



## Leadership bios

### Andrew Bennett

Chief Executive Officer

As chief executive officer, Andrew oversees Provide's strategy and day-to-day operations. He joined the company in San Francisco in 2015 as its third employee and has worn numerous hats during his tenure, working alongside Provide's founders to build the company's growth, capital markets, product, and business operations infrastructure from the ground up.

Before joining Provide, Andrew spent seven years as a high school and college educator, teaching everything from physics to organizational communication to baseball. He graduated summa cum laude from Hamline University with degrees in mathematics and physics and earned an M.S. in organizational management from Misericordia University. Before entering the real world, Andrew enjoyed a brief and unspectacular career as a professional baseball player. In 2019, Andrew relocated to Columbus, Ohio, where he currently lives with his wife and daughter.

#### Focus areas

- Leadership
- Culture
- Business operations
- Banking/fintech relationship
- Company growth
- Financial industry trends
- Provide products

#### the news

-  The Financial Brand: Dentists and vets provide 'recession proof' loan growth for Fifth Third Bank
-  Andrew Bennett on Provide's sale to Fifth Third Bank
-  Smart Business Dealmakers podcast
-  Conquering Columbus podcast
-  The Path to Owning It podcast: Entrepreneurship and how to turn a dream into a business
-  Andrew Bennett of Provide on 5 things you need to know





## Sean Simon

Chief Credit & Operational Risk Officer

As chief credit & operational risk officer at Provide, Sean oversees credit and loan operations, construction project management, portfolio monitoring, and compliance. Sean has built his career in healthcare practice finance, including experience lending to emerging management service organizations – along with more traditional small business financing – before joining Provide.

At Provide, Sean has built a credit culture responsible for industry-leading performance, as the company has grown its portfolio to more than \$2.5 billion since originating its first loan in late 2016. Also responsible for building out Provide's operational headquarters in Columbus, Ohio, Sean was recognized as a *40 Under 40* honoree by *Columbus Business First* and a top operational leader by Purpose Jobs. Sean is a graduate of Miami University, where he majored in finance, and of The Ohio State University, where he earned a Master of Business Administration.

### Focus areas

- Future of credit technology
- Credit risk approach
- Leadership
- Culture
- Financial industry trends
- Credit and sales relationship

### In the news

- 🔗 Provide's Chief Credit & Operational Risk Officer, Sean Simon, recognized on Columbus 40 Under 40 list
- 🔗 Provide Inc. head of credit and operational risk recognized as top operations leader by Purpose Jobs
- 🔗 BHS grad earns prestigious awards





## **Chad Widensky** Chief Revenue Officer

Chad joined Provide in March 2019 as the company's Northeast regional director of practice finance. Leveraging more than 13 years of experience in practice finance, Chad has served in numerous leadership positions for Provide. In 2022, Chad was elevated to chief revenue officer, a role in which he drives loan origination volume, deposit growth, and fee revenue across multiple teams and channels.

Chad earned B.S. degrees in political science and philosophy from Boston University and lives in New York with his wife and two daughters.

### **Focus areas**

- Sales and credit relationship
- Leadership
- Healthcare financial trends
- Finance industry trends
- Dental practice ownership trends

### **In the news**

- 🔗 [The Dental Amigos podcast: The dental world post-COVID part 4](#)
- 🔗 [Dentist Money Show: How to secure the best financing for your practice](#)





## **Jess Fogal** Head of Marketing & Culture

Jess joined Provide in June 2021, bringing with her over a decade of B2B and B2C marketing experience. Prior to joining, Jess built and led marketing functions for some of the largest startups in Central Ohio. As head of marketing & culture, Jess oversees the development, evolution, and implementation of Provide's brand strategy across all internal and external touchpoints, and is responsible for ensuring Provide's culture is felt by all team members through high-touch branded experiences.

Jess earned a bachelor's in business administration and marketing from the University of North Florida. Jess lives in Columbus, Ohio, with her husband, two children, and four of the world's largest and furriest dogs (*two Huskies and two German Shepherds*).

### **Focus areas**

- Leadership
- Culture
- Branding/marketing
- Columbus startup/fintech trends and impact

### **In the news:**

- 🔗 [Provide, Inc. marketing leader wins 2022 Executive of the Year award](#)
- 🔗 [Leadership: Successfully implementing a culture remotely](#)





## **Chris Caselas** Head of Technology

Chris joined Provide in 2016 as the company's third software engineer, bringing a passion for technology and more than a decade of software development experience at a diverse range of startups. He played a pivotal role in the initial build-out of the company's loan origination system and in its ongoing development as Provide scaled to become a leader in practice finance.

Prior to being named head of technology in 2023, Chris was elevated to engineering manager in 2020 and to director of engineering in 2022, increasingly senior leadership roles in which he partnered with the company's product and design teams to deliver streamlined digital experiences for practice owners and Provide team members alike.

Chris cultivated his love of engineering and technology in his hometown of Silicon Valley before moving in 2015 to Portland, Oregon, where he currently lives with his wife and son.

### **Focus areas**

- Technology and its use at Provide
- Fintech trends
- Financial industry news



## Pat Barren

### Head of Practice Finance Operations

Pat came to Provide in September 2017 and brings more than a decade of experience in healthcare lending to his role as head of practice finance operations. Before joining Provide as a senior credit officer, he worked in senior credit roles at national and regional banks. In March 2019, Pat was elevated to inside sales manager, and then subsequently in 2020 to director of practice finance operations, in early 2022 to senior director of practice finance operations, and in late 2022 to head of practice finance operations.

In his current role, he is responsible for supporting loan origination growth and operational efficiency for all Provide business lines while overseeing nationwide teams in inside sales, loan closing, closing operations, and insurance services. Pat is a graduate of Williams College, where he earned a B.S. in history and competed on the varsity football and baseball teams.

#### Focus areas

- Sales and credit relationship
- Financial industry news
- Company growth



## **Joseph Merrill** Head of Data & Product

Joseph joined Provide in September 2015 and held numerous positions across the company's sales, operational, and technology teams before becoming head of data & product in 2023.

His growth infrastructure-focused data and product team leads the development of Provide's proprietary loan application management and origination platform and directs data operations organization-wide. Joseph earned a B.S. in business and marketing education from the University of Minnesota and lives in Chicago with his wife, Kate.

### **Focus areas**

- Data and its use at Provide
- Data trends
- Financial industry news





## **Kurt Simpson**

Senior Director of Healthcare Banking

Kurt joined Provide in July 2021 as the company's Director of Healthcare Banking, bringing more than 20 years of banking experience to the team. Now Senior Director of Healthcare Banking, Kurt is responsible for the performance, strategy, and operations of Provide's healthcare banking channel, overseeing an industry-leading team of healthcare experts who offer customized banking solutions and personalized support tailored to the financial needs of practice owners.

Prior to joining Provide, Kurt spent 14 years in various leadership roles at Fifth Third Bank, most recently as a Small Business Market Leader. Kurt earned a B.S. in business from Eastern Kentucky University and lives in Kentucky with his wife and son.

### **Focus areas**

- Sales and banking relationship
- Leadership
- Healthcare financial trends
- Banking industry trends

