VOL 09 • ISSUE 03 • APRIL 2025

TRADEFLOCK

SPOTLIGHT:

AI FOR THE LITTLE GUYS

THE GREAT ECONOMIC DISCONNECT

GREG PIERCE

Managing Partner,
THE FINANCE COACH, LLC

MOST INSPIRING

LEADERS *in* FINANCE

USA 2025

EDITOR'S NOTE

THE NEW FACE OF FINANCIAL PROGRESS, AND LEADERSHIP IN 2025

In 2025, financial leadership in the U.S. is no longer confined to spreadsheets and quarterly forecasts. Today's finance leaders are dynamic visionaries who embrace innovation, champion resilience, and lead with integrity. As the U.S. financial services sector projects to surpass $5.3 trillion by 2028, the call for bold and inspiring finance professionals has never been louder.

This special edition of Most Inspiring Leaders in Finance USA 2025 shines a spotlight on individuals who are redefining what it means to lead in finance. They are more than CFOs and strategists — they are architects of transformation, builders of inclusive cultures, and navigators of a rapidly evolving economy. With 82% of CFOs fast-tracking digital transformation (as noted in a recent PwC survey), the role of finance is expanding well beyond the balance sheet.

What sets these trailblazers apart is their ability to connect the dots between numbers and narratives. They are embedding technology, ESG, and transparency into the financial fabric of their organizations — all while mentoring emerging talent and empowering teams. They're not just adapting to change; they're leading it.

Behind every headline, every forecast, and every strategic pivot, there's a human story — one of grit, vision, and unwavering commitment. These leaders understand that finance isn't just about managing money; it's about creating meaningful impact.

Through their leadership, we see a future where finance fuels progress, inclusion, and purpose. And in celebrating them, we honor a new era of financial leadership that's powering America's next chapter.

Vipin Kumar
Editor, Tradeflock
vipin@tradeflock

UPCOMING ISSUES

Most Innovative Tech Leaders From USA 2025

Best HR Leaders From USA 2025

USA's Most Influential COOs 2025

Most Empowering Women Leaders in 2025

Most Influential Leadres to Watch in 2025

TRADEFLOCK
Journey of Leaders

Vol 09 • Issue 03 • April 2025

Publisher	Alok Dwivedi
Editor	Vipin Kumar
Sub Editor	Alex Paul | Abhinav Singh
Editors Desk	Mary Thomas | Suryansh Abhyudaya Mittal
Production Manager - Digital	Gopal Krishna
Digital Team	Manoj Chauhan | Sumit Kumar
Creative Team	Gaurav Kandwal | Himanshu Kumar
Manager Operations	Sachin Kaushik
Manager Sales & Operations	Alex Smith | Anmol Porwal
Business Relationship Manager	Tanya Jaitly | Ashley Reed
Client Relationship Consultant	Atul Gupta
Branding & Marketing	Sanjay Gautam | Abhishek Pal Amardeep Singh | Anshul
Research Team	Kevin Root | Karan Sharma | Zishan Nishant
Subscription & Circulation	Indu
Editorial Queries	editors@tradeflock.com
Advertising Queries	advertising@tradeflock.com advertising@tradeflock.us

TRADEFLOCK
Journey of Leaders

MOST INSPIRING LEADERS IN FINANCE USA 2025

NAME	DESIGNATION	COMPANY
David Evans	Head of Finance and Accounting	Proman
Denny Chared	Founder	DC Finance
Diego Paredes	Chief Financial Officer	Prudential Financial
Greg Pierce	Managing Partner	The Finance Coach, LLC
Hope Dmuchowski	Chief Financial Officer	First Horizon Bank
Jennifer LaClair	Head of Merchant Solutions	Fiserv
Jesse Reed	Chief Financial Officer	Vector Power
Kamyla Fonseca	Pricing Strategy Associate Director	KPMG US
Nicole Salem	Chief Financial Officer	Crisp QSR
Tracy Castello	Director of Finance	RKB Facility Solutions

CONTENTS

EDITOR'S PICK

SPOTLIGHT

BIG TAKE

STARTUP OF THE MONTH

STORY OF THE MONTH

TARIFFS, TENSIONS, AND TRADE WARS

WILL TRUMP'S TARIFFS IGNITE A GLOBAL ECONOMIC CRISIS?

In a bold and contentious move, President Donald Trump has reignited global trade tensions by imposing a series of sweeping tariffs and threatening further trade actions against key U.S. allies and trading partners. This aggressive trade policy, reminiscent of his first term, aims to protect domestic industries but has sparked widespread concern over potential economic repercussions.

Tariffs on the European Union

On February 26, 2025, President Trump announced his intention to impose a 25% tariff on all European Union (EU) imports, alleging that the 27-nation bloc was "formed to screw the U.S." This declaration has raised the specter of a transatlantic trade war, with the European Commission vowing to "react firmly and immediately" to any unjustified trade barriers.

Trade Actions Against Canada and Mexico

Simultaneously, the Trump administration is preparing to levy 25% tariffs on imports from Canada and Mexico, set to take effect on April 2. These measures are ostensibly designed to address issues of undocumented immigration and fentanyl trafficking. citeturn0news4 However, they have strained relations with two of America's closest trading partners. The historically amicable U.S.-Canada relationship has deteriorated, with Canadian Prime Minister Justin Trudeau seeking to reduce economic dependence on the U.S. and rallying international support against potential U.S. aggression.

Economic Implications and Consumer Impact

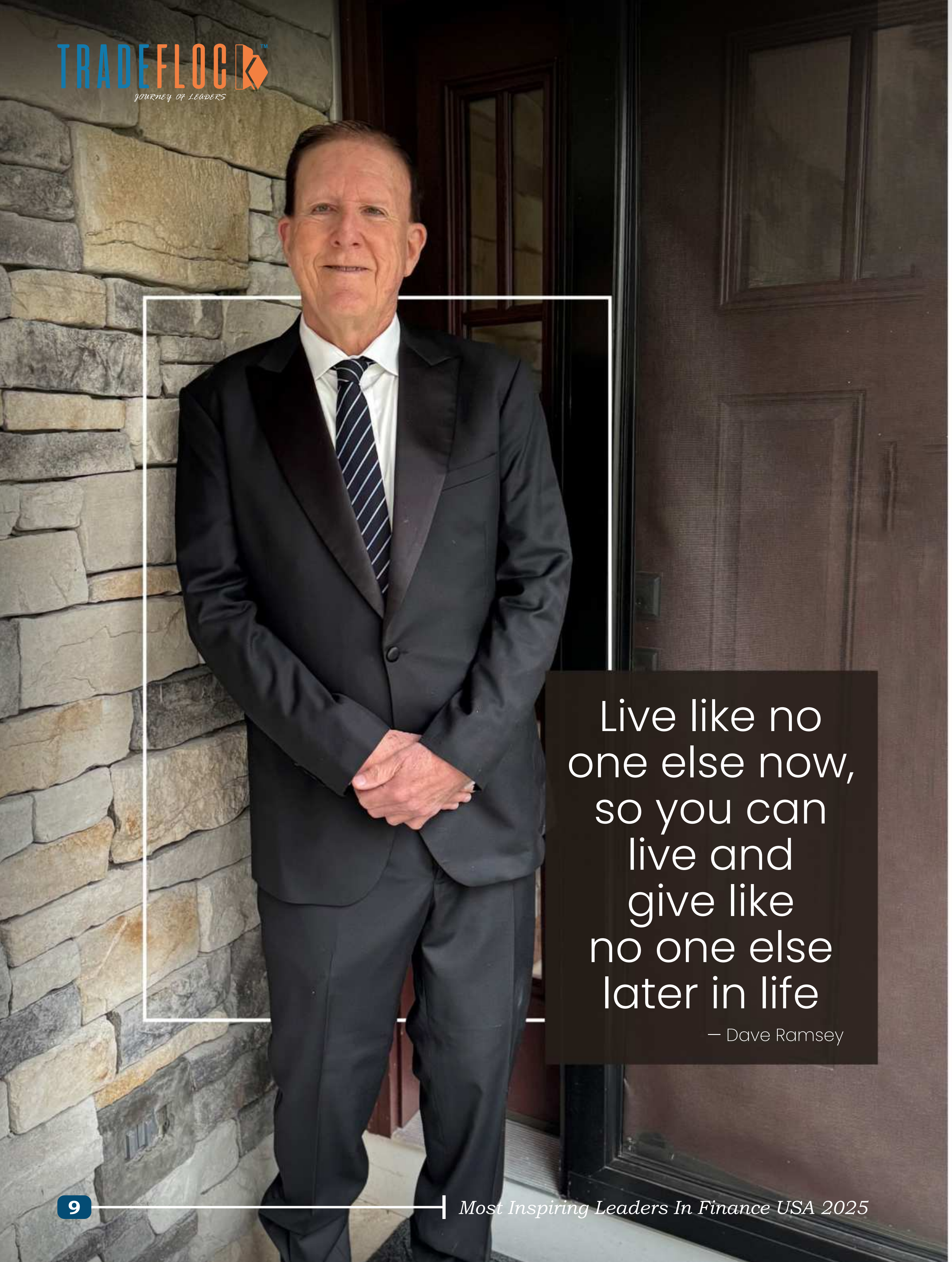
The imposition of these tariffs has significant economic implications. A recent report by the Federal Reserve Bank of New York warns that the U.S. economy could face a new inflationary surge if tariffs on Chinese imports are fully implemented. The report highlights that low-cost "de minimis" packages from China, previously exempt from duties, could now be subject to tariffs, potentially leading to higher consumer prices.

Consumers are already feeling the pinch. The Conference Board's Consumer Confidence Index fell sharply in February, with many respondents citing concerns over tariffs. The University of Michigan's survey also recorded a 10% decline in consumer sentiment, attributing the drop to worries about rising prices due to import duties. citeturn0news3 Everyday items such as avocados, electronics, and automobiles are expected to see price hikes, affecting household budgets nationwide.

Global Repercussions

The ramifications of President Trump's trade policies extend beyond U.S. borders. Australia, for instance, faces uncertainty as the U.S. shifts towards coercive bilateral agreements over traditional World Trade Organization rules. This new approach has left Australia's longstanding trade relationships and alliances in a precarious position. citeturn0news11

In summary, President Trump's renewed tariffs and threatened trade actions have ignited a complex web of economic and diplomatic challenges. As the global community grapples with these developments, the full impact of this aggressive trade stance remains to be seen.



Live like no one else now, so you can live and give like no one else later in life

— Dave Ramsey

Most Inspiring Leaders in Finance USA 2025

Building a Life of Purpose Through Finance

GREG PIERCE

Managing Partner , **The Finance Coach, LLC**

In a world where nearly 60% of Americans live paycheck to paycheck and financial anxiety weighs heavily on millions, one thing is clear: we're facing a financial literacy crisis. Yet amidst all the noise, some voices rise with clarity, wisdom, and real solutions. Greg Pierce is one of those voices—a seasoned educator, financial coach, and lifelong advocate for helping students and professionals take control of their money and their future.

Today, Greg serves as a **Ramsey Preferred Financial Coach** with Ramsey Solutions, LLC. Through on-line lessons and his website www.thefincoach.com, Greg guides individuals, professionals, and families worldwide through life-changing principles of corporate and personal finance like Dave Ramsey's 7 Baby Steps to winning with money. But his impact goes far beyond spreadsheets and budgets.

After a remarkable **38-year teaching career at Penn State University**, where he earned the title of Associate Teaching Professor Emeritus of Finance, Greg continues to influence lives through a rare blend of experience, empathy, and practical wisdom.

His journey includes everything from leading finance departments in the tech sector to pioneering high-technology classroom innovations at scale—like integrating **Samsung Flip "magic boards"** in 700+ student lecture halls to boost student engagement and participation. Whether it's mentoring Schreyer Honors College students at Penn State to develop over 100 real-world strategic business plans for real, live startup CEOs or designing early web infrastructures for emerging ventures, his approach is always rooted in **purpose and empowerment**.

What truly sets Greg apart is his gift for **translating complex financial ideas into simple real-life, real-world breakthroughs**. With heart, humor, and hard-earned insight, he helps people to not just manage money—but to master it.

TradeFlock interviewed Greg Pierce to explore his story, strategies, and passion for lifelong financial transformation.

Q How has your corporate finance background shaped your personal financial coaching?

I often say the best financial education I ever received was at **Air Products & Chemicals, Inc.** of Trexlertown, PA—not in a classroom but in the daily grind of developing budgets, forecasts, strategic plans, capital appropriation requests, and M&A analyses. I worked shoulder-to-shoulder with top-tier financial analysts who graduated from the top-tier finance programs in the country like Wharton, Harvard, NYU, and more. That's where I truly learned what great corporate finance looks like. As I tell my Penn State students every semester:

> I'm teaching you the Air Products corporate finance way here in the classroom

That industry experience shaped how I taught my Introduction to Corporate Finance courses—practical, real, and battle-tested. Now, in personal finance coaching, especially with the Ramsey approach, I still draw from that corporate finance toolbox. Concepts like the **Time Value of Money** and the very **Powerful Rule of 72** may not be in Dave Ramsey's Financial Peace University curriculum, but they're powerful truths I can't leave out.

My corporate background—and the mistakes I've made along the way—help me coach with a mix of hard-earned wisdom and real-world clarity. Those experiences are valuable assets in my new personal finance coaching career.

Q What sets your approach apart from traditional financial advisors?

I've always seen myself more as a **financial coach** than a financial advisor—probably because I've spent years coaching my brother, son, and daughter in everything from Little League Baseball and AAU Basketball to high school baseball and basketball and Penn State University baseball. That same coaching energy drives how I teach personal finance.

I'm not a CFA or CFP—I'm an accredited **Ramsey Preferred Financial Coach (RPC)**, and that title fits me just fine.

Traditional financial advisors focus on managing assets. I focus on helping people change their fundamental financial behaviors. There's a big difference. As I often remind my clients:

> This isn't financial advice—it's financial coaching

That means we're not just talking about money—we're building habits, setting goals, and creating a game plan for lifelong financial peace. It's the same mindset I brought to the baseball field and basketball courts: meet people where they are, set big goals, and coach them to where they want to be.

Q What's the most unconventional financial advice you've given that truly changed a client's life?

The look on a client's face when I say, "**Cut up your credit cards**," during a Financial Peace University class session never gets old. That's a very tough thing to do—but as a Ramsey coach, I've seen lives transformed when people ditch debt completely—even the so-called smart kind.

It feels radical at first. They ask, "How will I ever rent a car or build credit?" But then the lightbulb goes off. Using **debit cards**, paying **cash for cars**, and saving with **intentionality** becomes a game-changer. What starts as counterintuitive ends up being the most freeing advice they've ever followed, and there is **no better feeling** than being free from that monthly mortgage burden!

In my most recent class—with just four adult professionals from Wyoming, California, New Jersey, and North Carolina—we helped them pay off over **$16,000 in non-mortgage debt** with gazelle-like intensity, cut up three credit cards via, what Dave Ramsey likes to call, "a plasectomy", saved over **$8,000 in emergency funds**, and advanced to **Baby Step 2** in all four cases—**in just nine weeks**.

Q How do you adapt your coaching style to trends like crypto, digital payments, and fintech?

I tell people upfront that I love the technical aspects of crypto, but I treat crypto like a trip to the casino: set a limit, expect to lose it, and walk away without regret. As a Ramsey coach, I stick to the fundamentals. As Dave puts it: "**Don't bet your retirement on hype**."

Crypto and NFTs are high-risk gambles—not sound strategies. In Financial Peace University, we barely touch on crypto: one page, five minutes.

But with my finance students at Penn State, I know they're curious. So I suggest:

Understand the technology, study the volatility and utility of each token, and never invest more than you're willing to lose. Technology changes fast—**discipline doesn't**. I even share crypto and financial insights from influencers I follow daily—**Michael Saylor, Anthony Pompliano, Coach JV on X, Raoul Pal, Howard Lutnick, Cathie Wood, Zach Rector, Freddy Krueger**, and many others to help my students put their hundred hours in.

> Do your homework—100 hours of research before one dollar goes into crypto

Q If you could add an eighth Baby Step to the Ramsey plan, what would it be?

If I could sneak in a **Baby Step 8**—with Dave's blessing, of course—it would be: "**Study crypto and invest extremely carefully**."

Once the mortgage and student loans are paid, children's college funds are set up, emergency funds are fully funded, and retirement accounts are set, then—and only then—start **nibbling, not diving**. Just small, strategic investments with money you're prepared to lose.

Even registered advisors are starting to support small crypto positions (2%-5% of total portfolios). Personally, crypto has been my **best-performing investment class**—better than real estate, stocks, or bonds to date. My personal registered investment advisor at WealthKare, LLC is now exploring crypto ETFs and blockchain-focused funds. The only key to achieving this is **to stay informed, stay cautious, and never stop learning**.

Q What financial trend today is overhyped, underhyped, or dangerous?

I've seen more people afraid of **AI** than **debt**—which says a lot.

The fear? Overhyped.
The potential? Underplayed.

AI won't replace finance pros any time soon—it'll make them sharper, faster, and more efficient. I encourage everyone to **use AI at work every single day as I do** and verify everything. Verify your AI work with a fine-toothed comb—and **make AI your ally**.

As for crypto—it's not just for tech bros. **Blockchain is quietly revolutionizing global finance**. The real danger? **Dismissing it before you understand it**.

Another trend I preach daily to my students is: **never stop learning**. I live that mantra myself. Eight years after I started studying crypto, I'm now learning **decentralized finance (DeFi)**, liquidity pools (LPs), and building my own "bank," if you will. And studying to become a Decentralized Finance Master. Traditional finance—*aka tradfi*—is out. **DeFi (aka Decentralized Finance) is in**.

Q Tell Us About Your New Mission: Teaching NIL Student-Athletes?

In retirement, I've discovered a **new mission & passion**: educating young **NIL (Name, Image, Likeness) student-athletes in the ways of finance**.

Many of these athletes face **life-changing wealth at a very young age**, yet they're not yet equipped to manage it. They're simultaneously full-time students, athletes and CEOs—sometimes even running million-dollar enterprises before graduation.

Don't believe me? **Google Olivia "Livvy" Dunne**, a Louisiana State University gymnast and social media powerhouse, to understand what she is managing very successfully as a Division 1 student-athlete.

I'm now focused on teaching NIL student-athletes the fundamentals of **personal/behavioral finance** and **corporate/business finance**. A solid foundation today can lead to lifelong financial health—and freedom.

As Dave Ramsey likes to say in his Baby Step 7 of his Financial Peace University curriculum, "**Live like no one else now, so you can live and give like no one else later in life**." Words of wisdom.

Most Inspiring Leaders in Finance USA 2025

A Quiet Architect of Billions

DAVID EVANS

Head of Finance and Accounting,
Proman

Walk through any bustling airport terminal and you'll see the expected chaos: blinking departure boards, passengers on the move, and retail spaces shifting with time zones. Behind it all lies a choreography of supply chains, fuel contracts, and economic hedging—things few travelers ever consider. But people like David Evans do, and they do it exceptionally well.

Delivering Billion-Dollar Moves

David's career isn't the kind that gets splashed across headlines. He doesn't play to the gallery, and he doesn't chase recognition. But if your business needs to redirect hundreds of millions of dollars in capital, increase return on investment by 150%, or navigate the stormy seas of M&A finance, he's the steady hand you call in. And if the operation is complex, even better. That's where David thrives.

High Stakes, Higher Standards

Currently Head of Finance and Accounting at Proman, one of the world's leading petrochemical companies, David Evans has spent over two decades refining the art and science of corporate finance. He's not loud about it. He doesn't need to be. His results have already made enough noise—delivering over $500 million in cost savings throughout his career, increasing margins, pushing through regulatory bottlenecks, and shaping financial architectures in manufacturing, agriscience, and energy sectors.

Where Strategy Meets Steel-Toe Boots

But before Proman, before the multibillion-dollar portfolio moves, and before boardroom strategies turned into real-world revenue gains, David's roots were far more grounded—in plant-level cost accounting. "Nine manufacturing plants," he recalls of his early days at DuPont in Wilmington, Delaware. "You learn quickly that you can't fake it. Operations people don't want a theory. They want numbers that solve real problems."

Turning Data Into Strategic Power Plays

From 2009 to 2012, David served as Accounting Manager, specializing in cost regulation and inventory optimization. It wasn't just number crunching—it was deep process analysis. By revamping maintenance agreements and leveraging data-driven scorecards, he achieved a $3.5M annual margin improvement, slashed working capital by $10M, and chopped $162M off year-end inventory levels. These weren't isolated wins—they were ripple effects across global operations.

Scaling Strategy at Corteva Agriscience

That level of strategic thinking caught the attention of senior leaders, and soon David was promoted to Business Controller. The role brought him to Houston, but more importantly, it placed him at the center of high-stakes decisions—acquisitions, capital expansions, and cross-functional strategy sessions. At DuPont, he led the financial end of a $17M acquisition and drove a $30M sale. One of his signature achievements? Securing board approval for a $175M facility expansion in Ohio, a move that married financial prudence with bold investment vision.

But it was his transition to Corteva Agriscience that marked a turning point. As Global Portfolio Finance Lead from 2017 to 2023, and then Global Manufacturing Finance Lead until early 2025, David's work got broader—and more impactful. Here, he wasn't just looking at costs. He was working alongside executives on synergy realization, capital efficiency, and value engineering. With his strategic input, Corteva saved $75M on investment upgrades, realized $3.5M in synergy and staffing efficiencies, and pulled off a $543M asset sale—all while navigating complex M&A integrations and operational risk.

Value That Echoes

Still, David's focus never wavered from two core elements: simplicity and sustainability. "If it's not repeatable, it's not valuable," he says. "I've seen brilliant finance strategies that collapse under their own complexity. My job is to make sure the value doesn't just show up once—it keeps showing up."

I've seen brilliant finance strategies that collapse under their own complexity. My job is to make sure the value doesn't just show up once—it keeps showing up.

Redefining Finance Leadership at Proman

At Proman, where he took on the role of Head of Finance and Accounting in late 2024, David's work continues to evolve. With energy markets more volatile than ever and global regulatory frameworks tightening, his job has added layers: hedging feedstock through derivatives like futures and exotics, harmonizing financial policies across multiple legal entities, and steering Proman USA toward robust EBITDA performance.

Even in this relatively short stint, he's already unlocked over $5 million in annual EBITDA savings through financial policy alignment—proving again that efficiency isn't about dramatic cuts but about precise orchestration.

Systems, Not Slogans

What makes David stand out isn't just what he does—it's how he does it. He doesn't traffic in big slogans. His boardroom slides don't lean on buzzwords. He speaks in results. He speaks in systems. And while many finance leaders take pride in being disruptors, David seems far more interested in being a builder—of frameworks, teams, and trust.

The Quiet Strategist

Colleagues describe his leadership style as "deliberate, but never distant." He's known for empowering team members to take ownership, not by micromanaging but by setting a high standard and letting them rise to it. And though finance is his world, he never forgets the people who drive the numbers. "Excel can't walk into a plant and fix a bottleneck," he quips. "That takes people."

Redrawing the Map of Modern Finance

As the global business environment keeps shifting—more data, pressure, and uncertainty—leaders like David Evans remind us that precision and calm carry as much weight as boldness and disruption. He may not be chasing the limelight, but he is undoubtedly shaping the financial future of the companies he serves.

Quiet, strategic, and always several moves ahead—David isn't just navigating the world of finance. He's redesigning its map.

SPOTLIGHT

AI FOR THE LITTLE GUYS

How Small Enterprises Are Competing Like Never Before

Small enterprises often find themselves at a disadvantage, lacking the extensive resources and manpower of larger corporations. However, the advent of Generative Artificial Intelligence (GenAI) is transforming this dynamic, offering small businesses unprecedented opportunities to compete and thrive.

AI for All

Historically, cutting-edge technologies were accessible primarily to industry giants with substantial budgets. GenAI, however, is changing this narrative. A recent survey by the U.S. Chamber of Commerce revealed that 98% of small businesses are now utilizing AI-enabled tools, with 40% specifically employing generative AI applications such as chatbots and image-creation software.

This widespread adoption signifies a shift towards technological inclusivity, enabling small businesses to harness AI's power without prohibitive costs.

> **98% of small businesses are now utilizing AI-enabled tools, with 40% specifically employing generative AI applications such as chatbots and image-creation software.**
> ~ The U.S. Chamber of Commerce

How GenAI Supercharges Efficiency

For small businesses, efficiency is paramount. GenAI streamlines various operations, reducing the burden of repetitive tasks. For instance, AI-powered chatbots can handle customer inquiries around the clock, freeing up human resources for more complex issues. Additionally, AI-driven analytics provide insights into market trends and consumer behavior, allowing businesses to make informed decisions swiftly.

> **72% of small business owners using AI tools reported increased productivity, while 61% observed higher revenues within six months.**
> ~ GoDaddy

Leveling the Marketing Playing Field

Marketing has traditionally been an area where larger budgets equate to broader reach. GenAI is disrupting this paradigm by enabling small businesses to create compelling, personalized content without extensive marketing departments. Tools like Omneky utilize machine learning to generate and test various ad creatives, optimizing campaigns based on performance data. This approach allows small enterprises to engage their target audiences effectively, maximizing return on investment.

Innovation at Lightning Speed

Innovation is crucial for business growth, yet small companies often struggle with the resources required for research and development. GenAI accelerates this process by assisting in product design and prototyping. For example, AI can generate multiple design iterations based on specific parameters, enabling rapid testing and refinement. This capability reduces time-to-market and allows small businesses to respond agilely to consumer demands.

Small But Mighty: Success Stories of AI-Powered Enterprises

Several small businesses have already reaped the benefits of integrating GenAI into their operations. Grind, a coffee retailer, partnered with Google to incorporate AI tools across various facets of their business, from marketing to customer service. This collaboration led to improved efficiency and productivity, demonstrating how AI can serve as a "supercharging" tool rather than a replacement for human workers.

Similarly, Nakie, an online retailer specializing in recycled hammocks, utilized AI for inventory management and customer feedback analysis. By automating these processes, Nakie optimized its supply chain and enhanced customer satisfaction, showcasing AI's potential to streamline operations in small businesses.

Overcoming AI Adoption Challenges

While the advantages are evident, small businesses must navigate challenges associated with AI adoption. Concerns about data privacy, the cost of AI tools, and a lack of digital skills are prevalent. A poll by the Bipartisan Policy Center indicated that 55% of small business owners view the cost of AI tools as a significant barrier. In comparison, 46% cite employees' lack of digital skills as a concern.

To mitigate these issues, small businesses can start with scalable AI solutions that align with their specific needs and budgets. Engaging in training programs can also enhance digital literacy among employees, ensuring the workforce is equipped to leverage AI tools effectively.

> **55% of small business owners view the cost of AI tools as a significant barrier. In comparison, 46% cite employees' lack o f digital skills as a concern.**
> The Bipartisan Policy Center

The AI Roadmap for SMEs

Integrating GenAI into small business operations is not merely a trend but a transformative shift leveling the competitive landscape. As AI technologies become more accessible and affordable, small businesses are poised to harness these tools to drive growth, innovation, and efficiency. By embracing GenAI, small enterprises can survive and thrive in an increasingly digital economy, turning potential challenges into opportunities for success.

In conclusion, GenAI is proving to be a powerful ally for small businesses, offering solutions that were once the exclusive domain of larger corporations. By adopting AI-driven tools thoughtfully and strategically, small enterprises can enhance competitiveness, foster innovation, and achieve sustainable growth in today's dynamic market.

Most Inspiring Leaders in Finance USA 2025

The Visionary Behind DC Finance's Global Network of Capitalists

DENNY CHARED

Founder | DC Finance

In high-net-worth networking and investment, building a platform that brings together influential investors, family offices, and business leaders is daunting and intricate. In an era where capital movement is more dynamic than ever, creating a trusted environment for wealth-holders to connect, exchange ideas, and collaborate requires a deep understanding of finance, strategic vision, and an unrelenting drive for excellence. This is where Denny Chared, the founder and CEO of DC Finance, made his mark.

For over two decades, Denny has been at the forefront of financial journalism, business development and investment networking, transforming DC Finnace into one of the most esteemed platforms for high-net-worth individuals and family offices across the globe. But how did he go from financial journalist to a global connector of wealth and ideas? His journey is one of innovation, resilience, and an unwavering commitment to bridging the world of finance.

From Journalism to Financial Expertise

Denny Chared began his professional journey as one of Israel's pioneering online financial journalists. His ability to analyze and articulate complex financial trends led him to prominent roles, including Wall Street Editor at Globes Business Magazine and Analyst Online. He also served as an Israeli Capital Market Analyst at Bizportal, where he honed his expertise in corporate finance and investments. These experiences gave him a deep understanding of global markets, positioning him as a thought leader in the industry.

His knack for identifying emerging financial trends led him to a key role as Head of Business Development at Superset Technologies. Here, Denny combined his financial acumen with technology, further broadening his perspective on how innovation intersects with investment. However, Denny's vision extended beyond analysing markets- he wanted to create a platform where the most influential financial players could come together, exchange insights, and build lasting partnerships. This vision became the foundation of DC Finance.

The Birth of DC Finance: A Hub for the World's Wealthiest

In 2003, Denny founded DC Finance with the mission of creating premier networking events tailored to HNWIs, family offices, and institutional investors. What began as a local financial conference organizer in Israel quickly expanded into a global powerhouse.

DC Finance now orchestrates over 20 conferences annually across the United States, Canada, the UK, UAE, and Israel, catering to a network managing assets exceeding $300 billion. These exclusive events feature thought-provoking discussions on wealth management, philanthropy, technology, biotech, real estate, and impact investing, attracting top-tier executives, investors, and thought leaders.

DC Finance also launched the exclusive Family Office Circle Club, chaired by Lisa Silverstein, CEO of Silverstein Properties. This invitation-only network fosters high-level discussions among prominent family offices, further solidifying Chared's influence in the industry.

Impact & Leadership Philosophy

What sets Chared apart is his ability to curate meaningful connections. He doesn't just organize events—he crafts ecosystems where business leaders, innovators, and investors can form relationships that drive mutual success. His leadership philosophy is centered on:

Authenticity and Trust:
Building an environment where wealth-holders feel secure in exchanging ideas and exploring partnerships.

Strategic Networking:
Facilitating connections that go beyond surface-level interactions, creating opportunities for long-term collaborations.

Innovation and Adaptability:
Keeping pace with emerging trends in finance, technology, and wealth management to ensure DC Finance remains at the cutting edge.

Global Perspective:
Recognising that today's financial landscape transcends borders and developing a global community

Under Chared's guidance, DC Finance has also expanded into publishing with Family Wealth Magazine, a premier publication featuring exclusive insights from industry leaders, distributed to over 18,000 HNWIs and family office representatives worldwide.

> **What sets Denny apart is his ability to curate meaningful connections. He doesn't just organize events—he crafts ecosystems where business leaders, innovators, and investors can form relationships that drive mutual success.**

The Future of DC Finance

As wealth management continues to evolve, Chared is positioning DC Finance at the intersection of finance, innovation, and influence. With growing interest in impact investing, next-generation wealth transfer, and technological advancements, his vision remains focused on equipping investors with the knowledge and networks needed to navigate these shifts successfully.

His journey from financial journalist to the mastermind behind one of the world's most exclusive investment networking platforms is a testament to the power of vision, persistence, and adaptability. In a world where financial landscapes are constantly shifting, Denny Chared stands as a bridge between past traditions and future possibilities, ensuring that those who seek to grow and preserve wealth have the right platform to do so.

Through DC Finance, he has not only built a company but a movement—one where ideas, capital, and connections converge to shape the future of global wealth.

Most Inspiring Leaders in Finance USA 2025

Crafting Financial Success in Complex Markets

DIEGO PAREDES

Chief Financial Officer,
Prudential Financial

Selling insurance products in emerging markets is not a small feat. Unlike mature economies where financial literacy, regulatory frameworks and consumer trust in financial products are well-established, emerging markets present a dynamic and often unpredictable playing field. Economic volatility, fluctuating regulatory landscapes, and cultural differences make financial planning and risk assessment incredibly complex. Yet, amidst these challenges, one leader has successfully carved out a path to financial stability and growth -Diego Paredes, Chief Financial Officer for Emerging Markets at Prudential Financial.

With a sharp strategic mind and an eye for opportunity, Paredes has led Prudential Financial's expansion into Latin America, Emerging Asia, China, and Africa. His expertise in financial planning, business development, and capital strategy has been crucial in navigating uncharted waters, ensuring Prudential remains a trusted name in these regions. But who is Diego Paredes, and what has shaped him into the financial leader he is today?

The Foundation of a Solid Career in Finance

Diego Paredes's journey to the helm of Prudential's financial operations for emerging markets began with a solid academic foundation. He earned his Bachelor of Science in Accounting from Saint Peter's University, setting the stage for a career that would take him across continents and financial landscapes. His early years in finance were marked by rigorous roles in financial reporting, analysis, and oversight, equipping him with a deep understanding of both regulatory compliance and strategic financial management.

A Global Journey Through Financial Leadership

Diego's career trajectory reflects his adaptability and expertise in handling complex financial structures. His journey at Prudential Financial has spanned several roles, each with increasing responsibility and influence. Starting as a Director of Financial Analysis in 2008, Diego played a critical role in overseeing financial reporting for derivatives and foreign exchange activities in Prudential's International Insurance segment. This role exposed him to the intricacies of risk management and international financial transactions.

His international assignment in Tokyo, as Director of Finance at The Gibraltar Life Insurance Co., Ltd., was a key moment in his career. He led financial reporting and integration efforts for three major insurance companies following one of Prudential's largest acquisitions. Handling purchase GAAP (PGAAP) accounting and spearheading the development of enhanced financial analytical tools, Paredes demonstrated his ability to manage high-stakes financial operations globally.

Upon returning to the U.S., he took on roles with broader oversight, including Vice President and Deputy Controller and later Vice President and Controller of International Insurance. These roles positioned him as a key leader within Prudential's global financial structure, responsible for ensuring compliance, strategic financial planning, and oversight of joint ventures in China, India, and Malaysia.

Transforming Prudential's Emerging Markets Strategy

In 2017, Diego was appointed Chief Financial Officer for Latin America & Africa, a role that expanded his influence beyond financial oversight to include strategic investments through private equity funds in Africa. His leadership was instrumental in strengthening Prudential's foothold in these developing regions, where financial inclusion and insurance penetration remain key challenges.

By 2021, Paredes has ascended to the role of Chief Finacial Officer for Emerging Markets, overseeing financial operations across Latin America, Emerging Asia, China, and Africa. His responsibilities now include financial planning, analysis, business development, mergers and acquisitions, and capital and strategic planning. Under his leadership, Prudential has expanded its market share, improved operational efficiencies, and developed innovative financial solutions tailored to the unique needs of each region.

A Vision for Financial Leadership in the USA and Beyond

Diego Paredes embodies a leadership philosophy that blends financial acumen with a deep understanding of market dynamics. His approach is not just about numbers—it's about creating sustainable, long-term growth by fostering trust in emerging economies. He understands that success in these markets requires a delicate balance of risk management, regulatory navigation, and consumer engagement.

In the broader financial world, Paredes is a strong advocate for digital transformation and financial technology. As financial services evolve, particularly in emerging markets where mobile banking and digital insurance solutions are gaining traction, he continues to push for innovation that enhances accessibility and financial security.

> **Diego Paredes is more than a CFO—he is a visionary shaping the future of Prudential Financial in some of the world's most challenging and promising markets**

A Leader Defining the Future of Global Finance

Diego Paredes is more than a CFO—he is a visionary shaping the future of Prudential Financial in some of the world's most challenging and promising markets. His ability to drive financial strategy while embracing the complexities of global economies has set a benchmark for financial leadership. As emerging markets continue to evolve, Paredes' expertise, adaptability, and strategic insight will undoubtedly keep Prudential at the forefront of financial innovation and expansion.

In a world where emerging markets represent both the greatest challenges and the greatest opportunities, Diego Paredes is proving that with the right leadership, the future of financial services is not just promising—it's already unfolding.

Startup OF THE MONTH

CONNECTING THE WORLD WITHOUT BORDERS

This thought became the seed for Airalo, a groundbreaking startup that has redefined how travellers stay connected. Imagine landing in a foreign country and bypassing the tedious search for a local SIM card or the anxiety of roaming charges. Airalo, the world's first eSIM store, is making this a reality, offering seamless mobile connectivity in over 200 countries—all from your phone.

Airalo's emergence as a frontrunner in the eSIM industry speaks to its vision of a borderless world. As eSIM technology is projected to power over 2.4 billion devices by 2025 (GSMA report, 2023), this startup is perfectly poised to lead a connectivity revolution.

The End of SIM Card Hassles: A Seamless Solution for Travelers

Travelling abroad has always come with connectivity challenges. Expensive roaming charges, limited Wi-Fi access, and the hunt for local SIM cards have long frustrated globe-trotters. Recognising these pain points, Airalo introduced a groundbreaking solution: eSIMs (embedded SIMs).

Unlike traditional SIM cards, eSIMs are integrated directly into devices, enabling users to download local, regional, or global data plans with ease. Airalo's platform allows travellers to choose from a wide variety of affordable plans covering over 200 countries, eliminating the need for physical SIM swaps.

"IN A WORLD WHERE BORDERS DEFINE NATIONS BUT NOT CONNECTIVITY, INNOVATION BECOMES THE PASSPORT TO A TRULY GLOBAL EXPERIENCE."

"Airalo changed the way I travel," shares frequent flyer Emma Lawson. "I no longer worry about staying connected. With just a few taps, I have access to data in any country I visit."

The simplicity of the process—downloading the Airalo app, selecting a plan, and activating it instantly—has revolutionised how travellers approach connectivity. It's a solutionthat is as quick and adaptable as modern travel demands.

The Rise of Airalo: A Startup Shaping the Future of Connectivity

Since its founding in 2019, Airalo has grown exponentially, boasting over 10 million users by 2024. This remarkable success stems from the company's mission to democratise global connectivity and provide a hassle-free alternative to traditional telecom solutions.

Beyond its user-friendly platform, Airalo stands out for its commitment to affordability. By eliminating the overhead costs associated with physical SIM cards, the company offers data plans at a fraction of the cost of roaming services.

Airalo's impact goes beyond convenience and affordability; it also supports sustainability. By replacing physical SIM cards with digital alternatives, the startup reduces plastic waste and contributes to a greener future—a value appreciated by environmentally conscious consumers.

"OUR GOAL IS SIMPLE YET AMBITIOUS: TO ENSURE THAT NO TRAVELLER FEELS DISCONNECTED, REGARDLESS OF WHERE THEY ARE IN THE WORLD,"
-SAYS AIRALO CEO, AHMET BAHADIR ÖZDEMIR.

airalo

"AIRALO'S MODEL ISN'T JUST INNOVATIVE; IT'S TRANSFORMATIVE," NOTES INDUSTRY ANALYST RAJ MEHRA. "THEY'RE PAVING THE WAY FOR AN ENTIRELY DIGITAL AND ECO-FRIENDLY APPROACH TO MOBILE CONNECTIVITY."

As the world increasingly adopts eSIM technology, Airalo continues to lead with innovation. Its offerings cater not only to individual travellers but also to businesses seeking scalable solutions for global teams.

Pioneering a Borderless World: Airalo's Vision for the Future

Airalo's success thus far is just the beginning of a much larger vision. With the global eSIM market expected to skyrocket, the company is investing in expanding its coverage and refining its technology to stay ahead of the curve.

Collaboration is also key to its future. Airalo is actively exploring partnerships with mobile carriers, airlines, and travel platforms to integrate its services more deeply into the travel ecosystem. Imagine booking a flight and receiving a tailored eSIM plan for your destination—Airalo aims to make this a standard offering.

Moreover, the startup is eyeing opportunities to introduce innovative features like loyalty programmes, AI-driven data management, and enhanced customer support tools to improve the user experience further.

As Airalo continues to innovate and expand, it challenges the telecom industry to rethink traditional connectivity models. Its success raises a larger question: Could this be the beginning of the end for physical SIM cards?

What's Next In A World Without Borders

Airalo's journey is a testament to the power of innovation in solving everyday challenges. By addressing the long-standing pain points of international connectivity, the startup has transformed travel for millions of users and redefined what it means to stay connected in a borderless world.

As we look to the future, Airalo's pioneering approach sparks an important question: If technology can erase barriers to connectivity, what other borders might it help us transcend?

With its visionary leadership and groundbreaking solutions, Airalo is not just a startup; it's a movement reshaping the future of global connectivity.

BIG TAKE

INSIDE THE INFLUENTIAL MIND: THE PSYCHOLOGY OF LEADERSHIP

Anna C. Calixijan
COO/Co-Founder,
OPEREXA Group of Companies

Leadership is a complex interaction of skills, traits, and behaviors that stimulates others to follow. At its core, impressive leadership is about understanding human psychology and using that knowledge to motivate, guide, and empower individuals and the organisation.

Here are some key points to ponder that will help understand how the psychology of leadership works:

The Power of Persuasion: One of the basic skills of a leader is the ability to persuade. This involves using verbal language, body language, and emotional intelligence to influence an individual's decision, beliefs, and actions. Effective leaders are adept at handling arguments, building rapport, and impressing their audience's values and goals.

The Value of Trust: Trust is the foundation of any successful leadership. If people trust their leader, they are more likely to be motivated, involved, and committed to the organization's goals. Building trust requires honesty, integrity, and consistency in actions and words.

Emotional Intelligence: Emotional intelligence is the ability to understand and manage one's emotions, as well as of the others. Leaders with sky-high emotional intelligence are better prepared to empathize with their team members, fix conflicts, and make a positive work environment.

Motivation and Inspiration: Good leaders are able to motivate and inspire their teams to achieve their targets. This involves setting distinct goals, providing support and resources, recognising and rewarding accomplishments. Leaders who can tap into their team members' intrinsic motivation are more likely to develop a sense of purpose and drive.

Adaptive Leadership: The world is constantly evolving, and leaders must be able to adjust to new challenges and opportunities. Adaptive leaders are able to foresee change, identify emerging trends, and make strategic decisions. They are also able to inspire their people to accept changes and surpass obstacles.

The Importance of Values: A leader's personal values play an important role in molding their leadership style. Leaders who are trustworthy and aligned with their values are more likely to enliven trust and respect. When leaders live by their values, they make a culture that is based on integrity, ethics, and social responsibility.

Bottomline is, an effective leadership is a complex and multifaceted skill that requires a deep understanding of human psychology. By developing their persuasive abilities, building trust, cultivating emotional intelligence, motivating and inspiring their teams, adapting to change, and living by their values, leaders can create a positive and effective influence to everyone around them. ◆

Most Inspiring Leaders in Finance USA 2025

A Finance Maestro with Human Touch

HOPE DMUCHOWSKI

Chief Financial Officer

First Horizon Bank

In the world of Finance, where numbers often tell stories of growth, profit, and strategy, there are those rare leaders who add a human touch to every calculation and strategy. Hope Dmuchowski, Senior Executive Vice President and Chief Financial Officer at First Horizon Bank, is one such leader. Her career journey is an inspiring blend of chasing excellence, community service and a vision to make a positive impact both within and outside the corporate walls.

From Passionate Learner to Financial Visionary

Hope's story begins with a curious mind and a drive to make a difference. Holding a Bachelor of Arts degree in Psychology and a Master of Science degree in Business Management from Saint Elizabeth University, she built a foundation rooted in understanding people and business dynamics. She further honed her leadership skills with a Women in Leadership certification from Notre Dame Mendoza College of Business.

Early on, Hope embarked on her career in banking through the Leadership Development Program in the sales and trading division of Deutsche Bank. This early exposure to financial markets, combined with her academic background, shaped her strategic thinking and set the stage for an illustrious career

Crafting Success at BB&T and Truist

Hope's journey in the banking sector took off when she joined BB&T, which later became Truist through a merger. Here, she wore multiple hats, each role sharpening her skills and expanding her impact. As the Chief Financial Officer of Corporate Banking, Commercial Banking, and Corporate Groups, she was responsible for budgeting, forecasting, and crafting integrated business and economic models.

Her roles didn't end there. As the Chief Financial Officer and Chief Operating Officer of Enterprise Operations Services, Hope was pivotal in steering complex financial processes. She also headed Financial Planning and Analysis and Management Reporting, where she developed financial strategies that aligned with business goals and regulatory requirements.

Leading Financial Transformation at First Horizon Bank

In 2021, Hope took a new leap, joining First Horizon Bank as Senior Executive Vice President and CFO. Here, she oversees accounting treasury, financial planning and analysis, corporate development, investor relations, corporate properties, sourcing, and procurement. Her role at First Horizon is not just about numbers; it's about leading financial innovation and creating sustainable growth paths.

One of Hope's remarkable achievements at First Horizon has been streamlining financial management processes. By integrating cutting-edge analytics and forecasting methods, she ensured the bank's strategic financial goals were met and consistently surpassed.

Facing Industry Challenges with Innovation

Banking is challenging, especially in the post-pandemic world where digital transformation is non-negotiable. Hope addressed these challenges by fostering a culture of innovation at First Horizon Bank. Her experience with mergers proved invaluable as the industry witnessed consolidation and strategic shifts.

She emphasizes data-driven decision-making and the importance of agile financial planning to navigate economic uncertainties. Under her guidance, First Horizon has maintained its reputation as a forward-thinking financial institution, resilient in the face of market shifts.

While her professional accomplishments are significant, Hope's community involvement sets her apart as a leader with purpose.

A Heart for the Community

While her professional accomplishments are significant, Hope's community involvement sets her apart as a leader with purpose. She actively serves on the boards of the National Salvation Army (as Treasurer), 4Word, and the Baptist Hospital Foundation. Her commitment to giving back is not just a personal choice but a reflection of her belief in creating value beyond financial metrics.

The Road Ahead for a Financial Maestro

Hope's dedication and innovative approach have led her to receive recognition from peers and industry leaders as a trailblazer who excels at financial leadership and inspires those around her to think bigger and better. As she continues to shape the future of First Horizon, one can only expect her influence to grow as she continues to champion financial excellence and community service.

Beyond the Boardroom

Hope's story is one of resilience, dedication, and a vision that transcends conventional finance roles. She's a mentor, a leader, and an inspiration to young professionals aspiring to make their mark in the banking sector.

Her journey is a reminder that success is not just about climbing the corporate ladder but about making meaningful contributions to people and communities. As Hope Dmuchowski continues to shape the future of First Horizon Bank, her legacy will undoubtedly be one of passion, progress, and purposeful leadership.

Most Inspiring
Leaders in
Finance
USA 2025

A Journey From Global Development to Global Commerce

JENNIFER LACLAIR

Head of Merchant Solutions,
Fiserv

In the ever-evolving landscape of financial technology, where innovation meets necessity, leaders emerge who not only understand the intricacies of commerce but also possess the vision to transform it. Jennifer LaClair stands as a testament to such leadership, seamlessly blending a rich tapestry of experiences to drive forward the future of merchant solutions.

A Foundation Rooted in Global Perspective

Jennifer's professional journey commenced in the realm of international development, where she worked on economic programs across Europe, the Middle East, and West Africa. This early exposure to diverse economic systems and challenges instilled in her a profound understanding of global markets and the importance of inclusive financial solutions. Recognizing the need for strategic acumen to effect meaningful change, she pursued an MBA from Case Western Reserve University, complementing her summa cum laude undergraduate degree from the State University of New York at Buffalo.

Strategic Insights at McKinsey & Company

Transitioning from international development, Jennifer joined McKinsey & Company, where she spent six years honing her expertise in strategy, operations, and business transformation. As a consultant and later as a practice manager, she led initiatives that streamlined operations and enhanced efficiency for a variety of clients, laying the groundwork for her future roles in the financial sector.

Driving Financial Innovation at PNC Financial Services

Jennifer's decade-long tenure at PNC Financial Services marked a period of significant impact. Serving in various leadership roles, including Chief Financial Officer for all business lines and Head of the Business Bank, she was instrumental in setting strategic direction, driving performance, and managing risk. Notably, she led PNC's merchant joint venture with Fiserv, foreshadowing her future collaboration with the company.

Leadership and Transformation at Ally Financial

In 2018, Jennifer took on the role of Chief Financial Officer at Ally Financial, the largest digital-only bank and a leading national retail auto lender. Her responsibilities encompassed oversight of finance, accounting, capital markets, treasury, investor relations, modeling and analytics, and supply chain functions. Under her financial stewardship, Ally navigated the complexities of the digital banking landscape, reinforcing its position as a formidable player in the industry.

Steering Merchant Solutions at Fiserv

Joining Fiserv in 2023 as Chief Revenue Officer, Jennifer quickly demonstrated her capacity for driving growth and aligning revenue-related functions. By January 2024, she ascended to the role of Head of Merchant Solutions, overseeing global merchant-focused offerings, including the Clover® point-of-sale and business management platform and the Carat™ global commerce platform. Her leadership is pivotal in delivering excellence to clients ranging from small and mid-sized companies to global enterprises.

> In an industry where adaptability and foresight are paramount, Jennifer LaClair exemplifies the qualities of a leader poised to navigate and shape the future of financial technology.

Commitment to Governance and Community

Beyond her executive roles, Jennifer contributes her expertise to several boards. She serves on the Board of Directors for Whirlpool Corporation, where she chairs the audit committee, and on the Board of Directors for the Federal Reserve Bank of Richmond, chairing the IT committee. Her commitment to governance and strategic oversight underscores her dedication to fostering robust financial ecosystems.

A Visionary Leader Shaping the Future of Commerce

Jennifer LaClair's journey from international development to the helm of merchant solutions at Fiserv encapsulates a career defined by strategic insight, transformative leadership, and a deep understanding of global commerce. Her multifaceted experiences continue to inform her approach to innovation, ensuring that Fiserv remains at the forefront of delivering comprehensive, client-centric solutions in an ever-changing financial landscape.

In an industry where adaptability and foresight are paramount, Jennifer LaClair exemplifies the qualities of a leader poised to navigate and shape the future of financial technology.

SPOTLIGHT

THE GREAT ECONOMIC DISCONNECT

Why Strong Data Feels Like a Weak Recovery?

Despite a series of positive economic indicators, many Americans are grappling with a pervasive sense of unease about the nation's financial trajectory. This paradox—where robust data contrasts with public sentiment—stems from a confluence of factors that, while numbers may not fully capture, profoundly impact daily life.

United States Economic Outlook: Third Quarter of 2024

The United States economy expanded at an annualized rate of 3.1%

Employment has increased for 47 consecutive months, but the labour market is softening

Inflation rising from 2.4% in September 2024 to 2.7% in November

Economic Indicators vs. Public Perception

According to the Economic Commission for Latin America and the Caribbean, in the third quarter of 2024, the U.S. economy expanded at an annualized rate of 3.1%, surpassing long-term growth projections. Consumer spending, a critical component of this growth, rose by 3.7% during the same period. Inflation has also moderated, with the Consumer Price Index (CPI) increasing by 2.7% year-over-year as of November 2024, down from a peak of 9.1% in June 2022. Unemployment remains low at 4.2% as of November 2024.

However, consumer sentiment tells a different story. The University of Michigan's consumer sentiment index stood at 74 in December 2024, a modest rise but still below pre-pandemic levels. This disparity suggests that while macroeconomic indicators reflect growth, individual experiences and perceptions may not align.

Inflation's Lingering Shadow

Although inflation has decreased from its 2022 highs, prices for essentials like food, housing, and energy remain elevated. For many, wage growth has not kept pace with these costs, leading to a feeling of financial strain. The Employment Cost Index reported a 0.8% increase in labor costs for the third quarter of 2024, slightly below expectations, indicating that wage gains may not be sufficient to offset rising living expenses.

Political Climate and Economic Anxiety

The political landscape significantly influences economic perceptions. The November 2024 presidential election introduced uncertainties, with debates over potential policy shifts affecting public confidence. The University of Michigan's survey highlighted that anticipated policy changes partly shape consumers' expectations, including concerns over potential tariff hikes and their impact on inflation.

Disparities in Economic Recovery

Economic gains have not been uniformly distributed. Higher-income households, buoyed by stock market gains and increased home equity, have driven much of the consumer spending. In contrast, lower and middle-income individuals face stagnant wages and higher costs for necessities, leading to reduced discretionary spending. This uneven recovery contributes to a collective sense of economic insecurity.

Housing Market Pressures

The housing sector presents additional challenges. While home values have appreciated, affordability has declined due to rising mortgage rates and limited supply. Real residential investment decreased at 12% annually over the past six quarters leading up to December 2024, reflecting a cooling housing market. This situation exacerbates financial stress, particularly for prospective homebuyers.

Labor Market Realities

Despite low unemployment rates, the labor market exhibits signs of softening. The average monthly job creation from January to November 2024 was 165,000, a decrease from previous years. This slowdown, coupled with concerns about job security, especially in sectors sensitive to interest rate fluctuations, adds to public apprehension. Citeturn0search7

Real residential investment decreased at 12% annually over the past six quarters leading up to December 2024,

The average monthly job creation from January to November 2024 was 165,000, a decrease from previous years.

The disconnect between positive economic data and public sentiment underscores the complexity of economic well-being. While aggregate indicators point to growth and stability, many Americans' lived experiences reflect financial strain, uncertainty, and a cautious outlook on the future. Addressing these concerns requires nuanced policy approaches that consider both macroeconomic successes and the microeconomic realities faced by individuals and families.

Most Inspiring Leaders in Finance USA 2025

Transforming Finance with Vision and Impact

JESSE REED

Chief Financial Officer,
Vector Power

The modern financial landscape demands more than just number-crunching—it calls for visionaries who can navigate complexity, drive innovation, and create value beyond the balance sheet. With 68% of CFOs naming adaptability as their top priority for 2024, it's clear that the ability to navigate uncertainty while delivering measurable impact is the hallmark of modern financial leadership. At the forefront of this transformation is Jesse Reed, the Chief Financial Officer of Vector Power.

Stepping into the role in October 2024, Jesse brought with him a proven track record of not just managing financial health but reshaping it for growth. At Community Brands, he led efforts that increased forecast accuracy and improved processes and analytical data consumption, reducing quarterly forecast and budget timelines by 2-3 weeks, while his tenure at Shermco Industries encompassed the build-out of the entire financial planning and analysis process for the organization.

His approach is rooted in a simple yet profound philosophy: trust and empowerment. He fosters a culture where transparency and collaboration drive results, whether it's through elevating team morale with small operational changes or creating robust systems to track profitability. In a candid interview with TradeFLock, he shared how his journey, shaped by a blend of precision and innovation, continues to redefine the role of finance in shaping business success.

Q What's shaped your leadership style the most over time?

I see leadership as building bridges, not walls. My approach is simple: trust your people, empower them, and don't micromanage.

"TRUST AND COMMUNICATION ARE THE PILLARS THAT HOLD EVERYTHING ELSE UP."

At Vector Power, we focus on our employees first—they drive customer loyalty, and together, we fuel growth. Leadership, to me, means being ready to jump in when needed, but more importantly, creating a culture where the team thrives on their own. It's not about being in charge; it's about having everyone's back.

Q What's the boldest financial move you've made, and why did it work?

It's surprising how a small decision can ripple through an organization. One of the most unexpected strategies I implemented was upgrading the lighting in a motor shop. Initially, it was a safety investment to improve visibility for crew members working around heavy machinery. But the results went far beyond safety: morale soared, productivity increased, and profits grew significantly for that business unit.

What stood out to me was that "a small change can create a big shift in energy and focus." The boost in morale didn't just uplift the employees—it inspired leadership to lean into strategic initiatives with renewed enthusiasm. This taught me that investing in people's environment often delivers results well beyond the original goal.

Q How do you stay sharp when financial plans go sideways?

Uncertainty is a part of every leader's journey, and how we respond shapes what comes next. During COVID-19 in March 2020, we faced one of the most challenging pivots, shifting from high growth to maintenance mode as global stoppages disrupted everything. My financial decisions during such crises are guided by three principles: stability, necessity, and creativity.

> "Stability comes first—transparent communication is key to easing uncertainty for employees."

Necessity helps us focus on critical objectives, allowing for the reduction of discretionary objectives and spending. Creativity allows us to think outside the box, leading to solutions that often become cornerstones of our organization. That balance not only helped us navigate the moment but laid the foundation for growth beyond the crisis.

Q How do you get everyone to care about the numbers?

Creating a culture of financial literacy requires transparency and hands-on involvement. I've implemented monthly closing calls at the cost center level, where managers and employees review profit and loss statements with financial analysts. These sessions provide clarity on variances, from revenue to EBITDA, showing the direct dollar impact of decisions.

Additionally, quarterly or bi-annual town halls where I share high-level financials—covering debt, cash, and capital—foster trust through transparency and ensure everyone feels connected to the company's financial health.

"WHEN TEAMS UNDERSTAND THEIR FINANCIAL IMPACT, THEY MAKE BETTER, MORE ALIGNED CHOICES."

Q What's your biggest financial dream, and how do you plan to make it real?

The biggest financial goal I've set for myself is creating software from scratch to solve customer challenges unique to our industry. Achieving a goal of this scale requires breaking it down into actionable steps over a timeline and ensuring constant communication across the organization to keep everyone aligned.

The process involves continuously refining tasks to the lowest level of detail. *"Preparation is one of the most intensive parts—when every workflow is planned upfront, execution becomes as simple as following the map."* With thorough planning and alignment, even the most ambitious goals can become reality.

Most Inspiring Leaders in Finance USA 2025

Driving Growth with Integrity and Collaboration

KAMYLA FONSECA

Pricing Strategy Associate Director,
KPMG U.S.

In the rapidly evolving corporate world, few leaders truly embody the essence of transformation—crafting strategic solutions that not only address complex challenges but also pave the way for impactful change. Kamyla Fonseca, Associate Director of Pricing Strategy at KPMG U.S., is one of those rare leaders who thrive at the intersection of strategy, operations, and technology. Kamyla has built a reputation for her unwavering drive to innovate, transform, and elevate organizational success. Whether she's streamlining pricing strategies, advising on deal execution, or collaborating on commercial strategy initiatives, Kamyla's career is a vibrant testament to purposeful leadership and lasting impact.

A Journey Fueled by Passion and Purpose

Kamyla's professional journey began with a simple yet powerful desire—to bridge the gap between theory and practice in the business world. Armed with a Bachelor's and Master's degree in Accounting from Penn State University, Kamyla was determined to make her mark. Her academic pursuits were not just limited to classrooms; she actively engaged in teaching as a Teaching Assistant for Managerial Accounting and Auditing at her alma mater, honing her skills in mentorship and knowledge sharing. These experiences shaped her approach to leadership—rooted in clarity, collaboration, and continuous learning.

Early Career and Diverse Experiences

Kamyla's early career trajectory reflects her commitment to growth and versatility. She was a Finance BOLD Intern at Google, where she gained hands-on experience in financial operations. This internship, part of Google's Building Opportunities for Leadership and Development (BOLD) program, was a turning point that fueled her passion for leveraging finance to drive strategy. Additionally, Kamyla took part in the Finance Leaders in Technology Workshop at Microsoft and the NextGen Leaders Program at Deloitte, reinforcing her understanding of finance from a strategic and leadership perspective.

Her tenure as a START Intern in Valuation Services at PwC and as an Embark Intern at KPMG equipped her with a robust foundation in financial analysis and strategic advisory. These early roles enabled Kamyla to navigate complex business challenges with a structured, data-driven mindset. At ALPFA Inc., where she served as both President and Student Advisor, she championed initiatives to empower Latino professionals, showcasing her commitment to community leadership and inclusion.

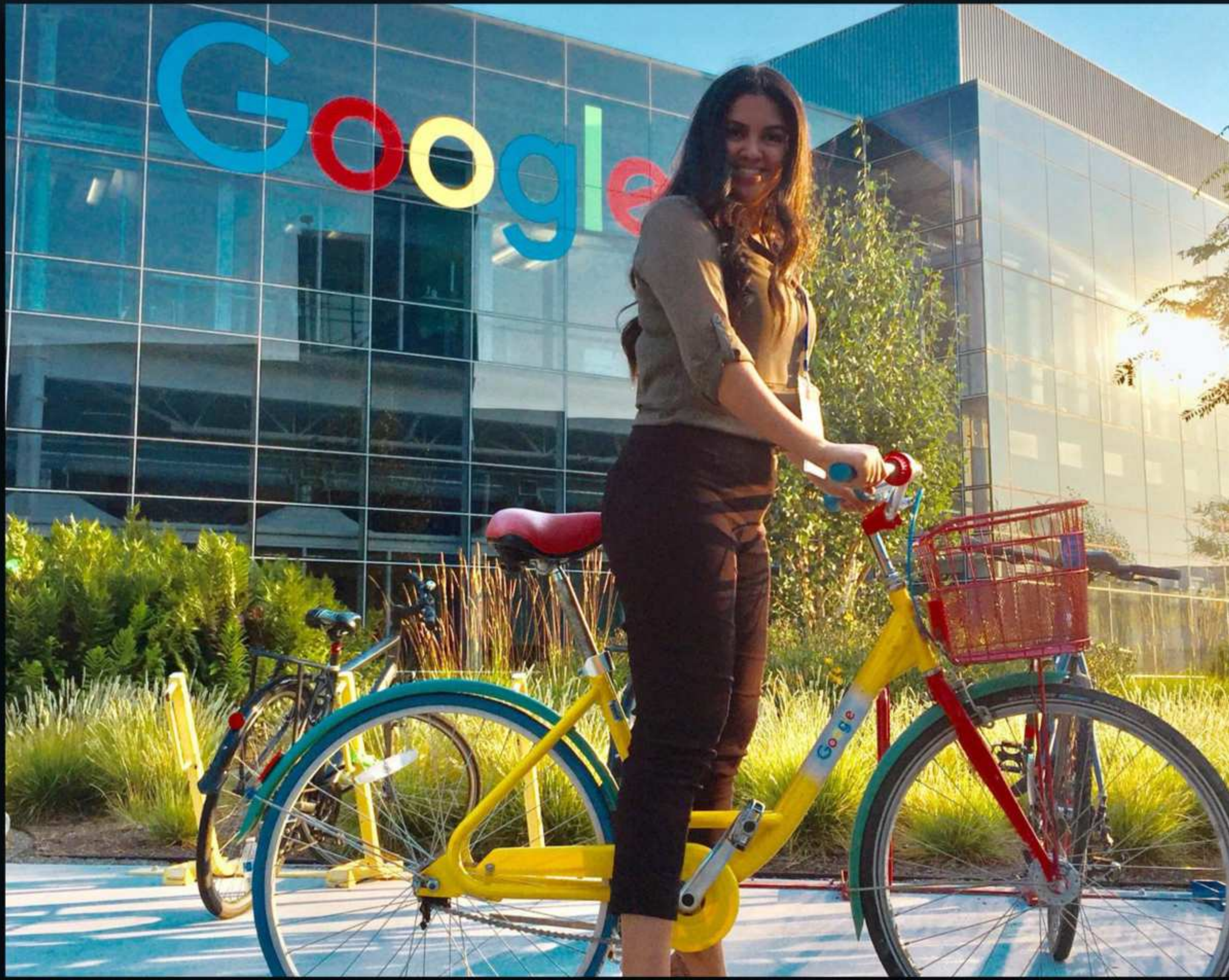
Climbing the Ranks at KPMG U.S.

Kamyla's journey at KPMG began as an Embark Intern, a role that introduced her to the fast-paced world of financial consulting. Her passion and proficiency quickly saw her transitioning from an Associate in Deal Advisory & Strategy to a Senior Associate, where she worked on diverse projects including mergers, acquisitions, and pricing strategies. Kamyla's ability to streamline processes and craft clear strategies earned her a reputation for excellence.

In 2022, she was promoted to Manager of Pricing & Commercial Strategy, where she led cross-functional teams, tackling challenges in pricing optimization and strategic deal structuring. Her work on commercial strategy was instrumental in driving profitability and efficiency for KPMG's clients. Kamyla's leadership style—characterized by empathy, strategic vision, and collaborative spirit—played a crucial role in her next promotion to Associate Director in 2024. In this capacity, she oversees large-scale initiatives aimed at harmonizing pricing models with evolving market dynamics, ensuring sustainable growth and client satisfaction.

Transforming Strategy into Impact

Kamyla's work at KPMG is not just about numbers and models; it's about creating a blueprint for sustainable success. Her approach to pricing strategy is rooted in innovation and grounded in practical outcomes. She believes that integrating technology with strategic insights is key to transforming business operations—a philosophy that has driven several successful projects under her leadership. Kamyla's influence extends beyond her immediate role, as she mentors emerging leaders and fosters an inclusive work culture.



Recognition and Awards

Kamyla's contributions have not gone unnoticed. She has been celebrated for her dedication to professional excellence and community involvement. Her leadership at ALPFA earned her accolades within the professional community, and her strategic initiatives at KPMG have consistently garnered internal recognition. As a thought leader in pricing and commercial strategy, Kamyla continues to inspire those around her to think beyond conventional solutions.

A Vision for the Future

Kamyla Fonseca's journey is far from over. As she continues to push the boundaries of strategy and innovation, her focus remains on fostering sustainable growth and driving positive change. Whether navigating complex pricing challenges or mentoring the next generation of leaders, Kamyla embodies the spirit of transformation—a leader not just for today but for the future.

HOW THE MIDNIGHT SUN PROVED THE EARTH IS ROUND?

In an age where information is at our fingertips, the persistence of Flat Earth theories is both fascinating and perplexing. Jeran Campanella, a well-known YouTuber and ardent advocate of the Flat Earth theory, started a journey that would challenge his beliefs and ultimately transform his understanding of our planet. Spending a staggering Rs 31.4 lakh (approximately $37,000), Jeran set out to prove that the Earth is flat. However, his expedition to Antarctica led him to a profound realisation: the Earth is not flat.

The Genesis of a Belief

Jeran Campanella was not always a Flat Earther. Like many, he grew up accepting the scientific consensus that the Earth is a sphere. However, as he delved into various conspiracy theories, he found himself drawn to the Flat Earth movement. The theory posits that the Earth is a flat disc, with the Arctic Circle in the centre and Antarctica as a 150-foot-tall wall of ice around the rim. Proponents argue that NASA and other space agencies have been perpetuating a massive hoax to conceal the true nature of our world.

Jeran's YouTube channel became a platform for discussing and promoting Flat Earth theories. His videos garnered a significant following, with viewers intrigued by his arguments and the apparent inconsistencies he highlighted in mainstream science. Despite widespread criticism and ridicule, Campanella remained steadfast in his beliefs, convinced that he was uncovering a hidden truth.

The Final Experiment

In late 2024, Jeran decided to participate in an initiative called "The Final Experiment," conceived by Colorado pastor Will Duffy. The mission aimed to settle the Flat Earth debate once and for all by taking both Flat Earthers and proponents of the spherical Earth theory to Antarctica. The goal was to witness the Midnight Sun phenomenon, a natural occurrence that can only be explained by the Earth's axial tilt and rotation.

The expedition was a significant financial commitment for Campanella, who spent Rs 31.4 lakh on the journey. The group travelled nearly 14,000 kilometres from California to Antarctica, braving harsh conditions and logistical challenges. For Campanella, this was more than just a trip; it was an opportunity to validate his beliefs and prove his detractors wrong.

Confronting Reality

Upon reaching Antarctica, Jeran and his fellow travellers were greeted by the stark, icy landscape of the southernmost continent. The Midnight Sun phenomenon, where the sun remains visible at midnight during the summer months, was a significant moment for Jeran. He had previously argued that such an occurrence was impossible on a flat Earth, believing that the sun's behaviour in the southern hemisphere was fundamentally different.

As the days passed, Jeran observed the sun's continuous presence in the sky, a sight that directly contradicted his Flat Earth beliefs. The realisation was both shocking and humbling. In a candid video posted on his YouTube channel, Campanella admitted, "Sometimes you are wrong in life. I thought there was no 24-hour sun. In fact, I was pretty sure of it. I honestly now believe there is. That's it."

The Impact of Discovery

Jeran's admission marked a significant turning point in his journey. The experience in Antarctica had shattered his long-held beliefs, forcing him to confront the overwhelming evidence supporting the spherical Earth model. His transformation was met with mixed reactions from his followers. Some praised his honesty and willingness to change his views in light of new evidence, while others accused him of being a "shill" or a traitor to the Flat Earth cause.

Despite the backlash, Jeran remained resolute in his newfound understanding. He acknowledged that the Azimuthal Equidistant (AE) map, a popular representation among Flat Earthers, no longer held validity for him. "To me, it means that the AE map no longer works, but that doesn't mean that I'm right," he stated, leaving room for further exploration and understanding.

A Broader Perspective

Jeran's journey exemplifies the power of firsthand experience and the importance of remaining open to new information. His willingness to invest significant resources and confront his beliefs head-on is commendable. It also highlights the broader issue of misinformation and the challenges of changing deeply ingrained views.

The Flat Earth theory, despite being debunked by centuries of scientific evidence, continues to attract a dedicated following. This phenomenon underscores the need for critical thinking and the dissemination of accurate information. Campanella's story serves as a reminder that even the most ardent believers can change their minds when presented with undeniable evidence.

Jeran Campanella's expedition to Antarctica was a journey of discovery in more ways than one. It challenged his beliefs and provided a powerful example of the transformative power of evidence and experience. As we are going through an increasingly complex information landscape, his story reminds us of the importance of curiosity, open-mindedness, and the relentless pursuit of truth.

In the end, Jeran's realisation that the Earth is not flat is a victory for science and an evidence to the enduring quest for knowledge. His journey, though costly, has contributed to the broader understanding of our world and the importance of questioning and verifying the information we encounter.

TRADEFLOCK
JOURNEY OF LEADERS

Most Inspiring Leaders in Finance USA 2025

Crafting Financial Success in Complex Markets

NICOLE SALEM

Chief Financial Officer,
Crisp QSR

"NUMBERS DON'T BUILD COMPANIES PEOPLE DO."

In an industry often defined by numbers, spreadsheets, and financial forecasts, Nicole Salem is charting a different path — one where people, purpose, and strategy take center stage. As the CFO of Crisp QSR, a trailblazing SaaS platform transforming the restaurant industry, Nicole is rewriting the playbook on what financial leadership looks like in the modern age.

Her career, far from linear, is a mosaic of industries and bold pivots — from construction and public service to fintech and hospitality. What threads it all together isn't convenience, but a relentless drive to lead differently and a belief that finance is more than a function — it's a catalyst for growth, transformation, and human connection.

In a business world obsessed with automation, algorithms, and AI, she reminds us that the future still belongs to leaders who combine precision with purpose — and who never forget that behind every number is a human story.

In conversation with TradeFlock, Nicole reflects on her unconventional journey, her leadership philosophy, and how she's shaping the future of finance — one decision, one person, and one breakthrough at a time.

Q What inspired your shift from operations to finance and HR leadership?

Honestly, it wasn't scripted — it was something that unfolded organically over time. The deeper I worked in operations, the more I became curious about the people driving the processes. That's when it hit me: behind every financial decision, behind every operational move, there are real people with real dreams. I realized I could have a bigger impact by bridging strategy with people, ensuring that business decisions empower—not overlook—the human element. So, this transition wasn't just a career move; it was a mission to make finance and HR about more than numbers—it became about growth, connection, and culture.

Q What's the biggest challenge of managing finance and HR in a high-growth environment like Crisp QSR?

High growth is exhilarating, but it comes with its own risks. The biggest challenge isn't keeping up with the numbers—it's making sure we don't outgrow our people or our values. Growth should never come at the cost of the foundation you've built. At Crisp QSR, my priority is to scale sustainably without losing sight of who we are and the people who got us here. As I often remind my team—"The real risk isn't moving too fast—it's forgetting why you started."

Q How do you turn finance into a tool for empowering people?

I've always believed that finance, when done right, isn't just about reporting results—it's about unlocking possibilities. Every financial decision I make, I ask: How will this help our people thrive? Whether it's resource allocation, compensation strategies, or investment plans, my focus is always on using finance as a lever to uplift and empower our team—helping them grow both professionally and personally.

Q How do you turn complex financial data into actionable insights?

Numbers, on their own, can feel distant or overwhelming. But every spreadsheet tells a story—you just have to know how to read it. I approach financial data like a storyteller, transforming complexity into clarity. It's about distilling the noise, highlighting what matters, and turning the data into a narrative that inspires action. As I often say, A good financial leader doesn't just analyze the numbers—they humanize them.

Q Who has been your biggest mentor or inspiration, and what lesson stayed with you?

One person who has always inspired me is Ruth Bader Ginsburg. Her quiet strength, empathy, and unwavering commitment to equity taught me what real leadership looks like. There's a quote from her that I carry with me every day:

"FIGHT FOR THE THINGS THAT YOU CARE ABOUT, BUT DO IT IN A WAY THAT WILL LEAD OTHERS TO JOIN YOU."

That's how I approach leadership—not by standing alone at the front, but by lifting others up and creating a path we can walk together.

Q What's your favorite way to unwind outside of work?

When life feels like a whirlwind of numbers and strategies, I ground myself in the simple, meaningful moments. Hiking the beautiful trails of Utah with my three boys or flowing through a yoga session—those are the spaces where I reconnect, recharge, and remind myself what matters. For me, balance isn't just a work concept; it's a way of living. As I've learned over the years, The best leaders lead from a place of presence, peace, and purpose.

Most Inspiring Leaders in Finance USA 2025

Driving Growth with Integrity and Collaboration

TRACY CASTELLO

Director of Finance,
RKB Facility Solutions

> **Finance leaders today are more than just gatekeepers of budgets—they are visionaries driving business growth and innovation. According to McKinsey, over 60% of finance professionals now actively influence strategic decision-making, which demands adaptability, foresight, and expertise.**

In today's dynamic business landscape, leaders like Tracy Castello are redefining financial success while driving innovation and strategic growth. With over two decades of experience, Tracy Castello is the Director of Finance at RKB Facility Solutions, redefining success with the power of adaptability, strategic thinking, and operational excellence.

Starting her journey at Clean Air Testing Labs, Inc., Tracy built a foundation in accounting and operational management. Her tenure at Sleepy's saw her managing logistics for over 650 stores across 11 states, a role that honed her ability to handle complex operations with efficiency. She deepened her project management and financial strategy expertise at Front Street Facility Solutions, Motor City Maintenance, and AP Facilities. These experiences set the stage for her impactful tenure at RKB Facility Solutions, where she has risen to lead as Director of Finance.

In an exclusive interview with TradeFlock, she shared her journey of navigating the evolving finance landscape and offered insights on what it takes to succeed as a modern finance leader.

Q What key lessons shaped your leadership style throughout your career?

Early in my career, I got the best learning that leadership starts with respecting others. I learned this firsthand when I felt unheard in my role—it was a humbling experience that taught me to truly listen, not just hear. I treat everyone, from the CEO to our hourly employees, with equal respect because, as Maya Angelou said, Deeply inspired by this philosophy, I actively engage with my team, valuing their perspectives, fostering meaningful discussions, and finding solutions that align with our shared goals while upholding the company's integrity.

> People will forget what you said, people will forget what you did, but they will never forget how you made them feel.

Q How has finance in facilities management evolved, and what trends do you foresee?

The pandemic taught us one thing: **adaptability is survival**. In facilities management, we saw budgets stretched thin, especially in retail, food, and entertainment. Payment terms grew longer, and finance had to evolve quickly. I learned that to maintain trust and partnerships, we needed to be flexible and prioritise collaboration over rigid expectations.

Looking ahead, I see finance leaders embracing agility, leveraging tech for smarter payment systems, and focusing on long-term resilience. Flexibility isn't just a trend—it's the foundation for sustainable growth in our industry.

Q Which financial strategies best align financial goals with operational efficiency?

Finance works best when it's part of the journey, not just the destination. By staying involved with operations from the outset, I've found we can seamlessly align financial goals with project plans. Collaborating early ensures clear expectations on payments and timelines, keeping everyone aligned and driving smoother outcomes for both teams and clients.

Q What is your biggest strength as a finance leader, and how has it driven success at RKB Facility Solutions?

They say true leadership comes from experience, and for me, it's been about "*turning every challenge into a stepping stone.*" Starting as a coordinator 25 years ago, I handled everything from late-night emergencies to booking urgent calls. Those experiences didn't just teach me the operations—they gave me insight into the industry's heartbeat. Today, that foundation enables me to navigate financial challenges with empathy, communicate effectively, and negotiate solutions that respect every stakeholder's needs. It's this blend of experience and understanding that drives my success as a finance leader.

Q What are the key financial challenges you face regularly?

Change doesn't happen in isolation; it creates ripples, and that's exactly what we're seeing in facilities finance. As clients shift from boutique locations to big-box models, their net terms with distribution teams change too. These adjustments trickle down, affecting payment volumes and frequencies. Navigating this requires staying agile and proactive to keep finances steady amid the evolving landscape.

Q How do you manage risks in finance amidst evolving business and market conditions?

I believe that risk management is about precision and teamwork. In our finance function, it's a collaborative effort with our insurance and vendor relations teams to ensure every vendor in our network meets our standards and those of our clients and their tenants. This comprehensive approach allows us to proactively address risks, safeguarding our operations and relationships in an ever-changing business landscape.

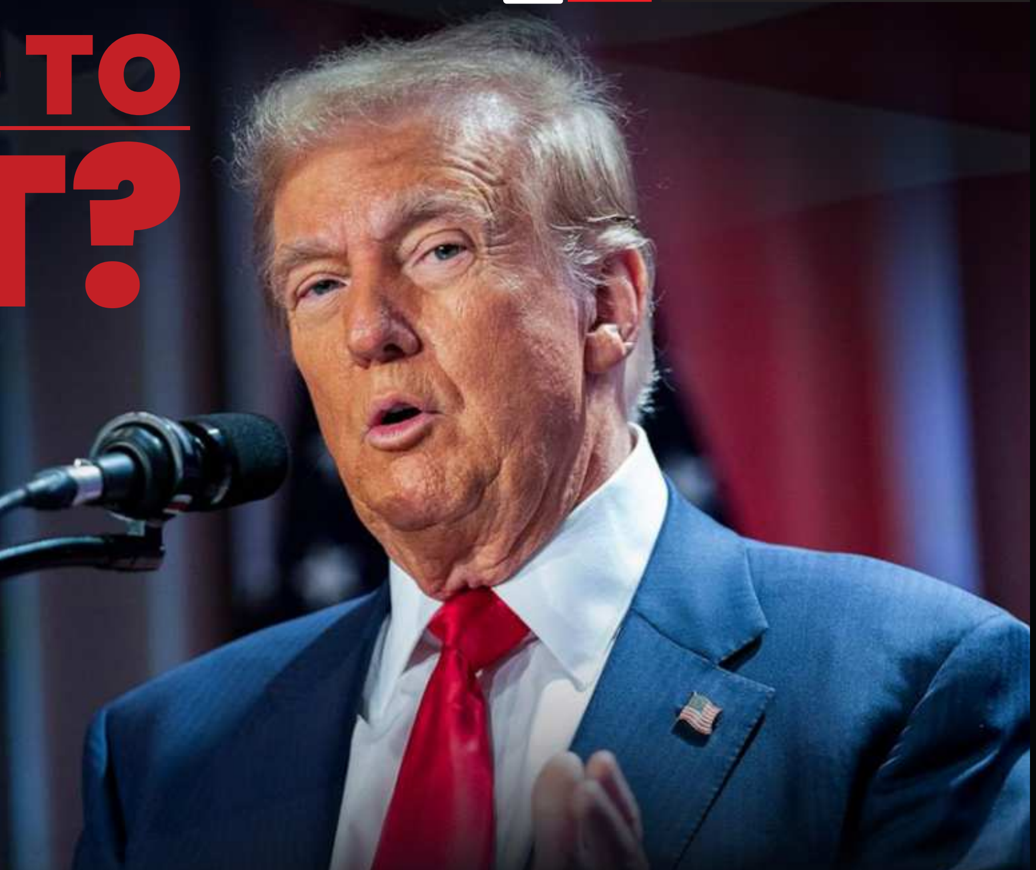
> Success isn't just about crossing the finish line; it's about how you run the race.

Q How do you define and measure success personally and professionally?

Personally, success means achieving my goals without ever compromising my integrity—it's about staying true to who I am. Professionally, it's a win when our clients are happy, tasks are accomplished with excellence, the company is profitable, and everyone—clients, vendors, and employees—feels satisfied with the outcome.

FORCED TO QUIT?

Trump's Buyout Plan Puts Federal Workers in Limbo



In a sweeping move that has sent shockwaves through the federal workforce, President Donald Trump's administration has introduced a "deferred resignation" program, offering buyouts to nearly all 3 million U.S. federal employees. This initiative, announced on January 28, 2025, aims to downsize the federal government significantly, but it has quickly become a legal quagmire, igniting a fierce battle that is far from over.

The Offer and Its Immediate Fallout

The U.S. Office of Personnel Management (OPM) disseminated an email titled "Fork in the Road", presenting employees with a choice: accept a buyout—equivalent to over seven months' salary, and resign by February 6, or face potential layoffs as the administration enforces a strict return-to-office mandate and other policy shifts. The offer was part of a broader agenda to reduce government size and spending, a cornerstone of President Trump's platform.

However, the proposal has been met with widespread confusion and concern among federal workers. Many employees are apprehensive about the lack of clarity regarding the buyout terms and the potential implications for their careers and benefits. This uncertainty has been exacerbated by the administration's aggressive stance on restructuring, including mass layoffs and the removal of independent officials, actions that have raised significant legal questions about the extent of presidential authority in this context.

Judicial Interventions

In response to these challenges, U.S. District Judge George O'Toole Jr. temporarily halted the program just hours before the resignation deadline, scheduling further hearings to assess its legality. This judicial intervention has added another layer of complexity, leaving thousands of federal employees in a state of limbo as they await a definitive ruling.

The Human Impact

Beyond the legal and administrative turmoil, the human impact of this initiative is profound. Federal employees, many with decades of service, are now grappling with unprecedented uncertainty. The abrupt nature of the offer, coupled with threats of imminent layoffs, has led to plummeting morale and a pervasive sense of instability within the federal workforce. Employees face the daunting decision of whether to accept the buyout under unclear terms or risk potential termination without the safety net of severance.

A Precarious Path Forward

The resolution of this conflict will have far-reaching implications for the affected employees, the functioning of federal agencies and the services they provide to the American public. As both sides prepare for a protracted legal struggle, the only certainty is that the fight has just begun.


MERCEDES BENZ
G 63 AMG
430 KW/585 PS
POWER(KW)/ POWER(PS)
4.2 S
ACCELERATION 0-100KM/H
240 KM/H
TOP SPEED