



USF Muma
College of Business
UNIVERSITY of SOUTH FLORIDA

2023 FinTech|X Recap Report



FinTech|X 2023 Accelerator



POWERED BY:



EXECUTIVE SUMMARY

The 2023 [FinTech|X Accelerator](#) represented year 2 of the three-year partnership between Tampa Bay Wave (“Wave”) and the University of South Florida Muma College of Business (“USF”), to host annual 90-day fintech business accelerator programs. The goal to further **St. Petersburg** and the Greater Tampa Bay region’s reputation as a **nationally-recognized hub for fintech talent and innovation** remains steadfast.

Year 2 represented another incredible success with 15 fintech startups recruited from across the US, Canada and Puerto Rico. The majority of the live curriculum was hosted at the USF FinTech Center at the Kate Tiedemann School of Business and Finance on the USF St. Petersburg campus. Encore Bank hosted a training day and happy hour at their offices in Tampa during week 2. Both signature events, the Welcome Reception and concluding Pitch Night, were hosted at the USF St. Petersburg campus and were well attended by USF leadership. Thrive DTSP hosted the Mentor Surge matching event.

In addition, Wave invited Jessica Washington, Assistant Vice President of the Atlanta Federal Reserve Bank, to be the keynote speaker at Pitch Night. She arrived early to participate in a panel led by the USF Entrepreneurship School professor, Allen Clarey and conducted a session on payment regulations with the cohort. Praises came from all about her knowledge and willingness to engage.

Program funding from the US Dept. of Commerce through the EDA was supplemented by foundational level sponsorships under multi-year agreements with USF, plus Encore **Bank** and its processing partner, **Smiley Technologies, Inc. (STi)**. Also returning was the **Depository Trust & Clearing Corp (DTCC)**. All of these organizations are active members of the FinTech|X Advisory Council and their contributions are highly prized by the startups they are mentoring.

The 15 startups participating in the 90-day intensive program had access to dedicated mentors, one-on-one coaching with notable tech founders, sales training, pitch coaching and investor introductions in an environment designed to support high-scale growth. Beyond the 90-days, the participating companies are enjoying ongoing support and connections to further accelerate their development.

Collectively, well **over 500 hours** of mentoring and other support were provided to these companies, as well as invaluable exposure opportunities through press, social media and Wave’s signature events that showcased this year’s cohort of companies.

We are grateful to our sponsors and partners who made the 2023 **FinTech|X Accelerator** an incredible success. We look forward to hosting FinTech|X again in 2024, showcasing the USF FinTech Center and to strengthening Tampa Bay’s growing reputation for financial technology. We will invite more industry experts and welcome USF to again invite alumni founders to address and inspire students. Special student sessions were arranged with the cohort founders in the 12 months since the 2022 Accelerator.

The following report shows highlights from the 2023 Accelerator and this partnership has served as a template for additional partnership between Wave and other USF colleges and units. Wave is proud of its long, mutually beneficial history with USF and looks forward to extending this program through 2025.



Linda Olson
CEO, Tampa Bay Wave

BENEFITS OF PARTNERSHIP

SUBTITLE GOES HERE

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"We are thrilled to embark on the next chapter of our strategic partnership with the Tampa Bay Wave. This unique public-private partnership promotes student success, workforce and economic development, and deep engagement collaborations with the business community. Partnering with the Wave supports our broader strategic goal of positioning the Muma College of Business as a hub of excellence for fintech."

MICHAEL WIEMER

Director, Fintech Center, Kate Tiedemann School of
Business And Finance

THANK YOU USF

For the many ways the USF team partners with Tampa Bay Wave



CURRICULUM DELIVER

Classroom Sessions

THANK YOU USF (cont'd.)

For the many ways the USF team partners with Tampa Bay Wave

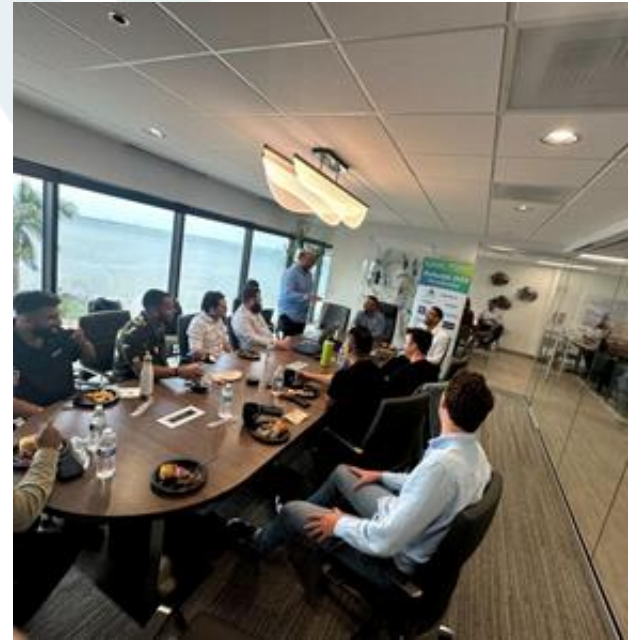


EVENTS

FOUNDERS & STUDENTS

THANK YOU Encore Bank & Smiley Technologies

For the many ways the Encore Bank team supports Tampa Bay Wave



Cohort Session and Happy Hour both hosted at Encore Bank offices

Derrick Cox shares his knowledge & Wave Board attend happy hour

THANK YOU Encore Bank & Smiley Technologies - cont'd.

For the many ways the Encore Bank team supports Tampa Bay Wave



Encore Bank's Derrick Cox, Tampa Market President and Rita Lowman, Board member meet featured speaker: Jessica Washington, AVP - Atlanta Federal Reserve Bank

Jose Bello @ Welcome Reception
Derrick Cox @Pitch Night

Derrick Cox & Rita Lowman with Jessica Washington

THANK YOU DTCC

For the many ways the DTCC team supports Wave - photos from Welcome Reception and Pitch Night signature events



DTCC attends both Welcome Reception and Pitch Night

Hemu Buravilli, Darlene Newman, David Chayer and Gerardo Reyes

USF Photos

Welcome Reception



**Eric Eisenberg, GJ deVreede
and Michael Wiemer as
Speakers**

tampabaywave.org

**Andy Hafer, Matt Mullarky, Christian
Hardigree & Holly Duncan meet FinTech
Founders**

USF Photos - cont'd.

Pitch Night



Dean GJ deVreede, Dean Gary
Patterson, Michael Weimer, Jay
Powers

tampabaywave.org

Regional Chancellor Christian Hardigree, Jessica
Washington, Derrick Cox, Richard Munassi

THANK YOU ADVISORY COUNCIL

A special thank you to our FinTech|X Accelerator Advisory Council!

The council comprised esteemed finance and technology experts from Wave's Mentor Network, alongside other representatives from the program's funding and strategic partners. The council selflessly contributed their time and expertise to the cohort companies playing a crucial role in ensuring their success.



Michael Wiemer
USF Muma College of
Business



Allan Rayson
Encore Bank



Chris Raper
Smiley Technologies Inc.



Darlene Newman
DTCC



David Chayer
DTCC



Jess Chappell
Accenture



**Fernando Ramirez
Blanco**
AHEAD



John Short
Bank of America



Chris Tyler
BlockSpaces



Jim Ryan
CurqI



Sean Connors
Bit13 Technologies



Wayne Miller
ICBA



Marc Gibbs
JP Morgan Chase



Steve MacDonald
MacDonald Ventures



Em Minor
Minor Capital



Kishen Sridharan
Raymond James



Sara Garces Roselli
RevTech Labs



Tom Shen
Sensabill

RECRUITMENT & SELECTION

Benefits of a Multi-Year Program

Since Tampa Bay Wave launched its downtown Tampa venture center and accelerator programming in 2013, the region's technology sector has seen transformative change. In just ten short years, the local ecosystem is hardly recognizable as the region seems to regularly boast about its startups getting national and global attention. With 2023 as the second year of the FinTech|X Accelerator program, Recruiting benefited from the brand awareness and reputation that comes from a multi-year program like this. Many applicants come from referrals by prior cohort companies as well as from individuals and organizations who are familiar with Wave's programs and benefits. They notice the success rates of our member companies and the mentoring and coaching that lead to long-term growth.

Key Recruiting Metrics

- 185 Total Applications received
- 129 Cities, 25 states and 33 foreign countries in the applicant pool
- 78% of applications from outside Florida
- 36% of applications from outside the US
- 30 Semi-Finalists selected from initial screenings
- 15 Companies selected for the cohort

Recruiting Efforts

Wave staff engaged our national (and global) network of partners plus media channels to help build awareness for the FinTech|X 2023 Accelerator.

- Global and national recruiting partners included: Morrow (GAN.co), Gust, F6s, Global Entrepreneurship Network, Startup Champions Network, and more.
- Referrals through Wave startups and founder connections, including FinTech|X Alumni and other Wave accelerator program members.
- Referrals through Mentor and Advisory networks.
- Referrals through Investor network.
- Referrals through Sponsors and Donors.
- Community partner referrals and connections.
- Cold inbound leads.
- Mix of paid digital advertising, email campaigns, and social media.

RECRUITMENT & SELECTION - cont'd.



78%

Applications
Outside of FL



36%

Applications
Outside of US



15

Companies
Selected

Year-Round Recruiting Impact on 2023 Cohort

The 2023 Program enjoyed nearly a full-year of recruiting. The Wave team travels around the country sourcing startups from events and conferences. Our top sources of selected companies from from other startup founders, fintech alumni, partner accelerators, and venture capital firms. Maintaining a high quality program is critical to ensuring future recruiting referrals.

A highly accomplished cohort

The 2023 cohort has several serial entrepreneurs, many boasting prior exits. Collectively, the group has **raised over \$15 million dollars** prior to entering the program. They have experience at industry-leading firms such as Oracle, Google, McKinsey, SVB, Deloitte, Northwestern Mutual, and Wells Fargo. Additionally, they represent premier academic institutions such as Oxford, Carnegie Mellon, MIT, NYU, UC Berkeley, and University of Chicago.

Success in Recruiting International Startups

The 2023 cohort featured 5 international startups - representing Peru, Puerto Rico, Argentina, Canada, and England. Utilizing our variety of recruiting efforts, Wave is able to extend its reach and establish Tampa Bay as a valuable emerging tech space and worth considering for relocation.

Featured Founder: St. Petersburg-based Fintech Startup

Tech & Flow, a Tampa Bay-based fintech startup is advancing financial literacy and equitizing wealth accumulation by providing financial planning solutions to community banks and credit unions.



Xaviar Gray
CEO and Founder, Tech & Flow

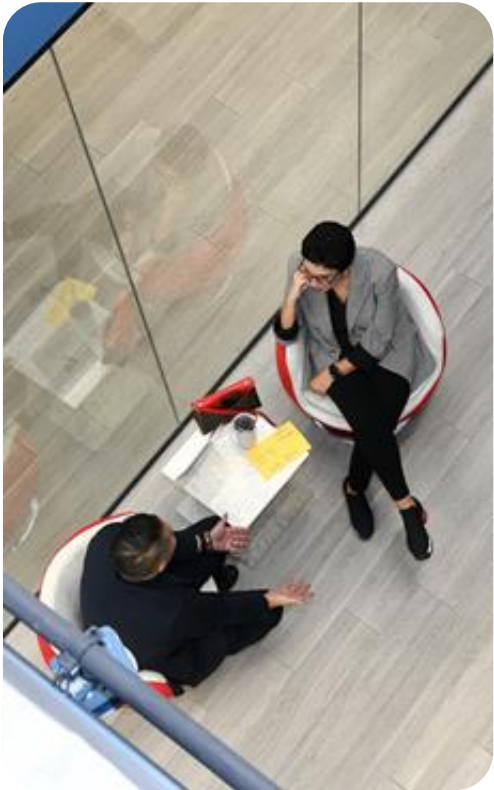
DIVERSITY

Wave Continues to Set the Standard

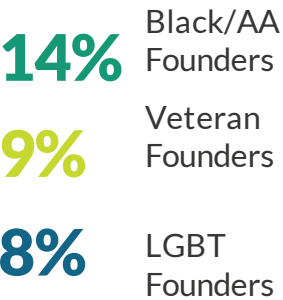
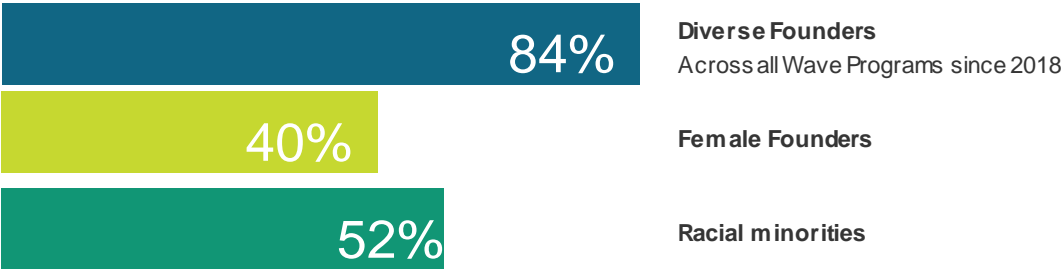
Wave continues to make strides in engaging underrepresented founders - those that identify as women, founders of color, veterans, LGBT+, and disabled. Wave does not discriminate and some founders opt not to self-identify. However, based on both founder self-identifications and observations, the following advances are apparent:

In the 2023 FinTech|X Accelerator, of the 15 founding teams, there are 12 that identify as underrepresented (80%). Of those, 4 are LatinE (27%), 4 are Asian (27%), 2 are Black (13%), 2 women-led (13%), and 1 disabled (7%), and 1 LGBT+ (7%).

Wave continues to make outreaches both directly and through its partners to encourage members from underrepresented populations to apply.



Since launching the TechDiversity Accelerator in 2018, Wave has achieved nation-leading DEI statistics across all programs:



84% of Wave startups identify as an Underrepresented Founder

2023 COHORT COMPANIES



San Juan, Puerto Rico



New York, NY



Albany, NY



Pflugerville, TX



West Hollywood, CA



Tampa, FL



Miami, FL



Miami, FL



New York, NY

2023 COHORT COMPANIES



Los Angeles, CA



Miami, FL



Vancouver, BC



Brandon, FL



St. Petersburg, FL



Yukon, OK

2023 COHORT COMPANIES - Descriptions

Andeno (San Juan, Puerto Rico)

Andeno revolutionizes lending by elevating all aspects, from credit assessment to servicing and collections, resulting in a substantial impact in LatAm communities.

Founder(s): [Javier Hernandez Muñoz](#) and [Julián Hernández Muñoz](#)

Website: andeno.com

Ascent (New York, NY)

Ascent is a data platform turbocharging underwriting and diligence teams. By digitizing and enhancing workflows with comprehensive data, we empower lenders to optimize their underwriting processes.

Founder(s): [Arjun Sahgal](#) and [Allan Boyd](#)

Website: ascentplatform.io

Bringo Net (Albany, NY)

Bringo Net provides the FASTEST wireless intercontinental links for High Frequency Traders, harnessing Skywave Technology that merges low-latency, high-frequency radio signals.

Founders(s): [Alexander Suvorov](#) and [Vadim Limar](#)

Website: bringo.net

Fitbux (Pflugerville, TX)

Automating personal financial services via AI and Data Analytics. Our first product in the market reduces the time financial planners work with clients.

Founders(s): [Joseph Reinke](#)

Website: fitbux.com

Hadley (West Hollywood, CA)

Hadley lets Americans link their 529 education savings plans so friends, family, brands, and employers can seamlessly send money to it. For Americans without a 529 plan, Hadley matches users for free to their top-rated plans.

Founders(s): [Yosh Miller](#)

Website: gohadley.com

2023 COHORT COMPANIES - Descriptions

Jisell (Tampa, FL)

Jisell is your individual gift card companion, addressing the challenge of unused cards by teaming up with retailers using a subscription model, boosting redemption rates, and bridging the gap between retailers and customers to maximize the value of your gift cards.

Founders(s): [Alexandra Cusell](#)

Website: [jisell.app](#)

KashIO (Miami, FL)

KashIO is a Finance as a Service platform for companies in Latin America with 500+ B2B customers using our technology to automate their payment needs and more than \$400MM in processed transactions.

Founders(s): [Antonio Rolando](#), [Marco Cacic](#), and [Gary Urteaga](#)

Website: [kashio.net](#)

Kiddie Kredit (Miami, FL)

Kiddie Kredit is a tool for brands to help parents with younger kids learn & experiment with credit BEFORE it becomes an issue.

Founders(s): [Evan Leaphart](#), [Mike Gross](#), and [Vic Moreno](#)

Website: [kiddiekredit.com](#)

Monark Markets (New York, NY)

Monark Markets is reshaping alternative assets with a NASDAQ-style infrastructure for liquid trading of private market securities, building the first ever platform-agnostic trading infrastructure in private markets.

Founders(s): [Caleb Benedict](#), [Ben Haber](#), [Paul Davis](#), and [John Husband](#)

Website: [monark-markets.com](#)

OUTFYT (Los Angeles, CA)

OUTFYT is an immersive livestream shopping platform dedicated to helping luxury & fashion brands foster deeper engagement and connection with their communities. Our mission is to offer a shopping experience that is more visual, conversational, and hyper personalized.

Founders(s): [Daman Baath](#)

Website: [outfyt.io](#)

2023 COHORT COMPANIES - Descriptions

Propaga (Miami, FL)

Propaga is building B2B Buy now, pay later focused on informal retailers in LatAm. We embed frictionless capital in the checkout of B2B marketplaces or consumer goods distributors in order to digitize \$500B of cash transactions between corner stores and their vendors in LatAm.

Founder(s): [Michael Seidl](#), [Santiago Creixell](#)

Website: propaga.mx

REITIUM (Vancouver, BC)

REITIUM revolutionizes real estate investing with blockchain, enabling entry from \$100, where fractional ownership offers rental income and appreciation, backed by compliance assurance and enhanced liquidity through a dedicated exchange.

Founders(s): [Thomas Park](#) and [Laura Fortey](#)

Website: reitium.com

Saturation (Los Angeles, CA)

Saturation redefines financial management in project-driven sectors, starting from film production and expanding across industries. Project financial management needs more than a spreadsheet.

Founders(s): [Jens Jacob](#) and [Simon Tam](#)

Website: saturation.io

Tech & Flow (St. Petersburg, FL)

Tech & Flow crafts an interactive app fusing financial education and digital tools, gamifying planning to reward smart choices and learning, bolstered by expert guidance for enhanced financial acumen.

Founders(s): [Xaviar Gray](#)

Website: techflowventures.com

Visbanking (Oklahoma City, OK)

Visbanking provides real-time visualization of comprehensive bank data across the US which enables banks and bank stakeholders to improve performance, increase efficiency and manage risk.

Founders(s): [Brian Pillmore](#)

Website: visbanking.com

PRESS + PR and Event Experiences

[Built in LA on LI](#)

[USFSP Newsletter](#)

[Welcome Reception in Catalyst](#)

[Tampa Bay Inno](#)

[Catalyst](#)

[TBBJ](#)

[Navigating FinTech Frontiers at USFSP FTX'22 Cohort](#) - Yosh Miller of

Hadley and Xavier Gray of Tech & Flow presenting

[USF SP Campus News](#)

Matt Cimitile was a great partner again this year, helping boost visibility for both organizations, both internally and externally, magnifying our media connections and awareness. Matt attends the events and coordinates with the other USF Communication and Marketing groups.

Andy Dang has been an invaluable asset in 2022 and 2023 to ensure that the Welcome Receptions and Pitch Nights have gone smoothly with a great guest experience.



PROGRAMMING

Wave member companies have access to **over 500 hours** of mentoring and other support including 70 workshops and training sessions utilizing an incredible line-up of expert speakers. Startup founders also benefit from numerous 1:1 mentoring and coaching hours with members of Wave's Staff and with our 200+ Mentor Network of professionals who donate their time and expertise.

Featured Speaker Examples

• Venture Capital & Finance

- Jessica Washington, Federal Reserve
- Danyell Jones, Raymond James
- Ken Hall, Deepwork Capital
- Felipe Leon, Tampa Bay Ventures
- Brian Neer, Neer Venture Partners
- Joe Panettieri, Channel Angels
- Bryce Jones, Sage Growth Capital
- Matthew Livak, JP Morgan Chase
- Derrick Cox, Encore Bank
- Derek Barnett, Cogent Bank

• Industry Experts & Founders/Alumni

- Cesar Hernandez, Omni Public
- Nathan Beckord, FounderSuite
- Mike Lingle, Rocket Proforma
- Joe Berklund, MMM Law
- Dax Patton, Pickled Agency
- Marcus Herring, GoGlobal
- Jay Powers, Tampa Bay Wave
- Jack Markwalter, VIVA Finance (alumni)
- Demetrius Curry, College Cash (alumni)
- Assel Beglinova, Paperstack (alumni)
- Andrew Adams, Tenacious (alumni)
- Stacy Edgar, Vendeur (alumni)
- Anthony Nagendraraj, Spontivly (alumni)
- Ari Palmer, TaxTaker (alumni)
- Amanda Levay, Redactable (alumni)
- Sat Ramphal, Maya AI (alumni)
- Max Echeverria, Eskud (alumni)



Featured Topic Samples

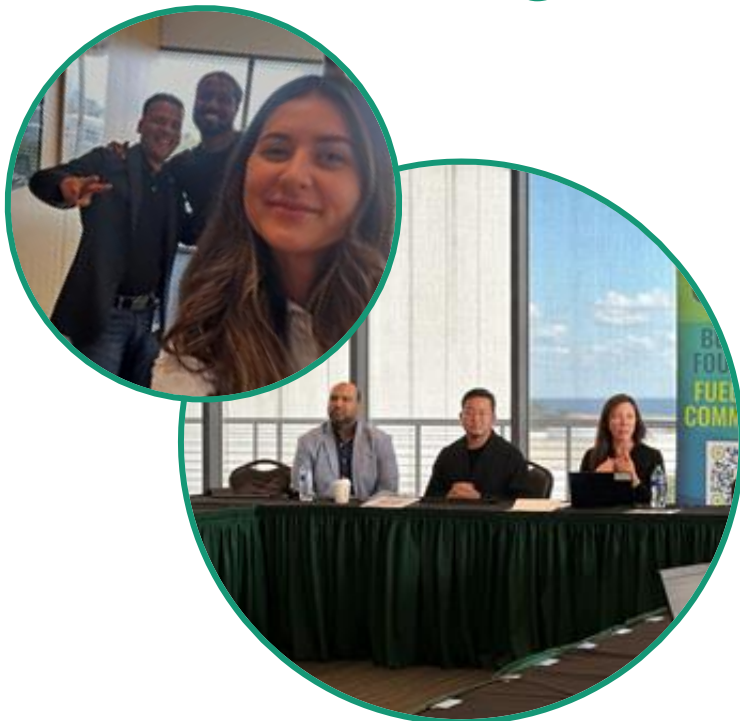
- Venture Capital for Fintech
- State of Banking and Finance
- Financial Projections and Modeling Best Practices
- Alternative Funding Sources (Family Office, Venture Debt, RBF, Crowdfunding)
- Building with an Exit in Mind
- Tax-Advantaged Strategies
- Enterprise Sales Strategies & Hacks
- Enterprise Marketing Strategies
- HR Best Practices
- Essential Leadership Principles
- Professional Business Presentations
- Growth Strategies and Scaling Up
- Insights from an Enterprise CTO
- Sourcing and Hiring Top Talent
- Targeting and Managing Talent
- Securing Development Tax Credits
- Avoiding Burnout
- Founder Hacks
- Exploring Channel Sales

COHORT EVENTS & ACTIVITIES



Week 1 August 28, 2023
Cohort Happy Hour
@ St. Pete Brewing Company

Week 2 September 19, 2023
Session Day
@ Encore Bank Office



Week 3 October 19, 2023
Pitch Practice & Session with
Jessica Washington, Federal Reserve
Bank of Atlanta
@ USF St. Petersburg Kate
Tiedemann School of Accounting and
Finance

MENTOR SURGE



Mentor Surge @ Thrive DTSP

- Thrive DTSP graciously hosted our FinTech mentor surge, which is a speed mentoring session to maximize connections
- Over 75+ introductions between mentors and founders
- Over 25 mentors came to meet the founders
- The event led into Welcome Reception, further allowing the discussions to continue
- Professional headshot photos were also available to add value to the event



SIGNATURE EVENTS - Welcome Reception



FinTech|X Welcome Reception Sept 21st @ USFSP

The 2023 FinTech|X Welcome Reception was hosted at the University of South Florida's St. Petersburg campus, delayed from August 28th date due to Hurricane Idalia. We were thrilled to see an enthusiastic crowd that included various community dignitaries and economic development partners. The reception provided a great opportunity to introduce our new startups to these important guests.

Rocky is the first to check in at registration table.



[Link to WR photo collection can be found here](#)

SIGNATURE EVENTS - Pitch Night

FinTech|X Pitch Night October 19th @ USFSP

The 2023 FinTech|X Pitch Night event was again hosted at the University of South Florida's St. Petersburg campus. We engaged Jessica Washington, AVP from the Atlanta Federal Reserve Bank as our featured speaker. The event was well attended by members of both USF's and Wave's networks, including community dignitaries and economic development partners.



[Link to PN photo collection
can be found here](#)

ECONOMIC DEVELOPMENT PARTNERS



Economic Development Partners Attended both Signature Events

- Dr. Cynthia Johnson of the Pinellas County Economic Development Corp addressing the crowd at the Welcome Reception
- Anne Core and the St. Petersburg Area Economic Development Corp
- Tampa Bay Tech's Megan O'Keefe with Michelle Waite at Pitch Night
- Alison Barlow of St. Pete Innovation District with Jonathan Truong and Dr. Richard Munassi



USF EVENTS



Navigating Fintech Frontiers From Vision to Venture Oct 18th @ USFSP

Two fintech startup founders from the 2023 FinTech|X cohort led a fireside chat with students.



Allen Clarey Hosts Willy Nunn & Jessica Washington Oct 18th @ USF Tampa

Allen Clarey moderated a fireside chat panel at the USF Tampa Muma College of Business atrium for students, including the Investment Club and Finance Club. Both panelists presented their views of the economy and were asked challenging questions, about the effect of interest rates on housing affordability and future predictions. Both speakers enjoyed the interaction and were impressed by the level of student engagement.



INVESTOR DEMO DAY



Prior to Community Pitch Night, a virtual, investor-focused Demo Day is held to showcase the startups directly to investors. Raising investor capital is a key outcome of the program in order to fuel startup growth. The event is intended to showcase the company as well as the request for the resources they are seeking. Only accredited investors and firms are invited to the event.

Wave supports an Investor Network of over 500 individuals, ranging from high net worth individuals (Angel investors) to Early Stage venture capital firms (VC) and topping out at corporate venture capital (CVC). As our program supports startups across the whole lifecycle, we need to source investors from all funding stages. Hosting a virtual session enables Wave to present to investors in any region, and view the recording later their convenience. Wave also innovated in this space, creating a dedicated Investor Portal and custom deal info page specific to the cohort.

We had **over 80 investors register** for the event, with 40 attending live. Every single startup received introductions and several received term sheets following the event.

**GROWING
TAMPA BAY'S
TECH
COMMUNITY**
SINCE 2013

86% diversity across programs

Global recruiting from 30+ countries



500+

STARTUPS SUPPORTED



4,800+

JOBS CREATED



\$830MM

IN CAPITAL RAISED



22

STARTUPS RELOCATED



2,500

Training Hours Annually



35

Accelerators Since 2013



FinTech|X 2023 Accelerator



POWERED BY



[Demo Day Recording Replay Link](#)

COHORT SUCCESSES AND CHALLENGES

Diverse and High Achieving Founders

The cohort consists of a remarkable group of accomplished founders from diverse backgrounds. The Wave team successfully achieved their goal of selecting underrepresented founders while also choosing individuals from top-tier academic and professional history.

Successful Outcomes despite Hurricane Disruption

Despite Hurricane Idalia disrupting Week One operations, Wave was still able to deliver all of the promised cohort sessions and events. The program had to adjust and reschedule many events, but it successfully delivered and received top reviews from the cohort.

Strong History of Alumni Returning to Speak

In the second year of the program, we were fortunate to have more alumni who were willing to return and share their experiences with the new batch. We had the privilege of having 10 of our alumni volunteer their time and expertise to help the founders and the Fintech program. This positive cycle of alumni involvement continues to bear fruit for all parties involved.

Useful Advice in a Slim Funding Environment for Fintech

The current market conditions are a challenging environment for fintech startups, with funding being particularly slow for retail-focused companies. It is crucial for startups to receive honest and candid feedback from industry experts and peers. By learning best practices, these companies can sustain their progress and navigate through the market uncertainties.

Additional Members added to Advisory Council

The FinTech|X Advisory Council is crucial in guiding the cohort during the program. Wave added new members to the council who are leaders in community banking and credit unions. These sectors provide ample opportunities for innovation and growth in SMB banking.

STARTUP SPOTLIGHT



Jack Markwalter
Co-Founder & CEO
Hodges Markwalter
Co-Founder & CRO

2022 FinTech|X

Atlanta, GA



VIVA Finance powers a mobile-first lending platform that offers loans underwritten primarily based on employment information, rather than credit history.

Jack Markwalter, a Notre Dame graduate, joined Tampa Bay Wave as a member of our inaugural 2022 cohort. He returned to speak with our 2023 program and share his experience.

VIVA Finance continues its meteoric rise, having **raised over \$15 million in capital** and has grown the company to over 40 employees. They are available in 50 states and extend more \$50+ in loan per month. They reached cash flow positive in early 2023.

viva-finance.com

STARTUP SPOTLIGHT



Assel Beglinova
Co-Founder & CEO
Vadim Lidich
Co-Founder & CTO

2022 FinTech|X

New York, NY



Paperstack, a direct-to-consumer and retail brand lending solution, provide tailored e-commerce solutions that empower clients to achieve their growth ambitions.

Originally from Ukraine, co-founders Assel and Vadim are members of our 2022 cohort. Having gone through Techstars prior to Wave, they are keen to share their experience and best practices with other startups. They have personal experience in navigating a tough funding environment.

In early 2023, Paperstack secured a \$9 million equity and debt investment to power their growth and lending capabilities. Assel also appeared on a panel with Techstars CEO Maelle Gavet during Foundercon 2023!

paperstack.ai

STARTUP SPOTLIGHT



Evan Leaphart
Founder & CEO

2023 FinTech|X
Miami, FL

Kredit
ACADEMY

Kredit Academy, a comprehensive financial literacy platform gives customers, particularly young adults and teens, white-label, credit-based solutions to provide information and tools to build sound credit, as well as giving financial institutions a way to grow and engage.

Evan Leaphart, CEO, joined Tampa Bay Wave as a member of our 2023 cohort. Based out of Miami, he was inspired to help younger people build real, healthy credit before it was too late to correct.

Evan presented at Buffalo's 43North pitch competition and won \$1.5 million dollars in investment and benefits!

kreditacademy.com

STARTUP SPOTLIGHT



Demetrius Curry
Founder & CEO

2022 FinTech|X

Dallas, TX



College Cash is a platform that enables brands to increase awareness and engagement by compensating users or students for creating content with credits that can be used to pay off their student loans.

Demetrius Curry, a Marine Corp veteran, determined that students can leverage the content they already create to pay down debt that could have monumental impacts on their future. He has had several partnerships with schools, including one with USF St. Petersburg College of Business while part of the FinTech|X program.

In 2023, they have entered Techstars Payments accelerator, AWS Fintech selectee, and won the ISG Startup Financial Services Challenge in Fort Worth!

yourcollegecash.com

MAKING BIG WAVES

The first half of 2023 reflects even more success for delivery on Tampa Bay Wave's mission. The second half will be filled with even more action, as we launch both LatinTech and HealthTech|X accelerators and continue to grow our portfolio of female-led startups as part of our Women of Wave initiative. We are committed to supporting all women of color, with emphasis on helping Black and Latina women. A small percentage of startups don't make it, for any number of reasons, including timing and life changes, but with our coaching and mentoring support, our founders will have the courage to try again.

If our prior federal grant pursuits successes repeat themselves, Wave will expand its reach and delivery across the region and beyond, tapping both its Tampa headquarters and a new satellite office opened in downtown St. Petersburg in April, 2023. We'll add support for envirotech startups to our specialties and our formal partnerships within our community will continue to expand. Our joint pursuit of funding through the Minority Business Development Agency with USF is just one example of how an arc between their incubators and our accelerators and ongoing support programs can serve as a template for more partnerships.

We anticipate 2024 will prove even more amazing, thanks to all who support us. Multi-year funding like yours allows us to build upon the work of the prior year, which is critical to long-running programming.

WATCH US MAKE MORE WAVES!



LOCAL ECONOMIC IMPACT

BUILDING THE REGION'S TECH ECOSYSTEM

SINCE OUR PROGRAM LAUNCHED IN 2013

GUIDING ENTREPRENEURS FROM STARTUP TO UNICORN

ACCELERATING
TECHNOLOGY COMPANIES

INSPIRING
INNOVATION

CREATING A
COLLABORATIVE ECOSYSTEM

SUPPORTING A BROAD RANGE OF EMERGING TECH

- AI
- EdTech
- Hospitality

- MedTech
- CyberTech
- FinTech

- IoT
- SaaS
- eCommerce

- HealthTech
- MarTech
- CleanTech

FOSTERING GREATER DIVERSITY & INCLUSION



NOW 46%

WOMEN FOUNDERS



NOW 86%

DIVERSE & UNDERREPRESENTED FOUNDERS



STARTUP FOUNDERS FROM
30 COUNTRIES SHOWCASED TAMPA
AS AN INNOVATION HUB

LOCAL ECONOMIC IMPACT



22

COMPANIES RELOCATED TO TAMPA BAY



1300

HOTEL ROOMS



450

FLIGHTS THROUGH TPA

2022 WAVE ACCELERATOR PROGRAMS



403

TOTAL APPLICANTS



11%

APPLICANTS ACCEPTED
(HIGHLY SELECTIVE)



9.2

NET PROMOTER SCORE

WAVE'S LEADERSHIP TEAM



Linda Olson
CEO & Founder



Jay Powers
COO



Dee Garcia
Director of Development &
Strategic Partnerships

OPERATIONS & EVENTS TEAM



Jennifer Ptack
Manager, Strategic
Branding & Events



Michael "Mike" Lynn
Manager, Venture
Center Operations

WAVE'S PROGRAMS TEAM



Dr. Richard Munassi
Accelerator Managing
Director



Jonathan Truong
Sr. Mgr, National
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Prathyusha Pappi Reddy
Accelerator Associate

MENTORS & INVESTOR RELATIONSHIPS TEAM



Amit Agrawal
Director, Investor
Relations & Platform
Operations



Mariah Ramos
Manager, Mentor
Relations &
Women of Wave

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MENTOR & COMMUNITY PARTNER NETWORKS

Wave's Mentor Network

Wave member companies have access to a wide network of professionals in our 150+ all volunteer Mentor network. These professionals have a passion for helping early stage startups. Some offer their expertise on specific topics (such as HR or trademark laws), while others may coach a startup on an ongoing basis, depending on what support the founder(s) need. We host regular Mentor mixers to build strong trusted relationships.

Here is the [link](#) to the page on Wave's website, showcasing our Mentor network.

Wave's Community Partner Network

Wave has also built a strong community partner network, with both formal and informal agreements in place. We connect our member companies to a wide range of community partners, such as our economic development partners and others who can help our startups build their base in our community.

We also provide introductions to others ESO (entrepreneur support organizations) in the ecosystem to encourage their participation and to magnify their visibility and exposure. Logos from several of our community partners are shown below but may also be found under this [link](#) on our website.

HOW WAVE ENGAGES OTHERS

HOW CAN YOU SUPPORT TOMORROW'S BRIGHTEST COMPANIES?



Scan QR Code to Contact Us
and Learn More

Here are a few ways to engage our Accelerator
and CORE Programs to help innovators:

- Volunteer Mentor
- Accredited Investor
- Sponsor or Financial Supporter
- Community Partnerships

OTHER SPONSORS & PARTNERS

Wave's Sponsorships

In the past year, Wave has added national, regional and local sponsors, representing brands with a commitment to supporting diverse and underrepresented founders. Organizations like Delta Airlines and Southwest Airlines have donated flight vouchers to make it possible for Wave founders to travel back and forth and to compete on national and international stages. Corporates have contributed either directly through their business units or through their foundations to underwrite programming and scholarships. The link to that page on Wave's website can be found [here](#).

Wave successfully won federal grants in 2022 through the EDA, the SBA and is competing for more grants in 2023, through the EDA, helping lead a regional consortium that includes academic partners like the University of South Florida, the three surrounding counties of Hillsborough, Pasco and Pinellas plus the City of Tampa and, economic development partners, plus the Port of Tampa, Tampa Airport and so many others.

We are eternally grateful for the support of Congresswoman Kathy Castor, for her advocacy in our securing \$500,000 in funding to launch a LatinTech Accelerator in 4Q23 that will specifically support founders of Latin heritage, thereby magnifying the impact of JPMorgan Chase's funding for Latina founders.

Wave has grown its Pillars of Innovation (\$25k+) sponsors as well as all levels of sponsorship support, allowing to expand our programming.

ECONOMIC DEVELOPMENT PARTNERS

Federal Support



Economic Development Partners



OTHER SPONSORS & PARTNERS (cont.)

Pillars of Innovation



Tidal Wave Sponsors



Corporate Friends of Wave



Partners





THANK YOU!

For questions, please reach out to:
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linda@tampabaywave.org

Follow Wave on social media:



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