

Where Are They Now?

Catching up with prior SFNet
40 Under 40 Award winners

BY EILEEN WUBBE

From promotions to new jobs, award winners share their career advice for the class of 2023 winners and what they have learned.



**YOANA CERVANTES, SENIOR FIELD EXAMINER
COST REDUCTION SOLUTIONS**

2022 WINNER

Did receiving the SFNet 40 Under 40 Award affect your career?

Receiving the SFNet 40 Under 40 award was such a rewarding experience. It not only helped serve as a reaffirmation of the value I was bringing to the company, but also made me feel like I was a valued part of the team. It was great to be able to put that award on my resume, and to share it on my LinkedIn profile. I was able to connect with a lot of people I hadn't spoken with in a while, who reached out to congratulate me. I was also able to expand my network and build new connections with some of the other 40 Under 40 winners.

Since winning, you have moved on to Cost Reduction Solutions. How are you enjoying your new role as senior field examiner?

I am greatly enjoying my new role at Cost Reduction Solutions (CRS). Although I was already a senior field examiner in my prior role, at CRS, being a senior field examiner is a little different, in that instead of working with just one lender, I now work with several lenders. It can be a little daunting at times, but overall, it has been a great experience and a learning opportunity. I will forever be grateful to the team at SLR, and for the skillset I was able to develop there. I am excited to be able to bring that skillset, enhance it, and share it with my new team at CRS.

In your opinion, how can young professionals build their brand and recognition in this industry?

Young professionals can build their brand and recognition in this industry by doing three things.

- 1) Showing up every day with an optimistic and can-do attitude. People enjoy being around optimistic people a lot more than they do being around pessimistic people.
- 2) Making an intentional effort to connect with others in their company, industry and community, keeping in my mind that, intentional does not equal formal. Some of the best conversations I have had in my career have been informal and on the fly. However, I will say it does not hurt to be prepared. One of my favorite quotes is, "Luck is what happens when preparation meets opportunity."
- 3) Not being afraid to ask questions. One of the most difficult barriers for me to overcome was thinking that I should know all of the answers, or



■ **YOANA CERVANTES**
Cost Reduction Solutions
2020 Winner



■ **BRIAN GAGEL**
Rosenthal & Rosenthal
2021 Winner



■ **CANDICE HUBERT**
Chiron Financial LLC
2018 Winner



■ **BRAD ROSENTHAL**
PNC Capital Markets
2017 Winner



■ **RAPHAEL TORRES**
Access Capital
2018 Winner



■ **NICK WELCH**
BDO Consulting Group
2022 Winner

at a minimum, I should know where to find the answer, without having to ask someone for help. This can quickly become a draining and time-consuming process. And as I've come to realize over the years, it does not get easier than reaching out someone and asking for their input. In my experience, people are always willing to help, and if they don't know the answer you are looking for, they will point you in the direction of someone who does.

**BRIAN GAGEL, SVP,
RECURSE
FACTORING PORTFOLIO
MANAGER
ROSENTHAL &
ROSENTHAL
2021 WINNER**

Did being a recipient of an SFNet 40U40 Award affect your career?

I feel very honored to have received the SFNet 40 Under 40 award in 2021. Being recognized by my peers as one of the top performing young professionals in the secured finance industry, was a great accomplishment. It validated my passion and commitment to the industry and the clients we serve. Receiving an award from such a well-known and respected organization like SFNet, was invaluable to furthering my career and reconnecting me with some old friends in our industry.

You joined Rosenthal & Rosenthal in March. Congrats! What does your new role entail? What do you like about it so far?

I am thrilled to have joined Rosenthal & Rosenthal as portfolio manager of its recently launched Recourse Factoring Division. Alongside Leigh Lones, our director of Recourse Factoring, I will be focused on building and managing a book of business that services wholesale distributors, manufactures, and services companies.

What attracted me to Rosenthal is their reputation and track record in the market and their 85+ year standing as a privately held family business. Rosenthal's flexible and competitive financing solutions provide the opportunity to be a true financing partner to its clients, and that is what excites

me most about the opportunity. Rosenthal has a unique suite of product offerings (asset-based lending, PO financing, non-recourse, recourse, international factoring, and D2C & ecommerce inventory lending) providing one-stop-solutions for working capital needs at all stages.

In your opinion, how can young professionals build their brand and recognition in this industry?

- Network – attend in-person industry conferences and events when possible, connect with professionals on social media platforms, and join industry associations and local chapters to build your network.
- Improve your knowledge and skillsets – continue to learn and develop your skills through courses, seminars, and on-the-job training, which will help you stand out and gain the respect of your colleagues.
- Be ethical – Build a reputation for integrity and ethical conduct, which will help you gain the trust and respect of your clients, colleagues and the industry as a whole.



Receiving the SFNet 40 Under 40 award had a profound impact on my life both personally and professionally. I immediately felt compelled to utilize winning as an opportunity to pay it forward. I dedicated more time to other organizations including the SFNet. In fact, when asked to serve as a 40 Under 40 judge for two consecutive years, I immediately accepted the opportunity.

What advice would you give on meeting people and networking in this industry?

Make your rounds! You don't have to be everything to everybody

but work the room a bit. We are all guilty of staying in our little clique, catching up with old buddies/colleagues, and just staying comfortable. Just mix it up a bit!

How can young professionals stand out, especially now as remote and/or hybrid work arrangements are the norm?

Remote and hybrid work models have become more and more common in today's workforce. With this comes challenges for YoPros to maintain relationships and stand out. Even in a remote or hybrid work environment, building in-person relationships with colleagues and clients is essential. I also

take advantage of virtual networking opportunities, participate in teambuilding activities, and always seek out mentorship from veterans in the industry. This helps me stay engaged with my colleagues and clients even in a remote setting.

It is also important to be proactive and take the initiative to seek out new projects or tasks, ask for feedback, and take steps to improve your skills. Find a good mentor and show that you are willing and able to go above and beyond; this will differentiate you from your peers and stand out as a valuable asset to your organization.

What advice would you give to recent grads or entrants in this industry?

The ABL and factoring industry is a very small market. Everyone knows everyone! So, first and foremost, get out there and network. Join your local chapters, participate in virtual training opportunities, seek mentorship, and lastly, be yourself and you will be sure to fit in!

CANDICE HUBERT, DIRECTOR, BUSINESS DEVELOPMENT CHIRON FINANCIAL LLC

2018 WINNER

What changed for you professionally after receiving the Award?

Receiving the SFNet 40 Under 40 Award had a profound impact on my life both personally and professionally. I immediately felt compelled to utilize winning as an opportunity to pay it forward. I dedicated more time to other organizations including the SFNet. In fact, when asked to serve as a 40 Under 40 judge for two consecutive years, I immediately accepted the opportunity. I continued to seek leadership roles and graciously accepted the opportunity to serve as this year's 40 Under 40 Awards Chair.

Did receiving the 40 Under 40 award encourage you to become involved in additional professional or community activities or organizations?

I found broader ways to give my time and reframed and joined the SFNet's Diversity Equity and Inclusion Committee. I am deeply passionate about mentorship. So, I rewrote the SFNet's Mentorship Program, which successfully launched in Spring 2022 with over 40 total mentees and mentors across the United States. The next iteration is in progress now. I recently joined the TMA board and serve on the Network of Women Committee. I have approached my career modestly over the years. However, to be modest is not to dismiss the opportunity to guide others to a path of success. I quickly learned the 40 Under 40 Award was very much a torch for recognition that needed to be passed. While the recognition is nice, it can and should be used as a steppingstone for those seeking to advance in their careers. Five years have passed since I won. After 10 years with my previous firm, I accepted a new role as director of business development for Chiron Financial. I took

a leap of faith and chose to advance in my career, and it has been such a great experience! Every day, I am thankful for my family, friends, and, lastly, winning and achieving such an award. It has propelled me to new heights in my career and has opened a new pathway to opportunity in the investment banking space, a path that I didn't see five years ago. I am thankful for such a great opportunity.

What advice would you give on meeting people and networking in this industry?

Networking is one of the most vital factors to having a successful career. However, my definition of networking is a little different. In fact, I see networking as being a useful resource to my industry friends, referral sources, and organizations to which I belong. When I walk into a room, meet over Zoom, or have a lunch meeting, I always try to find ways to be a center of influence, someone that can provide additional resources, advice, and meaningful introductions. Once you see yourself as a resource and a source of support, you begin to enhance and deepen your connections. There are many ways to be a resource to others. Promote and recommend your connections to others within your network even when you may not have a direct or an immediate need for their services. Advocacy opens doors and ironically leads to opportunities you least expect. There are several other abstract ways to network. For instance, if you have strong oratory skills, volunteer as a subject matter expert as a panelist for an organization in which you belong. This provides an opportunity for people to get to see you in action! Thus, many will naturally reach out to you. If you like writing and enjoy sharing information, find an industry publication and submit an article. While it can take a little time to write, your expertise is invaluable, and many will find your contribution helpful. Grab lunch with more than one person. Find a group of people that share similar interests and invite them to lunch. This is a great way to be a connector while deepening relationships. Take the process of networking personal. Many of the people you meet will become your greatest supporters, so spend your time wisely. Truly get to know what they do and share your expertise with them. Beyond showing up in several different rooms several times a week, find ways to pace yourself. While conferences and events are a great way to engage with others and learn industry specific news, sometimes deepening is a challenge. In summary, you are valuable and so is your time. Networking comes in many different forms and many approaches. Find the approach that works for you, and you will be successful in building a great network!

BRAD ROSENTHAL PNC CAPITAL MARKETS, MANAGING DIRECTOR 2017 WINNER

Did receiving the SFNet 40 Under 40 Award affect your career? If so, how?

Receiving SFNet's 40 Under 40 Award has provided me with confidence in my career growth and a sense of industry

validation for PNC's achievements in the secured lending industry. During my tenure in our New York City office from 2011-2014, I had the privilege of enhancing my network with ABL professionals through SFNet industry events. The industry events are a good tool for debt capital markets professionals to expand their investor universe for syndicate bank partnerships.

Did receiving the 40 Under 40 Award encourage you to become involved in additional professional or community activities or organizations?

My manager at the time nominated me for the award. He played a critical mentorship role in my career development from building my technical (deal-related) skills to expanding my network of ABL banking professionals. After receiving the award, many industry stakeholders began to contact me. So, this recognition gave me the opportunity to expand my network and form many relationships, which I value today. Additionally, a number of PNC's early career bankers with diverse backgrounds expressed interest in becoming more involved in the SFNet. I began to serve as a mentor for these bankers by bringing them to SFNet events and helping them augment their respective networks. I view mentorship and career development as core values within PNC, which make it a special place to work as I am approaching my 15th year anniversary.

What did your promotion to managing director of PNC's Debt Capital Markets practice entail?

By becoming a managing director, I gained the responsibility of becoming a lead originator to structure financing solutions and raise debt facilities for large corporate and middle market leveraged borrowers. I specifically lead transaction teams comprised of bankers and attorneys through deal processes, including upfront client prospecting/diligence, building financial models, issuance of proposals, authoring offering memoranda,

answering investor questions and negotiating required legal documents. My current coverage territories are the Northeast, Canada, Midwest and Southwest regions. PNC Business Credit has had a prolific growth story in recent years, which makes it an exciting place to work.

In your opinion, how can young professionals build their brand and recognition in this industry?

Young professionals in today's hybrid work environment could greatly benefit from a strong mentor. I encourage our early career bankers to find a mentor who has a long tenure within the business and has successfully navigated through different job functions. The mentor can help young professionals with soft skill development and an overall trust network for career growth. The power of showing respect, maturity and integrity is paramount in personal brand building within the ABL industry.



What advice would you give on meeting people and networking in this industry?

I would encourage young professionals to enhance their network by meeting with finance professionals from diverse backgrounds. Do not be afraid to meet with individuals who specialize in areas outside of your comfort zone – networking is a great way to learn about different financial products and respective job functions. I am amazed that I continue to learn about new financial product innovation and various job functions in the financial ecosystem. The power of a strong tailored follow-up from networking goes a long way, as it helps to differentiate your personal brand. I tend to respond much more quickly to a follow-up networking email

Make sure you take advantage of every interaction that you have and do not take it for granted. Try to give everyone the best version of yourself and apply the golden rule. Make sure that you are mindful about the time that you have with everyone because you can learn a lot from that interaction or individual. Your reputation is really a function of everyone you interact with.

that references specific parts of our conversation.

How can young professionals stand out, especially now as remote and/or hybrid work arrangements are the norm?

The power of networking within a firm has become more powerful than ever. While different firms' office attendance

policies vary, it is a good opportunity for young professionals to make a point of coming into the office. It is important for a young professional to own their networking and career growth experience by reaching out and setting up meetings with key business partners. Career advancement is a two-way street; young professionals need to take initiative to own their careers, just as good managers provide mentorship and employee development to employees. If you aren't happy in your current job function, do not be afraid to strategically have conversations with your manager about trying something new. If you work hard for the firm and showcase company values, firms generally would like to retain talent rather than lose talent to competitors.

What advice would you give to recent grads or entrants in this industry?

As a new entrant to the financial services industry, you will be soaking up knowledge like a sponge for your job function and overall firm IQ. Most assignments tend to be fast paced in this industry and are very different from a college setting with a set schedule of classes and corresponding exams. After you finish working on a transaction, take the time to do a post-mortem with your deal team or manager, reflecting on the "what" and "why" questions to fully synthesize the content of the assignment. I encourage our early-career team members to take the time to reflect on prior transactions so they can train themselves to pick up on trends and themes in future engagements. Moreover, we challenge our early-career team members to present a summary of the deal in larger group settings to build confidence in presenting concepts and other public speaking skills.

What is something you know now that you wish you knew when you started your career?

The values of consistency and trust create a powerful combination for growing a career. At PNC, we thrive in a team-based environment where diverse sets of ideas lead to the best solutions for our clients. An individual contributor will thrive as they become a "go-to" team player by consistently delivering an accurate work product and earning trust within the firm. Building these skills enhances your brand value within the firm, along with being a team player and living the daily values of the company you represent. The self-awareness to know your role on a team and where and how you can add value in other ways, lead to a fruitful career and many long-term benefits to grow a franchise career within a company.

RAPHAEL TORRES, HEAD OF BUSINESS DEVELOPMENT

ACCESS CAPITAL

2018 WINNER

Did receiving the SFNet 40U40 Award affect your career? If so, how?

I saw an increase in my visibility. People reached out that I had

not heard from in a while, and people I didn't know reached out. It also gave me a reason to get better plugged into SFNet which I look forward to continuing. Before that, I didn't really know much about anything that wasn't directly business generating. So, all of the staffing conferences and associations I had visibility to, but any other industry events I ignored up until that point. It made me realize how beneficial these types of industry associations could be. It spawned some new relationships and re-sparked old ones as well.

How are you enjoying your current role as head of Business Development at Access Capital?

I am beyond blessed to work with the quality of people at Access Capital and be part of such an amazing culture. I think prior experiences have helped me take on this new role. It contributed to some nice early wins we have had so far at Access Capital, with building a new team, and getting new deals in the pipeline.

It is easy to see why the average tenure of clients and team members is over 10 years. The leadership team members are dedicated to the organization and its clients, reflecting their approach of adding value as a true partner in countless ways. In his first year as CEO, it has quickly become clear that Terry Keating is an astute and empathetic leader and has really embraced and is evolving the Access Capital culture and operations. Paul Mehring's credit acumen, deep knowledge of the staffing industry and devotion to the Access Capital brand resonates across the organization. Angela Santi was recently featured in *The Secured Lender's* Women in Secured Finance issue and clearly exemplifies the role of a leader here at Access. She is incredibly dedicated to the success of our clients as well as the success and career advancement of the members of her team. I built great relationships along my career path; many I maintain to this day and am able to utilize in this new role. However, I have been overwhelmed by the support and relationships I have built here in my short tenure. As it relates to the role itself, my past experiences prepared me for the amazing opportunity I have in front of me: Leveraging the great reputation that Access has established as the leading independent lender to the staffing industry, and building upon that as we expand our new business team with energetic like-minded staffing industry professionals. We have aggressive growth goals and seeing some early wins come to fruition through planning and collaboration is what I am enjoying most.

What advice would you give to this year's class of 40Under40 winners?

I think the last couple of years of my career have been challenging, because I left somewhere I never thought I was going to leave on my own will. I was motivated to try something more entrepreneurial. The first decision I made did not work out. I was happy at my previous company, but this feels much more fulfilling than the success I was blessed with previously. So, take chances, believe in yourself, and be prepared for potential setbacks. Through passion and perseverance, I think

you will find that there is opportunity out there beyond what you can think of.

How can young professionals build their brand and recognition in this industry?

Make sure you take advantage of every interaction that you have and do not take it for granted. Try to give everyone the best version of yourself and apply the golden rule. Make sure that you are mindful about the time that you have with everyone because you can learn a lot from that interaction or individual. Your reputation is really a function of everyone you interact with.

What advice would you give on meeting people and networking in the industry?

It is important that when you approach someone or are getting to know them, you are mindful in taking a listening approach more than being excited to share what you do or what you need from the interaction. Listen to how you could add value for that person and see what you can do to serve in that situation. Always look to do the next thing to make your job, your boss's job, or your subordinates' job easier.



Any successful brand ultimately is based on trust – trust to deliver what is expected – trust needs to be earned by consistent commitment, actively listening, and understanding and committing to what you say you will do.

What advice would you give to recent grads or entrants in this industry?

When you're younger, you're more focused on certain things like pay, a job title or how big a company is, but there is also importance in leadership. Make sure you understand the leadership structure and the company's direction. Without strong leadership or if it's not good leadership you're aligned with, it's meaningless and nothing else matters because you're going to be unhappy.

What is something you know now that you wish you knew when you started your career?

The value of networking. I've never really been one to go and make conversation or small talk; it has been something that I've had to work on over my life. Take advantage of

learning and every interaction. Everyone has different diverse experiences and perspectives, and you can learn so much from interactions, it really gives you an opportunity to spread your brand and reputation. If I would have known that getting out of college, I think I would have been better served in my approach. I was very much driven to what my task was, and how I could get to be the best at whatever I was doing and had blinders on.

**NICK WELCH, MANAGING DIRECTOR
BDO CONSULTING GROUP, LLC**

2022 WINNER

Did receiving the SFNet 40 Under 40 Award affect your career? If so, how?

It increased visibility a lot. On social media there is strong visibility as my network saw that I was awarded the honor and reached out to connect and congratulate me. The various publications that included the announcement created awareness and opportunities to connect with new and existing clients and contacts. There were some people in my network who I hadn't connected with in a long time who reached out, which enabled me to resurrect historic relationships.

I am a board member of the SFNet South Florida Chapter and believe that there has been two or three of us who have been awarded the SFNet 40 Under 40 Award. When

we're at SFNet events, this gives us the opportunity to speak with the YoPros about our experiences and provide coaching on the factors we found important in being considered for the Award.

Many of my clients are lenders of all types. The award raised a lot of awareness in the lender community and helps to add credibility when presenting proposals and/or pitching for new projects.

What changed for you professionally after receiving the award? Did getting the award encourage you to become

involved in any other professional groups or organizations or activities?

In August 2022, I was promoted to managing director in BDO's Business Restructuring and Turnaround Services practice. While the Award was not the sole reason for the promotion, it certainly added weight to what was a strong year for me in general. I'm already involved in the South Florida SFNet board and TMA Atlanta NextGen, but since being awarded the 40U40, I became part of the "Content Council" SFNet committee and two planning committees for significant events for the TMA.

How can young professionals build their brand and recognition in this industry?

In my opinion, this is more about good habits vs. a particular art or science. Being positive and involved in industry events and activities as much as possible, while still being able to manage and deliver quality on client engagements.

Since the pandemic, networking is now done more online, as well as in person and there are opportunities with both. If you, or some of your network, are fully remote, it may be more difficult to attend in-person events, or seeing the same people at those events, if they're now remote also. But setting up regular calls with your closest contacts is a habit I try to practice often. It can be efficient and even more convenient, especially if you are busy with project work and have limited time to travel. Consistency is key. If trying to build a personal brand, become more prominent in a local or national market, or internally at your firm, consistently "showing up" is important. It's difficult to foster personal goodwill by only attending a one-off event, or speaking with your key network once a year. Attending regular, relevant events where you can build valuable relationships with a consistent group of industry contacts allows you to understand better how you can help them, and vice versa.

Any successful brand ultimately is based on trust – trust to deliver what is expected – trust needs to be earned by consistent commitment, actively listening, and understanding and committing to what you say you will do.

What advice would you give on meeting people and networking in the industry?

I was taught this a long time ago but have only really started practicing it in recent years, and that is, it's okay to say "no". Not to everything, but the essence of this is that, as much as possible, everything you do should be intentional and in alignment with your client's goals as well as yours, whether personal, career driven, or otherwise. It helps to have a plan as to which associations you are going to subscribe to, and which events to regularly attend and then divide your available time accordingly. For example, if you work from home and not getting much face time, then look at who in your industry or firm lives close by that you can reach out to and arrange a lunch, dinner or a drink to catch up. Sometimes client commitments restrict the volume of events and calls you can attend, but usually it's possible to always do something to keep

in touch, no matter how small it might seem.

What advice would you give to recent grads or entrants in this industry?

Don't be afraid to ask questions about what you're working on and why you're working on it. I think that's one of the fastest ways to learn. People on both sides benefit. I've benefited when one of my more junior colleagues asked me a technical question about something that I usually do as second nature now as it made me stop to consider it step by step in order to explain it so they could learn. If you're interested, curious and engaged in what you're doing, I don't think it matters what question it is. 📌

Eileen Wubbe is senior editor of The Secured Lender magazine