THE STORY SO FAR

Career highlights.

3 Exits, to Cartesis (SAP), BlackBerry and Nav	**20+** Years as founder, CEO and board member	**$450M** Annual revenue at the largest business led
3,500 People across the largest team	**17** Countries operated in, across four continents	

I'm an experienced international CEO with three exits and over 20 years of experience at the helm of VC-backed technology and fintech startups.

I've both founded companies and come in as a later-stage CEO to help companies scale. My experience spans multi-country online financial services, mission-critical enterprise software and consumer-focused mobile applications.

companies, from venture-backed startups and scaleups to financially regulated FinTechs.

AFINEA Labs

AGENTIC DEVELOPMENT LAB

A Toronto-based team of agentic engineering pioneers pushing the limits of AI-driven software development and accelerating the future of how products, and companies are created.

Note: current role.

CEO

At AFINEA Labs, we explore how AI and multi-agent systems are transforming the way software, and ultimately entire companies, are conceived, built, and scaled. Our work centers on designing the future of engineering, product development, and organizational structure in an AI-first world.

We are developing new architectures and operating models for agentic software development, blending autonomous, semi-autonomous, and human-in-the-loop systems to accelerate innovation dramatically. We are also building prototypes of synthetic engineering teams that combine LLMs, RAG pipelines, and targeted human oversight to improve development velocity, code quality, and long-term scalability.

Beyond the technology, we are shaping frameworks for the next-generation company, rethinking organizational design, governance, and continuous innovation loops enabled by AI. We also advise

GALLOS

EIR

AI, DATA & CYBERSECURITY VENTURES

GALLOS Technologies is a venture studio and innovation platform focused on building and accelerating companies at the intersection of AI, data security, and mission-critical enterprise infrastructure.

Note: current role.

At GALLOS Technologies, I support the development and acceleration of early-stage companies operating at the intersection of AI, data protection, and mission-critical enterprise infrastructure.

I work directly with founders to shape product strategy, validate product-market fit, and design compelling commercial and pricing models. I help define execution plans and go-to-market motions for emerging enterprise technologies, particularly those serving regulated or security-sensitive environments. I also guide teams on differentiation, positioning, and customer acquisition in complex, competitive markets, while supporting them with the governance, regulatory, and cybersecurity requirements necessary for enterprise readiness.

In addition, I lead the Agentic Acceleration Lab, where we use AI-driven, multi-agent systems to rapidly prototype and evaluate new product concepts emerging from the studio—dramatically compressing the time from idea to validated insight.

KONTENT AI

CEO

Czech Republic (rightsized from a legacy team of 200).

Clarified strategic positioning, reduced bureaucracy, accelerated product development, drove pivot to an AI first differentiation, launched exciting new product offerings such as Mission Control and delivered industry leading AI powered functionality such as Author Assist, Content Assist etc.slimmed team, extended cash runway and launched an exciting new brand and website.

It enables teams to collaborate efficiently by offering tools such as Author Assist, which helps automate writing, editing, and translating content. Its modular architecture allows for seamless integration with various platforms and services through APIs, making it flexible for developers while empowering marketers to manage content independently. Kontent.ai also emphasizes governance, compliance, and security, ensuring that content is consistently high-quality and adheres to regulatory standards. By leveraging AI-driven features like automated tagging, translation, and image descriptions, the platform helps organizations scale their content operations across multiple channels while maintaining control over brand integrity and operational efficiency

Tasked with identifying the root causes and transforming the company following poor performance post-capital raise. Extended the financial runway by reducing team size and cash burn, streamlined processes to enhance agility, and clarified the company's mission with a focus on delivering AI-accelerated workflows for companies with complex content supply chains. Efforts included boosting innovation through Fast Agile practices, unifying cross-regional teams, and enhancing sales and marketing execution. Also optimized marketing spend, elevated the brand through a new website,

Nuula

SMALL BUSINESS FINTECH APP

55 Employees in US, Canada and UK (rightsized from legacy team of **250**)

Pivoted **20** year old traditional lender to a modern App-based Fintech. Required complete retooling of company.

Acquired by Nav Technologies in **2023**.

CEO

Nuula's mobile application was designed to provide small business owners instant access to critical business metrics and innovative financial products anytime, anywhere. It delivered a powerful blend of the tools, content, and capital they needed to be successful in a modern, competitive market.

Nuula was born out of the extensive transformation of BFS Capital, a 20-year-old small business lender. The pivot from BFS to Nuula required a significant shift in talent and culture. Despite some comprehensive downsizing and re-skilling, this transformation was accomplished with a substantial improvement in both eNPS and staff satisfaction ratings.

Within the first few months of Nuula's test launch in late 2021, thirty thousand US small businesses had created accounts on the platform. Eleven thousand firms joined the waitlist for the revolutionary $1/day Line of Credit in 60 days. Over the next six months, Nuula rapidly launched a range of financial products designed to serve both the needs of the business and the business owner. These innovative products

Nuula was acquired by Nav Technologies in January 2023.

4Finance

CONSUMER & BUSINESS FINTECH

3,500 Employees in **17 countries** across South America, Caribbean, North America, Central and Eastern Europe, the Baltics and Scandinavia.

Helped grow revenue from **$345MM** to **$450MM** in **2 years**, rebuilt management team, improved governance, built constructive relationships with institutional bond investors, and rating agencies. Launched first near prime products.

Supervisory board member and interim CEO

Initially hired to the Supervisory board of 4Finance, a top online consumer lender in Europe, was subsequently asked to take on the role of Interim CEO to accelerate the company's transformation and growth.

Rapidly established a new mission, vision, and strategy, optimizing the business and diversifying it to attract a broader customer base. Initiated key hires to strengthen the management team including a Chief Data Officer, Chief People Officer, Chief Risk Officer, Chief Marketing Officer, and Chief Technology Officer. Began the shift towards a mobile-first, near-prime focus, and away from a sub-prime sector that was becoming increasingly reputationally and regulatorily risky.

Improved communication and collaboration across disparate operations, and drove increases in operational efficiency. Initiated a comprehensive

The company saw its best quarter-over-quarter growth in over eight quarters and a record first quarter in 2018, with successful transitions to IFRS9 and new underwriting and write-off policies. The permanent CEO was hired in late 2018.

Wonga

ONLINE CONSUMER LENDING

300 employees in South Africa, UK, Poland, Germany, Spain, Norway, Canada

Rapidly grew international revenue to $65MM and 45% of Group revenue. Managed complex international regulatory relationships. Built sustainable businesses. Though Wonga UK no longer exists, 3 of the international businesses still do.

CEO Canada, MD International

Managing Director, International at Wonga, responsible for overseeing all businesses outside of the UK, including consumer lending operations in Canada, Spain, Poland and South Africa and the (BNPL) eCommerce and product financing business BillPay in Germany. Simultaneously played the role of CEO of the Canadian business.

Helped accelerate the transition of Wonga from a UK-focused business with legacy issues to an international company with a sustainable, globally diversified revenue stream. Fostered a culture of product innovation and corporate responsibility, resulting in new products and initiatives. Worked closely with operating business CEOs to refine strategies, improve efficiency, and share best practices. Led the international portion of Wonga's cultural transformation program, focusing on and excellent employee retention during a challenging transition period for the parent company. Established and chaired the International OPCO, improving governance and alignment across international operations. Also served as a member of the Group EXCO and Chairman's Committee.

Viigo

CONTENT FOCUSED MOBILE APP

45 employees in US, Canada

Helped conceive and launch an award winning app that became one of the fastest growing Blackberry apps of all time, and was often called the most used app on a Blackberry after email.

Acquired by Blackberry in 2010.

CEO

Viigo was a fast-rising mobile software company, which had become one of the top downloaded BlackBerry apps of all time when it was acquired by Research in Motion (makers of the BlackBerry) in March 2010.

Had joined Viigo in August 2007 after having worked with the company for eight months as EIR at Ventures West. Subsequently raised initial funding from both Ventures West and RBC Venture Partners, pivoted the vision and initiated a rapid expansion of people, partners and products.

By the time the company was acquired, Viigo had added hundreds of partners, and won numerous awards, including “PC Magazine’s Editors Choice“, “WES Best of Show”. the “Most Promising New one of the most popular BlackBerry applications of all time.

INEA

ENTERPRISE SOFTWARE

150 employees US, UK, Canada

Founded a fast growing enterprise software company which provided planning and performance management software to the worlds biggest banks.

Acquired by Cartesis (SAP) in **2005**.

Founder and CEO

Founder and CEO of INEA, a software company focused on the Financial Services Industry, This fast-growing organization, often beat significant players such as Hyperion and Oracle to become the key strategic partner to many of the world's leading financial institutions including RBC, Scotiabank, JPMorgan Chase, Mellon, Royal bank of Scotland, Bank of Hawaii and Key Corp.

From 2000-2004, INEA had grown 6-fold, and by 2005 the company had deployments in over 44 countries worldwide. It was backed by RBC Venture partners, Ventures West, APAX Partners and Edgestone Capital.

INEA was acquired in June 2005, by the Cartesis Group. Joined the Paris-based management team as Chief Product Officer, and led the successful integration of the two companies. Cartesis was subsequently acquired by Business Objects in 2007 which is now part of SAP.

From time to time I also take on board, consulting and interim CEO engagements.

Interim CEO, consulting and board projects have included (among others)

EIR at Ventures West, at the time a $1BB Canadian Venture fund, and an investor in INEA.

Interim CEO of StatusNet, an open-source Yammer competitor that became GNU Social.

Interim board member of Folkefinans an Oslo-based, Norweigan FSA-regulated FinTech.

Interim CEO of Berlin-based fintech incubator Fnstar Labs.

Mentor at Canada's Next36 program