



Mark Stephen, Journalist & Broadcaster, BBC Scotland

Mark Stephen is one of Scotland's best-known radio broadcasters. He studied at The Royal Scottish Academy of Music and Drama and Glasgow University. After a year spent as a commercial producer in local radio, he joined the BBC where he has spent over 20 years on their staff in a wide range of jobs - floor manager, researcher, trails director, newsreader, senior announcer, instructor, producer, and presenter.



Kate Forbes MSP, Cabinet Secretary for Finance and the Economy, The Scottish Government

Kate Forbes was appointed as Cabinet Secretary for Finance and the Economy in May 2021.

Kate Forbes is the Member of the Scottish Parliament for the Skye, Lochaber and Badenoch constituency (which includes Dingwall, the Black Isle and the Great Glen) and Cabinet Secretary for Finance and the Economy in the Scottish Government.

Kate is from Dingwall, although she spent part of her upbringing in Glasgow and India. Until she was elected as MSP for Skye, Lochaber and Badenoch, Kate was employed as an accountant in the banking industry. Prior to that she studied History at the Universities of Cambridge and Edinburgh.

She was successfully re-elected as the constituency MSP for Skye, Lochaber and Badenoch on 7 May 2021.

She was formally appointed as Cabinet Secretary for Finance and the Economy on 20 May 2021



Nina Mohanty, CEO & Founder, Bloom

Nina Mohanty is the founder and CEO of Bloom Money, a FinTech that equips migrants and communities of colour with familiar financial services. Before leaving to found Bloom Money, Nina worked with the team at Klarna making payments smooth and imagining a better way to shop.

Prior to Klarna, Nina worked at London-based Open Banking start up, Bud, to build out a financial marketplace and rethink the way we interact with financial services. She has been a steadfast believer in delivering technology that can better customer's financial lives and financial literacy since her days at Starling Bank and Mastercard. Nina is a passionate feminist and vocal advocate of curating diverse workplaces and environments. involved.



Zachery Anderson, Chief Data & Analytics Officer, NatWest

Zach has over 20 years of analytics and data science experience. He joined NatWest Group as Chief Data & Analytics Officer in February 2020 and leads the bank's Data Strategy, Data Science, and Data Engineering teams. Zach is highly regarded by academics and executives for being a thought leader and for his ability to transform organisations through the creation of a data driven culture which focuses on delivering value for customers. Zack joined NatWest Group from Electronic Arts (EA) where he built the Global Analytics and Insights function and the customer data platform. His work has been highlighted in the Harvard Business Review and the MIT Sloan Management Review. Zack has won many awards including the INFORMS Marketing Science Practice Prize and while at Nissan he was recognised by the US Federal Reserve for the Best Industry Forecast.



Akshaya Chandra, Head of Innovation, Growth & Transformation, TCS

Akshay spearheads Innovation led growth and transformation with TCS' Banking, Financial Services, and Insurance (BFSI) business unit, focusing on Insurance sector for UK & Ireland. In this role, he works with the business and technology leaders of TCS' BFSI clients in the region, on tech-led growth and transformation of their businesses. Focusing on orchestrating eco-systems with FinTech, leveraging TCS' Co-Innovation Network (COINTM). Akshay has led the insurance and capital markets segments in the UK for more than 15 years now. Akshay has a Bachelor's degree in Engineering (Computer Science) from the R.V College of Engineering, Bangalore, India, and is a certified TATA Sales Leader. He is also a certified Blockchain associate from the Blockchain council (<https://www.blockchain-council.org/>) and an avid Design Thinking practitioner.



Sandeep Mishra, Director of Fintech Business, TCS

Sandeep is a Director of the Fintech business segment with TCS' Banking & Financial Services business unit. He has about 21 years of experience in management, business solutions, strategy, consulting, and sales and has worked for various financial firms across the UK, Europe, and Asia. In his current role, he is closely working with leading Fintech financial firms and Fintech technology firms to achieve the current and future business objectives keeping customer journey and experience at the centre. Sandeep has a Bachelor's in Mechanical Engineering from the Institute of Engineering and Technology, Lucknow, India and certified in evolving cloud technologies.



Nicola Anderson, CEO, FinTech Scotland

Nicola Anderson is the CEO of FinTech Scotland, a strategic cluster management organisation that works across the private, public and third sectors, as well as academia to enable economic growth and inclusion in developing digital financial services.

Through her career Nicola has worked across the public and private sectors and her experience has involved leading business and organisational development with an emphasis on innovation, collaboration and customer focused strategies.

Initially joining FinTech Scotland as Strategic Development Director in 2018, she has worked on a range of collaborative initiatives to develop Scotland's fintech cluster, including work with the University of Edinburgh in developing the Global Open Finance Centre of Excellence. In other strategic collaborations Nicola has connected regulatory, legal and cyber expertise with the fintech cluster including strategic engagement with Police Scotland, Scottish Business Resilience Centre, ScotlandIS and UK regulators as well as an advisory role with LawTech Scotland.

Since joining FinTech Scotland Nicola has worked with the FinTech SME community, supporting SMEs in navigating the regulatory environment, with proposition development and business innovations focused on customer outcomes. Her experience in SME business development comes from a variety of industries including financial services and involves a practical understanding across different stages of the business lifecycle, with first-hand entrepreneurial experience from initiating and establishing her own business in the retail sector.

Nicola strives to build business success through diverse engagement and purposeful inclusive action. This approach has seen the development of FinTech Scotland's consumer panel, which is enabling more fintech propositions to focus on prioritised and direct consumer needs, as well as helping to advance fintech consumer adoption and financial inclusion.

Before joining FinTech Scotland, Nicola was a part of the FCA's leadership team in the Retail Banking Sector, where she led and contributed to the development of solutions needed to address industry issues following the financial crisis. This experience included Board and Executive level engagement on a number of retail bank transformational changes and complex regulatory issues, working in collaboration with HM Treasury, the Bank of England and other bodies.



Richie Stewart, Senior Commercial Manager, Amiquis

Richie joined Amiquis in 2018 after a 14-year career in the recruitment and compliance industries in client-facing roles. In his role with Amiquis he oversees the full client lifecycle from acquisitions through to the onboarding and retention of clients. Richie led the Amiquis team through the bid stage and implementation of successful contract wins with both the Scottish Government and the NHS Business Services Authority. Over the last year, Amiquis software has been able to support the remote onboarding of staff and clients to maintain business continuity across sectors. This was particularly highlighted by the use of Amiquis to onboard thousands of vaccinators to support Covid response by the NHS in England and Wales.



Ian Martin, Head of Product, Pour

After 11-years in the advertising industry and experience founding startups in the retail and ecommerce industries, Ian co-founded Pour to make online ordering in the hospitality industry a pleasure for staff and customers, everywhere.



Phil Morris, Co-founder, Striver

Phil Morris has had a successful entrepreneurial career having founded the Kukri Sports Group of companies. He is now a co-founder of Striver, the online business platform that will transform the running of micro businesses by offering a ruthlessly simple way to go digital and compete and promote their services online.



Prof. Christine Bamford, Founder and CEO of Women's Coin (Fintech) & Education Foundation

Christine has been voted 2020 Ten Best Female Leaders, Top 10 global Fintech women leaders and Top 50 2021 Innovators. Women's Coin is the first global blockchain token supporting empowerment for women and girls through Education. Women's Coin supports the United Nations Sustainable Development Goals.

Christine is the Architect and Co-Founder of Stepping Up Diversity Leadership Programme receiving prestigious CIPD 2020 Overall Winner title. Stepping Up has empowered 400 diverse leaders to "Step Up" into new roles.

At the Scottish Fintech Festival Christine will launch her new product working with Edinburgh Napier University to curate the first global blockchain career passport to be designed by UK Tech female Founder

Prior to becoming a social entrepreneur Christine held top posts in Government and the public sector She is Visiting Professor Edinburgh Napier University Business School. Fellow CIPD, and has studied at Stanford University, California. Harvard School of Public Health, Boston

<http://www.womenscoin.com>

www.steppingupbristol.com



Ravi Bhalla, Head of Department for Innovate, FCA

Ravi Bhalla is Head of Department for Innovate within the FCA, where he is leading the FCA's market innovation services including Regulatory Sandbox, Advice Unit and Direct Support functions, as well as the FCA's engagement with domestic and international FinTech ecosystems and digital policy. This includes chairing the Global Financial Innovation Network (GFIN) and championing the Global Sandbox. He is a high-impact enterprise-level senior leader with over 16 years of management experience across telecoms, insurance and financial services in both industry (BT, AIG, Barclays, HSBC and Lloyds Banking Group) and consulting (KPMG). Ravi was previously Head of Group Design, Strategy & Transformation for Lloyds Banking Group where he led an in-house strategy and transformation consulting function at Lloyds Banking Group. This has included shaping strategic initiatives such as customer vulnerability, architectural simplification, advanced analytics, cloud operating model design, regulatory change design and operational resilience. During his time at KPMG, Ravi worked with a number of challenger banks and FinTechs and played a pivotal role in establishing KPMG's FinTech practice.

Ravi has received a number of awards, including the Barclays Gold Experience Award, the Lloyds Banking Group Leadership: Inspire Delivery Award and the Lloyds Banking Group Leadership: Inspire Collaboration Award. He was selected for the Lloyds Banking Group executive leadership talent programme, which is for colleagues who demonstrate the attributes and potential to attain an executive-level position. Ravi holds a BSc (Hons) in Business Management from the University of East Anglia and an MA in Management, Economics and International Relations from the University of St. Andrews. Ravi has published a number of articles in internationally peer reviewed journals, including most recently a co-authored paper with University of Cambridge, Judge Business School Fellow, Elisabetta Osta entitled 'Digital Transformation and the Covid challenge, (March 2021) Journal of Digital Banking as well as individual publications 'FinTech Innovation: Revolutionary or Evolutionary Business Model Disruption?' (2019), Journal of Digital Banking; 'The 12 Point Customer Engagement Model' (2013), Journal of Brand Strategy; 'Omnichannel: Driving Engagement through Digitization' (2014), Journal of Digital Banking.



Dr Fiona Reid, Senior Data Scientist, Lloyds Banking Group

Fiona is a Data Scientist at Lloyds Banking Group. Fiona's expertise is in Cognitive Computing, Natural Language Processing (NLP), Machine Learning (ML) and Data Science which she uses to solve problems relating to Risk in banking. She has a D.Phil in Earthquake Seismology and has over 20 years experience working with large datasets and scientific codes in the academic sector in the fields of High Performance Computing and Seismology. She is also a STEM Ambassador and enjoys encouraging the next generation to pursue a career in science and technology.



Nick Radcliffe, Chief Data Scientist, Global Open Centre of Excellence

Nick Radcliffe is a practising data scientist with over 30 years experience, currently acting as Chief Data Scientist for the Global Open Finance Centre of Excellence at University of Edinburgh. Over recent years, he has developed a particular focus on testing data and data processes for correctness, developing and applying a methodology and set of tools known as test-driven data analysis (TDDA), with open-source and proprietary variants.

Nick is also a Visiting Professor in the Department of Mathematics at the Edinburgh University and organises the PyData Edinburgh monthly meetup, which regularly brings together around 100 data scientists. He has acted as an adviser and consultant to various firms including SEP and Fluidinfo and has co-authored two books. His own company is Stochastic Solutions Limited, based in Edinburgh.



Callum Sinclair, Head of Technology & Commercial, Burness Paull

Callum is Head of Technology and Commercial and co-leads the firm's Band 1 ranked Fintech practice. He has worked in the field of information and communications technology law for over 20 years and has a life-long passion for technology. He specialises in a broad range of technology and sourcing projects for clients on both customer and supplier side, principally in the regulated utilities, financial services and public sectors. This includes ICT procurement and sourcing, enterprise cloud, and digital transformation deals, amongst others.

Callum is a recognised thought-leader in Technology, having been named in the UK Lawyer magazine's "Hot 100" of 2018, in The Times' 2016 Digital List of 100 people from Scotland's digital technologies industry who are "changing the world", and won the Leadership Award at the 2018 ScotlandIS Digital Tech Awards.

He is a published co-author of "Outsourcing" (Globe Law & Business), and features in a number of other publications, including "LinkedIn for Lawyers" (2nd. Edition, LexisNexis NZ). He also blogs and speaks regularly at conferences, tailored client training, and on webinars.

Callum is a serving Board Member of ScotlandIS, the representative trade body for the digital industries in Scotland, and a former member of the Law Society of Scotland Technology Committee. He has in-house experience, having completed a six-month senior secondment to the legal team at Clydesdale Yorkshire Bank (now Virgin Money).

Callum also chairs the IT Contracting and Advisory Special Interest Group of the Lex Mundi international alliance of premium in-market independent law firms (of which Burness Paull is the only UK headquartered member).



Lynne Darcey-Quigley, Founder and CEO, Know IT

She is CEO and Founder of Know-It, a cloud-based credit management platform that streamlines the credit control process so businesses can credit check and monitor, chase for payment, collect overdue unpaid invoices, and more all from one place.

Prior to creating the Know-it, Lynne founded Darcey Quigley & Co in 2007, where she has built up over 25 years' experience in the credit and commercial debt recovery industry.



Kate McKay, Head of Legal, Nude

Nude is the new way for people in the UK to build their first-home fund. Open a savings or investment account, boost your deposit with government bonuses and get ideas to buy your home in record time. All in one super easy to use app.



Martin Nel, Private Sector Engagement Lead, Global Open Finance Centre of Excellence

Martin Nel is the Private Sector Engagement Lead at GOFCoE. His role is to build partnerships with the private sector and leverage GOFCoE expertise and capabilities to harness financial data for social and economic benefit.

Martin spent a decade as a senior executive at a Big 5 Canadian bank where his last role was Head of Personal and Small Business Banking. In this role Martin focused on growing the franchise through customer experience and leveraging analytics to create value for customers and shareholders. Prior to that he worked for McKinsey & Co in Paris, serving primarily clients in Financial Services.



Steve Tigar, Founder and CEO, Love Electric

loveelectric was started by husband and wife team, Steve and Lyndsey Tigar. The business exists to make electric vehicles affordable and accessible for everyone. But, more than that, we care deeply about our responsibility to you, our staff and our environment. In short, we believe that business can be a force for good.



Trevor Phillips, Enterprise Account Manager, IGEL

IGEL delivers powerful unified endpoint management (UEM) software that is revolutionary in its simplicity and purpose-built for the enterprise.

The company's world-leading products, including the IGEL Universal Management Suite™, IGEL OS™-powered thin and zero clients, and all-in-one thin client solutions, deliver a smart and secure endpoint management experience that shifts granular control of thin and zero client devices from the end user to IT. This enables enterprises to remotely control all thin client devices from a single dashboard interface. IGEL has offices worldwide and is represented by partners in over 50 countries.



Jack Hicks, Pre-Sale Engineer, Scotland and Ireland, IGEL

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Mark Mitchell, Security Engineering Team Leader, Checkpoint

As a Check Point Security Engineer Mark works in both the public and commercial sectors in Scotland. His areas of expertise include IOT and ICS security.

His current areas of research interest are around the combination of Big Data environments and gaming platforms to enhance the delivery of real time sensor and data networks for end user analysis.

Specifically, he has been focussed around the utilisation on Minecraft and real-world sensor systems to investigate novel techniques for tracking GPS and other sensor networks.

Outside of work Mark splits his time between his family and watching substandard horror movies and westerns.



Paul Roach, CPO & Co-Founder, Zumo

Paul is a product developer with over 18 years' project management, technical product design and user acquisition experience. Paul has been working in digital development since 2001 and has extensive experience working for agencies, publishers and global businesses.

From 2007-11, Paul was responsible for the audience development strategy for The Guardian, overseeing its transformation as one of the world's most accessible publishing sites. Since 2010 Paul has worked on multiple software development products and has extensive experience in taking products from concept to launch.



Loral Quinn, CEO, Sustainably

Loral is CEO and Co-founder of Sustainably, a fintech for social good start-up. Before setting up Sustainably she was head of digital marketing and strategy for Aberdeen Asset Management having worked in the investment industry for over 15 years. Prior to that, she worked in the advertising, music, travel, fashion and charity sectors.



Stuart Lunn, CEO, LendingCrowd

Stuart Lunn is the founder and CEO of LendingCrowd, an Edinburgh-based fintech lender launched in 2014. Stuart previously worked in investment banking as an equity analyst covering the tech sector. This included analysing and advising a wide variety of technology-related companies and leading both primary and secondary fundraisings for small/mid-cap clients.

He is also experienced in advising private companies as both founder shareholder and angel investor. At LendingCrowd, Stuart has focused on building a robust, long-term approach, which has provided a strong underpinning for growth. As of December 2018, LendingCrowd has now facilitated more than £47 million of loans across the UK and broke through £3m of lending in a month during May 2018.



Jude Cook, CEO and Co-Founder, ShareIn

Jude Cook is the CEO and Co-Founder of Edinburgh-based Fintech ShareIn. Jude has been hooked on crowdfunding since 2011, she is a chartered accountant who loves hearing about exciting new companies and passionate about fuelling their growth.



Andrew Duncan, CEO & Founder, Soar

Soar was formed by award-winning Scottish entrepreneur, Andrew Duncan, in 2017 and we have been working to empower community banking organisations ever since. Before Soar was formed, Andrew led our sister company Swarm Online. However, after being approached by a number of credit unions about app development, he decided to take a closer look at the market. That's when we discovered that the community banking market has been largely underserved in terms of technology and we learned even more about those who are financially vulnerable in the UK.



Tynah Matembe, CEO & Founder, MoneyMatix

Tynah is the founder of MoneyMatix, a family finance management platform that aims to bring financial wellbeing to the workplace and provide financial capability tools for families.

The company was created after she had two children and had been helping immigrant communities settle in Scotland who needed to learn basic money principles. A seasoned entrepreneur, Tynah has participated in running a successful 38-year-old family business. She is also a Saltire fellow, a chartered banker and a lawyer by training.

Tynah has extensive corporate experience in financial services, and internationally, working for organisations such as the United Nations. Her philosophy is that by earnestly seeking excellence, she can convey the right attitudes to those around her and help to make the world a more stable place.



Nick Cousins, CEO, Exizent

Nick Cousins is a financial services veteran having worked for the last 20 years in various banks including Barclays where he was responsible for rebuilding its financial and investment advice proposition in the UK. When Nick left financial services, he was determined to build a great team to create a business that could have a meaningful impact on the lives of the UK population. He kept returning to the processes and experiences around bereavement. Nick founded Exizent along with Aleks Tomczyk and with backing from FNZ, they are building THE industry platform for people involved with managing the bereavement process. It is a proposition founded on the desire to help people at the most difficult time in their lives. A business set up with a strong social purpose, to improve the bereavement experience for everyone involved.



Nicholas “Nik” Bobb - Senior Project Manager at HSBC

Nik has nearly 20 years’ experience in Financial services, across disciplines as diverse as Contact Centres, Data Entry, Fraud Rings identification, Pensions, Geo-mapping analysis, Anti Money Laundering, Business Continuity to Risk Frameworks & Project Management.

He utilised his experience over the last 10+ years mentoring individuals across various industries and stages in their careers to help them develop transferable skills & career resilience.

D&I & Youth Advocacy is a key driver for Nik, he is Scotland Programme Lead for the Financial Service industry educational initiative [Scottish Financial Enterprise \(SFE\) Unified Schools Programme \(USP\)](#); & Board Member of the D&I Social Enterprise Career Podcast organisation [Breaking Through Careers](#)

Interesting fact? he walked across a “dormant” Trinidadian volcano which erupted 2 weeks later