

SFNet's 40 Under 40: Where are they now?

BY EILEEN WUBBE

Members of the class of 2018 and 2017 share their accomplishments and career updates since receiving the Award, while giving advice to this year's class. SFNet's 2020 40 Under 40 Awards celebration will be held in person at a later date.

DAVID BARONI, PARTNER, WINSTON & STRAWN

Did receiving the SFNet 40 Under 40 Award help your career and visibility? If so, how?

Going to the event itself was helpful for networking. Winston & Strawn marketed the award, promoted it on social media and reached out to clients with e-blasts. The award served as a great connection point with clients and I'm still in touch with certain people that I met that night or whom I did drinks with afterwards.

How can YoPros build their brand and recognition in this industry?

It's never too early to start making connections and networking. Meeting new people when you are young allows you to grow up together in the industry. I can't stress enough that you are never too young to start networking and when you network at a young age many of those contacts will develop into true friendships, which is the best form of networking. As you network you will learn that this industry is not a huge world and you'll start seeing the same people over and over again, which makes networking become easier as you progress. Always remember, just because you aren't bringing in connections at that moment, building your relationships will pay off in the long run. It's not only about bringing in new deals, but effective networking also leads to learning new information about the industry or meeting people that ultimately introduce you to additional contacts.

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

How often should people touch base? I think quarterly check-ins with people is a good way to go about it. I would recommend keeping a list of your contacts and keeping track of when you last spoke to each contact. It doesn't have to be an elaborate method, but something simple will be a helpful reminder as we all get busy and time goes by fast, all of a sudden you will realize months have passed since connecting with your network. Planning a group



■ **DAVID BARONI**
Winston & Strawn



■ **DANIELLE LAPAGLIA**
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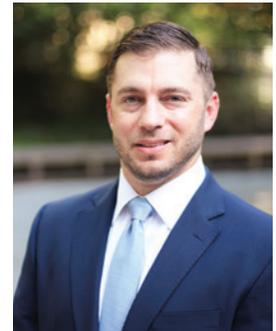
■ **KAREN MARINO**
North Mill Capital



■ **JASON MILLER**
Otterbourg, P.C.



■ **JAMES POSTON**
eCapital



■ **TANNER PUMP**
Bank of America
Business Capital



■ **JAN TAMMEN**
PNC Business Credit

happy hour is a good way to connect with a large number of people at the same time, but meeting with one or two people is often a better way to build the relationship and to truly get to know your clients. Remember, even if you only have four or five contacts when you're young, it's a good start.

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

When you receive the award, you become a name within SFNet and other members of the SFNet will reach out to you to assist with future programs. I have become involved in SFNet committees, locally and nationally, and helped with the SFNet Annual Convention, all as a direct result of winning this award. Our firm (Winston & Strawn) has great respect for the SFNet community and has nominated other attorneys at the firm - congrats to Daniela Cohen for winning this year!

How can YoPros stand out working from home in this new environment?

With clients, and internally, make sure you're very responsive, as that is one of the most important things a young person can do right now. Also, consider arranging Zoom happy hours with clients and colleagues. Relatedly, if you do set-up virtual networking events with clients or prospects, this is a perfect time to keep your bosses informed so they know what you are doing, even if it's just sending an email saying, "Hey, by the way, I headed up a Zoom meeting with four clients and received the following industry updates." This is an easy and helpful way to share information and to let you supervisors know that you are still networking despite working remotely.

On the business development side, find a creative way to stay in touch. Send cards or gifts if you can (if permitted), such as a bottle of wine or a gift card for home food delivery. Or if trying to reach a large number of clients, there are other options out there; for example, Winston held a Zoom meeting with the Shedd Aquarium in Chicago for a family night. So, try to think of creative ways to connect but take into consideration that your contacts may be home with their family, so thinking of family-friendly ideas is good in the current climate. This is a time where young people have a leg up as, generally speaking, the younger generation is better suited for working remotely and more attuned to options to stay in contact with people virtually or electronically. So use that knowledge to help your firm; even if the ideas don't turn into an event, suggesting ideas to your supervisors and team is just another way to stay in touch during the pandemic and to show that you are thinking outside the box.

What advice would you give to recent entrants into this industry?

Work is so much more fun when you know the people you are working with and for. Networking has benefits outside of just getting additional work, it will make your existing work more enjoyable. Also, if you feel a little lost or out of place at an event with older people or if you don't yet know the market well, just

remember that isn't a unique experience, but is something all the younger folks are experiencing. Don't get disheartened, just continue to get out there and you will quickly feel more comfortable. It takes a while to learn, especially the first year. It's not you; it's a difficult job and everyone is in the same boat. Also, attending "Young Professional" events is a great way to "practice" networking and to meet more similarly aged people.

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Did receiving the 40 Under 40 award help your career and visibility? If so, how?

The nomination for the 40 Under 40 award was a humbling experience and truly an honor, especially as a woman in the male-dominated software category. There is no doubt that being a recipient helped my career and visibility, not only inside ENGS, but within the industry as well. Receiving the award gave me more confidence, which has positively impacted my career.

What changed for you professionally after receiving the award?

Since receiving the 40 Under 40 Award, I've made some significant career changes. After two great years with ENGS, I went back to work for Jack Henry & Associates. Not only did I change employers, but I also stepped out of my comfort zone, leaving direct work with the software to accept my first role in sales. I'm now an account executive for the CLMS/FactorSoft client base. My passion has always been supporting others. With my new role, I get to channel my passion into helping my clients' businesses be more successful, which is something I love.

How can YoPros build their brand and recognition in this industry?

Throw a pandemic at today's culture and the world has gone remote. An online presence is so vital for building your brand and recognition. Just a couple examples of how you can do that are to increase your social media presence professionally or write a blog sharing relevant industry data. These actions will organically build your network, which is also how you gain recognition. Most importantly, and this goes for any industry, always maintain a good reputation.

How can YoPros stand out working from home during this new environment?

While working remotely certainly has its perks, ensuring that you stand out from the rest requires discipline and takes initiative. Setting boundaries while working from home is extremely beneficial and can help you get your work done more efficiently. Taking the initiative to do whatever it takes to get the job done will show others you can be relied on. And lastly, communicate, communicate, communicate. Being remote takes away that face-to-face interaction, therefore, being vigilant about updates is important.

What advice would you give to recent entrants into this industry?

Change is inevitable, even more so post-COVID-19. The advice that I have is to embrace the change and be willing to learn new skills, even if they weren't part of your five-year plan. There is so much to learn in this industry; never stop challenging yourself.

KAREN MARINO, VICE PRESIDENT, NORTH MILL CAPITAL

Did receiving the 40 Under 40 award encourage you to become involved in additional professional or community organizations or volunteer work? Do you have any updates you'd like to share in your professional life outside of work?

Winning the 40 Under 40 Award exposed me to people I may not have otherwise met. The group of professionals that won the award that year were wonderful, and I continue to connect with many of them professionally and personally. Having the award in common was a great icebreaker. The exposure to young professionals rolled into more involvement with the finance community. Since the Award, I joined the SFNet YoPro National Committee as well as the board of the SFNet New Jersey Chapter. It

opened up many doors for volunteering, more so than any other networking event. Being recognized as a young professional is like an endorsement of someone who goes above and beyond, allowing people to take a chance.

How can YoPros build their brand and recognition in this industry?

Winning the award is a great way to get your name out there; start volunteering with SFNet or other organizations. Begin giving back to the community that has awarded your hard work, showing them what you bring to the table. Actions, commitment, and hard work build your brand and volunteering with different groups, helps show your brand to the world.

How can YoPros stand out working from home in this new environment?

An incredible way to stand out at home has been getting involved on projects. When everyone eventually settled into working from home, I offered to work on projects, things that were put on the back burner at one point or another. Taking an initiative to do things outside of your job description will really help you stand out. It proves you can step up to the plate and you'll be called on for future projects.



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

The ABL industry has so many rich and diverse options, so jump right in and learn as much as you can. Nobody expects you to know it all. Ask as much as you can. Dig deeper, question things, and understand the foundation of why you do what you do. I think that has advanced me the most in my career. I am not afraid to put myself out there and ask when I don't know something. I would also say that finding a mentor at different levels of the organization gives you access to different perspectives. Step outside of what you're doing and always submit your best product as that's part of your brand.

JASON MILLER, PARTNER, OTTERBOURG, P.C.

What changed for you professionally after receiving the award?

Since having received the award, I was elected as a shareholder at Otterbourg and asked to take on additional responsibilities within the firm. I have grown my practice significantly and I have built so many strong relationships with clients and friends in our industry.

How can YoPros build their brand and recognition in this industry?

Having a brand is all about everyone knowing what you bring to the table. Ultimately, clients work with professionals who add value. Young professionals should think about what sets them apart

from their peers, especially as it pertains to how they add value. I encourage young professionals to become a respected and trusted member of their organization who does great work. That, coupled with defining their brand, will bring them recognition.

Did receiving the 40 Under 40 Award encourage you to become involved in additional professional or community organizations or volunteer work? Do you have any updates you'd like to share in your professional life outside of work?

While I have long been committed to being involved in the community by providing pro bono legal services, after receiving the award I also joined the SFNet Advocacy Committee and Data subcommittee. It has been terrific to be involved in advocating for important change on issues that affect the commercial finance industry.

How can YoPros stand out working from home in this new environment?

I think the primary goal has and should always be to do excellent work. That said, working from home has been challenging for much of the industry and it is affecting different organizations and different individuals in unique ways. I would encourage young professionals to look at what they are doing from a process perspective and crank it up another few notches. Push yourself hard to anticipate client and internal needs. Re-double your efforts to be hyper responsive. Jump at the chance to be the one to set up a needed conference/video call. At a time when just executing our regular day-to-day is more challenging, being recognized as a reliable, resourceful team member who makes execution easier/smooth, will go a long way towards helping young professionals stand out right now.

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

To new young professionals in the industry, I would say: be patient, this will pass. Not being able to collaborate in person or learn from mentors face to face is less than ideal, at least based on historical practices. That said, ours is an industry of innovation and flexibility. So, what better time to learn that than now. For example, while many law firms cancelled or limited their summer associate programs, this summer, at Otterbourg, we devised and held a successful full-length summer associate program that was entirely remote. So, go with the flow and do your best – there are a lot of great people in this industry who understand the challenges and who are working to make this unique time as easy and successful as possible for their clients and everyone in their organization.

JAMES POSTON, SENIOR VICE PRESIDENT OF STRATEGIC RELATIONSHIPS, ECAPITAL

Did receiving the 40 Under 40 Award help your career and visibility? If so, how?

Yes. As the only Canadian to win the award in my year (2017), it

provided me with much greater visibility locally here in Canada at a senior level, but also throughout the lending community in North America. The comradery between all the winners was truly amazing as previous recipients reached out to connect and broaden our networks.

What changed for you professionally after receiving the award?

Personally, there wasn't a major change; but it certainly has been a reminder to keep persevering to continue to strive for excellence and lead by example in all things you pursue; both professionally and personally.

How can YoPros build their brand and recognition in this industry?

Get out there! The current world has changed. Due to the global pandemic, traditional routes to markets like networking and conferences have been suspended for the time being. However, YoPros need to lead the charge into new ways of connecting and engaging with both networks and clients. They have the opportunity to be the leading example into the future as our industry, economies and worlds push forward into the "New Normal". Now, more than ever, resilience and perseverance is required to continue to grow and develop personal brands. Start with something you are passionate about and look to find opportunities to have your passion intertwine with your professional lives. If you love what you do, it will shine through and will get you recognized.

Did receiving the 40 Under 40 Award encourage you to become involved in additional professional or community organizations or volunteer work? Do you have any updates you'd like to share in your professional life outside of work?

I have always tried to be an active member of my community in the days since the award. Through all of this, I have had the pleasure of watching my children grow. I've taken on leadership roles by coaching rugby and have been an active member of this club by organizing social and sporting events. We have always had a love of animals and over the last few summers we have fostered everything from baby cats, dogs and, this year, ducks. There is never a dull moment in my life, and I wouldn't want it any other way!

How can YoPros stand out working from home in this new environment?

In this current environment everything is new, so try everything! One thing I believe is, if someone has something relevant and interesting to say or share, people will find it and promote it. I have spent a lot of time thinking about what the world will look like after this pandemic. I am willing to listen to, read, or watch anyone's thoughts and opinions on what the future may hold, and sometimes this means looking at the past. YoPros have a unique perspective to offer on this as their generation(s) have been more digital from the very start, as such I value the insight they provide.

So, if you are reading this and have an idea or something to share, please look me up as I am always willing to listen.

What advice would you give to recent entrants into this industry?

Find a group of mentors whom you trust and can relate to. My mentors still form a key part of my network and they are all very different. This allows for different perspectives, allowing me to see things from multiple points of view prior to making a decision. Though once the decision is made, it is a one-in, all-in mentality with a relentless focus on execution and accountability.

**TANNER PUMP,
SENIOR VICE
PRESIDENT,
BANK OF AMERICA
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What changed for you professionally after receiving the award?

I've been much more cognizant of being both a mentor and still being a mentee. I still seek out mentors to continue to learn and develop, but have been much more mindful of also paying it forward and serving the mentor role for younger and/or less experienced colleagues.

How can YoPros build their brand and recognition in this industry?

Every professional, YoPro or not, has a personal brand that's built and developed with every interaction whether it's a phone call, client meeting, networking event or virtual/video meeting. I would encourage younger professionals to take the time in those interactions to get to know new people especially when there may not be an obvious immediate benefit. It's amazing how those connections will come around, sometimes years later, and help define your "brand" when you least expect it.

How can YoPros stand out working from home in this new environment?

As most of our industry is working from home, being assertive and taking initiative are two things YoPros can do to stand out.

In a traditional work environment, some of the most beneficial training is done at the water cooler or conversations in the office after a call with the client. In the current environment, those conversations are not taking place unless someone schedules the time or picks up the phone. For example, if you're on a deal team call with a client, take the initiative to set up a quick debrief call with the deal team after the client call, or call a more senior colleague to discuss. Don't wait for more senior colleagues to invite you to calls or assign work – proactively reach out and try to anticipate what needs to be done. These types of actions will continue YoPros'

development while adding value to their teams.

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

Focus on the benefits of coming into the job market at this time. Many credit professionals with anything less than 10 years' experience are going through their first real "crisis." Getting into the industry right now will give you crisis experience right out of the gate. So while there are certainly challenges in not being able to see clients face to face or having to be trained remotely, take advantage of learning as much as you can from the current

credit environment and you'll be much further ahead once we return to a more normal office and client-visit environment.

JAN TAMMEN, SVP - NATIONAL RECURRING FIELD EXAM MANAGER, PNC BUSINESS CREDIT

Did receiving the SFNet 40 Under 40 award help your career and visibility?

I would say it definitely did. It didn't manifest immediately, but it gave me more recognition within the industry and the organization. It allowed me to have some face-to-face contact with our senior executives, and it allowed me to have the confidence to pursue my course, voice my ideas, and speak up a little bit more about the ideas I had for the department. This ultimately helped me obtain the promotion to national recurring field exam manager.



Every professional, YoPro or not, has a personal brand that's built and developed with every interaction whether it's a phone call, client meeting, networking event or virtual/video meeting. I would encourage younger professionals to take the time in those interactions to get to know new people especially when there may not be an obvious immediate benefit.

What changed for you professionally after receiving the award?

About a year after the award, PNC established the new role of national recurring field exam manager, and I received a call to inform me that I was under consideration for the position. I accepted that position in September 2019 and have been the national manager ever since, in charge of all recurring field exams across the PNC Business Credit footprint. The last few months have been challenging and they've definitely tested my creativity, and our creativity as an organization, as we've adjusted to working remotely and doing field exams in ways that had been considered in the past, but which were thought of as a supplement or a replacement for only certain borrowers.

How can YoPros build their brand and recognition in this industry?

A combination of good old-fashioned hard work, willingness to learn, but also willingness to contribute ideas and creativity is the best way to build the brand and the recognition. A lot of young professionals these days, be they Millennials or Gen Z, come into the work force under a cloud of suspicion. The perception is one of entitlement, impatience, and unwillingness to sit still for very long. I think the best way to get around that, and this is coming from a Millennial, is to really work hard and build your brand through your work, but also your willingness to listen and learn from those who offer you help and counsel.

At the same time though, you should make sure to share what you know, or what interests you. This must be done respectfully, of course, but we are in a changing environment, not just for ABL but for the world economy as a whole. Technology and demographic change are having a big impact on our world, and the rising YoPros, who were born into this world of rapid change, can make a significant contribution to the way organizations adapt and function. Just don't try to change everything at once, that just gets you into trouble.

Did receiving the award encourage you to become involved in additional professional or community organizations, or any volunteer work outside of work?

It has, actually. I've become a lot more involved in the SFNet. I just recently taught a field exam class for SFNet and I've written an article, *Field Exam in a Post-COVID-19 World*. Beyond that, we recently moved into a new community and I'm looking at community organizations here to join. Sadly, the current year has not been the most amenable to volunteering, but I am looking forward to resuming this practice next year.

What advice would you give for young professionals looking to stand out while working from home in this new environment?

Two things, actually. The first mostly comes from listening to my wife on her calls. The agency she works for tends to be a bit technologically challenged, and the remote process has been tough for them. But, because she's been working remotely for most of her time there, while everyone else has been in the office, she

is now the go-to expert for all of their remote working technology. She has been teaching her bosses and senior management how to set up meetings, and generally helped troubleshoot a number of issues around her department. While it may seem like an ancillary thing, having that type of ability, not just to work with technology, but also to effectively teach it, is a great way to stand out.

The other thing is to stay focused. There are a lot of distractions working from home and a lot of people will drift towards the TV, their phone, or their home projects. The temptation is real and constant, but I would counsel setting a routine, getting your work done, and putting in that same 110 percent effort you normally would at the office. Show that you are responsible, reliable and committed to the organization. The sour dough can wait a few hours.

What advice would you give to recent entrants into this industry?

Be humble and take a lot of notes. Once again, you are fighting a stereotype and, as my generation gets more established, new entrants will have to fight new stereotypes within this group. It's wrong, of course, but the classic wisdom always holds: Prove the stereotype wrong. Be humble, show up on time, do the job, learn what you can, and add value.

And make sure you write everything down as it is shown to you. Remote working makes it harder to learn and to share notes, but the work does not stop just because we need more time to talk about something again. Keep a pen and paper handy and write down what you are being taught. Ask questions as you're writing and, when it comes time to practice it the first time, make sure you use your notes. This will increase your chances of retention and, most importantly, help you become someone who adds value to the team more quickly, thus setting you up for success. ▣

Eileen Wubbe is senior editor of The Secured Lender and TSL Express.