

2019

Leaders in Lending

TOP 25 EXECUTIVES

PRESENTED BY

BMO



About

The Canadian Lenders Association (CLA) is the voice of Canada's lending ecosystem. We represent over 60 of the largest consumer and business lenders in the country.

The CLA represents Canada's innovative lending community. All members are vetted and accredited based on their corporate standards and values. Our role is to support the highest level of lending in Canada, servicing a wide spectrum of business and consumer borrowers' growth requirements.

All members of the CLA must agree to act in accordance with the mission and purposes, which include supporting the growth of all aspects of Canada's lending ecosystem including policy, advocacy, standards, innovation, and the adherence to and promotion of best practices as well as commitment to safe and ethical lending standards. Membership in the CLA sets our lenders and supporting affiliates apart as trusted brands.

This November 20th we celebrate Canada's lending community at the 3rd Annual **Canadian Lenders Summit** at MaRS Discovery District - the #1 event for lenders in the country. Please join us.



Leaders in Lending Awards

Approximately 7 million Canadians (25%) do not have access to credit through incumbent lenders and seek access to credit from alternative lenders. The CLA's goal is to support access to credit in the Canadian marketplace and champion the companies and entrepreneurs who are leading innovations in this industry.

The CLA received 124 nominations for these awards from leaders in lending across the country. In order to select this incredibly competitive list, the CLA evaluated nominees based on three criteria:

1. Use of advanced fintech solutions to solve challenges across various and specific points in the lending journey.
2. Implementation of new or innovative lending strategies or business models.
3. Positive outcomes following a successful implementation either a new fintech or new business model.

The Top 25 finalists in this report represent various innovations in the borrower's journey from innovations in artificial intelligence powered credit modelling to breakthroughs in consumer identity management using blockchain technologies. These finalists also represent solutions for a wide spectrum of borrower maturity and needs, ranging from consumer credit rebuilding all the way to senior debt placements for global technology ventures.

We thank BMO for sponsoring these awards. We also thank all of the 124 nomination submissions that we received for these awards. We look forward to sharing them with you and presenting our winners with their recognition at the **Canadian Lenders Summit** at MaRS Discovery District on Nov. 20th.



Upcoming Events



Canadian Lenders Summit

November 20, 2019 www.canadianlenderssummit.com

The Canadian Lenders Summit is the #1 lending event in the country. The event brings together fintech and lending leaders from across Canada to Toronto for a full day of networking, education, and policy debate. The Lenders Summit is a key platform to network with Canadian finance experts, who will showcase how to thrive during periods of uncertainty and exploit new asset classes, geographies and partnerships to better meet market needs and provide attractive risk-adjusted returns. We are pleased to present executive speakers from OnDeck, Thinking Capital, BMO, TransUnion, goeasy, Equifax, and many more. Finalists from this report will be presented with their awards at this event.

Profiles



Mark Cashin

CEO of myBrokerBee | Ontario

After a career in commercial finance and being CEO of Transpor, Mark Co-founded myBrokerBee a mortgage broker platform that provides transparency to private lenders and their clients.



Avinash Chidambaram

CEO of Ario Platform | Ontario

Through his experience as Product lead at Interac and Blackberry, Avinash has helped bring together an accomplished and talented group of experts in Data Science, Machine Learning, Security, Software Development to successfully develop this banking services software platform Ario.



Evan Chrapko

CEO of Trust Science | Alberta

Evan is the founder and CEO of Trust Science, a leader in organizing alternative credit data. As a saas founder and CEO, Evan has done over 500mm in startup exits.



Kevin Clark

President of Lendified | Ontario

Kevin is a recognized leader in the financial services industry with over 30 years of experience. Kevin has helped create the voice of Canada's SME lending ecosystem through his leadership of Lendified and the CLA.



Jerome Dwight

VP of Cox Automotive | Ontario

Jerome established Nextgear Capital in Canada to become the largest specialty finance company in the automotive sector. Jerome is a Globe & Mail Top 40 under 40 winner and previously lead RBC's global wealth management and private banking businesses. He is a board advisor to VC backed fintechs and technology firms.

Profiles



Saul Fine

CEO of Innovative Assessmer | Israel

Saul is a licensed organizational psychologist and psychometrician, and a former lecturer in psychology at the University of Haifa. Saul is a global leader in the use of psychometric data for credit scoring and financial inclusion.



David Gens

CEO of Merchant Growth | BC

David is the Founder and CEO of Merchant Growth, which grew from its humble beginnings in his apartment to offices in both Toronto and Vancouver. David now leads one of Canada's largest online small business finance companies.



Bryan Jaskolka

COO of CMI | Ontario

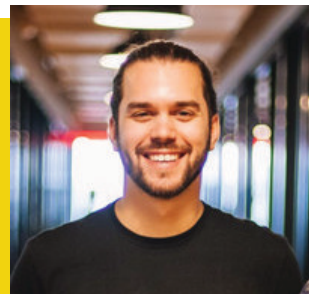
Nominated for the 2018 Mortgage Broker of the Year, Bryan Jaskolka is an expert in Canadian mortgage financing with a particular focus on the alternative lending space and mortgage investing.



Pater Kalen

CEO of Flexiti | Ontario

Peter is a leader in Canada's retail financing market. Before founding Flexiti, Peter was in senior leadership positions at Citi, PC Financial, and Sears Canada. Flexiti was recently named #7 on the Deloitte Fast50.

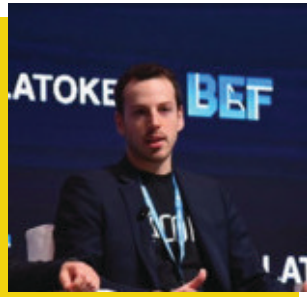


Yves-Gabriel Leboeuf

CEO of Flinks | Quebec

Yves-Gabriel Leboeuf is the co-founder and CEO of Flinks. Under his leadership, Flinks has become a Canadian leader in banking data enablement.

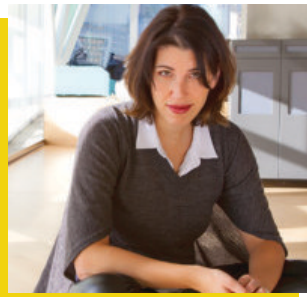
Profiles



Derek Manuge

CEO of Corl | Ontario

Derek, also known as the "the quant from Canada" is the founder of the data-driven venture firm, Corl. Corl is one of Canada's leaders in the use revenue-share financing models.



Keren Moynihan

CEO of Boss Insights | Ontario

Keren Moynihan is co-founder and CEO of Boss Insights, a company that uses big data and AI to accelerate lending from months to minutes. With a Joint JD/MBA, Keren has a diverse background as a commercial banker, wealth manager and former founder of an impact startup.



Jason Mullins

CEO of Goeasy | Ontario

Jason is President and CEO of goeasy, a publicly listed consumer lender. Jason has lead the company to become one of the largest and most innovative lenders in the country.



Paul Pitcher

CEO of SharpShooter Funding | Ontario

After founding First Down Funding, an alternative lending firm for SMEs in Baltimore, Paul expanded his business to Canada through the subsidiary Sharpshooter Funding.



Brendan Playford & Cate Rung

Co-Founders of Pngme | USA

Cate, ex-Uber and Brendan, a blockchain and agro-finance entrepreneur are the co-founders of Pngme, an alternative lending platform for financial institutions in emerging markets who serve Micro, Small, and Medium-sized Enterprises.

Profiles



Wayne Pommen

CEO of Paybright | Ontario

Wayne is the President and CEO of PayBright. Wayne is also a director of IOU Financial Inc and of HBC. Previously, Wayne was a Principal at TorQuest Partners, one of Canada's leading private equity firms, and a management consultant with Bain & Company in the UK, the US, and Canada.



Adam Reeds

CEO of Ledn | Ontario

Adam is a pioneer and thought leader in the digital asset backed lending space. Ledn is focused on building innovative financial products in the emerging digital asset space, with a focused mission to help people save more in bitcoin.



Adam Rice

CEO of LoanConnect | Ontario

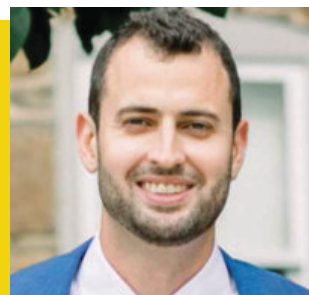
Adam has played a pivotal role in building one of the largest online markets in Canada for unsecured loans.



Mark Ruddock

CEO of BFS Capital | Ontario

Mark is an experienced international CEO with two successful exits and over 20 years of experience at the helm of VC backed technology and fintech startups. In 2019 Mark announced BFS Capital's expansion to Canada with a new 50 engineer data science hub in the heart of Toronto.



Vlad Sherbatov

President of Smarter Loans | Ontario

Vlad Co-founded Smarter Loans in 2016 with the goal of helping Canadians make smarter financial decisions. Since then, Vlad has grown the platform into one of the go-to resources for Canadian borrowers.

Profiles



Steven Uster

CEO of FundThrough | Ontario

Steven is the Co-Founder & CEO of FundThrough, an invoice funding service that helps business owners eliminate "the wait" associated with payment terms by giving them the power and flexibility to get their invoices paid when they want, with one click, and in as little as 24 hours.



Dmitry Voronenko

CEO of Turnkey Lender | Singapore

Dmitry, CEO and Co-founder of TurnKey Lender, holds a PhD in Artificial Intelligence. Dmitry was recently named SFA's Fintech Leader of the year.



Neil Wechsler

CEO of OnDeck Canada | Quebec

Neil briefly practiced law before becoming President and CEO of Optimal Group Inc. where he grew the company from a start-up to a leading NASDAQ-listed self-checkout and payments company. Neil later co-founded Evolocity, which in 2019 became OnDeck Canada.



Michael Wendland

CEO of Refresh | BC

Michael has led Refresh Financial's rapid growth since its founding in 2013, including a recent ranking of number 40 on Deloitte's Fast 500.

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