



POWER LIST 2017

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FOREWORD

On joining Innovate Finance as Chair, I made it a priority to understand what was top of mind for leaders of UK FinTechs. One of the top issues raised universally was talent. The calibre of people leading and running FinTechs is a key pillar to their success, as is the future talent pipeline. And with a scarcity of technical skills globally, there is a real war for this talent. I've met some amazingly capable and inspirational leaders in FinTech, with not just outstanding technical skills, but the ability to lead and inspire. This list of female leaders and game-changers in FinTech illustrates some of this talent.

There are some great role models. They have had wide and varied careers, bring very different styles to leadership, and between them have achieved a fantastic amount. We are right to celebrate them, and I hope that they will inspire more women to join FinTech, and to grow their careers in our sector. Let's use this list to show us what's possible – and why we need to keep making progress on diversity.

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CEO, Innovate Finance

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INTRODUCTION

As the new CEO of Innovate Finance, I am delighted to be part of this Women in FinTech Powerlist. I am encouraged by the progress we are making as is evident from this list, but also how women continue to make choices to enter the sector at all levels.

Attracting and retaining female talent goes a long way to help shape a more sustainable financial services sector - not just in the old world of finance, but especially in FinTech.

We are seeing good representation of women across the sector, particularly in senior roles. Many of them may not be CEOs of companies – yet - but they are making a vital contribution to

FinTech's success – whether they are working for an accelerator or the regulator, or excelling in professional services.

However, when we look at leadership roles, there is still a lack of female CEOs in finance and even fewer women setting up FinTech businesses.

We need to change this – but how? The Treasury Select Committee has launched an inquiry into the barriers women face when entering and progressing in the financial services industry. The Committee will also examine the progress made by HM Treasury's Women in Finance Charter, which aims to

study the role of the government and financial regulators in setting an example for good gender diversity practices.

These are important initiatives as there is a clear need to understand and tackle the challenges of finding diverse talent in financial services and the barriers which prevent women from setting up their own businesses.

FinTech is a highly skilled sector, driven by people that understand the gaps in the financial market. Such understanding and knowledge often comes from having experience at a senior level in finance and most of those positions are still filled by men. We are not making enough progress fast enough, and we are therefore not feeding the funnel of female founders and entrepreneurs.

We also cannot ignore the fact that juggling family and work life puts intense pressure on female entrepreneurs who often prefer more certainty of hours compared to a start-up culture. But firms need to understand this and offer flexibility where they can – not just to women but to men as well.

Then there's the critical issue of STEM skill shortages among young women, which is often vital to entering the FinTech sector. Although the inclusion of coding into the new computing curriculum was a welcome step, and is helping children leave school prepared for life in the digital economy, gender gaps still persist.

This year's A-level data shows that less than 10% of those completing a computing course

were girls¹. Such data shows we are not yet addressing the issue for future generations. We need to ensure women are leaving education with the digital skills they need to progress in sectors such as FinTech. Educating schools and girls directly, coupled with providing mentors from the STEM community, will inspire them to enter FinTech professions.

If we could all aim to highlight the issues to our daughters' schools, educate our families and friends outside of financial services, show the exciting career opportunities ahead and continue to raise the issue with government and media, then we can all help to move the dialogue forward. Women on Boards has been a good example of the advantages to be had from shining the light on great female talent. Now let's get young women excited to be the next scientist, the next entrepreneur, the next CEO of a unicorn.

Although there's still a way to go before we achieve gender parity in the boardroom and entrepreneurship levels, we must showcase the success of those that have made it to the top – and who are playing an important role in FinTech. Our Women in FinTech Powerlist aims to do just that.

Focusing on nurturing the right skill set and the right working environment – and celebrating our achievements - will also help to attract more women to FinTech and – through their contribution - help to make financial services better for all of us.

¹ Joint Council for Qualifications (JCQ)



A VIEW FROM HOGAN LOVELLS

Most businesses now understand that creating diverse and inclusive teams is not only the right thing to do, but that it's also fundamental to harnessing the talent and creativity that drives success. It manages risk and is critical to the attraction and retention of the best people. The key challenge now is creating environments that foster and celebrate diversity and inclusion. The FinTech industry is no stranger to this challenge, which is why it's so brilliant to be able to recognise the women who are making our ecosystem stronger.

We understand that different perspectives make us more effective, so we put diversity, particularly gender equality, at our core. Through our Empowering Girls and Women Initiative we aim to make a genuine difference in the lives of those who face abuse, oppression, and discrimination. We also embrace inclusivity, educate on differences, and celebrate the unique value of each of our people. Everyone at Hogan Lovells has the opportunity to develop, excel, and lead.

It's hugely gratifying to see the FinTech community wanting to do the same. FinTech leads the way in so many regards, and it's essential that it does the same for diversity and inclusion. Without it, it won't be able to truly understand the customers it serves. When we look at areas like financial inclusion, it's easy to see why diverse and inclusive teams are essential to create solutions for a diverse range of people in their daily lives.

We are proud to work with Innovate Finance to champion the women who work and thrive in FinTech. Every woman on the list should be proud of the fantastic successes they've achieved.



**SOPHIE
BIALASZEWSKI**

Head of Innovation Culture & Events, Lloyds Banking Group

The UK still has a lot of work to do, as recent research revealed only 23% of employees in the UK tech sector are women. Our desire is to create an inclusive environment where everyone can be themselves, to build fantastic careers and in turn, provide the best customer experience.

Action needs to be taken now to address the future digital skills gap which is estimated to grow to over 2 million jobs by 2020. The industry needs a diverse environment to tackle the gender gap in FinTech by addressing unconscious bias in CV scanning, interviews and to find the best places to advertise jobs to attract a more diverse audience.

We'd like to thank Innovate Finance for their commitment to the diversity agenda and for celebrating the talented women there are in FinTech today.

As founding members of Innovate Finance, Lloyds Banking Group is delighted to sponsor the 2017 Women in FinTech Power List. It's a great way to showcase the talent we have in the sector and help the next generation of women see the possibilities and opportunities there are for them in financial services.

At Lloyds Banking Group we know that diversity of people is vital to the success of our organisation and have committed to increasing the number of women in senior roles to 40% by 2020.



of 20 something men, and for many it is a surprise to find that WorldRemit's founders don't fit this emerging stereotype.

Our team of Co-Founders are a diverse mix in many ways, and we saw early on the advantages this offered. Ensuring a leadership group has a range of characteristics, experiences and beliefs will only serve to benefit a company in the long run.

A balanced executive team bring multiple skills and values to a company, allowing them to approach and solve critical problems, whilst retaining the emotional appreciation of all customers and the team they work with.

I firmly believe that the diversity of a team is directly linked to business performance. This is a belief that we have applied at WorldRemit for the past seven years. Ensuring a diverse workforce in today's world helps connect markets, generate new ideas, and enrich a company's culture. Diversity unlocks innovation by creating an environment where "outside of the box" thinking is heard and encouraged.

With 400 staff and 35 nationalities, WorldRemit is incredibly diverse from the top down. WorldRemit is open. Open to everyone, no matter where they come from, which language they speak, who they love or how they worship. Our employees not only represent the finest talent in the world, but also hail from all around the world. This mirrors and complements WorldRemit's expanding global audience.

Diversity makes our team stronger.

The financial service industry has long been male-dominated. Twenty years ago, it was rare to find women in key positions in technology or finance. Rarer still to find women founders or Co-Founders.

Today, whilst it is more common to find talented women leading companies or holding executive positions, as a gender we remain woefully under represented. Just 14% of executive committee members across the UK financial service sector are female.

Much remains to be done to address this imbalance. For me, the most important challenge is to break the prejudices that women cannot succeed in financial services or technology companies. I often find when speaking at events I am sat alongside panels



MARIA SCOTT
CEO, TAINA Technology Ltd

reduces risks by eliminating operational errors associated with manual work-arounds and by providing robust audit trails.

I have been incredibly lucky in my career- I have never really felt any discrimination and our lead investor is an inspirational woman who has been supporting me from day zero.

The really hard part is balancing business with the family, but then anyone caring for someone else irrespective of the gender will know this. I have not got it right, by any means. I owe it all to my husband, family and friends who take care of our girls when I am away, I could never do it without them.

To end, the real challenge to innovation in financial services is undoubtedly the fear to depart from the status quo. It takes guts to adopt a new solution. If we want progress and innovation to take hold, we must support and encourage champions inside the industry.

We live in a world of ever increasing regulatory fines and increasing pressure on compliance functions to strengthen governance and reduce costs. We are focusing on FATCA and CRS compliance which involves enormous expense and risks for financial institutions world-wide. The really worrying fact is that across the board the average rate of error in FATCA and CRS documents is at 65% - if we do nothing, it is a bomb waiting to happen!

This is why TAINA was created. Our software helps financial institutions streamline and automate their compliance processes. We leverage cutting edge computer science methods to automate aspects which have not been automated before. It cuts costs and

The good news is that the world of finance is gradually changing. Conservative institutions are beginning to partner with new innovative businesses. It is this combination of yin and yang that will help our industry transform.


A

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- **Adizah Tejani**, Director of Marketing EMEA, Token
- **Aine Hall**, Director, Hawk Search Limited
- **Alex Ford**, VP of Operations, encompass
- **Alexa Fernandez**, FinTech Partnerships, BBVA
- **Alexa McAlister**, Head of Partnerships, RateSetter
- **Alexandra Foster**, Head of Insurance, Finance, Payments and Post Trade, Global Banking and Financial Markets, BT
- **Alexandra Rico-Lloyd**, Co-Founder, The Bike Club
- **Alice Thomas**, Account Manager, MD Consulting
- **Alicia Pertusa**, Head of CIB Digital Transformation, BBVA
- **Alison Hutchinson**, CEO, Pennies
- **Alysha Randall**, Global Finance Director, Funding Circle
- **Alysia Wanczyk**, Marketing Director, Seedrs
- **Amy Nauiokas**, Founder and President, Anthemis Group
- **Amy Lenander**, CEO UK, Capital One
- **Amy French**, Ecosystem Development Manager, Level39
- **Ana Sirbu**, VP of Finance and Capital Markets, BlueVine
- **Ana Botín**, Executive Chairman, Santander Group








- **Andrea Melville**, Director of Customer Segments, Lloyds Banking Group
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- **Angelica Anton**, Founding and Managing Partner, SILK Ventures
- **Angelique Mohring**, CEO and Founder, GainX
- **Angelique Schouten**, UK CEO, Ohpen
- **Anju Patwardhan**, Managing Director, CreditEase FinTech Fund
- **Anna Friedrich**, Head of Marketing and Communications, collectAI
- **Anna McLaughlin**, Head of Operations, Crypta Labs
- **Anna Laycock**, Executive Director, Finance Innovation Lab
- **Anna Bennett**, Head of Partners, FINkit
- **Anne Ravanona**, CEO and Founder, Global Invest Her
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-  **Brynly Llyr**, General Counsel, Ripple

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