

# Mehul S. Shah

## Whatever It Takes

Mehul Shah was born in Mumbai, India, the only child of parents who, in spite of their limited financial circumstances, always prioritized his education. Although he went to one of the best schools in the area – surrounded by wealthy kids living completely alien lives – Mehul didn't grow up with a silver spoon. In fact, he cracks, "I didn't even grow up with a spoon!"

But Mehul's parents' decision to invest what little savings they had in private school paid off. He was able to complete an engineering degree and secure a good job after graduation. Then, at a conference, he fatefully met an American businessman. The two hit it off, and the businessman told Mehul he could look him up if he ever made it to the U.S. "I think he forgot about it most likely," smiles Mehul. "He probably thought I would never show up. But I actually appeared on his doorstep and said, 'Hey, you told me to look you up. I'm here!' I'd taken all my savings and sold everything to buy my tickets and get my visa." The businessman was shocked by Mehul's commitment and offered him a job. Mehul didn't plan to stay long-term, but he converted his visa to a business visa and became an employee.

It was 1994 when he arrived, and the next few years passed in a haze of work and study. He found a place he could afford to live in Herndon, Virginia, but his new job was all the way up in Shady Grove, Maryland. Mehul would wake up at 4 o'clock in the morning, head out by 5:00, walk a mile to the bus stop, catch a bus to Vienna to get on the metro, and arrive at work by 8:00. He'd work straight through lunch so he'd be able to head out by 4:00 PM, but his day was far from over. Instead, he took a bus to Silver Spring to his second job at a high school, teaching calculus and physics until 6:00. Still, his workday wasn't over. Next, he headed across the street to the 7-11, where

he'd start his shift driving a delivery truck for four hours. He'd arrive home before midnight and would spend a couple of hours preparing for his classes the following day and practicing his English language skills. "I would stand in front of the mirror practicing my diction for hours," Mehul recalls. "I would focus on people talking, the way their lips moved. I couldn't say 'embarrassing' to save my life; instead, I'd say 'embracing.' It was embarrassing! I know I'll always have an accent, but I wanted to feel like I belonged. I worked hard at it."



Before long, Mehul's tireless work ethic and commitment began to pay off. In 1996, his new wife Ketki came back with him from India, where the two young people's families had arranged their marriage. "Her name is a purple flower," Mehul explains lovingly of his wife of 23 years. By then, he had become a Project Manager at his company, and the young couple was prospering. A couple years

after that, in 1998, Mehul began discussing the prospect of launching a business with a couple of partners. It was the height of the dotcom boom, and the horizon was wide open. With about \$50,000 in savings, Mehul and his partners launched their content management business, helping other businesses with their websites and branding.

At first, everything went smoothly. Mehul and Ketki moved to Washington, and within a few months, she was pregnant with their first child. The firm had an interesting model. Rather than taking direct payment, they instead asked for equity in the businesses they worked with. This structure meant that 29-year-old Mehul was quickly on a path to make tens of millions of dollars. But abruptly, everything fell apart. It was 2001, and the dotcom bubble had burst. Suddenly, all of that equity was worthless, and the business

owed almost \$2.2 million when the dust cleared.

Mehul and his partners split the debt which meant that he was left with \$712,000 of debt. Mehul immediately fell into a depression. Between January and May of that year, he says, “I didn’t know what was happening. We were in such bad shape that we lost everything. I had to let go of the houses, cars, and anything of value. Everything was gone. I’d wake up in the morning every day and stare out the window wondering how I was going to feed my children the next day. We were even thinking about moving back to India. If it wasn’t for my mother and my wife, I don’t know how I would’ve gotten through it.”

Again and again, Mehul reaffirms that his wife, Ketki, and his mother, were the twin pillars that supported him through everything—the good times and the bad. As he dealt with the nearly three-quarters of a million dollars in debt, they advised him against declaring bankruptcy. “They said, don’t do it. If you want to sleep peacefully at night, pay it off. I still remember that statement,” Mehul reflects. “Until my dying day, I’ll be proud that I made the decision to pay it off. I consolidated the debt and found a job at a company called Wipro in California. I became an enterprise architect for them.” It wasn’t the first time that Mehul went from nothing to something. In fact, he describes himself as “a cat,” noting that no matter what, he lands on his feet.

The next four years were a whirlwind. At Wipro, Mehul once again began quickly rising through the ranks as he demonstrated his talent and work ethic. Wipro moved him to Kansas to work with H&R Block and later to Michigan to work on their GM account. While there, Mehul was part of the team that won a \$650 million contract. “That got me super famous at the company,” he recalls. “It was a \$15 billion company, so it’s not a small company, but at the time this was the largest deal they’d ever won.”

Mehul was promoted again. This time he was sent to Minnesota to take over the region with giant clients including Best Buy and Target. Finally, they asked Mehul to run their global pharmaceutical practice through Johnson & Johnson and moved the family to New Jersey. At this point, Mehul, Ketki and their two daughters had moved from Washington to California to Kansas to Michigan to Minnesota to New Jersey in a space of eight years. Fortunately, his girls were adventurous. “The family was happy and the kids

were loving it. Every year, my girls would ask, ‘Where next!’ laughs Mehul. “It took a lot of effort and hard work, but I was happy they were happy.”

Finally, in 2006, Mehul and Ketki decided to have a party to celebrate their 10<sup>th</sup> wedding anniversary. Mehul called up his old boss—the same businessman who he’d met at the long-ago conference in India and who’d given him his first job in the U.S.—and invited him to the party. The two got to talking at the anniversary party, and Mehul’s old boss was shocked and impressed by how high Mehul had climbed in less than a decade since he’d left. Then he shared some news of his own. “He told me, Mehul, ‘I have been diagnosed with congestive heart failure. I need somebody I can trust and who I know has done well,’” remembers Mehul. “‘Would you mind coming over and taking over my company for me?’” And that’s how Mehul, an immigrant raised in a poor home in Mumbai, ended up becoming President of the company he’d come to the U.S. to work for a decade earlier.

Today, Mehul is his own boss. He and his wife Ketki chose to launch Cognizance Technologies after a lifetime of learning in various roles and in various industries after identifying a gap in the health marketplace. Cognizance is a government contractor (with some commercial contracts) that works to put the right data, in the right hands, at the right time, and in the right place. “When data gets into the hands of the right person, it becomes information,” says Mehul. “When it gets to the right person at the right time, it becomes knowledge. And when it falls to the right person, at the right place, at the right time, that’s cognizance; that’s where we get our name. It saves lives because now the doctor is able to make informed decisions. Cognizance collects anything and everything about individuals, about patients, about diseases, about drugs, about everything. We’re a 360-degree data company.”

Mehul has long worked with computers on the engineering side, and Ketki got into health during the family’s time in New Jersey. Previously, she’d been focused on raising the couple’s young daughters, but as the girls got older and their youngest went off to first grade, Ketki knew she wanted to develop her own interests and career. She began with a job as a teller at a bank. Then, she began working at a doctor’s office, a decision that would turn out to be fateful. “She became a

coder,” explains Mehul. “Every time you are diagnosed or receive any treatment, you have to code your care to the insurance company. That knowledge has helped us tremendously. Now she trains a team of four people on medical billing and coding work.”

Cognizance was founded in early 2016, and Ketki was actually the one who first conceptualized and launched the firm. It took Mehul a little more time to be convinced. However, a tragic event helped make up his mind about the rightness of taking the risk. Mehul’s mother, who had come to the U.S. to live with them after his father passed away years earlier, passed away leaving Mehul with one less pillar of support. “Those two pillars have kept me stable, kept me straight, and made sure I didn’t stumble,” relates Mehul soberly. “The death of my mom took such a huge toll on me because I had two support pillars, and now one of them was gone.” Her passing brought some things into focus for Mehul; he reflected on how short life was, and how important working on medical data was for patients and their loving families. He followed Ketki’s lead and joined Cognizance as the CEO. Today, Cognizance has over 20 employees.

Mehul’s goal for Cognizance is simple: it’s about serving the community. Six of his aunts died of cancer, as did his grandmother and mother-in-law. Both his mother and father died of cardiac arrests. “I realized I can help address these issues even without being a doctor,” Mehul points out. “I’ve been very, very lucky, and I’ve been somebody who has had the opportunity to make a difference. Even though I’m an engineer by education, I’m still able to contribute to the medical field. One program we were a part of was a partnership between the National Cancer Institute (NCI) and Bristol Myers. They produced a blockbuster breast cancer drug called Paxil. I was managing the system and that basically told me that we can make a difference. I’m so blessed to be able to make a difference in this field.”

It’s no surprise that Mehul felt such a close affinity with both his parents. As mentioned, he was their only child, and they invested what little they had in him whenever they could.

His mother stayed at home taking care of him; her whole life, Mehul notes, was basically about caring for him. His father was a day trader and would buy and sell stocks but never managed to make much more than what the family needed

to survive. They both doted on him. His father had had a job that required a good deal of travel around India, but when Mehul reached grade school, that changed. His father reorganized his life to make sure he wouldn’t miss the joys of his son growing up. Unlike the other kids at his school who were dropped off by chauffeurs, Mehul’s father dropped him off every single day. It was something so unusual that his classmates still remember it to this day.

Outside of school, Mehul rarely studied. His school didn’t have a lot of homework, and he was more interested in playing sports with the neighborhood kids. He particularly enjoyed cricket, which was wildly popular in India. But in the 9<sup>th</sup> grade his mother insisted he focus on his studies. “My father never graduated,” says Mehul. “He got lured into the family business. My dad always made sure I was happy and getting whatever I needed, but my mom was the person who made sure I studied. Over time, I started to appreciate it. I realized that the only thing in your control is the effort you expend. The outcome is out of your control but can be influenced if you make an effort. The importance of education and the company you keep was instilled in me.”

In India, after the 9<sup>th</sup> and 10<sup>th</sup> grade, students typically chose to specialize in a certain field and go off to junior colleges. They pursue a degree in either the arts, teaching, law, finance and accounting, or science. Mehul picked the science area and studied computer engineering. “I always wanted to be an engineer and was always enamored by computers,” states Mehul. “I didn’t know exactly what I wanted to be, but even in the fourth and fifth grade, I would say I wanted to be a computer science guy.”

In junior college, Mehul first began to encounter English. At first, he could barely speak, knowing only the words for ‘bye’, ‘thank you’ and ‘okay.’ But as his classes went on, he acquired the basics. From there, he continued to a university and received admission to a very competitive program. “They only look at your physics, math and chemistry scores, and I had a 93.33%,” describes Mehul. “I was the last person admitted in my college in the computer science stream. It was very, very competitive with thousands and thousands of kids gaining entrance. With a score of 93.33%, I barely made it.” After getting his degree and landing an internship, he was sent to the conference where he met the American

businessman, and began his decade's long trip-turned-move to the U.S.

Mehul had not initially planned to stay in the U.S. In fact, he had told his parents he would stay for only five years. This was why, in 2008, while serving as President of the business he'd immigrated to work at, he encountered a difficulty with his visa. It could no longer be renewed and was due to expire. He would have to leave the country. Fortunately, Mehul had some heavyweights on his side, thanks to the lasting impression his competence had made. Two respected doctors at the NCI and NAID wrote letters directly to the President of the United States to request that he be allowed to stay. Mehul became one of only 2,000 awardees to date of something called the "O" visa, exempting him from the tedious renewal process. Four months later, he finally got his green card.

One of Mehul's only regrets is not bringing his father to the U.S. after it became clear he wouldn't be moving back to India anytime soon. "I grew up in a 464 square foot home," he explains. "I wish I had brought my dad to see the car and see the house. He made so many sacrifices for me. I wish he could see the results of his hard work and the successes I have achieved." Mehul's father passed in 1998.

After his father's death, he knew he needed to bring his mother to the U.S. She missed her extended family in India and never grew accustomed to our winters so she would return to India during the winter. Nevertheless, Mehul feels blessed that he was able to spend so much time with her every summer. His mother was deeply religious so Mehul moved his home office into the basement so his mother could set up a temple as a private area of worship. There, she would pray for hours each morning. Having such a temple is a large responsibility in Hinduism. When his mother passed, Mehul and Ketki could have donated her temple and the small idol of Krishna inside to a bigger temple. Instead, they choose to keep the temple and Krishna idol and take on the duty of completing the rituals each day. On the day she

died, Mehul's mother asked Ketki to watch over Mehul and her temple; this is their way of obeying her final wish. Today, it is the family's most deeply cherished possession.

For Mehul, honoring family and community is paramount. That's why as a leader, he feels the most important quality is attitude. "Every time I hire somebody, I look for attitude," he affirms. "Skills in my book can be taught. Attitude cannot be not taught. As long as you have the integrity, the ethos, the drive, and the willingness to learn and go the extra mile, I will invest in him or her. As long as I can see that attitude, I am willing to bet on that person."

He encourages young people to follow their dreams and to do what they believe in. Today, his youngest daughter is becoming a teacher, and he couldn't be prouder. "I had wanted her to become a lawyer or a CPA or something, because she's very good with numbers," he admits. "But her passion is with children. She wants to teach special needs students from grades 1 through 3, and I fully support her passion. I know she can use her talents to accomplish her dreams. So if you have a dream, chase it and do whatever it takes."

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*President and founder of Bernhardt Wealth Management and author of Profiles in Success: Inspiration from Executive Leaders in the Washington D.C. Area, Gordon provides financial planning and wealth management services to affluent individuals, families and business-owners throughout the Washington, DC area. Since establishing his firm in 1994, he and his team have been focused on providing high-quality service and independent financial advice to help clients make informed decisions about their money. For more information, visit [www.BernhardtWealth.com](http://www.BernhardtWealth.com) and [Gordon's Blog](#).*