### **Charles Hardaker**

www.linkedin.com/in/charles-hardaker/

A highly motivated and results-driven FinTech & Banking professional seeking a senior/C-suite position within a dynamic organization. Possessing extensive experience in developing and executing strategic initiatives, driving business growth, and leading cross-functional and multi-cultural teams. Committed to delivering outstanding customer service and fostering a culture of collaboration, innovation, and accountability

#### **Professional Experience:**

# **Head of Corporate Development - Executive Vice President** KLYM

January 2022-Present London

A rapidly growing VC/PE backed FinTech building a scalable credit decision engine for SME loans

- Led KLYM's expansion into new markets, including USA, Peru, Brazil and Mexico. Establishing regulated legal entities, building & leading newly established teams and developing bespoke go-to-market strategies to accelerate KLYM's growth
- Running KLYM's M&A activities, sourcing, analyzing and completing due diligence on potential acquisitions to accelerate expansion through inorganic growth
- Led the raise of \$100mm debt from Grammercy, International Finance Corporation (IFC) and Inter-American Development Bank (IDB); supported the Founders in KLYM's Management Buy-Out (MBO) & Series B equity raise of \$27mm
- Created bespoke funding vehicles, including SPVs, Trusts, Private Equity vehicles, Securitizations, FIDCs and issuing fixed-income bonds with an AUM of \$160mm in 2022 in multiple countries and currencies. Throughout managing FX and Interest Rates risk through complex emerging market derivatives
- Originating and managing all strategic partnerships, which include JPM, Mastercard and various smaller FinTechs/Startups

## Global Head of Sales and International Head - Executive Vice President Transcard

March 2021-January 2022 London

A privately funded FinTech that provides payment processing and card issuing services to businesses and financial institutions

- Managed the Global Sales Team driving an annual revenue stream of \$50mm (YoY 20% growth), providing simplified payment solutions to improve the client's ability to make payments and collections
- Managed Transcard relationships with 90+ ERP and multiple banking relationships, enabling numerous payment modalities for B2B and B2C payments
- Building and leading Transcard's international presence in the UK and EU. Establishing regulated legal entities and developing channel partners to supercharge the growth strategy. Responsible for all Transcard employees and offices outside the USA

#### Corporate Strategy and New Business Development Head - Director Greensill

March 2020-March 2021 London

A PE-backed growth company that provided complex structured financial solutions & services to businesses and financial institutions

- Led the acquisition and post-acquisition integration of a \$40m FinTech doubling its loan book in 3 months to \$40m
- Led the expansion and development of two new franchises in Brazil and Mexico, unlocking over 50% of Latin America's GDP
- Managed the strategic relationship/Partnership with MasterCard, developing two new joint financial products
- Created and managed the five-year Americas (North America and Latin America) business plan and growth strategy, setting
  origination & distribution KPIs and expanding funding opportunities in the region
- Executed Greensill's expansion to the Netherlands, South Africa and Switzerland
- Launched an early wage access product (Earnd) in the USA

## Citi Ventures Founder & Product Manager – Vice President Citi

February 2016-March 2020 London

Led innovation projects within Citi Ventures and managed third-party solutions improving productivity by completing due diligence and managing pilot relationships within Citi, the Vendor and the Client. Built and owned relationships with Bloomberg, BlackRock, JP Morgan, Bank of America, and Goldman Sachs

**Chief of Staff / Head of Operations - Captain**British Army

January 2009-February 2016 Global / Various

Had a varied and successful career in the British Army with the Royal Engineers (The Queen's Gurkha Engineers), led troops on operations in the UK, Afghanistan, Africa and the Middle East in extraordinarily complex and hostile environments

Education: Qualifications:

Bachelor of Science in Biochemistry, University of Bath Master of Business Administration, University of Manchester Chartered Management Institute, Chartered Member (CMgr FCMI) CFA Institute, Investment Management Certificate Unit 1