

Before graduating, I worked at SoftNep where I was supporting project budgets, tracking spend, and building dashboards that helped leaders make data-driven decisions.

After graduating, I started my career at a high-growth agri tech startup business. Early on, I was the hands-on finance person where I built budgets, tracking performance, and analyzed and tracked financial data so leadership could make practical decisions as we scaled.

As the business grew, I moved into a Director of Finance role and focused on financial strategy. I worked closely with the leadership on expansion initiatives and led the finance workstream, built the model, and was part of capital allocation and fund raising.

In 2023, the company was acquired by a larger player, Pahadi Foods. After the acquisition, I chose to exit and pursue my MBA at UNC to broaden my perspective, strengthen my corporate finance toolkit, and prepare for a larger, more complex stage.

This past summer, I interned at Plexus Capital, where I supported portfolio monitoring team. A major part of the work was standardizing inconsistent financial reporting, building repeatable financial frameworks, and using modeling to isolate the key drivers behind performance changes and then communicating that clearly to senior leadership.

I want to apply these experiences in a fast paced entrepreneurial and innovative space like Cross River and help leadership make faster, better decisions as the company scales. Over time I aim to build the judgment to grow into a senior finance leader that can solve business problems and drive strategic decisions.

#### Why FP&A:

In my past roles, the most satisfying moments weren't just producing reports—they were when an insight actually changed the course of business. When performance changed, I enjoyed digging into the drivers, rechecking the assumptions, and helping teams align on the right decision. I have lived that FP&A is more about helping guide the company's future, and the decisions it supports matter to every stakeholder.

That's why FP&A appeals to me for three reasons.

First, it gives you a **360-degree view** across the business—how sales, operations, and finance connect.

Second, it rewards **deep problem solving**—not just explaining what happened, but finding the “why” and translating it into a clear path forward.

Third, it’s inherently **collaborative**—you’re working with business partners so the analysis becomes action, not just a spreadsheet.

And over time, I know FP&A helps build clear business judgment, analytical rigor, and an ability to influence across teams. These skills will certainly help me grow into someone who can lead an entire organization in the future.

Why Cross River:

"Cross River’s business model is actually very innovative. I’ve realized that I’m at my best in **fast-paced, startup-like environments** where the things are changing and I can constantly challenge my own limits.

My background in Financial Planning in a startup helped me run day to day financial health and make recommendations of the right financial direction of the company and at Plexus I learned to zoom out and identify the key value drivers across many companies and communicate what matters to leadership.

Now I want to combine those two skill sets here: be the person who takes complexity—and turns it into simple, actionable direction for the team. And longer term, I’m looking for a place like this to build the judgment and rigor that prepares me to lead at the executive level in the future.

Now I want to combine those two skill sets here: bring the operator’s discipline and the portfolio-level lens, and turn complexity into clear, actionable direction for the team.

**Cross River is the platform that lets me do that—because you’re scaling at the intersection of banking and tech, and the decisions move fast and matter.** That environment will challenge me every day, sharpen my judgment, and help me grow into the kind of finance leader who can eventually lead at the executive level.

I see Cross River as the platform to sharpen my decision-making—because the pace is fast, the model is complex, and the work forces you to make high-quality calls every day.

And I am sure the fast pace, complex business model of Cross River will challenge me everyday and help me become a finer and better financial decision maker

What do you know about Cross River:

Recruiter:

Cross River is a bank, but it's not built like a traditional "deposits in, loans out" model. A big part of its edge is providing banking infrastructure to fintech partners—through APIs, payments, card programs, and the compliance framework. And on the lending side, Cross River can also **use its balance sheet and FDIC insured Banking License to help fintech partners deploy loans**—for example by funding or warehousing originations so partners can scale, while the bank maintains the risk and regulatory oversight. Alongside that, they also have a real commercial banking business, especially in real estate and specialty lending.

Manager:

What stands out to me about Cross River is that it combines two things: **bank-grade infrastructure for fintechs** and the ability to **support lending programs with real balance sheet capacity**. For fintech partners, Cross River isn't just providing a sponsor bank license—it's providing the operating backbone: program oversight, compliance controls, payments rails, accounts, and integration through APIs.

Then, on lending programs specifically, Cross River can enable scale because the bank can **fund or warehouse loans**, and in some structures **retain exposure or distribute it** through loan sales or securitization. And on the capital side, the **Principal Finance capability** signals that they also think in terms of credit facilities and loan purchase arrangements that help originators keep deploying without being constrained by their own funding. So I see Cross River as a bank that's both an enabler of fintech product growth **and** an active manager of credit, liquidity, and risk across those programs—plus a commercial lending platform on top

About a time you led a team:

Last summer at Plexus, I led a small intern team on a project to build a budgeting and forecasting model for a new platform investment. I was the MBA intern, and two analyst interns were supporting me—sharp people, but new to this kind of finance work—so the risk was ending up with a messy model and lots of rework before it ever reached the manager.

I took the lead by creating clarity early. I laid out what the model needed to answer, agreed on a few key assumptions we'd all use, and split the work into clear pieces—one person organized the historical numbers, the other drafted forecast assumptions, and I pulled everything into one model and wrote the summary of what changed and why. I stayed involved without micromanaging by setting quick checkpoints and doing light reviews before anything went up.

We delivered a clean forecast on time, and the analysts ramped quickly because they understood the standard and had ownership of their parts.

**What I learned:** leadership is about setting clear direction and simple guardrails so people can work independently—while still keeping quality high.

How does your previous experience relate to this role?

My experience lines up well with this FP&A role because I've done the core work in fast-moving environments: budgeting, forecasting, tracking performance, and explaining results in a way leaders can act on. In my startup role, I built budgets, monitored performance, and worked with leadership on growth decisions. At Plexus, I strengthened the analytical side—standardizing reporting, building repeatable KPI tracking, and explaining the drivers behind performance changes to senior stakeholders.

And the CFA has reinforced my foundation in financial statements, forecasting discipline, and understanding how decisions flow through the P&L and cash. So I'm comfortable operating at speed, taking ownership, and producing decision-ready analysis—exactly what FP&A at Cross River Bank needs.

Where do you see yourself:

“In five years, I see myself as a strong FP&A leader who's trusted to support senior leadership with high-quality decisions. I want to be known for two things: building clear, reliable planning and forecasting, and translating complex business performance into simple, actionable recommendations. Over time, I'd like to own a major planning area—like a business line or enterprise forecasting—mentor junior analysts, and be part of the conversations where strategy, investment priorities, and resource allocation are decided.”

**“In five years, I want to be a finance leader who’s closely tied to decision-making—owning forecasting and performance management for a major area, partnering with senior leadership, and leading a small team. I want to be known for clear thinking, strong execution, and making finance genuinely useful to the business.”**

Why should we hire you?

I think I’m a strong fit for this role for three reasons.

First, I have real **FP&A-style experience** across both operating and investing environments. In my startup role, I owned budgeting, performance tracking, and decision-support analysis as we scaled. At Plexus Capital, I worked on standardizing messy reporting, building repeatable KPI and variance frameworks, and using modeling to isolate what was actually driving performance—then translating that into a clear story for senior leadership.

Second, I fit well in an **entrepreneurial, fast-paced environment**. I’m used to ambiguity, moving quickly, and building structure where it doesn’t exist—exactly what matters in a bank that’s scaling innovative fintech and lending businesses.

Third, I bring **ownership and resilience**. I don’t wait to be told what to fix—if something is unclear or broken, I dig in, align stakeholders, and get it to a usable, decision-ready output. I care a lot about being the person the team can rely on for accurate numbers, tight timelines, and clean communication.

Strengths

One of my key strengths is resilient leadership. Once I start something, I put all my efforts into it until I take it to the finish line. Even when problems become impossibly challenging and threaten my mental fortitude, I remain focused, especially in highly uncertain situations. I can motivate a team by lifting their spirits, articulating a vision, and

I am adaptable. I am comfortable navigating change and have always thrived in dynamic circumstances. I am as at home at business school in America as I was as an entrepreneur back home because I quickly picked up the unique intricacies, traditions, and social dynamics of a completely new place.

I take initiative. I never shy away from being the first in the room to initiate anything or proactively share my ideas. I have never chosen a passive life where I am assigned a task and wait for direction to accomplish it. Working in entrepreneurial setting in my past life taught me to preempt solutions to challenges before they became problems. I find joy in taking ownership for the successful completion of a project, no matter what that requires me to do, instead of delegating it forward.

## Weakness

Recently, one of my study groupmates helped me realize that I take on too much myself and rather than trying to delegate work. Delegation helps to connect the right strengths in right job. I'm actively working on sharpening my delegation skills by diligently asking my teammates about the progress. The feedback has been great and I am dedicated to do more.

Another weakness I have is that I am fairly impatient. Ever since I was young, I have wanted immediate positive results, especially from myself. I expect a lot from myself, so I can be quite self-critical when I don't succeed right away. Over time, I have become cognizant of this shortcoming and have realized that success is a long process full of thorns and obstacles. I have learned to enjoy the journey, taking solace in the fact that no matter what the outcome, struggle will facilitate important learning lessons that I can draw from throughout my life.

I tend to spend a lot of time in planning before starting tasks, which can delay execution and affect efficiency. Also plans don't work as we start the project. To address this, I've begun initiating tasks earlier and adopting a lean mindset. By starting with a minimum viable framework and refining as I go, I can execute more efficiently while maintaining quality. This approach is especially important in Investment Banking, where timely execution and adaptability are crucial. Balancing thorough preparation with prompt action helps me meet tight deadlines and deliver high-quality results without unnecessary delays.