

CEO in FinTech Lending ICP

Name: Jordan Malik

Age: 44

Role: Founder & CEO of **Credora Capital** (a mid-sized FinTech lender specializing in revenue-based financing for SMBs)

Location: New York City

Professional Background

- Jordan started his career in investment banking at JPMorgan, then pivoted into private credit after the 2008 financial crisis.
 - In 2016, frustrated by how slow and outdated traditional lenders were, Jordan founded **Credora Capital**, which provides fast, flexible funding for tech-enabled small businesses.
 - Grew the company from a three-person startup into a 120-person operation, managing a \$350M portfolio.
 - Known for being forward-thinking but also practical — balances bold growth strategies with an obsession for operational efficiency.
 - Currently exploring **AI-driven underwriting models** and **Salesforce modernization** to reduce bottlenecks and stay ahead of competitors.
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Personality & Leadership Style

- **Visionary but impatient:** Always scanning for the next big opportunity, but easily frustrated with slow execution.
 - **Data-driven operator:** Believes “if you can’t measure it, you can’t manage it.” Loves dashboards, hates guesswork.
 - **Loyal but demanding:** Champions his senior team but expects them to deliver under pressure.
 - **Risk-aware:** Burned once by a bad systems implementation that derailed growth for six months — now cautious about tech partners.
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Motivations

- Wants to position Credora as the **Stripe of SMB lending**.
 - Seeks to attract institutional investors by showcasing **strong compliance, reporting, and operational resilience**.
 - Believes technology and AI are the levers to scale without adding headcount bloat.
 - Personally motivated by proving he can build a generational company, not just a “niche lender.”
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Pain Points (where conversations can hook in)

- Current Salesforce setup is fragmented; different teams log data differently.
 - Compliance and audit readiness are constant worries.
 - Underwriting models are powerful but siloed; ops debt slows adoption.
 - Feels like he's paying for too many overlapping tools that don't talk to each other.
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Conversation Triggers

- Loves discussing **AI in underwriting, portfolio risk management, and client onboarding**.
- Perks up if you reference **scaling stories** (from scrappy startup → institutional-grade lender).
- Gets animated when talking about **cutting cycle times** or reducing manual processes.
- Hates fluffy “innovation” talk — wants clear ROI and operational impact.