

Sinead is the CEO of Satago, an all-in-one cash flow solution for SMEs. As a female leader at C-suite, she provides key insights into the opportunities and challenges within Fintech. I was keen to ask Sinead's opinion on the impact her role as a female CEO has on recruitment for Satago.

How did you start your career within FinTech?

Sinead started her early career at a Hedge Fund, managing a portfolio of Fintechs in the SME lending space. This exposure built her knowledge and network in the industry and firmly established her desire for entrepreneurialism.

Sinead had always wanted to work for herself and realised that the corporate environment was not for her. When the opportunity to buy Satago presented itself, she jumped at the chance and left her role to raise the funds to purchase the business.

Starting their journey as a 'scrappy start-up' with a small team of 17, Satago are now a successful tech scale-up which has grown their team threefold and have recently secured a £5 million investment for future growth.

What is your experience of being a leader?

Sinead's answer to this question was unique in comparison to the some of our other interviewees since it reflected her position as a CEO in the Fintech space. Her experience has been centred around the opportunities, and challenges, to business success such as funding.

She describes how the Fintech space is full of great people with innovative ideas but the difficulty in transitioning from ideas to a tangible business is huge, with the main challenge being raising capital. This was less of a limitation for Satago, being funded by a large PLC and through her previous work. Sinead was fortunate enough to have some excellent connections that provided her with access to resource and knowledge to help her and the business to succeed.

She accredits good people to the success of a business and said hiring the right people, particularly at the early stages of a start-up, is crucial to growth. When hiring, Sinead prioritises looking for the right traits and behaviours, believing that skills can be taught but one's mindset cannot. She cites a strong work ethic, a proactive attitude, and a growth mindset as the most important characteristics for her team. She recommends adopting policies around diversity from the start as the longer you wait to implement these policies, the harder they become to imbed.

What's been the biggest success in your career to date?

Sinead differentiates her successes as personal and professional.

Her biggest success personally is navigating the pandemic. Satago was fortunate enough to retain all their staff throughout the crisis, not having to furlough staff or make any redundancies. Amongst unprecedented uncertainties, Sinead understood her role to be paramount in ensuring high team morale and alleviating any worries or stress, achieved through open communication and full transparency.

Professionally, her biggest success has come recently, closing a large partnership with Lloyds Bank. Satago have transformed themselves from a balance sheet lender to a full technology business in 12 months. The Lloyds' investment is a testament to the ability of Satago's intelligent technology and innovative use of data. Having recognition from a leading bank has been hugely rewarding for Sinead and instrumental in Satago's commercial success and future growth.

What would be your advice to the next generation of female leaders?

Sinead's advice to aspiring female leaders would be:


- Be your own biggest cheerleader. Women typically have a reluctance to celebrate and embrace success. It's not always the case that you will be applauded by others for what you can do or have achieved. Therefore, it's essential you take ownership for your own success. Also, by recognising your achievements, your confidence will increase.
- Don't let people tell you that you can't do it. If you want something, go get it and be confident in your ability. People telling you that you can't do something is usually a reflection on them.
- Asking for help is not a weakness. Sinead recognises this as her own personal weakness and understands how hard it is. She noted that as women, we feel like we are expected to know everything and by asking for help, we are admitting failure. This is not the case; we are not expected to know everything. Surround yourself with people who compliment your skill set and bridge your knowledge gap – asking for help is a strength.

One interesting recommendation was having a mentor. Sinead describes how being a founder or a CEO can be a very lonely place, particularly when things are not going well. You are required to always put your best foot forward to ensure high morale within the team, even when it is a struggle to do so. Therefore, it is important to have a mentor and somebody who you can bounce ideas off and confide in. She would encourage leaders to utilise their own personal circle and network – look at who is successful in your industry and approach them.

What initiatives have been used to promote D&I within Adyen?

Sinead is fortunate enough to have worked in businesses where diversity and inclusion have always been something that have been championed. She describes Satago as a 'mixing pot' of cultures. For somebody that grew up in Northern Ireland, historically one of the least ethnically diverse regions of the UK, she is grateful for such a team as it opens the business up to a range of cultures and encourages everyone to value differences. Satago deliberately fosters an inclusive environment where talents and perspectives of all people are maximized to create the highest performing teams. For Sinead, an individual's capability and the value they bring to the business is the only determining factor for her.

Sinead described Satago's approach to D&I as a natural one where the values are woven into the day to day of the business. They are proud to have a large representation of women at C-suite and this is something that Sinead is particularly passionate about as a female CEO, as she is keen to give other women the opportunities she has had.



I was interested in whether Sinead thought that her position as a female CEO had an impact on Satago as a business. She was humble in her positioning on this and said it wasn't something she had considered until others had pointed it out, particularly professionals within the recruitment process. The feedback has been that representation at C-level automatically promotes a culture of diversity and inclusion and this can help to attract new talent and nurture ground-breaking ideas.

Edited by Siobhan Humphries