuable to find them.” That’s how **3 percent** of original applicants make it into Toptal.

2. GREAT HIRES THE SYMPATHETIC SOLUTION FOR STAFFING

What’s worse than a terrible job interview? Yeah, we can’t think of anything either. To improve how companies treat candidates, San Francisco’s Great Hires built a web-based platform that shows interviewees whom they’re meeting with and details on the job opening, and provides a way to give the company feedback on the process. Ray Tenenbaum, founder and CEO, now *you’re* in the hot seat!

Walk us through your background.

I’m originally a chemical engineer, and my first job out of college was making Tide and Bounce at a plant for Procter & Gamble. I spent the first half of my career at large companies—marketing at Kraft, consulting at Booz Allen—and then channeled my entrepreneurial side. Great Hires is the third company I’ve started.

What got you interested in this position?

I had a terrible interview experience at a large tech firm in Silicon Valley. They even asked me back for a second interview, but I never learned any specifics about the job. When I asked for a description afterward, I never heard back. Only 38 percent of candidates receive any interview information other than a time and a place.

What do you consider your greatest strength?

NBC, Samsung, Intuit, Demandtech—we have a

lot of enterprise customers with really sophisticated HR teams and tools. We’ve built something that helps them improve their candidate experience even more.

And what’s your greatest weakness?

Demand has exceeded our supply until very recently. We’ve had to delay taking on some new enterprise customers until the features they needed were ready. Our development team worked their butts off to change that. Now we’re ready.

If you could describe your ideal workplace in a word, what would it be?

Transparent. On the platform, companies can link to Glassdoor reviews, Github pages, Facebook and Twitter accounts, blogs. Candidates are smart. Not linking to Glassdoor doesn’t mean people won’t see if the company has terrible reviews.



3. Niko Niko assesses employee happiness and engagement with quick, fun surveys that can be answered with emoticons. Participation is fast and easy, so the resulting insights are actionable.

4. Codefights game-ifies coding by giving developers exercises and challenges—fighting against the clock, say, or other live opponents.

5. Automated wealth-management service **Betterment** recently rolled out a 401(k) service to help employers and employees establish, manage and monitor savings.

6. Gusto (formerly ZenPayroll) streamlines bookkeeping for small-business owners, managing and automating everything from health insurance to workers' comp.

7. Hyphen is the complaint box for modern offices. The mobile app lets employees anonymously discuss their company, safe from their employer's wrath.

8. Flexe connects temporarily empty warehouse space with companies that need short-term inventory storage. The warehousing marketplace has potential to greatly impact same-day shipping.

9. Augment uses augmented reality to help vendors visualize in-store product placement for merchants. It recently secured \$3 million from Salesforce to expand. Coca-Cola and L'Oréal are clients.

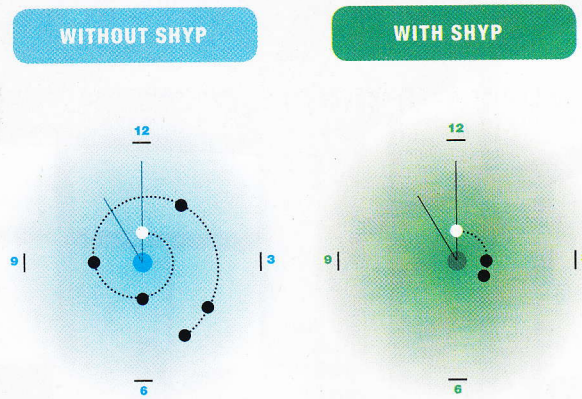
10. Eden, an on-demand tech-support and repair service, is available to individuals but has become invaluable to small businesses without IT departments.

TOP 10 IN... ON-DEMAND SERVICES

1. SHYP

THE POST OFFICE THAT COMES TO YOU

"I used to be a power seller on eBay, and the biggest point of friction was the shipping," says Kevin Gibbon, founder and CEO of San Francisco-based Shyp, which aims to ease how packages are sent in the mail. He traces one package's dual paths:



11 A.M. You decide to send cousin Johnny your old hoverboard. You hunt for a box, contemplate the efficacy of newspaper as padding.

11:30 A.M. FedEx is closer, but isn't the postal service cheaper? You search for shipping and fall down an internet rabbit hole.

11:45 A.M. You rouse yourself from your search stupor and settle on the post office.

12:05 P.M. You enter the post office. Fourth in line.

12:20 P.M. You debate abandoning this whole gift-giving endeavor. How close are you to this cousin, really?

12:25 P.M. You are called to the counter by a begrudging clerk, fill out some slips, hand over the package and say one last prayer that you stuffed the box with enough newspaper.

11 A.M. You decide to send cousin Johnny your old hoverboard. You open the Shyp app and type in his name and address. "You can schedule a pickup for later in the day, or press 'Pick up now' and one of our couriers will get to you in less than 20 minutes," says Gibbon.

11:15 A.M. The courier arrives, and you hand over the hoverboard. No box? No problem. The couriers are employees, not contractors, so they're experienced with fragile items.

11:16 A.M. You get on with your day. Meanwhile, the package is routed to a Shyp warehouse. If you didn't package it, they'll do so and charge you for the materials. Shyp calculates which carrier will get you the best rate and charges you for that plus a \$5 pickup fee—but because Shyp gets discounted rates, the cost is about the same as if you mailed it yourself.

2. HOMEPOLISH

THE REASON YOUR HOME IS ABOUT TO LOOK AMAZING

When by-the-hour interior design firm Homepolish launched in 2012, cofounder and CEO Noa Santos had to beg the design community to participate. "I was basically going door to door being like, 'Hey, wanna be a part of Homepolish?'" he recalls. Today he works with 500 designers nationwide and has a waitlist of 1,000. (Just 5 percent of applicants are accepted.)

The company provides a free hour-long consultation, and from there a \$130-an-hour designer is matched to the client's style and needs. Projects range from \$5,000 to \$1 million. Santos credits the success, in part, to timing: Just as Homepolish was starting, he says, interior design was becoming a trendy subject, with people sharing ideas and styles on social media. "Once information is available, people feel empowered to develop their own style," he says. And then they'll want to hire a designer to make it happen.

Clients aside, Homepolish has another very important customer base: the designers. "We've become a 360-degree talent agency," Santos says. "We're not just doing administrative billing work for our designers. We're tagging them in front of 750,000 Instagram followers, shooting their work, building profiles for them." That's a monumental shift in an industry that used to be mostly for wealthy homeowners. "You're in a room drinking wine with a bunch of stuffy people and it's like, *This is not what design should be! Design is fun!*" Santos says of industry events. "We wanted to build a community that was supportive."

3. For as little as \$60 a month, **ClassPass** provides unlimited access to boutique fitness classes. No wonder the service (available nationwide and in Australia and London) has attracted \$84 million in funding.

4. On-demand massage? Why, c'mon in! **Soothe** sends a masseuse to your home within an hour's notice, and the company plans to expand to 20 new cities and international markets by the end of the year.

5. **SitterCity** is your Saturday-night hero. The company connects babysitters and parents in one place, and recently launched Chime to offer well-reviewed sitters who are nearby and available *now*.

6. No time to get to DryBar? **Glamsquad** delivers professional hair and makeup artists to your door, with appointments booked via an app or online.

7. Former Apple and JC Penney guy Ron Johnson's latest endeavor, **Enjoy**, sells gadgets to consumers, delivers quickly to their door and shows them how to set up and use the stuff—and even integrate it all into a connected home.

8. **Move Loot** helps users sell and buy furniture, providing pickup, listing, storage and delivery. Its movers—salaried employees trained to not break your stuff—can guarantee an ultra-narrow pickup and delivery window.

9. Pickup and drop-off laundry isn't new, but **Washio** has nearly perfected the system with its quick turnaround and efficient deliveries—especially among business travelers, who are ditching hotel dry cleaning.

10. **OpenDoor** wants to buy your house. The company uses data analytics to determine the fairest price, makes you an offer and can close the sale within three days. Then it deals with the headache of listing and selling it.

TOP 10 IN...
TECH

1. LOOKLIVE
THE ENTERTAINMENT SHOP

Dying for that bag Kerry Washington was toting on last week's *Scandal*? Need the sweatshirt you saw Kanye wearing on Instagram? LookLive has you covered. The Amsterdam-based startup spent two years developing tech that identifies exact items of clothing worn by your favorite characters and stars. CEO Christopher Archer explains how they did it.

Companies have been promising shoppable TV for years. What's been the holdup?

The technical integration is easy peasy, but the challenge is the metadata, and how you get it. If I'm watching *The Voice*, how do I know what jacket Pharrell is wearing? The broadcaster and network don't know—they'll tell you to call the costume designer. It's just impossible to do this at scale. When we started, we said that if we can't figure out how to identify items independently, we're going to shut down.

So what was the magic trick?

We use a mix of image-recognition technology and machine learning. People have what we call a style profile—essentially the identity of self. Claire Underwood is going to dress in a specific way from specific brands in a specific price range. The machine-learning tech learns this, and when it sees a white three-button blazer on her, it knows she would never wear H&M or Forever 21, but she would wear Prada and Armani. That's where the narrow search for product identification begins.

Users can purchase clothing from your mobile app and your website. Are we inching toward real-time shopping right on the TV screen?

The challenge is still speed and scalability. Right now, we can have every TV show produced and ready to shop within three hours of its airing. But we have our fingers crossed that we'll have it fully automated in real time within the next 12 to 18 months.



2. TECHNOLOGY
WILL SAVE US
THE TEACHING TOOLS FOR
TOMORROW'S GENIUSES

Bethany Koby is determined to remind us—and our kids—that “technology” isn't synonymous with “electronic screen on a mobile device.” The cofounder and CEO of London-based Technology Will Save Us has created DIY gadget kits, priced from \$27 to \$130, that provide hands-on learning, letting kids build everything from simple circuits to handheld gaming consoles. (And to children, they're all just toys.) “Sixty-five percent of kids in primary school today will have jobs in the future that currently don't exist,” says Koby, who has a 4-year-old son. “We can either be optimistic about technology and support young people to explore and learn, or we can be scared. The more we can spark their imagination and help them find their passion, that's empowerment.”

3. **Ubeam** releases its first product this year—a transmitter to automatically recharge smartphones—but its long-term plan is to power the Internet of Things.

4. Detroit-based **Identilock** aims to curtail the thousands of accidental shootings that happen annually in the U.S. Its biometric clasp allows a gun's trigger to release only when matched with the owner's fingerprint.

5. **Paribus** tracks your online purchases via your emailed receipts—and if the price on a recently purchased item changes, it follows stores' policies to file for a price adjustment.

6. **Identified Technologies** uses drones for mapping and site monitoring, serving clients in construction and energy. It immediately uploads its data to the cloud for customer analysis.

7. **Fetch Robotics**, which recently completed a \$20 million round of Series A funding, uses two robots (named Fetch and Freight) to streamline warehouse operations, accelerating pulls and shipping.

8. **Knewton's** adaptive learning platform is free to teachers, students and parents, and tracks students' learning to deliver programs based on their personal progress.

9. Augmented and virtual reality startup **Magic Leap** has raised nearly \$1.42 billion for its highly anticipated technology: glasses that seamlessly blend computer-generated images with the real world.

10. **JukeDeck's** artificial intelligence technology can compose custom, affordable, royalty-free music soundtracks for video and podcast projects.



TOP 10 IN...RECREATION

1. UNPLUG

THE "AHH" FOR YOUR "OMM"

"I opened Unplug for selfish reasons," says Suze Yalof Schwartz of her modern meditation studio in Los Angeles. In 2012, she was stressed—a mother of three shuttling for work between New York City and L.A. She was curious about meditation, but classes required weeks of commitment. What she really wanted was "a quick fix of calm"—so she built it. Now in its third year, Unplug has amassed a cult following, and Schwartz "has a folder of a thousand people who want to franchise it." Here's how she did it:

Step 1: Study the status quo.

Schwartz took Deepak Chopra's class, visited Buddhist temples and enrolled in a Vedic meditation class "in some guy's apartment for four days." Aside from peace of mind, she found an industry stuck in the 1960s—right down to the incense and Birkenstocks. "Not that that's bad," she says, "but for a person who has never meditated, it would be great to have someone who's modern and treats it like a life hack."

Step 2: Borrow ideas from other successful ventures.

Schwartz has called Unplug "the SoulCycle, DryBar or Calvin Klein of meditation." Like those brands, Unplug is clean, efficient and minimally designed. The studio is "white on white on white. No Buddhas, no tapestries. I want it to feel fresh, like you're checking into heaven."

Step 3: Honor your customer's time, which is limited.

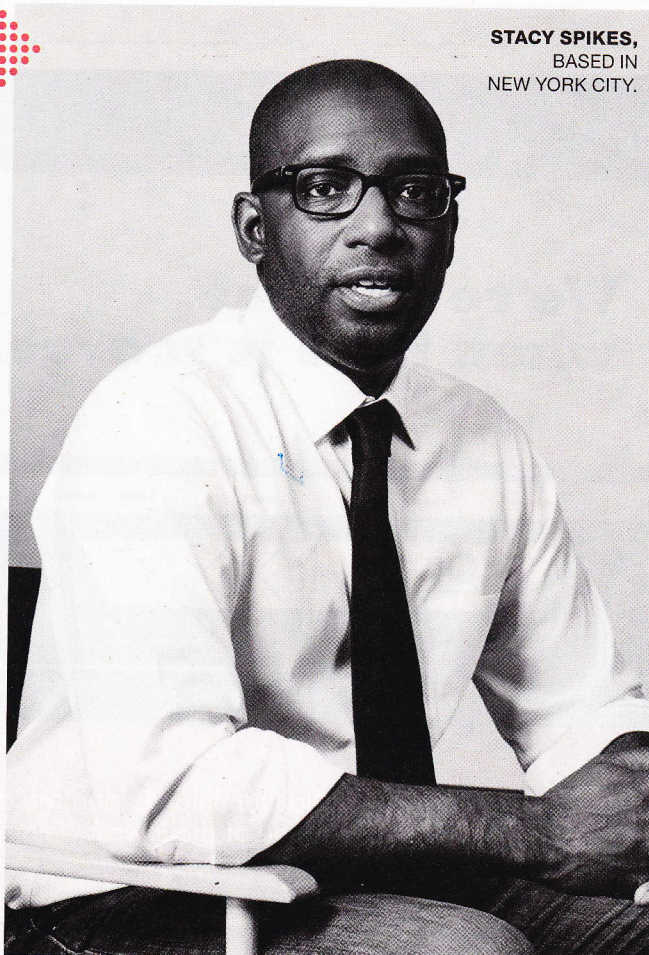
Unplug's classes last for roughly 30 to 45 minutes, and instructors talk only for the first five. Schwartz edited out what she calls "meditation-y voices." ("Siiiiink intoooo your breeeaaath," she intones.) To bypass lengthy in-class Q and A's—as are common in meditation studios—instructors wait outside afterward.

2. MOVIEPASS

THE GREATEST THING SINCE BUTTERED POPCORN

A trip to the cinema is

practically a luxury event: \$15 for a ticket, \$6 for a Diet Coke and another \$5 for some Sour Patch Kids. Stacy Spikes, CEO of MoviePass, says that's bad math for the movies: "There are 40 million people that go to the movies at least once a month," the CEO explains. "That's just 11 percent of the population, but they make up 50 percent of ticket sales. If we could get just four million of those people to increase their behavior by 50 percent, the entire industry will see an overall lift of 15 to 20 percent." To do that, he created a \$30-a-month, all-you-can-watch movie pass, accepted by 95 percent of cinemas across the country. The new math is looking good: A recent third-party study found that MoviePass subscribers' moviegoing behavior lifts an average of 111 percent. That's box-office gold.



STACY SPIKES,
BASED IN
NEW YORK CITY.

3. PACIFIC CONTENT

THE CONTENT WHISPERERS FOR CHATTY BRANDS

Podcasts will attract 98 million sets of ears this year—double the number from 2009. But their ads are supereasy to skip. Four ex-radio producers formed Pacific Content to fix that problem: They create branded podcasts for companies such as Slack and Shopify, which are so good that listeners won't treat them like ads. Its founders explain how:

Steve Pratt: "The future of the media business is teaching brands to act more like media companies. When *Serial* came out in 2014 and podcasting rose, we realized there's a massive market void in branded content."

Jennifer Ouano: "We needed brands that were willing to take a risk and that wouldn't expect people to sign up for their service the minute they heard the podcast. It would be a first touch of the brand and would be about telling compelling stories."

Chris Boyce: "It takes time for people to wrap their heads around it. But what we're producing is every bit as good as the stuff I used to produce at CBC Radio. We're expanding the types of business models that can create high-quality content—and the audience will follow."

Rob Leadley: "We use Seth Godin as inspiration. He wrote *Permission Marketing* back in 1999. It's not a new concept, but the challenge is how to tackle it. Part of it is looking for the imaginative companies, the ones that are innovating and driving our world forward."

Pratt: "I feel like we're part of helping define the future of media. The rules aren't written yet, and we've created our dream jobs. I don't want to gloat, but we're having an awesome time."

THE BRILLIANT_100



4. CHATBOOKS

THE PAPER RECORD OF YOUR DIGITAL LIFE

Vanessa Quigley used to make photo books—but that was when she only had two kids. “Life got busier, and I just didn’t have time,” says the now mother of seven. “But I did have time to post on Instagram.” That’s what inspired her and her husband, Nate, to launch Chatbooks, a service that turns Instagram

feeds into simple, beautiful photo books. Each time you add 60 photos to your feed, a new “volume” arrives in the mail. “We want Chatbooks to feel like magic,” Nate says. “The most important decision we made was limiting choice. We’re doing users a huge favor by not asking what font they want, or if they want blue or purple. Don’t think about that! Just live your life, and we’ll do the rest.”



5. Bumble puts women back in charge of their dating lives: Only they can reach out to a match on the app, and only within 24 hours—encouraging more conversations and less mindless scanning.

6. Founded by former Groupon CEO Andrew Mason, **Detour**

uses GPS to provide location-specific audio tours—hear a fisherman talk about San Francisco’s Fisherman’s Wharf, say. It’s now expanding internationally.

7. Peloton’s high-end stationary bikes have a screen that streams live spin classes to your home—or watch the classes on your own bike, and use its partner app, Strava, to compete with friends.

8. IfOnly sells once-in-a-lifetime experiences and items—a personalized voicemail from Lena Dunham, an invite to the world premiere of a Hollywood film—and donates a portion of each purchase to charity.

9. NearStory provides the soundtrack to your life. The app delivers podcasts, historical speeches, music, interviews and even environmental sounds based on your location.

10. Wooter helps recreational sports leagues, coaches and venues manage their services on cloud-based software and lets customers know what’s available and when. Booking that weekend tennis court just got easier.

TOP 10 IN... FINANCE & CAPITAL

1. DANISH VENTURES
THE PRIZE FOR US ALL

Every other year, the Danish nonprofit Index gives away about \$550,000 in prize money. The winners: people who have designed solutions to life-altering problems like health and hunger. But the organizers got to thinking: Could they accomplish more? “What could we do with this volume of design solutions—and the budding



We're on time
when time is scarce.



When you need something shipped immediately, Old Dominion Expedited delivers. Our focus on premium service means every shipment arrives with one of the lowest claims ratios and one of the best on-time records in the industry.

design entrepreneurs looking to build?" says Liza Chong, the nonprofit's director of strategy and development. "Could we work with them and scale them and help them grow?"

Their answer: Yes, they could. Now they're doing it with Danish Ventures, a fund that aims to raise \$45 million in coming months, and that will invest \$750,000 to \$2.25 million into worthy projects. It will start by considering Index nominees, but with an eye toward the operation behind the design. "We want scalable companies that can target some of the world's biggest problems," Chong explains. Plus, this is a moneymaking enterprise, not charity work: "We want to show that profit can be made from purposeful companies."

But the fund will offer more than just money. Over the past 15 years, Index has built a network of "movers and shakers and academics and doers, not only in design but also in the world of entrepreneurship and financing," says Chong. "A lot of funds have more capital available to entrepreneurs. Our differentiator is very much about connecting people."

Venture capitalists don't often talk much about design, but Chong says it's a valuable way to evaluate companies. "Take the core notions of what most Danes regard as good design: quality, strength, dexterity, sustainability. You can apply that to businesses as well," she says. "We are drawn to things that are useful." And the world can definitely use more usefulness.

2. QAPITAL THE SAVINGS PLAN YOU CAN ACTUALLY STICK TO

"Saving money is like a diet—everyone's going to start tomorrow," says George Friedman, CEO of personal savings app Qapital. "We can't rely on sheer willpower, so we need to have some automation." That comes in the form of specific goals that users set—say, \$5,000 for a trip to Tokyo—and corresponding rules that save money based on spending habits. Every time you buy a pricey coffee, say, you're "punished" by having money moved into your savings. "But as long as it's going toward a goal you emotionally care about, you're not going to withdraw the money till you hit

your goal," Friedman says. Here's a snapshot of the Qapital user.

Average age: 27
Average income: \$35K to \$40K
Average goal: \$2,000
Average savings: \$200 per month

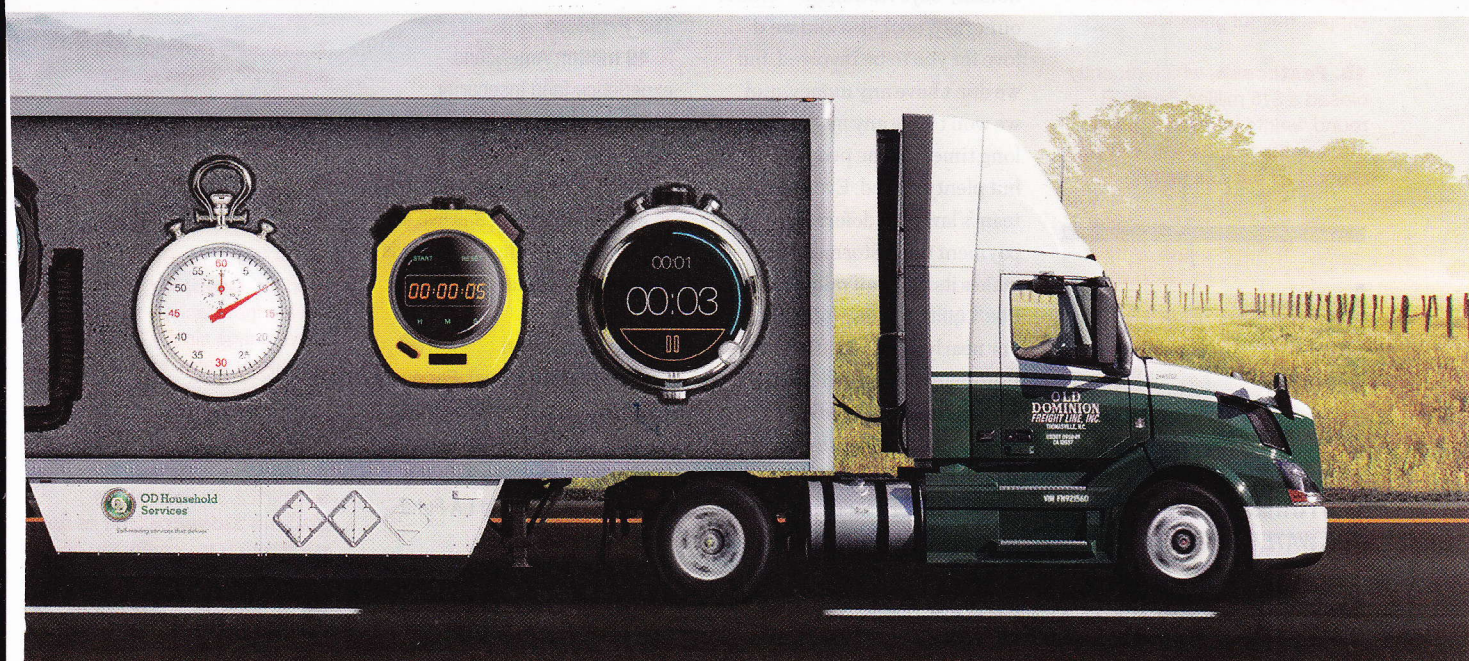
TOP 5 GOALS:

1. Travel
2. Rainy-day fund
3. Gadgets
4. Debt reduction
5. Wedding

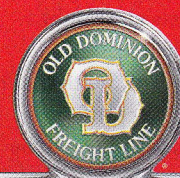


3. Aspiration makes investing accessible: For \$500, invest in one of its funds. Its "pay what is fair" model gives customers the option to choose zero fees.

4. Online credit marketplace Fundera helps VC-less startups snag small investments from trusted lenders. It takes a 1 to 3 percent fee from lenders (rather than tax borrowers) and



- OD Expedited offers:
- Next-day arrival
 - Delivery at a guaranteed time
 - Weekend Promise: guaranteed Friday to Monday delivery



OD-DOMESTIC

OD-EXPEDITED

OD-PEOPLE

OD-GLOBAL

OD-TECHNOLOGY

HELPING THE WORLD
KEEP PROMISES.™

For more information, visit odfl.com or call 1-866-637-7333.

has helped secure \$140 million for more than 2,500 businesses.

5. Earnest helps refinance those dreaded student loans by using career and financial histories to determine a borrower's ability to pay, and saves borrowers an average of \$18,000 over 10 years.

6. Microfinance startup First Access uses prepaid mobile-phone payment histories to quickly and affordably predict credit risk for borrowers in developing markets.

7. iAngels, an Israel-based equity crowdfunding platform, helps international private investors access early-stage opportunities alongside Israel's leading angels.

8. Painless1099 helps freelancers save for tax season, automatically putting away the proper amount before payments route to a checking account.

9. New to investing? Simply Wall St. turns stock data into simple, helpful graphics.

10. Fastacash, which recently closed a \$15 million Series B round, wants to make sharing money with friends (and paying brands) as easy as texting.



TOP 10 IN... SOCIAL IMPACT

1. STORMSENSOR THE WATER DETECTIVES

Storm-water runoff is the leading cause of water contamination in urban areas, but tracking it has been a clunky, pen-and-paper process. Erin Rothman and Anya Stettler built a better way: Their platform tracks water quality in real time with waterproof hardware and cloud-based software. "We want

to help cities spot and fix problems before they get out of hand," Rothman says. Prior to getting funding from the 9Mile Labs accelerator in Seattle, the duo designed and built the Stormsensor prototype for \$2,000. Here, their secrets to seriously bootstrapping a business.

Embrace the cold call.

Rothman has an environmental background; Stettler's is software. They knew they needed electrical expertise, so "I googled 'electrical engineer University of Washington water,'" Rothman says with a laugh. "I asked one of the professors for 30 minutes, and we wound up talking for three hours."

Be up front. "When I talked to people in marketing, manufacturing, design—basically everything—I was completely honest," says Rothman. "This is our crazy, cool idea and we'd love for you to be involved, but we don't have any money, and we won't have any money for a long time." Some people bailed, but plenty stayed. Even the team's law firm deferred payment until Stormsensor makes its first half million.

Don't quit your day job (yet).

For nearly a year, Stettler and Rothman worked full-time elsewhere while building Stormsensor. "Focusing on really short-term goals helped me get through those periods of feeling like I can't do any more," Stettler says.

Never pay retail. "Whatever we did have to pay for, I made sure we negotiated down to the lowest possible number," says Rothman.

Tune out the haters. "We can have six meetings a day for two days straight where everyone says it's the stupidest idea ever," says Rothman. "But we still

know we're right. My job is to make sure everyone sees the beauty in what we're doing—even if later I might be curled up in a ball, crying."

2. THRIVE MARKET THE GROC STO (A.K.A. THE HALF-OFF GROCERY STORE)

"I grew up very poor, with a single mom who worked hard to make healthy choices," says Gunnar Lovelace. So when he cofounded Thrive Market, a membership-based e-commerce site that sells (and delivers) organic groceries at up to 50 percent off retail price, making healthy food accessible to low-income families was its top priority. The service is for everyone, and uses the money from its wealthier customers to fuel its social impact.

The Problem

- ✗ **49 million** Americans experience food insecurity.
- ✗ **80 percent** of low-income families buy less-healthy (and cheaper) food to make ends meet.
- ✗ **23 million** Americans live in "food deserts," where poverty is high and supermarkets are rare.

Thrive's Solution

- ✔ **1-to-1** giving model. For every \$60 annual membership, Thrive donates one to a family facing food insecurity, partnering with the Boys & Girls Club and LA Fund to get the word out.
- ✔ **25 percent to 50 percent:** savings members get off retail. At checkout, they can donate those savings to families in need.
- ✔ **1,500** low-income families receive four purchase credits each month, funded by members making donations.
- ✔ **\$202,000:** amount members raised over the 2015 holidays for Feeding America.



3. Watsi is YCombinator's first nonprofit, and crowdfunds medical treatment for folks in need around the world; 100 percent of donations go to patient care.

4. Omaze offers anyone the chance to win an out-of-this-world experience for a flat \$10 donation. The company is building a self-serve platform to help schools and organizations launch their own campaigns.

5. News Deeply is a single-subject news model that deep-dives into topics like Syria, Ebola and refugees. Its sites' audiences are packed with academics and humanitarians, impacting policy and action.

6. The Ocean Cleanup has crowdfunded more than \$2 million for tests and a research expedition, inching toward the goal of building a floating device that will use the Pacific Ocean's currents to help collect floating trash.

7. Donating to nonprofits is easier with **Classy**, which powers charities' sites with a built-in donation option (rather than using, say, PayPal). Fund-raising jumps an average of 225 percent.

8. Nascent Object's latest product, **Dropper**, is a tiny device that tracks a home's water usage simply by listening to running water, and lights up to communicate waste—which can help cut consumption by 30 percent.

9. Political news analysis platform **Sidewire** (and its app) cut through the campaign noise with quick-hit thoughts from candidates, campaign managers and journalists who curate content.

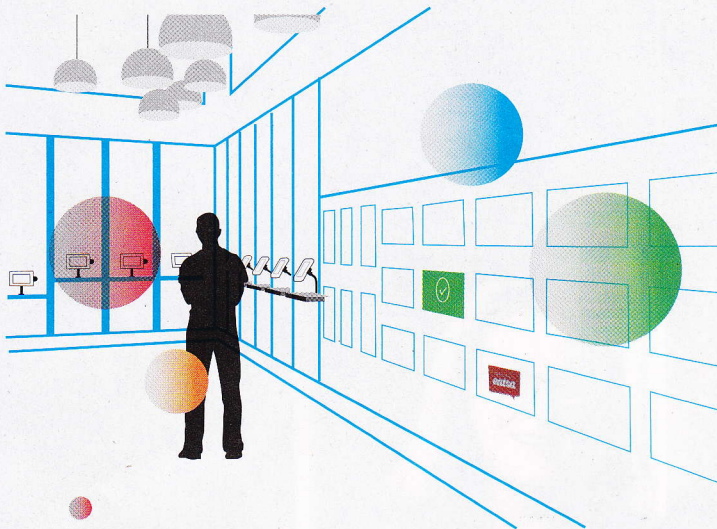
10. Peer-to-peer insurance company **Lemonade** aims to bring some social good to the costly property- and casualty-insurance game. By moving insurance to the sharing economy, it becomes accessible to all.

TOP 10 IN...FOOD & FARMING

1. EATSA

THE BEST SERVICE WITH NO SERVERS

There are no cashiers, servers or meat products at Eatsa—but there are crowds eager to experience the future of fast food. Cofounder and CEO Tim Young launched two outposts—one in San Francisco, one in L.A.—of his fully automated eatery last year, with more locations on the horizon. He gave us a tour (by phone, natch).



STEP RIGHT UP

“We want to provide as many cues as possible that the food is custom—this isn’t a vending machine,” Young says. “So the menu skews toward personalization: Do you want to build your own? Do you want to add avocado or leave anything off?”

THE HUMAN FACTOR

Don’t know where to find the napkins? Forgot to order your meal without cilantro? Look to the “Eatsa concierge,” the lone human tasked with interacting with customers. “Some people want to be reassured, and the concierge is there for that.”

PAY NO ATTENTION TO THAT MAN BEHIND THE CURTAIN

While some fast-food spots move toward an open kitchen, Eatsa’s is entirely hidden. “We’re trying to keep the back of the house a mystery.” At any time, roughly half a dozen humans are prepping quinoa bowls.

ORDER UP

Food is served through a wall of cubes. “There’s a short animation and then the food is unveiled, with the diner’s name sort of floating over it. It drives home the idea that the order is personalized to them.”



OPEN WIDE

Young and his cofounder, Scott Drummond, spent two years collecting and analyzing data on consumer taste preferences and engineering dishes that would best the usual fast-food staples. The results: eight quinoa-based bowls, with flavor profiles ranging from Mexican to Mediterranean to Indian, for \$7 a pop.

2. BRIGHT CELLARS

THE MATCHMAKERS OF MERLOT (AND MORE)

“Wine clubs are a proven model, but millennials aren’t signing up,” says Richard Yau, cofounder and CEO of Bright Cellars. Why? His hypothesis: Young winos crave personalization. That’s why the Milwaukee company set out to become the Pandora of wine. “We built a personalized wine-matching algorithm to help subscribers find their perfect bottle,” says Yau, and more than 6,000 drinkers have signed on.

📍: Answer seven questions, from desert-island chocolate choice to how you drink tea to whether you usually imbibe with a meal. Be honest—algorithms don’t judge.

📱: Your love of peanut butter cups, sweet tea, whiskey and tomato juice makes you a weirdo. But Bright Cellars thinks you’ll love Nebel Riesling. You also get paired with a pinot noir, a zinfandel and a red blend.

📍: You rate the zin four stars—it does beat the Two-Buck Chuck you’re used to, but it’s not love at first gulp—and you give the Riesling and the red blend three. The pinot noir is a pinot *no*.

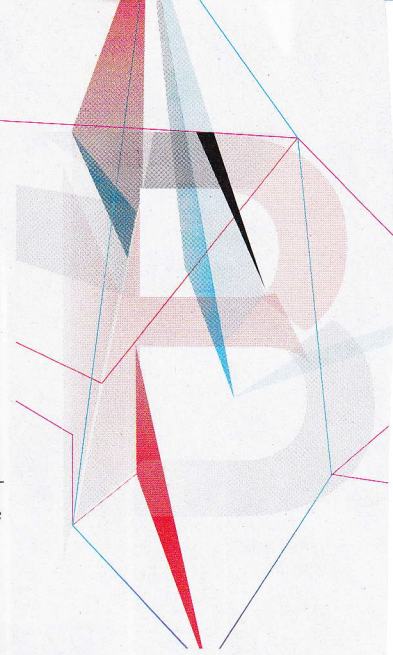
📱: Bright Cellars crunches that love, like and hate into four new bottles. The company is always tweaking its inventory, so as it calibrates to your palate, it’s also pairing you with a new lineup.

📍: This month you find a favorite and head to the site to tell them so. The other bottles get three and four stars. You raise a glass and toast your computer screen.

3. MINTSCRAPS

THE BEAN COUNTERS, BUT FOR WASTED BEANS

Nearly one-third of food in America is trashed—a drag on the environment and restaurants’ bottom lines. But Tony Vu sees it as data: His startup Mintscraps tracks how much a kitchen dumps each night, then calculates savings based on certain tweaks. Restaurateurs can use the app to spot trends (like that questionable Tuesday-night fish special), and extra food due to overproduction can be diverted to a local food bank. When Mario Batali piloted Mintscraps at five of his restaurants, Vu realized competition is a powerful motivator. “Restaurants wanted to put that data in context and compare it with other stores, so we incorporated that feedback,” he says. Mintscraps is now in L.A. and New York City (including at the massive food emporium Eataly) and hopes to roll out nationwide.





4. Maple, a food-delivery startup in Manhattan, works with top chefs to deliver fresh meals—a major office lunch-time upgrade.

5. Reserve's digital concierge service works with in-demand restaurants to get you the impossible reservation. And if it can't, it will suggest available tables at restaurants of similar quality.

6. Danish restaurant Amass finds creative—and delicious—ways to use food that used to be trashed each night. As an example, chef Matt Orlando has started using coffee grounds to make crackers.

7. As demand for organic crops continues to outpace supply, **Mercaris** uses market data to tell farmers what the true price of their crops will be—now and in the future—and can connect buyers and sellers.

8. With more startups using crickets to help solve the global food crisis—they're high in protein!—**Tiny Farms** is building a high-tech industrial farm to optimize the breeding process and supply the bugs.

9. By using restaurateur Nick Kokonas's **Tock**, restaurants nationwide can sell tickets to experiences—special events, tastings and so on.

10. Dutch Institute of Food Design is the first structured, international community for food designers—promoting improvements in materials, practices, services and systems.

TOP 10 IN... WEARABLE WELLNESS

1. THINX

THE TAMPON REPLACER

Don't tell Miki Agrawal that Thinx, her line of underwear designed to let women menstruate freely without tampons or

pads, might not be for everybody. Agrawal fiercely believes—to quote Thinx's tagline—that these panties are “for women with periods.” Meaning: all of them. “Girls are sick of wearing tampons,” Agrawal says. “As a woman, how many pairs of our underwear have we all ruined from monthly accidents?”

She might be right: Since a big market push last spring, she says she's sold “tens of thousands” of pairs of Thinx, which look like normal underwear. According to Agrawal (and a few enterprising bloggers), they feel like regular underwear, too. But unlike your daily underpants, these are antimicrobial, moisture-wicking, liquid-absorbing

garments that took three and a half years to develop. They come in six styles, cost from \$24 to \$38 each and promise to hold up to two tampons' worth of fluid.

For women in the U.S., Agrawal pitches this as a low-cost luxury item. For women in developing countries, it could be the key to keeping girls in school. While visiting South Africa in 2010, Agrawal met a young girl who wasn't attending class. “She said, ‘It's my week of shame,’”

Agrawal recalls. “Girls in the developing world have a ‘period problem,’ too, but access to nothing.” So for every pair of Thinx sold, the company donates to AfriPads, a Uganda-based company that makes reusable pads and employs local women. Agrawal will also launch a nonprofit arm this year, with plans to open 10 safe, empowering “Girls Clubs” across Africa.

Agrawal sees Thinx's mission as sociopolitical. “There's a true shift in ‘period feminism,’ moving away from using a product invented by men in 1931,” she says, referring to the year Tampax first hit the market. That hints at Thinx's next product, of which she won't say much, just that it will “disrupt the category and the sustainability problem of the 20 million tampons and pads that go into landfills every year.” She has also launched a line of low-cost, attachable bidets, and underwear for incontinence is up next on her brave to-do list.



MIKI AGRAWAL, BASED IN NEW YORK.

Photograph by Adrian Gaut



3. Athos' athletic clothing contains sensors to measure muscle performance, heart rate and more. A corresponding app helps wearers understand the benefits—or missteps—of their workout.

4. Roar's tiny Athena device—worn as a necklace or clipped to clothing—is a security system for women. When held for three seconds, it sounds an alarm as loud as a freight train and alerts preset family and friends.

5. Swiss startup **Ava** is developing a wearable device to track fertility and help a woman better predict her window for conception each month.

6. Owlet's tiny sock tracks an infant's heart rate, oxygen level, temperature and sleep position—and notifies parents of any concerns.

7. Smart collar **Nuzzle** keeps track of your pup—it even buzzes you if he wanders off the lawn—and the company helps owners sign up for affordable pet insurance.

8. The Moov fitness tracker focuses on movements and provides personalized coaching to make workouts better and safer.

9. Ringly is the anti-smart-watch: It's a ring with no buttons or screen, and it simply vibrates to alert you to noteworthy happenings on your device. More accessories and home features are coming this year.

10. Whoop is a fitness tracker for the pros. Subscriptions cost \$500 to \$5,000 a person (or a whole team's worth is \$100,000); it monitors sleep, skin conductivity and heart rate, to analyze a body's ability to recover from a workout.

2. KOKOON
THE BRINGER OF SHHHHH
(AND THEN, ZZZZZZZZZZZ)

Having trouble sleeping? Tim Antos did, too, which is why he founded Kokoon Technology, a London-based company that's about to launch its much-buzzed-about headphones that monitor brain activity and guide wearers into a deep and lasting sleep. He discusses the many design hurdles.



1. Keep them low-profile. "We had to make sure they don't have a big displacement of the pillow. I started out messing around with a 3-D printer, and it took about 200 prototypes."

2. Keep them comfy. "The whole headphone is flexible and molds to the shape of the head. It's essentially an extra cushion."

3. Keep them cool. "We worked to ventilate them better so they don't get hot and sweaty."

4. Make them intuitive. Brainwave sensors tell the headphones—within a 20-second window—when the wearer is passing out of consciousness. "We can then fade out what you're listening to and bring in protective white noise. Your natural hearing sensitivity is decreased, protecting your sleep through the night."

BRILLIANT 100 REPORTING BY JEFF CHU, KATE ROCKWOOD, MARGARET RHODES AND STEPHANIE SCHOMER