



Episode 3: Entrepreneurship with a Mission – Scott Chapman

Speaker 1 ([00:02](#)):

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Rebecca Griffin (host) ([00:12](#)):

Scott Chapman, thank you very much for joining us today.

Scott Chapman ([00:15](#)):

Thanks for having me.

Rebecca Griffin (host) ([00:16](#)):

You describe yourself as a serial business creator and you're ranked in the top 100 young entrepreneurs in the country. Your CEO of SS Group, which is a parent company that owns and operates several Zambrero restaurants here in Southeast, Queensland. And you consult to new business operators.

Rebecca Griffin (host) ([00:34](#)):

You've recently stepped into the digital world and created a wellness program for people living with disability. We're going to talk about this program a little later, but I want to start at the beginning by asking about the first business that you created.

Scott Chapman ([00:47](#)):

Yeah, it takes me back a little bit that one, actually because as an entrepreneur, you always have a number of success and non-success stories that kind of get you to where you got to. And the very first business I created was a business called Talent Brothers, and it was a side hustle when I was working in employment services. That business was set up to market athletes effectively. So we were representing current and former Olympians and trying to book them speaking gigs, effectively. And I learned a lot out of that in terms of how to fail and it failed pretty quickly. So we then transitioned into the organization that I was in for quite a long time. It was called BurnFit Industries and BurnFit Industries was a business that was set up to import rehabilitation equipment for athletes, and also provide training platforms for high level boxers.

Scott Chapman ([01:33](#)):

And we worked with a bunch of world champions who were Australian based boxers, but based in America. And we traveled to the UK and America with those guys, which was really awesome. And funnily enough, Tim Black, who was also a co-director of Able was my co-founder in that business as well. And that was where we started our sport journey, I suppose, or understanding the importance of exercise and nutrition. And because we were working with defense force and rehabilitation services with these products as well, it really gave us a good grounding of how much rehabilitation requirements are out there and how little access there was to equipment, even at that point in time.



Scott Chapman ([02:07](#)):

The Aussie dollar effectively killed us in that business. And we got to a point where importing from the US became cost prohibitive, and we couldn't get our hands on enough stock and startup world kind of put us in a point where cash flow is king. And if you don't have it correctly, then it can squash your business really quickly. But again, we learned a lot. We understood that the importance of health and wellness and fitness, and it kind of ended up ultimately pushing us to where we got to today.

Rebecca Griffin (host) ([02:30](#)):

So then you bought a franchise to a Zambrero's Mexican restaurant.

Scott Chapman ([02:34](#)):

Yeah.

Rebecca Griffin (host) ([02:35](#)):

Why did you decide to move into the hospitality industry?

Scott Chapman ([02:38](#)):

Yeah, it's an interesting one as well. So I was still working in media at that point in time. And the whole Zambrero direction was also a side hustle and part of where we'd failed in our previous businesses was understanding the requirement for cash flow and how important cash was to having businesses succeed. And hospitality was never something that I'd done previously. And it also wasn't something that greatly excited me, but what did excite me about hospitality was that if you structured those kind of businesses correctly, you could get really good cash flow. You could get really good autonomy and that could potentially fund the projects that we really wanted to work on. So then when we started looking at businesses, you know franchising is a very simple way to get into business. There's a lot of process that's already set up and in place for you.

Scott Chapman ([03:18](#)):

And then we then started to break down, right, what franchises would be, what we would want to work in. I love Mexican food, which is always a big benefit, but at the same time, Zambrero's has a wonderful ethos in terms of its philanthropy approach to business. And for every meal they sell, they donate a plate of food to someone in need. So Zambrero's as an organization to date have donated around 53 million meals to people in need all across the world. And our restaurants have contributed around two million meals to that total, which is really cool. So for us looking at an opportunity to have a number of businesses that were cash flow positive, that could find out what we wanted to do. And also give back at the same time was what really ticked the box for us. So Zambrero was where we went.

Rebecca Griffin (host) ([03:58](#)):



So you were straddling, I guess, at that stage still, weren't you? So you still in radio, still... And that's massive.

Scott Chapman ([04:05](#)):

Yeah. It's, you know... How I still have a wife? I don't know. So yeah, I was working full time as a general manager of sales. I had two restaurants, I had two kids, I had a wife, it was crazy. And I had this innate desire to just want to continue to grow. So we ended up having eight restaurants over the course of sort of four years. We were the largest multi-site franchise owners in the country at one point in time. We're international franchise partners of the year, a number of years in a row and a lot of hard work and a lot of dedication. But again, there was an end goal in mind for us, right. And that focus was how can we continue to give back? Which, if you have a look at what I've done previously and what I'm still aiming to do in the future. A lot of it centers around that like, what can we do in order to give back to people who might not necessarily have what they need at that point in time?

Rebecca Griffin (host) ([04:49](#)):

You still have Zambrero's restaurants today?

Scott Chapman ([04:51](#)):

Yeah. Yep. Yes. We've got one in Toowoomba, we just sold one. We've got three here on the Gold Coast still. We don't intend on doing anymore, but they're still great businesses. And we have the luxury of employing a whole bunch of young people and helping them get to where they want to get to in life. And we have managers and a general manager who we profit sharing to our business. And ultimately, the desire is for those individuals to buy little pieces of our business office over a period of time, so we can help them get into their own entrepreneurial kind of world. Because we had some great opportunities afforded to us to get us to where we are today. So again, we're trying to give back in that way at the same time.

Rebecca Griffin (host) ([05:23](#)):

So Scott, then in 2016, you became a director of Bravehearts, which is a not-for-profit organization dedicated to protecting children. Why did you decide to jump into this sector?

Scott Chapman ([05:36](#)):

A number of reasons actually, and then recalling my time at Bravehearts and reasons behind it is a pretty emotional kind of thing for me. But you know, the first and foremost is one in five kids in Australia will be sexually abused before they're 18. So just process that statistic for a moment, it's a horrifying statistic. And what's more horrifying about it is we're in Australia, we're not in a third world country. We're not, you know... We're in an environment where this shouldn't happen, but it still does quite regularly. Child sex abuse and child sex exploitation is non-discriminatory as well. It doesn't discriminate by race or gender or your status in a community. It's literally everywhere. And at the point in time my sister was sexually abused as a child by our cousin and it ruined her life.

Scott Chapman ([06:21](#)):



Sorry, but you know, so I stopped and I looked at that and I met Hetty Johnson, who's an exceptional human. And I thought to myself, well, if people like me don't get involved in whatever way we can then, then organizations like these do struggle in order to be really, really successful. And if organizations like these aren't successful and who makes change, right? I had a big conversation with Hetty and she asked me to join the board at that point in time. And my focus when I joined, wasn't so much corporate restructure, but it was about trying to corporatize a not-for-profit business, right? Because traditionally not-for-profits don't want to be perceived like they're making a lot of money because people then judge the fact that they are. A lot of the time individuals don't understand the inner workings of a lot of not-for-profits. In terms of you have to pay people what their value is in a normal community.

Scott Chapman ([07:05](#)):

Otherwise, you won't get high level individuals. And if you don't have high level individuals who run business as well, then that business won't succeed in what it was doing. Now, my role on the board, along with all of the other directors in the chair who were all exceptional people as well, was all voluntary. We never got paid, never expected to. But we then reshaped the organization in terms of its commercial viability. And my role in particular was to help find a better strategy around monetization and creating more revenue and not just about, Hey, donate to Bravehearts. But it was all around trying to leverage corporate partners and give back to them in a way that was as rewarding for them, from a philanthropy perspective, but also rewarding for them in terms of the physically got something as a business in return for their investment.

Scott Chapman ([07:47](#)):

And we did that really well. So we restructured the executive team in terms of broadening a new CEO and a new head of community engagement. And they've had the most successful three or four years that they've ever had across probably what is the most three or four challenging years that anyone else has had. The board had a restructure. And we really focused heavily on outcomes for the organization, which then in turn focused on outcomes for individuals and children. And wait lists for our therapeutic services went right down and we ultimately, helped a hell of a lot more kids than what we would've been the first place. So it's a wonderful organization. And if anyone listening wants to try and find an organization to donate some money to, Bravehearts is one that you should.

Rebecca Griffin (host) ([08:24](#)):

Yeah. Thank you for sharing that story with us. So you've finished up with Bravehearts now.

Scott Chapman ([08:28](#)):

Yeah.

Rebecca Griffin (host) ([08:28](#)):

And before you did that, though, you created Able Digital Wellness. Why the move into disability?

Scott Chapman ([08:35](#)):



Again, it's kind of all semi interlink to a degree. Part of my sister's challenge across the course of her life was having two children, very young. One of those children has an intellectual disability and he grew up without mom and dad raised him. And then as I was watching him transition into becoming an adult in terms of body, not mine. I started to recognize that there was a whole bunch of sexualization needs that he needed to have addressed in order to prevent dangerous kind of behavior, because he didn't understand how he needed to feel. But I also recognized that his disability wasn't necessarily a product of her abuse as a child, but him not having a mother across the course of his life was. And as important as it was for me to continue my work in child protection, Bravehearts was in a really good point in its life and it didn't need me.

Scott Chapman ([09:20](#)):

So I was quite happy to step out of there and go, well, what can I now do in a disability space where someone might need me? And Dan was, he was turning 19. So he was leaving mom and dad. My parents' house and moving into his own SILs environment, which is supported independent living. And when he was entering there, COVID was about to kick in. And what we noticed was he was putting on a lot of weight. He wasn't making good food choices, he wasn't making good health choices. And I stopped and I looked at the cohort of individuals that were around him and went, there's a pretty common theme here. Like there's a lot of people who are overweight in the industry. There's a lot of individuals who are NDIS participants who are overweight in the industry.

Scott Chapman ([09:57](#)):

And there's a number of reasons for that. But when I tried to find a mainstream platform that Dan had the cognitive ability to understand, to try and focus on health outcomes for him, very difficult to find one. And it was also then very difficult to find one that his support workers had the motivation or the understanding to help implement with him. So I then decided to quit everything that we were doing and build our own. And that was how Able Digital Wellness was born. Our whole view at Able is we aren't setting out to attempt to make athletes or Olympians, but what we want to do is give individuals with any kind of disability, whether you have an NDIS plan or not, access to tools and resources that help you make healthier choices in life.

Scott Chapman ([10:38](#)):

And whether that's around inclusive exercise or inclusive activity right down to how to choose different items when you go shopping, that might be healthier than the last items. And then at the same time, what we really understood was we needed to support workers and carers and family members, right? Because not everybody knows how to focus on their own health and wellbeing sometimes. So it's very difficult for them to then focus on somebody who has an intellectual or physical disabilities' health outcomes as well. So partnering with organizations like Griffiths University and individuals like Dr. Dinesh Palipana, have afforded us the opportunity to create content that's really specific for support workers as well, to educate them on the best ways to provide healthier choice and control.

Rebecca Griffin (host) ([11:20](#)):

Just tell us a little bit more about Able Digital Wellness then, if you can go back to the beginning of that.



Scott Chapman ([11:25](#)):

Yeah.

Rebecca Griffin (host) ([11:26](#)):

Is an online platform?

Scott Chapman ([11:27](#)):

Correct. Yeah. So it's a web based platform and we did that purposefully to make it easier, accessible across multiple different channels. And what we do is we provide weekly exercise, nutrition and mental wellness content to people with a disability. So when you come along and subscribe to our platform. And again, generally speaking, it's covered under your NDIS plan. When you come along, you will tell us who you are and your age and your goals. And you'll tell us about your range of movement. And you'll tell us how you identify your disability and why those things are important to us is because we want to make sure that the exercise content that we deliver to you each week is as bespoke for you as it can be while still generic and general in nature. But to give you the best outcome or the most motivation to continue to engage with it.

Scott Chapman ([12:09](#)):

And then by discussing with us how you identify your disability, it helps us to populate dietary content. That's again, relevant to you. Because if you're in a wheelchair for a spinal cord injury or multiple sclerosis, your dietary requirements for both of those two things are very different, right? So our platform is definitely specific to disability cohorts and movement range while still generic enough in nature for us to keep the cost really low and have a minimal impact on your plan. But then it gives us the opportunity to give as many people as possible access to what they need.

Rebecca Griffin (host) ([12:36](#)):

So people get a tailored plan every week?

Scott Chapman ([12:39](#)):

To a degree, yeah. So again, if you have someone who has very limited or no lower body mobility, then you'll be delivered content that's relevant for our wheelchair based program. So everything then is focused on core type work or thoracic stretching, or upper body strength and mobility. We're not here to go, "Hey, you'll lose 20 kilos in five weeks by being a part of our program." What we want to do is just give people positive association with movement, right? Because if you are doing, lifting your arms above your head, even just 10 times this week, and you weren't doing it last week. Than that gives you 10 times more mobility this week than what you had last week. So we're already on our path to creating healthier lifestyles and outcomes.

Scott Chapman ([13:17](#)):

And in particular, in the intellectual disability cohort of individuals. Preventable death in that cohort is phenomenal, right? Like people who have health related issues that are preventable, people who are

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being admitted to hospital for health related issues that are preventable. And a lot of its centers around poor health and poor dietary and lack of movement and mobility. And there's a number of reasons why that occurs. But again, the idea behind Able is to make it as accessible as possible, as cheap as possible, as generic as possible while still being specific if that makes any sense at all.

Rebecca Griffin (host) ([13:47](#)):

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Rebecca Griffin (host) ([14:01](#)):

So you are a participant in the HealthTech Accelerator Program LuminaX, in 2021?

Scott Chapman ([14:06](#)):

Yep.

Rebecca Griffin (host) ([14:06](#)):

What are the tangible outcomes this program brought to your business?

Scott Chapman ([14:10](#)):

So many and I look back at our time at Talent Brothers and BurnFit and companies like that we'd started years ago and thought to myself that if we'd had LuminaX at that point in time, the difference it would've made for us. And look, don't get me wrong, I think that our business would've succeeded, whether we were in LuminaX or not. The big difference was that we had so much more structure, so much more advice. And we probably got to where we were going to 12 months quicker by having LuminaX, without a doubt. Having access to mentors across a whole different number of industries who were happy to give us advice around the clock, made a very big difference. Gave us the opportunity to structure our pitches correctly when it came to capital raising and still today, I think we're like three months or something out of the program.

Scott Chapman ([14:52](#)):

And I'm still in here today, talking to other members who went through the program with us and working on their own health tech platforms and we're still gathering ideas. And so, the tangible outcome really for us was structuring a really good cap raising pitch where we got money. So we filled our first round instantly. We had multiple companies to buy into us, which was great. And then, having a connection of individuals post the program that could still focus on outcomes for our business was amazing. So like I'd been around business a lot and I'd done a lot in my lifetime, but when you literally build something from an idea from scratch, from day one, ground up and you're bootstrapping and you've got no money and you're trying to pull people in and around you to have some experience. You're sitting here and you're going, where does this end?

Scott Chapman ([15:38](#)):



And how can I create better process and better structure? And generally speaking again, all entrepreneurs go through the same kind of thing to a degree. And when you add three kids at home, another business and a wife, who's going, Hey honey, are you coming home at all today?

Rebecca Griffin (host) ([15:50](#)):

Do you remember me?

Scott Chapman ([15:52](#)):

Yeah. You remember me? Having structure and accountability and guidance made such a difference. And if we could have been a part of LuminaX for 12 months, instead of three, it would've been even better, but we took the three months, for sure.

Rebecca Griffin (host) ([16:03](#)):

Yeah. And with the capital raising, that would've been so much harder, I'm assuming without this opportunity through LuminaX.

Scott Chapman ([16:10](#)):

Look, I'm a salesman at heart and that's where I cut my teeth in media sales. And so I would've pitched to people and asked for their money without a doubt, that wouldn't have been a problem, but structuring it in the way that we did here, determining what a valuation of your business was before you really started turning over revenue, how to structure a cap table, how to work on employee share option programs to make sure that you were getting the right people involved in your organization at the right time. All of those things were so foreign to us. And without a program like this, it would've meant that we were probably underselling ourselves massively. We still would've raised the money that we like set out to achieve, but it would've been probably half of what we got because we weren't doing it right. Because we didn't place the same level of value on our business that we could have.

Rebecca Griffin (host) ([16:51](#)):

You mentioned Dr. Dinesh Palipana before, and he's an incredible Queenslander. He's Queenslander of the Year. He's the first quadriplegic medical intern in Queensland. And he's doing some amazing research.

Scott Chapman ([17:00](#)):

He's lawyer, too.

Rebecca Griffin (host) ([17:00](#)):

He is. Yeah.

Scott Chapman ([17:00](#)):

Yep.

Rebecca Griffin (host) ([17:00](#)):



Amazing research here on the Gold Coast into spinal cord injury, particularly with rehabilitation techniques. What role has Dinesh played in Able Digital Health and how has his mentoring and endorsement supported your team?

Scott Chapman ([17:18](#)):

Yeah. Dinesh is a wonderful human and you kind of, when you think he's like 50 years old, because of everything that he's done and the things that he talks about. And then you realize he's age and you go, this guy's even more crazily phenomenal than I thought he was. Dinesh has helped us across a number of areas, right? So he identifies completely the need for our business. In the fact that there's a disparagingly large health gap between people with and people without a disability. And no one's really focused on trying to address that. There's 800 odd thousand people in the country who have diabetes, 400,000 of those have disability. And if you stop someone going from pre-diabetes to type two diabetes, it's a saving of around \$7,000 per annum per person to the federal government, in terms of extended health costs if we can stop that.

Scott Chapman ([18:00](#)):

So when we started talking to Danes about what we were trying to do, his view was I need to be involved in some way, shape or form because I can see that there's a large problem here that needs to be addressed. So Dinesh for us has obviously given us a lot of insight in and around living with a disability and being someone who is quadriplegic and in a wheelchair and the challenges that he faces. But also opening us up to a world and a different network of individuals that he have, who also believe in what it is that we're trying to do. And interestingly, you mentioned research before. So the connection with Dinesh has also put us in a really good partnership position with the Hopkins Center for Research, which is part of Griffith and Menzies Health in and around that rehabilitation research and research around individuals with a disability. Whether it be spinal cord or acquired brain injury and things like that.

Scott Chapman ([18:43](#)):

And tying in other wonderful humans like Professor Elizabeth Kendall, and Dinesh together, gives us a really good sounding board to go, this is where we believe we're going and for what reasons. But using their expertise and their experience and their guidance as well means that we might get there quicker. But we know that we're definitely going to have more tangible outcomes that are legitimately going to help people faster. And that's ultimately what our business was set up to do.

Rebecca Griffin (host) ([19:05](#)):

Scott, what's your advice to other entrepreneurs and self-starters thinking to enter the industry?

Scott Chapman ([19:11](#)):

I think the biggest thing is being able to self-critique. Drop your ego, leave it at the door. One of the big things for us was having the ability... You can enter a LuminaX program and be given all the advice under the world. But if your ego isn't in check, you can sit there and go, what do you know about my business? I built this business. I'm going to do it, how I want to do it. And you probably can. But at the end of the day, the idea about getting into HealthTech Accelerators or Accelerators in general is to not have to spend



a boatload of money to get a whole bunch of advice from people who are probably smarter than you to a degree. Well, they definitely were smarter than me. And you know, that is a big thing. Checking your ego out the door, making sure you've got a good plan and a good strategy.

Scott Chapman ([19:48](#)):

And my big view, which again, you can see across everything that we've done is having an outcome that has a philanthropic approach to it. Because if you are going into business purely to make money, then you know what? You probably will and you can be content with all your money at some point in time. My view is, and I think the view of the larger world right now is if we can continue to create businesses that give back and we can continue to create businesses that are there for purpose, profit for purpose is okay if you are using it to help somebody who can't necessarily help themselves. And my whole view from day one was if we could get that part right, and we can help people who need that assistance, then people will support us. And we've seen that so far.

Rebecca Griffin (host) ([20:28](#)):

It seems to really be about legacy for you.

Scott Chapman ([20:31](#)):

Absolutely. Someone told me a long time ago about writing your own obituary, which kind of seemed really weird, but it's also not. Like if you sit back and you stop and you go, how do you legitimately want to be remembered? I don't want to be remembered as some entrepreneurial guy that made a boatload of money. I don't want to be remembered for any part of money. Money's a natural part of the world however, and in order for me to accomplish the things that I want to within my family and for the greater good, I need money. That's a given. But absolutely, I want to be remembered as somebody who spent a whole bunch of time trying to give back to people who needed to be given back to, and I want to teach my kids that same theory. Because for me, if we can all subscribe to that and we can teach our younger generations to focus on people around them rather than themselves, I think that ultimately, we will rebuild a better world again and a world that's not so selfish.

Rebecca Griffin (host) ([21:19](#)):

That would be nice.

Scott Chapman ([21:19](#)):

It would be, very nice.

Rebecca Griffin (host) ([21:21](#)):

Scott, we're doing this interview from Cohort in the middle of Lumina development on the Gold Coast. A lovely spot. As a local entrepreneur, what are your thoughts about Lumina?

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Scott Chapman ([21:30](#)):

Well, I think the whole precinct's wonderful. And interestingly, I didn't know much about it prior to being a part of the LuminaX experience. And again, once you arrive here and just even watching the ecosystem here, grow from when we were here months ago, to what it is now. Just really demonstrates the amount of money and time and effort that's being put into growing local entrepreneurs first and foremost. But also it goes to show how many people there are out there, wanting to genuinely make a difference because the majority of us who are here and are a part of, I think it's start mate, that's here now as well, are all trying to make a difference. And that's the coolest part about it. Like I think what it is now and what it will be over the years to come is going to be something truly special.

Rebecca Griffin (host) ([22:08](#)):

And how do you think Lumina can amplify the opportunity to other health tech entrepreneurs like you?

Scott Chapman ([22:14](#)):

That's a tough one, you know, because I think everybody wants different things when they arrive at places to get out of. And for us, we got out of LuminaX exactly what we hope to get out of it. So I kind of look at it and I go, I don't think they need to do anything other than make these programs more available as often as possible. Potentially have follow-up programs. So for us and a lot of the people who started and we were all very, very ground level and had MVPs and we were just getting to market. There's a lot to be said that once you've gone through six and 12 months end of growth, you know how you then scale up and go from there again. So seeing perhaps secondary programs that weren't programs necessarily that you needed to apply to be in, but they were automatic reentry for individuals who had gone through the original process. I think there's a great opportunity there to continue to grow and foster those kind of individuals, for sure.

Rebecca Griffin (host) ([23:05](#)):

Scott, it's been absolutely wonderful talking with you. Congratulations on business.

Scott Chapman ([23:09](#)):

Thank you.

Rebecca Griffin (host) ([23:09](#)):

And I can't wait to see where it goes.

Scott Chapman ([23:11](#)):

Thank you so much. And appreciate everything that LuminaX has done for us and state government, it's been wonderful. So thank you.

Rebecca Griffin (host) ([23:16](#)):

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