Innovate Finance is an independent not-for-profit membership association representing the UK's global FinTech community. Founded in 2014 with the support of the City of London and Canary Wharf Group, Innovate Finance aims to accelerate the UK's leading position in the global financial services sector by directly supporting the next era of technology-led financial services innovators, from start-ups to institutions.

With over 250+ members, Innovate Finance seeks to address the key barriers and opportunities in the FinTech ecosystem: attracting greater investment, supporting the development of proportionate and effective regulation, engaging in community collaboration, and promoting innovation in financial services, whilst championing an open, inclusive and secular FinTech community.

Members range from start-ups to the world's leading global corporations. Through Innovate Finance membership they have a single point of access to innovators, investors, regulators, policy makers and commercial partners.

www.innovatefinance.com

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Influencer lists endlessly fascinate the public. People want to know about the lives of others – especially their achievements. How did they reach the top? What did they earn this year? How can we up our own game, do more, aim hire?

Innovate Finance has built its own list of influencers – focused exclusively on women in FinTech. It wasn’t compiled in a traditional way by an elite panel of judges with the sole intention of honouring those that have climbed the corporate ladder – although we love hearing these stories and want more women to break glass ceilings, create empires and challenge prescribed perceptions of power.

Instead, we asked women from our sector to nominate themselves and to encourage peers – both men and women – to put forward candidates they felt were worthy of recognition.

The response was staggering. Innovate Finance’s influencer list includes nearly 200 talented women. They possess different skills and different backgrounds yet collectively they are driving FinTech forward and shaping a better financial services future for everyone.

Our list is intended to be inclusive and to encourage our FinTech community to step back and think about the contribution that women make. We also want women to feel more valued about the roles they play and to strengthen their confidence by consciously making them reflect on what they’ve achieved so far in their careers. It might even inspire some to do even more and to aim for heights they once wouldn’t have thought possible. Building confidence and belief in one’s ability can fuel the appetite to create something truly remarkable.

Innovate Finance is thrilled so many women have been added to the list and we hope it continues to grow every year as we work harder to encourage more women to get the skills, contacts and confidence they need to succeed in FinTech – and to achieve their true ambitions.

My wife is an executive at a global industrial company and runs leadership development. At a recent executive conference, the keynote speaker, an academic rock star, posed the question: “What if Lehman Brothers was Lehman Sisters”?

Diversity is a key programme in my wife’s portfolio and this question really got her thinking, not least because global industrial companies are usually dominated by male staff.

This question was originally asked by Rosabeth Moss Cantor, the Harvard Professor, in 2010 following the financial crisis. She proposed her own formula: more women = less self-interested greed = less imprudent risk = more solid asset values = healthier balance sheets.

Quoting studies by impressive, respected global institutions she showed that women were more trustworthy, risk averse, and altruistic and could negotiate more effectively for other people than for themselves.

Though Hillary Clinton didn’t become America’s first female president, the UK has its second female prime minister, elected by her party to take one of the biggest leadership responsibilities in British history to deliver Brexit. Theresa May joins Angela Merkel in Europe, a women who promotes open, secular and diverse values.

Gender equality is gaining momentum across the world. More than 20 countries have female presidents or prime ministers, not to mention the women leaders in global companies, start-ups, NGOs and NPOs. In a world seemingly entering a period of greater social instability and economic volatility, having women in key leadership positions may prove to be invaluable to society.

With Innovate Finance’s 2016 Women in Fintech Powerlist, we pay tribute not just to our FinTech founders and leaders, but to women across institutional, government, venture capital and professional services ecosystems that play an important role in making FinTech successful.

Thank you for your contribution in our community and making our FinTech ecosystem a stronger, more resilient and better place to work.
DIVERSITY CHAMPIONS

A VIEW FROM HOGAN LOVELLS

Emily Reid, Partner and Head of Commercial & Retail Banking, Hogan Lovells
Rachel Kent, Partner and Global Head of the Financial Institutions Sector, Hogan Lovells

Diversity is at the core of who we are and how we do business. Gender parity is a critical part of our efforts on this front, both internally, through advancing our own women within the firm, and externally, with clients and the community more broadly.

In May of last year, we launched our Empowering Girls and Women Initiative which tackles gender-based violence, promotes girls’ education, and supports women in business. We believe passionately that when we stand up for the rights of girls and women, we create a better future for all of us.

Inside our firm, we are proud of our long history of advancing women and placing women in leadership roles. Currently 32% of all management positions at Hogan Lovells are held by women. This is in line with our target, yet we can and will do better.

Embracing diversity is good for business. The FinTech sector prides itself on innovation and forging new ways of doing business. Without strong female representation we miss out on the very diversity of thought critical to driving that. Moreover, we believe that the UK FinTech sector will only truly prosper if its make-up represents the diverse customer base that it sells to. Indeed there are a vast array of financial products and services aimed specifically at women.

Hogan Lovells are proud to be partnering with Innovate Finance to celebrate the fantastic women in FinTech. The women featured in this powerlist have achieved phenomenal things. However, this is just the beginning.
At Makers Academy we make a conscious effort to invest in women in FinTech. Diversity is one of the core principles our brand is built upon because it’s important for us to lead the way in changing perceptions of what a “developer” should look like. It’s not about meeting quotas - it’s about giving tech teams greater perspective in order to impact more successful business outcomes.

Every year we train 350 people to become professional software engineers, and in an industry dominated by men, we are taking action to close the gender gap. Since the beginning we have offered a £500 discount for every woman taking the course, equating to over £100,000 invested in women learning to code. An average cohort is 35% female and through a recent partnership with Thoughtworks our last cohort had a female majority for the first time at 51%.

We do everything we can to empower women from disadvantaged backgrounds, making it our priority to work alongside similarly minded organisations. Take Ruth for example. Ruth was a full-time single mum of two children. She took a loan with the Skills Funding Agency to take our course and asked her mum to look after the kids while she learnt to become a developer. She now works as a software engineer deep in the FinTech sector with MergerMarket, an M&A platform.

Makers Academy attracts brilliant, ambitious people who are passionate about learning to code. We accept 9% of the very best and train them in the final piece of the puzzle. We curate a list of awesome individuals and match them with top employers looking for junior software talent.

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We’re on a mission to get more female founded companies on Seedrs.

Obviously I want to see more female founders in the startup ecosystem generally because, as Justin Trudeau so succinctly put it, “it’s 2016”. But there’s more to it than that: more female founded companies on Seedrs is good for our investors and therefore good for business. Analysis from First Round Capital, a VC, showed that portfolio investments with at least one female founder meaningfully outperformed those with all male teams and female founded companies were, proportionately speaking, over represented in their top 10 most successful investments. No surprises after the much quoted studies showing that companies with diverse boards perform better.

At Seedrs, we encourage our investors to build diversified investment portfolios, so we need to present them with diverse investment opportunities. Equity crowdfunding has great potential to decrease the funding gap by breaking down traditional barriers to accessing capital. We have democratised early stage investment, opening up the process to businesses that might not otherwise have the right contacts to raise funds the old fashioned way. Crowdfunding allows you to raise investment from a wide audience, including the people that might be your customers, users or followers, whoever they may be.

What we perhaps didn’t predict is that women tend to do better at crowdfunding than men. Studies focused on rewards based crowdfunding platform, Kickstarter, show that around two-thirds of women led projects reach their funding goals, compared to less than a third of male led ventures.

There are various hypotheses as to why: from women using more inclusive and engaging language, to a suggestion that female backers have an active and disproportionate bias towards backing female led projects. Whatever the reason, I’d encourage female entrepreneurs to make use of this unfair advantage!

We’ve had many successful female led campaigns on Seedrs and, encouragingly, more in the FinTech space in recent times: from an £80,000 seed stage round for TransferGuru (after we met founder CEO, Shreya Hewett at an “Innovate Finance: Women in FinTech” event) to Wealthify, an online investment platform co-founded by Michelle Pearce, who’s campaign just exceeded its £1m target.

There’s clear appetite amongst our investors for the FinTech space and we want to keep providing them with the best opportunities out there.
Women play a vital role in helping us to achieve our vision for UK FinTech. We need to nurture, attract and retain more female talent to make this happen.

Innovate Finance believes the future of finance relies on a diverse talent pool made up men and women. Help us to create a financial sector that reflects the society we live in.

What can be done?

- Support programmes that encourage female entrepreneurship
- Make STEM learning compulsory in schools and pair up female students with mentors
-立法Flexible working in business to promote better life balance for working mothers
- Invest in women by backing female entrepreneurs and their ideas
- Praise diversity in the workplace to inspire other businesses - until it becomes the norm

#WIF @ InnFin
Support our Women in FinTech community

www.womeninfintech.co.uk
I have been toying with entrepreneurial ideas for as long as I can remember, thanks to an upbringing where “you can do anything you set your mind to” was the daily mantra. What I’ve learned over the years is that it’s not just about your mind – it’s about your heart and your soul as well. Building a successful business really is an exercise where the odds are stacked vastly against you. Your probability of success is highest (albeit still nowhere near guaranteed) with a business that represents the nexus of your skills, your passion, your network and a clear need in the market.

I started Essentia to solve a problem that I had experienced intimately in a previous life: the confusion between luck and skill in investment decision-making. I chewed on it for over a year, speaking to the existing players in the space and running my ideas past countless would-be customers and investors, to see how they reacted. I focused on making sure I could tell a clear and compelling story about what I was doing, why the market needed it, and how I was uniquely well-placed to execute. Eventually, one early adopter firm said that if I built a prototype they liked, they would buy it. That set off the chain of attracting our initial team and our seed investors.

In retrospect, that all looks like the easy part – making it fly is much harder. One important thing I got right on day one, though, was the importance of creating a company culture based on mutual respect. My entrepreneurial story is only partially about me – it’s as much about the people who have joined me along the way, who have added their blood, sweat, tears and cash to mine. We’re in this together.

As a Polish expat, I experienced first-hand how challenging it was to send money home. I saw the huge growth of mobile and the opportunity for technology to disrupt traditional business models and knew that these two things should come together to provide a low cost anywhere, anytime, online money transfer service. In 2012, with Michael Kent, CEO, I co-founded Azimo to drastically change the way people living abroad send money to their family and friends.

Michael and I come from different backgrounds – he has fantastic finance experience having worked in M&A and built the offline remittance network Small World Financial Services. I’d previously built a social media startup, and hired and ran high performing teams. We managed to compliment each other really well, with him playing the key role in us raising $46m to date and myself running the team. Our roles aren’t based on gender but where our individual skillsets lie.

I’d agree it’s more challenging for women to raise capital, but I see more investors slowly seeing the value of teams where at least one of the co-founders is a woman. Boris Wertz, founder of Version One Ventures, said: “Women-run private tech companies are more capital efficient and bring in a 35 percent higher return on investment.”

For a business like ours the main challenge is education and trust. We charge a fraction of what traditional transfer services charge (2% or less vs up to 8%), so raising awareness that there’s an alternative that is secure, faster and significantly more cost effective, can be challenging.

Success doesn’t come from playing it safe. Mistakes can be key to success, as long as you’re ready to act fast on them, learn and next time do better. Fearlessness is what tech startups need to thrive.
This matters because the proportion of workers facing financial difficulties has increased by over 50% over the past decade, with employees borrowing more to cope with static pay and rising living costs. Neyber’s independent research of 10,000 employees showed that 70% of employees’ report suffering from financial worries, and 64% have borrowed to meet basic financial needs, with 37% using credit cards and 8% payday lenders. The issue of personal financial stress also impacts employers. Concerns about their finances have made employees feel stressed (45%), lose sleep (30.5%), feel depressed (39%), affected their concentration at work (16%) and caused absence (8%).

In just eighteen months since Neyber began trading over £38M has been lent to employees across the UK. Many have consolidated their existing debts, saving 20% per month on their credit expenditure, providing the equivalent of a 5% annual pay rise. Neyber has made an abiding difference to their lives and fulfilled my commitment to provide fair finance for hard-working employees across the UK.

I am Co-founder and Chief Strategy Officer at Neyber. I have an extensive background in banking, running the European bank’s equity research team at Goldman Sachs. My strategic approach has enabled me to identify the technology based solution that was needed to revolutionise personal finance and help drive access to fair banking.

I co-founded Neyber in 2014 and pioneered a new model of borrowing that enables employers to offer loans to their employees at affordable rates. Employees apply for a loan using Neyber’s online platform and once approved their repayments are taken through salary deduction technology that integrates directly with their employer’s payroll. The technical solution adopted by Neyber has involved it working in partnership with leading global fintech suppliers such as Cloud Lending Solutions.

By offering this as an employee benefit to employees through their employer and deducting repayments via payroll, Neyber can originate loans at a lower cost of acquisition, and pass this cost saving directly back to employees through cheaper rates of borrowing.
Joanna Allen
Seedrs
Marketing Manager

Joanna is Marketing Manager for Seedrs. She is passionate about educating people on opportunities available through investment platforms. Joanna previously worked for Lord Seb Coe’s marketing and entertainment company CSM and in digital and event marketing.

Mirela Amariei
The Paypers
Senior Editor

Mirela is Senior Editor for The Paypers, a leading independent source of news and analysis for professionals in the global payments industry. In her role, Mirela speaks frequently with key thoughts leaders to identify trends and trendsetters in and beyond the FinTech space.

Nicole Anderson
FinTech Circle Innovate
CEO

Nicole is CEO of FinTech Circle Innovate, a services and solutions provider that helps firms and FinTech companies collaborate. She is also the founder of Redland Partners, a consulting and advisory service. Nicole has over 20 years of commercial experience in software, having worked at SAP, HP, Sage and Nokia.

Cassie Anderson
miiCard
Marketing VP

Cassie is Marketing Vice President for miiCard, the consumer-centric global identity company. A tech marketer with strong communications skills, Cassie is the driving force behind the miiCard brand, a recognised leader in innovation and technology partner in an identity project for the US government.

Angelica Anton
SILK Ventures
Founding and Managing Partner

Angelica is Founder and Managing Partner at SILK Ventures, a VC firm focused on China. Previously a Foreign Investment Adviser for the Chinese government, Angelica brought her unique access within the Chinese business and regulatory environment to build a fast-tracked route for tech companies seeking China market expansion.

Hanna-Leena Back
Invesdor
Chief Operating Officer

Hanna is CEO at Invesdor, the equity crowdfunding platform. She has over 15 years of experience in business development, digital service development and marketing both from corporate and startup worlds. She is responsible for the operations of Invesdor - the leading equity crowdfunding platform in the Nordics.

Laura Bailey
Zerado
Co-Founder

Laura is Co-Founder of Zerado. She has held numerous management positions in financial services and technology innovation technology innovation. Laura’s primary role at Zerado is providing commercial direction for applications of blockchain technology in a range of markets and sectors.

Brigitte Baumann
Go Beyond
Founder and CEO

Brigitte is Founder and CEO of Go Beyond early stage investing. She has over 20 years of experience in bringing new technologies to market in the US and Europe. Brigitte was the CEO and Director of iWORLD Group, a VC backed global developer of mobile content.
Louise Beaumont  
technologyUK  
Vice Chair Open Bank Working Group

Louise has over 20 years of experience in growing companies - from initial spark to operationalisation, results delivered, and value created. Having previously worked for organisations such as Siemens, Hewlett Packard, Microsoft, and Capgemini, Louise has focused on the UK's alternative finance sector including co-founding one of GLI's investees.

Emilie Bellet  
VestPod  
Founder

Emilie is Founder of VestPod, a highly curated weekly newsletter making it easier for women to be smarter with their money. VestPod sources interesting, relevant and independent and trustworthy content relating to money and careers.

Melike Belli  
Cybertonica  
Market Development Manager

Melike is Market Development Manager at Cybertonica, a London based FinTech company. She is the author of "Banking and FinTech - Developing a FinTech Ecosystem in Istanbul", a book about FinTech in Turkey. It focuses on lessons to learn from knowledge sharing between London and the emerging ecosystem in Istanbul.

Anna Bennett  
Monitise  
Head of Partners, FinKIT

Anna is Head of Partners at Monitise FinKIT ecosystem. This involves working with small FinTechs to large schemes and well established FS providers to wrap their APIs onto their FinKIT platform. She is also a force behind completing comprehensive due diligence on FinTech partners in order to make sure they are viable to work in partnerships with leading banks.

Sophie Bialaszewski  
Lloyds Banking Group  
Head of Innovation Culture, Events and Collaboration

Sophie is Head of Innovation Culture, Events and Collaboration at Lloyds Banking Group. She has developed Lloyds Banking Group's Open Innovation ecosystem with 14 collaborations including three global accelerators, startup innovation challenges with the Government. Sophie holds an MSc in Public Policy and is part of the FemTechLeader movement and advocate for Fin4Fem.

Diana Biggs  
Proof Of Purpose  
Founder

Diana is a 2016/17 Fellow with Anthemis Group and Founder of Proof of Purpose, a startup exploring the use of blockchain technology to enable financial inclusion and economic empowerment. Diana previously served as Vice President of Growth and Partnerships UK and EMEA Uphold.com and as Chief Strategy Officer for Soko.

Paula Blazquez  
Banco Sabadell  
Strategy Manager

Paula is FinTech Strategy Manager for Banco Sabadell, a Spanish bank seeking FinTech startups to collaborate with to launch new products and services. Paula is also a mentor at Founder Institute, Startupbootcamp FinTech and Big Data, the European Institute of Entrepreneurship and South Summit among others.

Kristina Bordas  
Swave  
Co-Founder

Kristina is Co-Founder of Swave, the personal finance app to help everyone spend, save and manage their money better. Prior to launching Swave Kristina specialised in Algorithmic Trading Strategies, working at leading Hedge Funds and Investment Banks in London and New York.
Ghela Boskovich
Zafin
Head, Director Global Business Development

Ghela is a forward-thinking Head of Digital and entrepreneurial CEO. She has a track record in leading digital transformation and innovation, working with brands in banking, FMCG, fashion, retail, media entertainment, and growing businesses. Ghela has founded FemTechGlobal to bridge the gender gap in FinTech and the financial services industry.

Ana Botin
Santander Group
Executive Chairman

Ana is one of the most powerful banking executives in the world. She was the first woman to head a major European lender in September 2014, when she became Executive Chairman of Santander Group of Spain. Prior to this position, Ana was CEO of Santander UK, a role she held from December 2010.

Lucy Bott
RateSetter
Head of Customer Operations

Lucy is Head of Customer Operations at RateSetter, one of the UK's leading peer-to-peer lending platforms. Her role includes responsibility for customer experience, underwriting and the implementation of new products such as the Innovative Finance ISA. She also works closely retail credit and collections teams.

Louise Brett
Deloitte Digital
Senior Partner

Louise is a Senior Partner in Deloitte Digital and Head of FinTech at Deloitte, working across the ecosystem with Financial Services clients, government bodies, regulators, advisors, VCs and the broader FinTech community. Formerly a banker, she is a practical strategist and sits on the executive of Deloitte's EMEA FinTech 'Grid' offering.

Chia Brewin
Trunomi
Customer Development and Operations Manager

Chia is Customer Development and Operations Manager at Trunomi. She leads customer development and operations for the company with responsibility for Trunomi's customer pipeline, marketing and communications and organisational operations. Previously, Chia spent two years working in political campaign management. Chia divides her time between Bermuda, London and Silicon Valley.

Lynn Bromley
United States Government SBA - Office of Advocacy
Small Business Advocate - New England Region

Lynn has been positioned at the intersection of the private and public sector for nearly two decades. She was the Obama Administration's Small Business Advocate for the six New England states. In this role she advanced the views, concerns and interests of small business to Congress, the Federal Agencies and the White House.

Verity Buck
SalaryFinance
Client Director

Verity is Client Director of SalaryFinance and has contributed to the establishment and growth of a number of innovative tech businesses. SalaryFinance is one of the UK's fastest-growing employee benefits aiming to boost the financial wellbeing of the nation's workforce. Verity sits on the Blenheim Chalcot Women Leaders steering group.

Eileen Burbidge
Passion Capital
Partner

Eileen is Partner at Passion Capital based in London. She brings extensive operational experience to her investment activities gleaned from business and product roles. Outside of Passion, Eileen serves as the Chair for Tech City UK and as HM Treasury's Special Envoy for FinTech.
Debra Burns
Seedrs
Senior Compliance Associate

Debra is Senior Compliance Associate at Seedrs. She is a chartered accountant and certified anti-money laundering specialist. Debra handles the internal regulatory compliance function at Seedrs and began her regulatory compliance career in banking.

Pamela Buxton
Hogan Lovells
Consultant

Pamela is a Consultant and member of the FinTech Group at global law firm Hogan Lovells. She has over twenty years’ experience as a former partner and has co-authored the recent report by Innovate Finance, Hogan Lovells and EY on Blockchain, DLT and the Capital Markets Journey: Navigating the Legal and Regulatory Landscape.

Claire Calmejane
Lloyds Banking Group
Director of Innovation

Claire is Director of Innovation at Lloyds Banking Group. She is charged with harnessing digital innovations and disruptions to best suit Lloyds 22 million customers and 80,000 employees. Before joining the bank, she worked in the London office of Capgemini Consulting.

Leticia Carbajo
iMoneyTrans
Country Manager Spain

Leticia is Country Manager at Moneytrans, the remittance company. She runs the company business in Spain and focuses on the organisation’s midterm plan, being responsible for the key deliverables in profitability, cost control and efficiency, customer service and satisfaction.

Nicolette Carrapetta
RateSetter
Head of Product Management

Nicolette is Head of Product Management at RateSetter. She was one of RateSetter’s first joiners, starting with the company on the day it launched. She joined as a Credit Analyst, and previously held senior positions in the underwriting and product teams, before taking on her current position in February 2016.

Liz Carter
TradeWeb
Director, Trade Processing and Clearing

Liz is Director, Trade Processing and Clearing at Tradeweb, responsible for the firm’s clearing and post-trade services strategy. Since joining Tradeweb in October 2004, Liz has been instrumental in building strong relationships with clients and developing functionality that enhances their clearing workflows.

Claudia Chiaraluce
UniCredit Bank Austria AG
Head of CEE Learning and Development

Claudia is Head of Innovation Enablement in UniCredit. She has managed UniCredit’s FinTech Accelerator programme and led initiatives to spread innovation culture and boost collaboration with the FinTech startup ecosystem. She is in charge of Learning and Development for UniCredit CEE Division, focusing on people development, talent acquisition and digitalisation.

Ruby Childs
Pariti
Data Scientist

Ruby is a Data Scientist at Pariti. Within Pariti she is creating the Data Science platform from the ground-up. Before Pariti, Ruby worked in the social network space at 6Tribes and TheLadders. Beyond her work, she co-organises PyData London, Hack Tell && Data Rave NY, with combined membership of 4000.
Susanne Chishti
FinTech Circle
CEO

Susanne is CEO of FinTech Circle, Europe’s first Angel Network focused on FinTech opportunities and the FINTECH Tours. She is also Chairman of FINTECH Circle Innovate and Co-Editor of “The FINTECH Book”. Susanne was selected as one of the ‘100 leading Women in FinTech’ and ‘Top 15 FinTech UK Twitter influencers’.

Jude Cook
ShareIn
CEO and Co-Founder

Jude is the Co-Founder and CEO at ShareIn. After spending six years in BT in various strategic planning and corporate finance roles, Jude founded ShareIn acknowledging the need for a more democratic model for financing growth businesses. Jude is also one of the founding members of the UK Crowdfunding Association.

Vanessa Coulson
Aviva
Head of Digital Change

Vanessa is Head of Digital Change at Aviva. Her experience is within the insurance industry but her passion is in digital. She leads Aviva’s UK digital change across business and technology with a focus on speed of ideation to delivery, thinking big, delivering incrementally and at scale with enhancing the customer experience in mind.

Sherry Coutu CBE
Independent
Entrepreneur, Investor and Advisor

Sherry is a former CEO and Angel Investor who serves on the boards of companies, charities and universities. She chairs Founders4Schools and is a non-executive member of Cambridge University (Finance Board), Cambridge Assessment, Cambridge University Press and a NED of Zoopla and the London Stock Exchange Group. She also serves on the Advisory Board of LinkedIn.com.

Nicola Cowburn
Qumram
Chief Marketing Officer

Nicola is Chief Marketing Officer at Qumram. She is an award-winning marketing professional with 25 years’ experience in technology and financial services. A recognised thought leader and avid supporter of financial innovation, her specialism is working with high-growth FinTech SMEs that evolve into successful client-centric global enterprises.

Pamela Cytron
Pendo Systems, Inc.
Strategy Manager

Pamela is CEO of Pendo Systems, a New Jersey-based FinTech company. She has over 30 years of financial services experience includes successfully growing companies from startup to operational efficiencies while consistently increasing revenue.

Kathleen DeRose, CFA
Go Beyond, Evolute
Practice Leader, Advisory Board Member

Kathleen is a Non-exec board chair, board member and CIO-type. She holds several senior global leadership roles in asset and wealth management: FinTech innovation, technology and digital adaptation, global multi-asset class investment strategy and process design, business leader, research and thought leadership, client and marketing skills.

Elizabeth Dewhurst
Modelogiq
Business Development and Co-Founder

Elizabeth is Co-Founder at modelogiq. She graduated with a first in Information Management from University College London and has worked for Accenture, HSBC and Vodafone in the UK and the US. Elizabeth’s current focus is the modelogiq suite, an online platform to create, edit and review financial models.
Sarayu is Director of Compliance and Operations at Crosspay. She is responsible for ensuring the company meets regulatory standards and is involved in the day to day running of the business. She is a Certified Anti Money Laundering Specialist (CAMS) and has extensive experience within the remittance and FX industry.

Helen is Head of Content at Blockchain Intelligence, a global platform for news, networking and events about blockchain technologies. She was formerly in charge of Outreach and Events at the Bitcoin Foundation where she launched the successful DevCore series and led in content creation for the Foundation’s annual forum, Bitcoin2014.

Carmen is Vice President of PR and Communications at LendInvest. She has a history of supporting businesses to develop their voices, with roles at the British Venture Capital Association and Powerscourt. She has overseen a period of significant growth as the business set out to challenge the status quo.

Jean is Executive Director of FinTech Sandbox, a Boston-based nonprofit whose mission is to promote entrepreneurship and innovation globally in the financial technology sector. She is a recovering engineer who has spent time at GE Capital, Fidelity Investments, and EnerNOC, as well as a digital forensics startup.

Gaelle is a Growth Consultant with a passion for people and helping businesses grow. With over 17 years experience in the asset management, technology and capital markets sectors, she is a skilled communicator, recognised for strategic thinking, leadership, commercial acumen and relationship building.

Rebecca is Vice President of Digital and Payments Europe, Middle East and Africa at Fiserv. She is responsible for sales, business development and market development to Top Key Banks in the EMEA market.

Christine is Founder and Executive Director of the Digital Finance Institute. She is a frequent speaker at international conferences and has appeared before the UN on blockchain and FinTech law and is frequently in the financial press for her expertise on finance, FinTech, Iranian affairs, counter terrorism or financial inclusion.

Clara is Founder of Cognitive Finance and an adviser to investment funds. She is a thought leader in the field of applied artificial intelligence in asset management and regularly works with boards, senior management, academics and A.I. start-ups.
Kirsten English
Style Research
Chief Executive Officer

Kirsten is CEO of Style Research, Non Executive Director of Innovate Finance and Non Executive Director of Universities Super Annuation Scheme. She worked for 16 years at Reuters including CEO of their Norwegian Operations and was Co-Founder of Radianz Entrepreneur in Residence at Warburg Pincus.

Lisa Falzone
Revel Systems
CEO

Lisa is Co-Founder and CEO of Revel Systems, an award-winning iPad point of sale solution. She has led her Silicon Valley-based startup since its creation in 2010. She has raised over $115 million in funding for Revel and has grown the company to more than 300 employees worldwide.

Caylee Farndon-Taylor
Pariti
Product Designer

Caylee is Product Designer for Parti and the company’s first employee hire. Pariti is a new FinTech innovation that helps to improve financial health for everyone.

Alexa Fernandez
BBVA
Director - Market Development EMEA, New Digital Businesses

Alexa is part of the New Digital Businesses team at BBVA, doing EMEA Market Development with a focus on strategic investment, acquisition and partnerships with FinTech firms. Her professional experience is very diverse, ranging from airline revenue management, healthcare economics to corporate and investment banking.

Tara Flynn
Ratio
Chief Operations Officer

Tara is the Chief Operating Officer and Co-Founder of Ratio, a company dedicated to inventing smart products that help make people’s lives better and easier. In 2013, Ratio launched called choosewisely, a price comparison website dedicated to improving financial inclusion in the UK.

Clare Flynn Levy
Essentia Analytics
Founder, CEO

Clare is Founder and CEO of Essentia Analytics, a financial software company that uses behavioural data analytics to help professional investors make more skilled investment decisions.

Alexandra Foster
BT
Head of Insurance, Strategy and Industry Practice lead

Alexandra is Head of Insurance, Strategy and Industry Practice lead at BT. She is responsible for the planning, development and implementation of the strategy and vision for the key components of BT’s dedicated financial and Insurance services portfolio globally. Prior to joining BT, Alex worked at the company Instinet.

Dorothee Fuhrmann
Prophis Technologies
COO

Dorothee is Chief Operating Officer and Head of Client Engagement at Prophis Technologies. She has held senior positions at numerous institutions, including JPMorgan, Morgan Stanley and PIMCO, covering fixed income, derivatives and risk advisory.
Samantha Ghiotti
Anthemis Group
Partner

Samantha is a Partner at Anthemis Group. An industry leader in strategic innovation, Samantha brings a unique blend of corporate, startup and academic experience to the firm. As a founder of Anthemis’ Advisory practice, she has helped lead the expansion of the business from design to strategic execution. She also plays an active role in Anthemis’ capital raising efforts and strategic relationship building across geographies.

Geraldine Gibson
AQMetrics
Founder and CEO

Geraldine is Founder and CEO of AQMetrics. She has a distinguished 20-year career in the financial services software market. She was previously Head of Professional Services at BAE Systems. Previous to BAE, Geraldine served on the Management Team of risk and compliance software company Norkom, which BAE acquired in 2011.

Gemma Godfrey
Moo.la
Founder and CEO

Gemma is the Founder and CEO of Moo.la, a digital wealth manager and the future of investing, ranked among the top ten FinTech companies to watch this year. A trusted business expert on daytime television, Gemma makes investing simpler, more engaging and accessible.

Maria Gotsch
Partnership Fund for New York City
President and CEO

Maria is President and Chief Executive Officer of the Partnership Fund for New York City, the investment arm of the Partnership for New York City. In addition, Maria is a Co-Founder of the FinTech Innovation Lab, an annual competition that connects emerging FinTech companies to large financial institutions.

Kirsty Grant
Seedrs
Investment Director

Kirsty is Investment Director at Seedrs, the UK’s number one equity crowdfunding platform. She manages a team of investment associates, who are responsible for whole lifecycle and process of a fundraising campaign on Seedrs. Prior to joining Seedrs, Kirsty spent eight years as an M&A lawyer, most recently with Freshfields.

Vimi Grewal-Carr
Deloitte
Managing Partner for Innovation and Delivery Models

Vimi is Managing Partner on the UK Executive with responsibility for Innovation and Delivery Models. She is a Global Lead Client Service partner working with Capital Market and Investment Banking clients to help them address their most critical business issues and transform their organisation in response to significant market events.

Sophie Guibaud
Fidor
VP European Expansion

Sophie is Vice President of European Expansion at Fidor. She started her career in investment banking in New York before joining a growth capital fund in Paris. Along with investing in startups, she advised them on their development strategy. She was instrumental in launching HelloFresh, an Internet food subscription-based company.

Danielle Guzman
Mercer
Global Head of Solutions Marketing, Investments

Danielle is Global Solutions Marketing Leader for investments at Mercer. She is passionate about leading change and is captivated and engaged by social leaders, by a company with a clear mission and vision, by people who prioritize speaking to their customers, by corporate culture and by her team members.
Charlotte Halkett  
**Insure The Box**  
*General Manager Communications*

Charlotte was part of the original Insure The Box startup team and is a member of the Exec, with responsibilities encompassing communication, customer journey, product design, social media and road safety. She takes a lead role as the external voice of the company, regularly talking to journalists and presenting at conferences.

Aine Hall  
**Hawk Search Limited**  
*Director*

Aine is Director of Hawk Search. She hires internationally, finding senior executives for economic and political research firms, independent research providers, index providers, market data vendors, rating agencies, stock exchanges, financial trade associations and trading technology firms.

Nicole Hamilton  
**Tactile Finance**  
*CEO*

Nicole is Founder and CEO of Tactile Finance, a technology company that makes complex financial decisions clear to consumers and uncovers new business opportunities by leveraging data and clarity. Nicole's career has spanned several different technology sectors. Previously, she was the managing director of an enterprise software large-scale data analytics company.

Susanne Hannestad  
**FinTech Mundi**  
*CEO*

Susanne is CEO of FinTech Mundi, the global FinTech accelerator based in Oslo. She has over 25 years of experience in the financial industry. Susanne has held several EVP and SVP positions at Nordea Finance, board member at MasterCard Europe Advisory Board and was the Chairman of Zwipe.

Meirav Harel  
**Bank Leumi**  
*Business Development Manager*

Meirav is a financial-technology expert, specialising in trading and investment platforms, who has been doing Business-Development for Bank Leumi's award winning Trading website “Leumi Trade”. Meirav lectures at academic institutions and conferences about FinTech and how it affects both the financial eco-system, and the micro-system inside banks and financial institutions.

Cassandra Harris  
**Venturespring**  
*Managing Director and Founder*

Cassandra is Managing Director and Co-Founder of Venturespring, a venture development firm that helps incubate and accelerate new digital companies on behalf of Fortune 500 companies. Venturespring works with corporate incubators, accelerators and venture divisions. She is currently working with a number of corporates on a Future of Finance Innovation Challenge.

Claire Harrop  
**Freshfields Bruckhaus Deringer LLP**  
*Associate (solicitor)*

Claire is an Associate in the financial institutions group at Freshfields. She principally advises on financial services and regulatory issues in both an advisory and a transactional context. Claire's recent experience includes assisting several major banks with the submissions of their US resolution plans and advising a number of institutions on the implications of benchmark regulation.

Lucy Hauges  
**Capital One**  
*Vice President Marketing and Product*

Lucy is Vice President, Marketing and Product at Capital One. Lucy joined Capital One from Cambridge University where she studied Engineering - a background that drives her desire to bring together deep consumer understanding, intelligent use of data and ground-breaking technology to deliver experiences that help people to succeed.
Rosie Hewat  
Neyber  
Senior HR Business Partner

Rosemary leads the HR function at Neyber. She has over a decade's experience in HR, having worked for different companies across various sectors with a specialism in the FinTech and Technology space. She is an Associate of the CIPD (Chartered Institute of Personnel and Development) and a CIPD steps-ahead mentor.

Phoebe Hugh  
Brolly  
Co-Founder and CEO

Phoebe is Co-Founder and CEO of Brolly, an insurance tech startup. Brolly is backed by Entrepreneur First and Project Innovate at the Financial Conduct Authority. In addition to being qualified with the Chartered Insurance Institute, Phoebe has a degree in Psychology from the University of Manchester.

Rebecca Hurlock  
DST Systems  
Commercial Manager

Rebecca is a strategy-focused marketing and sales manager in the financial services sector. She works with clients, partners and co-workers alike on identifying challenges and leveraging relationships to create a lasting impact, not only solving problems but creating added value.

Alison Hutchinson  
Pennies  
Chief Executive

Alison is CEO of Pennies. She was previously Chief Executive of Kensington Group and has held senior positions in Barclaycard and international technology group IBM. She holds a number of Non Executive positions including Aviva Life Holdings and Yorkshire Building Society. She is a Trustee of the Charities Aid Foundation (CAF).

Wendy Jephson  
Sybenetix  
Co-Founder and Chief Behavioural Scientist

Wendy is Co-Founder and Chief Behavioural Scientist at Sybenetix. She originally trained as a lawyer before moving into business. Wendy was on the board at Eli Lilly and Company before retraining as a business-focused behavioural scientist. Her current role encompasses helping with the design of its Enterprise Behavioural Analytics software.

Edwina Johnson  
Startupbootcamp FinTech London  
COO

Edwina is the COO of Startupbootcamp FinTech London, part of the Startupbootcamp accelerator network. Edwina enjoys furthering the cause of diversity through speaking at events to mentoring. Her background includes a mixture of startups, digital marketing and operations. Edwina holds a degree in Psychology from the University of Nottingham.

Melanie Johnson  
UK Cards Association  
Chairman

Melanie is Chair of The UK Cards Association. She joined in 2009 and leads the Board, which is independently chaired from outside the industry by a non-practitioner. Prior to this, Melanie was the Labour MP for Welwyn Hatfield for eight years until 2005 and enjoyed a notable political career.

Nikki Johnstone  
Paul Hastings (Europe) LLP  
Senior Associate (Payments Regulatory)

Nikki is an Associate in the Global Banking and Payment Systems practice at Paul Hastings and is based in the firm's London office. She has a broad background in advising financial services and technology firms and financial institutions on compliance with UK and European regulatory obligations.
Maria Jose Jorda  
BBVA  
*Customer Experience Transformation Head*

Maria is Customer Experience Transformation Head at BBVA. She worked for the European Center of Nuclear Research (CERN) in Geneva for years and for global banks like UBS or Credit Suisse in Switzerland. After 15 years she found her passion when she joined BBVA as Innovation Director in 2012.

Ramya Joseph  
Pefin, Inc  
*Founder and CEO*

Ramya is CEO and Founder of Pefin. Before Pefin, Ramya managed trading for multi-billion dollar portfolios at Goldman Sachs and Morgan Stanley. Ramya concurrently completed her MS in Machine Learning (AI) and a MS in Financial Engineering from Columbia University, NY.

Clare Joy  
Landbay  
*Communications Manager*

Clare is Communications Manager at Landbay, the UK’s fastest-growing peer-to-peer lender. Clare joined Landbay in June 2014, shortly after the platform’s launch and is responsible for the company’s public relations outreach. Clare has international experience working in both strategic communications and growing businesses.

Monica Kalia  
Neyber  
*Founder and Chief Strategy and Business Development Officer*

Monica is Co-Founder and Chief Strategy Officer at Neyber. She has a background in banking, running the European bank’s equity research team at Goldman Sachs. Previously she was Director of European Banks Research at Credit Suisse.

Michelle Katics  
Bankers Lab  
*Co-Founder and CEO*

Michelle Katics is Co-Founder and CEO of BankersLab, which created the award winning and patented “flight simulators” for FinTech and Bankers. This SaaS training simulation platform was cash flow positive in 2012, the same year it launched, with a global B2B client base of banks, credit bureaus, training institutes and financial sector vendors.

Soline Kauffmann-Tourkestansky  
Early Metrics  
*Head of Ecosystems*

Soline is Head of Ecosystems at Early Metrics, the rating agency for startups and innovative SMEs, assessing the potential of growth of early stage ventures. Soline started her career in the diplomatic field and has served both the European Union and the French government before working for a leading bank.

Christina Kehl  
Swiss Finance Startups  
*Co-Founder and MD*

Christina is Co-Founder of Swiss Finance Startups, Switzerland’s first association of FinTech startups. She was previously COO at Knip, the first mobile-based insurance broker, which she co-founded with Dennis Just in 2013. A FinTech evangelist, she actively promoted the development of Swiss FinTech, establishing the first Swiss FinTech and Digitisation Day.

Bindi Karia  
Startup Expert  
*Connector and Advisor*

Bindi is incredibly passionate about all things startup in Europe and connecting the dots between investors, founders, corporates and government, and as a result has worked in and around technology startups for most of her career. She is a regular speaker and judge at global technology events and sits on several tech advisory boards.
Leanne Kemp
Everledger
CEO

Leanne is the Founder and CEO of Everledger - a digital, global ledger that tracks and protects diamonds and other valuable items on their lifetime journey. Everledger is working towards ensuring global transparency by constructing a digital verification system that assists in the reduction of fraud and trafficking.

Rachel Kent
Hogan Lovells
Partner, Head of Financial Institutions Group

Rachel is a leading lawyer in the FinTech Group at global Law firm Hogan Lovells. She took the forward thinking step to develop the group and sign a strategic partnership with Innovate Finance to ensure the firm remained at the cutting-edge of the financial institutions sector as it adapts to the rise of FinTech.

Karen Kerrigan
Seedrs
Chief Legal Officer

Karen is Chief Legal Officer at Seedrs which she joined in July 2013 as Legal and Financial Director. Karen is also a Director of the UK Crowdfunding Association, and is engaged in Industry and Seedrs-specific wide events. Prior to joining Seedrs, Karen trained as a lawyer at Simmonds and Simmonds.

Sharronjeet Khela
Citi
Director, Financial Institutions, Corporate Bank

Sharron is responsible for delivering corporate banking solutions for UK banks and growing Citi’s CIB FinTech client base across EMEA. Prior to this, Sharron was responsible for building out Citi’s clearing house relationships and has worked in London and New York. In 2010, she was recognised as a Financial News Rising Star.

Martina King
Featurespace
CEO

Martina is CEO of Featurespace, the world leaders in cutting-edge machine learning for managing fraud, risk and compliance. She joined the company in 2012. Former Managing Director of augmented reality company Aurasma, Martina has an extensive career in media technology, including leadership roles at Yahoo! Europe and Capital Radio.

Alice Kletskaia
UBS AG
Executive Director

Alice is Executive Director at UBS AG. She has over a decade of experience in Wealth Management at UBS as a relationship and investment manager. She is a seasoned angel investor in blockchain, FinTech, AI, consumer media and manufacturing with an avid interest in startups. She is an active member of the UBS innovation lab.

Natalie Korotaeva
DealMatrix
UX Designer

Natalie is User Experience Designer at DealMatrix. In addition, she is an active member of the core group shaping Vienna’s startup scene.

Nicolette Kost De Sevres
DLA Piper LLP
Senior Policy Advisor

Nicolette has 15 years of experience as a leading attorney in global financial markets regulation, blockchain and FinTech around the world. Previously at a stock exchange, international bank, Chief of Staff of a Financial Regulator, author of a book on international finance and regular speaker, she was named Top 100 Most Powerful Women in Canada.
Marta Krupinska
Azimo
Co-Founder and General Manager

Marta is Co-Founder and General Manager of Azimo where she oversees day-to-day operations while expanding the business. An avid entrepreneur and avid champion of diversity, she is responsible for all staffing processes and decisions across the UK and Poland, where she opened Azimo’s second office in late 2013.

Natasha Kyprianides
Hellenic Bank Plc
Group Head of Digital Banking and Innovation

Natasha is Group Head of Digital Banking and Innovation at Hellenic Bank. She is a recognised digital expert and FinTech thought leader with over 16 years of experience, focused on leading digital strategy and digital transformation journey. She is a FemTech Leader mentoring girls and women to get into technology.

Kirsi Larkiala
Arex
Corporate and Transaction Banking/Digitalisation Executive

Kirsi is Executive Vice President, Head of Sales, Innovation and Strategy at AREX. She has over 30 years of experience in corporate, institutions, transaction banking, investment banking and technology. Kirsi is a thought leader in digitalization disruption, innovation and change management as well as client advisory in the financial industry.

Tiana Laurence
Factom
CMO and Co-Founder

Tiana is Chief Marketing Officer at Factom and leads the sales office in California. Tiana has been a founder of five companies, starting her first business at age 16. Most recently, Tiana co-founded Digital Aptitude, a marketing agency in Portland Oregon. After selling her company, Tiana joined the Factom team.

Celine Lazorthes
MangoPay
Founder and CEO

Céline is the Founder and CEO of Leetchi Group which includes leetchi.com, the European leading online money pool, and MangoPay, the disruptive B2B payment solution. Deeply engaged in the startup community, Céline is a founding member of France Digitale, an active business angel and a regular speaker on entrepreneurship and FinTech.

Maxine Leigh
Lloyds Banking Group
Innovation Collaboration and Community Manager

Maxine is Innovation Collaboration and Community Manager at Lloyds Banking Group where she drives a culture of innovation across the UK’s largest bank and inspiring colleagues to join innovation programmes and initiatives delivered from her team. These include hackathons, pop up labs and weekly style FinTech talks.

Amy Lenander
Capital One UK
CMO

Amy is Chief Marketing Officer at Capital One UK. She previously launched Capital One Growth Labs, an accelerator that helps startups leverage the experience and resources of Capital One to bring new innovations to market.

Genevieve Leveille
AgriLedger
Founder

Genevieve is Co-Founder of AgriLedger, a distributed Cryptoledger Mobile App that acts as an incorruptible source of truth for Co-operatives of Small Farmers. AgriLedger won the special prize from Singularity University at the recent FinTechJam in London. Previous to founding AgriLedger, Genevieve was the CEO of KrypC.
Caroline Lister  
**VentureFounders**  
*Marketing Director*

Caroline is Marketing Director at VentureFounders, an equity investment platform designed to make angel and VC investing more accessible, affordable and transparent. She is a senior marketing executive with over 16 years of strategic marketing experience. She spent ten years at Lloyds Banking Group spanning the retail and business market.

Viola Llewellyn  
**Ovamba**  
*Global COO*

Viola is Co-Founder and Global Chief Operations Officer of Ovamba Inc. She oversees strategic implementation, global operations, communications and business development for Ovamba. She has worked with companies such as Unisys Corporation, IBM, KPMG Consulting, BearingPoint and Rothschild’s. Ovamba was recently named the top lending and finance company in Africa.

Elizabeth Lumley  
**Rainmaking Innovation / Startupbootcamp**  
*Director of Global Ecosystem Development*

Liz is Director for Global Ecosystem Development, Rainmaking Innovation, Startupbootcamp FinTech and InsurTech. She has spent over 20 years working in the financial technology space, most recently as an editor at Finextra. Liz is also a regular contributor to Brett King’s Breaking Banks radio show on the VoiceAmerica Business channel.

Emma Lindley  
**Innovate Identity**  
*Director*

Emma is Founder of Innovate Identity, a firm that addresses the need to provide thought leadership into a changing and increasingly complex online identity market place. Innovate Identity (iNiD) is an independent consultancy working with clients from FinTech startups to major blue chip clients and the banks supporting their identity needs.

Sarah Malter  
**Grant Central**  
*Director*

Sarah is Director of Grant Central which aims to help other businesses claim equity-free funding from sources like grants and tax credits. Her team recently launched its flagship offering, Harvey, as a self-service software platform. Sarah is a guest lecturer for the MBA programmes at Edinburgh and Bath universities and mentors for Girls in Tech.

Liz Mannis  
**Seedrs**  
*HR and Operations Manager*

Liz is Human Resources and Operations Manager at Seedrs, the leading equity crowdfunding platform in the UK. Prior to this, she worked as HR and Office Manager at Skillcapital, an executive search and advisory firm. She has a degree in Pharmacology from the University of Liverpool.

Jade Maravillas  
**Worldpay**  
*Commercial Partner Manager, Global Partnerships*

Jade is Commercial Partner Manager, Global Partnerships at Worldpay. Her role involves cultivating commercial relationships with market-leading platforms and system integrators across a multitude of verticals based within the APAC region. She has worked within Asia Pacific’s leading technology companies, specifically in the SaaS, digital content, marketplace and gaming verticals.

Andrea Marques  
**Samsung**  
*Business Development Executive*

Andrea is a Business Development Executive who has held multiple leadership roles within financial services organisations over the last twenty years. Since 2013, She has been an angel investor in a number of startup companies in Brazil, building a portfolio of social impact investments in healthcare services, internet and FinTech.
Carolina Martins  
BBVA  
VP Venture Creation  
in
Carolina is Venture Lead of New Digital Business at the BBV. A self described ‘Intrapreneur’ her key areas of expertise include payments, cross-border payments, FX, remittances. Born and raised in Brazil, she is passionate about the power of technology to disrupt traditional industries and generate positive social impact.

Blythe Masters  
Digital Asset Holdings  
CEO  
in
Blythe is CEO of Digital Asset Holdings, a New York headquartered financial technology company that builds distributed, encrypted straight through processing tools for wholesale financial service providers using distributed ledger technology. She is also Chairman of the Governing Board of the Linux Foundation's open source Hyperledger Project.

Anna Mazzone  
Trunomi  
MD, Global Head of Customer Development  
in
Anna is Managing Director for Trunomi in the UK. She brings 20 years' financial services industry experience to the company. In her dual global and UK role at Trunomi, Anna is leading the global growth of Trunomi's client base, with operational responsibilities for Trunomi's UK business based in Level39.

Sue McLean  
Morrison and Foerster LLP  
Of Counsel  
in
Sue leads the Morrison & Foerster LLP FinTech practice in London. For over 15 years she has advised companies in the financial services sector on technology matters, including outsourcing, technology procurement, development and licensing, m/e-commerce, cloud computing, social media, data privacy, cyber-security and intellectual property.

Martha Mghendi-Fisher  
Women in Payments Network (Europe)  
Founder and CEO  
in
Martha is Founder of Women in Payments Network-Europe (WIPN). Through this platform she aims to create a European wide network that brings together women from multiple countries within Europe. Martha has worked within the payments industry for a decade, having first worked for TSYS and later on moving to Payvision.

Maria Milosavljevic  
AUSTRAC  
Chief Innovation Officer  
in
Maria is Chief Innovation Officer for AUSTRAC, Australia's Financial Intelligence Unit and AML/CTF regulator. She leads the establishment of an innovative centre of excellence in a true public-private co-design partnership. She is also co-chairing an Asia-Pacific group of CIOs collaborating on financial intelligence innovation.

Helen Mitchell  
Blukudu Ltd  
Co-Founder and Director  
in
Helen is Director of Blukudu, a company which provides IT and marketing-led business development services to the financial services and technology sectors. Previously, Helen was Global Head of Marketing and Digital Distribution at Barclays where she designed and launched the global digital strategy, winning numerous accolades and global media coverage.

Leah Moon  
Seeds  
Legal and Compliance Manager  
in
Leah is Legal and Compliance Manager at Seeds, the equity crowdfunding platform. She is a US qualified lawyer with experience working on contentious matters and regulatory investigations in financial services.
Hazel Moore  
FirstCapital  
Chairman

Hazel is chairman of FirstCapital, an investment bank with offices in London and Silicon Valley specialising in providing M&A and private equity advice to high growth European technology companies. Hazel is a member of the Governing Board of Innovate UK, the national innovation agency for the UK.

Lisa Moyle  
Informa  
Director of Strategy, FinTech

Lisa leads on FinTech strategy for Informa’s global finance team where she is developing a global FinTech programme. She joined from techUK, where she was head of the Financial Services and Payments programme. Prior to that she was programme manager at the Centre for the Study of Financial Innovation, a leading financial services think tank.

Sybille Mueller  
Streets Consulting Ltd  
Consultant

Sybille is a Consultant at Streets Consulting since early 2008. She works with financial services clients both in the UK and Europe, driving business development, marketing and communications, social media and advertising campaigns. Previously, Sybille has spent three years at Hill and Knowlton, one of the world’s largest PR agencies.

Serene Murphy  
TradeWeb  
Head of Business Development, Europe and Asia

Serene is Director, Head of Business Development for Europe and Asia at Tradeweb. As part of her role, Serene manages a team focused on identifying trends and opportunities to grow the Tradeweb business and is responsible for sourcing and executing these opportunities across the firm’s divisions.

Zartasha Naeem  
Goldman Sachs  
Principal Strategic Investments

Zartasha joined the Principal Strategic Investments team within Goldman Sachs’ Securities Division in 2013. She is responsible for blockchain initiatives within the firm as well as market structure initiatives across several asset classes, rates and FX in particular.

Cheryl Nash  
Fiserv Investment Services  
President

Cheryl is President of Investment Services at Fiserv and is responsible for driving the strategic vision and direction of industry-leading technology solutions serving the wealth management industry today. In February 2016, Cheryl was appointed to the Board of Trustees for MMI’s Gateway to Leadership programme dedicated to diversity in the workplace.

Amy Nauiokas  
Anthemis Group  
Founder and President Anthemis Group

Amy is Founder and President of Anthemis. She is a visionary executive, venture capitalist, and a leader in innovation and strategic management across a variety of markets. Amy was previously CEO and Managing Director of Barclays Stockbrokers, the UK’s largest electronic retail broker with £10 billion of assets under management.

Elise Nobileau-Forget  
Satago  
COO

Elise is Chief Operating Officer at Satago. She leads the day-to-day operational aspects for the company including finance, underwriting, compliance, investor relations and senior partnerships. She is passionate about improving SMEs understanding of their credit risk using Satago’s on-demand business finance and innovative debtor management system.
Carey is Global Product Officer at Citi FinTech, an organisation charged with designing and delivering the 'Bank of Tomorrow'. Prior to Citi FinTech, Carey spent 13 years at PayPal, most recently as Vice President of Global Consumer Products at PayPal, responsible for establishing PayPal's global product vision.

Virginie is a Research Director with Aite Group, heading up the Institutional Securities and Investments practice. She brings to the firm more than 13 years of experience in tracking financial technology developments in the capital markets sector with a particular focus on regulatory developments and standards.

Charlotte leads the marketing effort at Moneybox, a new app that is helping a new generation to save and invest. Moneybox has been featured BBC, ITV, TechCrunch, the Times, the FT, the Telegraph and the Daily Mail. Charlotte's data driven but creative marketing approach is starting to effectively engage this new generation.

Nathalie is the European GM of Samsung Pay. In this role, Nathalie is responsible for the development and roll-out of this exciting new service across the region. Samsung Pay is part of the wave of innovative financial payment solutions that will change the payments landscape.

Rashee is Marketing and Communications at Bankable – an enabler of innovative, global payment solutions providing “Banking as a Service”. Prior to Bankable, Rashee held marketing positions in global corporations across various industries including Saatchi & Saatchi and Starwood Hotels. She has a MSc in Strategic Marketing from Imperial College London.

Salome is a Consultant at Consult Hyperion. Previously, Salome was a Product Manager at AIS Group, a private R&D Centre. She holds an MSc in Information Systems Management and Innovation from the Warwick Business School, where she wrote a thesis was on the potential for blockchain technology in post-trade settlement.

Louise is Head of Marketing at Landbay, a UK-based peer-to-peer lender. Since joining Landbay in June 2015, Louise has led a rebrand of the business and set out a consumer focused marketing strategy, alongside day to day management of multi-channel marketing. Louise was previously Head of Marketing at Amanda Wakeley.

Lucy is President of Ant Financial and was previously its CEO since its foundation in October 2014. Ant is an affiliate to the global e-commerce giant Alibaba and spun out of the successful Alipay brand. Lucy previously served as Chief People Officer at Alibaba and is a Co-Founder.
Yolande Piazza
Citi FinTech
Interim CEO

Yolande is currently serving as Interim CEO of Citi FinTech, the innovative business within Citi’s Global Consumer Bank responsible for building the mobile bank of tomorrow. As the Chief Operating Officer for Citi FinTech, Yolande is also responsible for leading Citi's Consumer Innovations Labs and day-to-day operations for Citi FinTech.

Norah Prida Bay
New Finance LTD
Founder and CEO

Norah is CEO and Founder of New Finance LTD, a UK technology company focusing on building solutions for the middle and lower income segments. All her entrepreneurship ventures have had the economic advancement of women in their core. Before becoming an entrepreneur, she spent eight years as an investment banker.

Julia Puig Cabane
Opportunity Network
Chief Commercial Officer

Julia is Head of Business Development at Opportunity Network. She is responsible for direct sales, business development strategies, commercial partnerships and implementation teams. Prior to joining Opportunity Network she worked as a strategic management consultant at Globalpraxis where she dealt with implementation and operational projects.

Efi Pylarinou
Daily Fintech Advisers
Founding Partner of Daily Fintech Advisers

Efi is Founding Partner of Daily Fintech Advisers. She has over 20 years of experience in financial services. Efi brings Wall Street experience (Salomon Brothers, Bankers Trust, SG Cowen) in a range of asset classes (fixed income, structured products, hedge funds). Financial innovation in the investment process is her current focus.

Manuela Rabener
Scalable Capital
UK Founder and Global CMO

Manuela is Chief Marketing Officer of Scalable Capital and a co-founder of the UK business. Manuela was formerly the Co-Founder and CEO of Westwing.ru, a shopping club for home and living products.

Elina Räsänen
Holvi
Head of Marketing and Communications

Elina is Head of Marketing and Communications at Holvi. After a number of years in the startup and FinTech industry, Elina came to Holvi in 2014 and has played a key role in the leadership of the startup by spreading the Holvi story to makers and doers across the world.

Anne Ravanona
Global Invest Her
Founder and CEO

Anne is Founder and CEO of Global Invest Her, a global community and platform focused on “demystifying” the funding process to help get women entrepreneurs ready for funding and investment. Anne is a prominent advocate for women and a frequent contributor to the Huffington Post and LinkedIn Pulse.

Liliana Reasor
Novus Ordo Capital
CEO

Liliana is a Venture Capitalist and Entrepreneur who founded Novus Ordo Capital, a VC that focuses on FinTech startups in Europe. She has over 18 years of experience in FinTech and finance in the US and the UK. Liliana currently coaches FinTech startups at several FinTech accelerators and angel networks.
Emily Reid
Hogan Lovells
Partner, Head of Commercial and Retail Banking

Emily is Head of Commercial and Retail Banking at Hogan Lovells and one of the founding members of their FinTech group. Emily is also a leader of Hogan Lovells’ Global Women’s Executive Summit and a leading ally to Hogan Lovells’ LGBT network and its relationship with Outleadership.

Sheena Riviera
Habito
PR Manager

Sheena is a PR professional with over a decade of communications experience in the UK and Canada. A FinTech native, Sheena previously worked as a PR Manager for the remittance company Azimo before starting her current role as PR Manager at Habito, the digital mortgage broker launched in 2016.

Sandra Ro
CME Group
Executive Director, Digitization

Sandra is responsible for CME Group’s digital asset and blockchain/distributed ledger technology (DLT) initiatives. Previously as Executive Director Foreign Exchange (FX) Research and Product Development she was responsible for the global development of CME Group FX solutions within listed and cleared OTC products.

Louise Robertson
Hubio
Chief Marketing Officer

Louise is the Chief Marketing Officer at Hubio with substantial strategic planning, lead generation, direct marketing and communication experience in B2B enabling technologies. A respected industry leader known for her digital and brand business acumen, Louise is well known for her passion and is often quoted as a social expert.

Kristi Ross
Dough Inc
Co-CEO and President

Kristi is Co-CEO and President of dough Inc, a highly visual platform that makes investing interactive, educational and mobile. Previously she was the CFO of thinkorswim where she led numerous mergers, acquisitions and integration. Prior to thinkorswim, Ms. Ross was the CFO of Automated Trading Desk Specialists.

Shefali Roy
Ada’s List
Board Member

Shefali is a Board Member at Ada’s list and was formerly the Europe lead on regulatory and legal matters for the fantastically ambitious San Francisco headquartered payments firm Stripe.

April Rudin
The Rudin Group
Founder and President

April is Founder and President of The Rudin Group and is acknowledged as a top marketing strategist for the financial-services and wealth-management sectors. Distinguished by her ability to forecast and leverage trends, she leads a firm that designs marketing campaigns for some of the world's leading wealth-management and family-office firms.

Gusté Sadaunykaitė
TransferGo
Head of Brand and Marketing Communications

Gusté is Head of Brand and Marketing Communications at TransferGo. Before joining the company, Gusté had organised the startup fair for the biggest tech conference in Baltics LOGIN, where she actualised her passion for technology. She has previously worked as an external consultant for the Ministry of Economy in Lithuania.
Zarna Sanghvi
Schroders
Head of US Digital Services

Zarna is Head of US Digital Services at Schroders and is based within the office in London.

Maria Sapilia
Sipila Consulting
CEO

Maria is CEO of Sipila Consulting and a coach at Startup Sauna in Finland. Previously she held various global business executive roles from international tech companies including Ericsson, Nokia and several growth companies. Maria’s areas of expertise include startups, global operations, venture capital and growth.

Claire Savage
AQMetrics
COO

Claire is Chief Operating Officer at AQMetrics. She has a stellar background in defence, risk and regulation. An engineer, her experience includes Country Manager for software solution delivery with BAE Systems, the defence giant. She has played key roles in two successful Irish FinTech software companies, since acquired by FirstData and MasterCard.

Ritika Sen
BitSpread
Business Development, FinTech

Ritika is Head of Business Development for BitSpread. She has expertise from her past involvement in Equity Derivatives Delta One Trading and Prime Brokerage activities at Nomura and Lehman Brothers in London where she worked for more than seven years.

Lucy Sharp
Seedrs
PR and Communications Director

Lucy is PR and Communications Director at Seedrs after a role as UK PR Manager at Amazon. Lucy was drawn to working for startups, because after time at a big corporation, she realised that the real passion can be found in early stage businesses at the start of their journey.

Saba Shaukat
ECO Capacity Exchange
Chief Marketing Officer

Saba is Chief Marketing Officer at ECO Capacity Exchange, a FinTech company with a new digital currency enabling enterprises and governments to trade and access new customers in an alternative market. She has worked across both entrepreneurial ventures in mobile, technology and communications and in senior commercial roles for companies.

Lucy Shrapnell
Deutsche Bank
Director

Lucy is a Director at Deutsche Bank having previous worked with family offices from the technology sector and at Morgan Stanley for eight years. From the wealth management division, she spearheads the DeutscheTech initiative which strives to make the bank more accessible to technology entrepreneurs and technology startups.

Scarlett Sieber
BBVA
SVP, New Digital Businesses

Scarlett is Senior Vice President of Global Business Development under the New Digital Business team at BBVA. In this role, Scarlett leverages BBVA’s assets to secure the right partnerships and opportunities within the ecosystem. She also represents BBVA in many of public facing roles.
Enrica Sighinolfi
Opportunity Network
*Founding Member*

Enrica is part of the Founding Team at Opportunity Network where she leads People initiatives, Global Communications and Strategy. She has previously worked for BCG, holds an MSc in General Management from Rome’s LUISS Guido Carli and did an exchange at the ESCP Europe in Paris.

Nadja Sittler
Credorax Bank Group
*Director of Sales and Business Development*

Nadja is Director of Sales and Business Development at Credorax. She has over seven years experience in the payments industry with previous roles at CyberSource, Visa Inc and Barclaycard Payment Acceptance.

Terrie Smith
Digiseq
*Founder and CEO*

Terrie is CEO of DigiSEq, a technology solution provider that enables payment credentials to be provisioned to wearable devices with a secure element and NFC antenna. She is a mobile payments expert with over 20 years' experience in product development and management. Terrie managed the development of MasterCard's MOTAPS solution.

Jamie Smith
The BitFury Group
*Global Chief Communications Officer*

Jamie is Global Chief of Communications for BitFury. Formerly the deputy White House press secretary and special assistant to President Obama, Jamie is passionate about how this technology will change our world for the better by combating corruption, fighting poverty and empowering women and girls in global communities.

Lynn Smith
Wealth Wizards
*Customer Service Director*

Lynn is Customer Service Director at Wealth Wizards, the online pension advisory service. She is well-respected at Wealth Wizards for how she puts the human aspect into FinTech, with the belief that a company is only as good as the people in it. At every stage in a given process, Lynn makes sure that the welfare of staff and the satisfaction of customers remain at its heart.

Lisa Stanton
InAuth
*CEO*

Lisa is CEO of InAuth. Under Lisa's direction, InAuth recently secured Series A funding from Bain Capital Ventures. The company has offices in Boston, Los Angeles and London and is poised for further expansion. Before InAuth, Lisa established and served as the President of the Americas for Monitise in 2007.

Ekaterina Steube
Seedrs
*Campaign Success Manager*

Ekaterina is Campaign Success Manager at Seedrs.

Julia Streets
Streets Consulting Ltd
*Founder and CEO*

Julia is Founder and CEO of Streets Consulting, which she founded in 2007. She is an acclaimed entrepreneur, regularly referred to as one of the leading women in FinTech, Julia is a mentor at Accenture’s FinTech Innovation Lab and SWIFT’s Innotribe, helping FinTech startups prepare for investor day pitches and advising on business strategy.
Paulina Sygulska
GrantTree
Co-Founder

Paulina is Co-Founder of GrantTree, a company helping start-ups with investment and grants. The team at GrantTree has grown organically from 2 to 30 people in five years, and the company has raised over £30m for more than 500. GrantTree is an open culture company which pioneers open salary schemes.

Arya Taware
RealFunds
CEO

Arya is Founder and CEO of Real Funds, a peer-to-peer lending platform providing alternative finance to Britain's smaller house builders. Arya is an active advocate of change in the way women think and do business and promotes female leadership in the tech and property industries.

Min Teo
Yoyo Wallet
VP Operations and Finance

Min is Vice President of Operations and Finance at Yoyo Wallet, a mobile wallet and marketplace that makes mobile relevant for retail. Her responsibilities include leading strategic operational initiatives, board/investor relations and reporting, and corporate development.

Marina Theodosiou
SalaryFinance
Head of Decision Science

Marina is Head of Decision Science at SalaryFinance and drives the development of the company’s credit risk function. Marina is the latest senior hire to join SalaryFinance as the firm continues to scale its rapidly growing client portfolio. She previously led Funding Circle's risk and analytics team.

Jenny Tooth
UK Business Angels Association
CEO

Jenny is CEO of the UK Business Angels Association which superseded the British Business Angels Association, the trade body for angel and early stage investing. Jenny has over 20 years’ experience in supporting SMEs access to investment, both in the UK and internationally.

Ayala Truelove
Tradeweb
Director, Head of Client Technology, Europe

Ayala is Head of Client Technology at Tradeweb, a position she has held since June 2014. She is responsible for all Tradeweb technology projects in Europe and Asia. Ayala is an active member of ISDA's industry initiative looking to establish a methodology for the identification of derivative products.

Emma Tully
LendInvest
Marketing Director

Emma is LendInvest's Marketing Director, leading all strategic marketing activities for the company including branding, positioning, communications, advertising and customer acquisition programmes.

Ayca Tunc
Infosys
Associate Manager - Business Development and Client Services

Ayca is Sales Executive with Infosys and facilitates engagement with the London, Berlin and Palo Alto based FinTech ecosystem. She ensures a close relationship with various startups and reaches out to clients for knowledge sharing. She has recently hosted a German banks' board in Palo Alto for a FinTech session.
Emily Turner
Citi Ventures
Director, Strategic Growth Initiatives

Emily works across Citi’s Institutional Client Group to identify, validate and launch new growth opportunities, leveraging the principles of Corporate Entrepreneurship and Lean Startup. Emily joined Citi Ventures from Citi’s Markets and Securities Services division. Emily has a BA from Dartmouth and an MBA from Columbia.

Léa Veran
Finexkap
Chief Marketing Officer

Léa is Chief Marketing Officer at Finexkap, a web based platform providing short-term working capital solutions. Finexkap was elected the Alternative Finance Platform of the Year 2015 by Alt Fi awards at the European level.

Svetlana Videnova
MangoPay
UK Senior Technical Account Manager

Svetlana is UK Senior Technical Account Manager for Mangopay. She was involved in opening the UK office in London.

Alexa von Tobel
LearnInvest
Founder and CEO

Alexa is Founder and CEO of LearnVest.com and the New York Times- Bestselling Author of Financially Fearless. She attended Harvard College and Harvard Business School before launching LearnVest. Alexa raised nearly $75 million in financing for LearnVest, which was acquired by Northwestern Mutual in May 2015.

Jane Walshe
Enforcd
Director and Co-Founder

Jane is Director/Co-Founder of Enforcd which provides cloud based regulatory intelligence services for regulated financial services firms. She is a financial services regulatory barrister and Fellow of the Chartered Institute of Securities and Investment. She is the Consultant Editor of ‘Individual Accountability in Financial Services Firms’ (Sweet & Maxwell). Jane has experience working for the regulator as well as for regulated firms.

Alysia Wanczyk
Seedrs
Marketing Director

Alysia is Marketing Director at equity crowdfunding platform Seedrs. She has helped the company scale up to become the UK's leading investor in companies and expand into Europe as marketing director. She's grown her team and now leads day-to-day acquisition and customer engagement, branding and content generation for the platform.

Ruth Wandhöfer
Citi
Global Head of Regulatory and Market Strategy

Ruth is a regulatory expert in the field of banking and one of the foremost authorities on transaction banking regulatory matters. She mentors FinTech startups in London and the US, while pursuing a PhD on blockchain. In 2015, she was the recipient of the ‘Women in Banking and Finance Award for Achievement’.

Anna Westbury
TradeWeb
Director, Regulatory and Market Structure

Anna is Director at Tradeweb, focusing on the European and international markets and trading regulatory reform agenda, and the company's response to the changing environment. To this end, she regularly engages with regulators in Europe and the UK to ensure Tradeweb continues to play a key role in the shaping of new rules affecting market structure.
Paula Wilson
Xchanging
Marketing Director

Paula is Marketing Director at Xchanging, a CSC company. She is responsible for marketing Xchanging’s software business and business processing services to the global insurance sector. Previously Paula held positions at XL Catlin, Deutsche Bank and Nat West Group. Paula is also London Director for the Institute of Internal Communications.

Nicola Wilton
Xchanging
Global Director, Sales and Marketing

Nikki is Global Director, Sales and Marketing at Xchanging, a CSC company. She has over 20 years of experience in IT and has transformed a global business unit by driving significant top and bottom line growth. Nikki is committed to defining, communicating and driving strategies that deliver growth and profit.

Celine Winant-Pateron
MangoPay
Marketing and PR Manager

Celine is Marketing and PR Manager for the FinTech startup MangoPay. She has over six years of experience in both strategic and hands-on roles in the retail banking industry and FinTech. She previously worked in retail banking, both in strategic and hands-on roles including developing a channel strategy for the first retail network in France.

Catherine Wines
WorldRemit
COO

Catherine oversees the day-to-day running of WorldRemit including customer service, partner integrations and the launch of new send and receive options. A qualified accountant, she has extensive commercial experience in the money transfer industry and was one of WorldRemit’s founding members.

Ann Wong
Opportunity Network
Head of Business Development Strategy

Ann is Head of Business Development Strategy at Opportunity Network. She was previously a Senior Financial Investment Professional at Goldman Sachs and has worked at Anheuser-Busch InBev and the start-up Artivest. Ann earned a BS in Mathematics and Economics from University of Michigan and a MBA from Columbia Business School.

Rana Yared
Goldman Sachs
Managing Director - Principal Strategic Investments

Rana is Managing Director in the Principal Strategic Investments team in the Securities Division, with responsibility for London and New York. She was named Managing Director in 2013. Rana serves on the boards of Tradeweb, Zoomdata, Barefoot Networks, Context Relevant, and the advisory committees of Swapclear and Forexclear on behalf of the firm.

Angela Yotov
RateSetter
Head of Legal

Angela is Head of Legal at RateSetter. She joined from Barclays where she spent 8 years in the wealth management and investment banking in-house legal teams, specialising in credit, loans and general banking. She studied law at Oxford University, trained at Freshfields Bruckhaus Deringer and subsequently worked at Latham and Watkins.

Ina Yulo
BrightTALK
Community Manager, FinTech

Ina manages the FinTech community at BrightTALK which she launched and to 80,000 global subscribers in less than a year. She runs regular online events and puts together panels with the top thought leaders in the industry to discuss the trending topics in banking and FinTech.
Leah Marie Zeppos
Holvi
Country Manager DACH

Leah Marie is Country Manager for Holvi, the banking platform for freelancers and small business owners.

Olga Zhukova
ETNA
SVP, Product Marketing

Olga is Head of Digital Marketing at ETNA, a provider of white label web trading platform for broker-dealers and FinTech firms. The company helps FinTech startups by offering ready-to-use infrastructure and advanced trading technology to launch faster and cheaper.

Dora Ziambra
Azimo
Head of Business Development

Dora is Head of Business Development at Azimo, the international remittance company. Her career has spanned multiple continents - from starting as a derivatives trader in Chicago, building her own options trading business in Germany, working in international banking in London and Frankfurt and joining a startup advisory in Africa.

A big thank you to the Innovate Finance women who are championing diversity, female empowerment in FinTech and supporting our members.

- Caroline Vaughan, Head of Partner Relations
- Dea Markova, Head of Programmes
- Georgia Hanias, Head of Global Communications and Diversity Programmes
- Hayley Bromilow, Head of Events
- Iliyana Solakova, Events Associate
- Janine Hirt, Head of Community
- Jessica Blakey, Marketing Manager
- Melissa Jumbo, Communications Manager
- Misha Rao, Head of International
- Susan Tyler, Brand and Design Associate
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