

The Pursuit of Happiness: How Robyn Barrett created a woman- owned empire in the factoring space while staying true to who she is

BY ANGELA FIORENTINO

Robyn Barrett is the SVP, managing director of Oxford Commercial Finance (“OCF”). OCF offers factoring and asset-based lending lines of credit to small to mid-sized to access the capital needed to grow.



Robyn arrett began her career at Restaura, Inc. in Phoenix, a food contract management company [subsidiary of the Greyhound Corporation], where she was responsible for monthly close and analysis as well as external reporting of payroll information. Ms. Barrett left The Dial Corporation to enter the world of corporate finance at FINOVA Capital Corporation, a Phoenix-based publicly traded commercial lender. Over the course of five years, her talents for financial budgeting and forecasting, marketing analysis, customer relations, business development and financial negotiations were recognized with a series of promotions.

In 2001, Barrett founded Phoenix-based FSW Funding. In April 2022, Barrett sold FSW Funding to Oxford Bank and was retained to manage the OCF Working Capital Group. Here, Angela Fiorentino, president of AmeriFactors and a member of SFNet’s Women in Secured Finance Committee, discusses Barrett’s journey.

Robyn Barrett’s beginnings in the financial industry began humbly enough. After obtaining her bachelor’s degree from Arizona State, her MBA from Grand Canyon University, and her CPA license, Barrett worked as a financial analyst for a consumer products company. While the consumer products company really valued the brand side of the business, it did not support the financial side of the business. According to Barrett, “we were treated like second-class citizens.” She knew she deserved better; a place where her skills, strengths, and passions were valued. So, she set about changing her career trajectory. Four personal attributes defined her efforts: her desire to take control of her own destiny, her willingness to fail, her ability to utilize personal connections, and overarchingly, her optimism.

Barrett understood early on that her career path would not be linear and that she might have to take a metaphorical step back to get to a better place. She knew she wanted to work for a financial company where her skills in financial analysis would be valued. So, she identified an alternative financing company in the same building where she worked for the consumer products company and set about making personal connections at the alternative finance company. She leveraged those connections to find out about, and apply for, jobs.

Barrett moved to the alternative finance company in the planning and budgeting department. Technically, this was a less senior job, but she happily accepted the position because the company was a better fit for her goals overall. After about a year, she moved from planning and budgeting to commercial real estate underwriting and later, to sales.

Eventually, however, she became frustrated with the confines of the corporate structure and rules. She also desired the flexibility to provide more diverse funding options to clients. At the same

time, she noticed that there were relatively few factoring companies that catered to small businesses. Barrett felt like as a smaller factor she could provide a better customer service with a personal touch – something she was (and is) passionate about.

She knew quitting her lucrative sales position to start a new business was incredibly risky. But the idea that she could control her success in a way that was personally fulfilling to her was too intriguing. Also, through her work at the consumer products company and at the alternative finance company, she acquired critical experience in financial analysis, underwriting and sales. So, she had the basic skills. Besides, she reasoned, she could always fall back on her CPA skills or her experience working for a finance company. And so, with crucial support and encouragement from her husband, she began the process of starting her own factoring firm.

Barrett admits that at first, she had no idea what she was doing. This is a circumstance she amusingly describes as “ignorance is bliss.” Fully “ignorant” in 2001, she founded FSW Funding. In addition to the support she received from family, she says that support from the factoring community was crucial to her efforts to start her business and to her later success.

According to Barrett, a self-described introvert, the process of putting herself “out there” in the factoring community and getting to know clients was incredibly challenging for her. However, she simply refused to let her fear of failure get in her way.

Instead, Barrett set learning goals for her social interactions which contributed to her ability to take advantage of available industry knowledge. In fact, to this day, Barrett aims to learn something from everyone. According to Barrett, “everybody’s got a story” and she loves hearing them. She found factoring industry participants largely warm and welcoming. Luckily, she says “our



■ **ROBYN BARRETT**
Oxford Commercial Finance



■ **ANGELA FIORENTINO**
AmeriFactors Financial Group LLC

[factoring] industry is full of really great people who will tell you anything you need to know; all you have to do is ask.”

To overcome her social reluctance with clients, she utilized her inquisitive nature to create long-standing business relationships. She tried to understand what her clients were going through. Now, she encourages her employees to do the same. Sometimes her client’s stressors or successes affect funding. Learning about these stressors and successes from her clients serves twin goals: it provides information that may be relevant to funding and it also solidifies relationships between her employees and her clients. At the very essence of this strategy is Barrett’s very real desire to help people.

Interestingly, Barrett views her gender as being largely irrelevant to her experience in the factoring industry. She notes that there were only about three other women-owned alternative lending companies in the factoring industry when she started out. She admits that she never really considered that her gender could be an issue and, as a result, she never let that fact hold her back.

In a word, Barrett is tenacious. She has always been committed to building her business and she was willing to power through any level of social difficulty or other challenges she had to endure. She acknowledges that reigning in her natural tendency to be reclusive is a continuing process. However, her desire to build and continue a successful business that provides a valuable service to her clients propels her forward.

As advice for women new to the industry, she says “don’t be afraid to put yourself out there and feel uncomfortable.” She also stresses the importance of volunteering for organizations related to the industry in which you want to work. Barrett understands – perhaps more than most – how uncomfortable these situations can be. But, Barrett says, it is crucial to get out of your comfort zone in order to succeed. “How else will you know what you are capable of? It is important to test your own boundaries. If you don’t, you’ll never know what you are capable of.” She continues, noting that people have this unreasonable notion of what it means to fail. “It isn’t a failure if you learned something,” she says.

Instead, she reminds us that we all control our own destiny. Yes,

she acknowledges, some of us work for a company and there are certain rules, but we still have choices. We can try to change the rules, or we can learn to live with them. And of course, we always have the choice to stay or leave – even if that means taking a step back to take another one forward. We should live life with no regrets, she advises. When asked if she has any regrets, her very quick answer is “no.” When asked to elaborate, she explains that she learned valuable lessons from every experience. She clarifies that she’s lost money on deals, but says she learned valuable lessons from those deals and those lessons made her business better and stronger and her employees smarter. Never one to let failure stand in her way, she also moved on.

Barrett’s attitude about success and factoring is refreshing. While the desire to take control of her own destiny, her willingness to fail, and her ability to utilize personal connections all contributed greatly to her success, it is her optimism, attitude, and desire to help people that have propelled her to achieve real and sustained success. 📌



As advice for women new to the industry, she says “don’t be afraid to put yourself out there and feel uncomfortable.” She also stresses the importance of volunteering for organizations related to the industry in which you want to work.

Angela Fiorentino is president and general counsel to AmeriFactors Financial Group LLC a wholly-owned subsidiary of Gulf Coast Bank & Trust, Co.

Fiorentino began her career working as a stockbroker while earning her degree in accounting from the University of Central Florida. When she left the securities industry

in 2007 to pursue her J.D. Degree, she was chief compliance officer for a SEC and FINRA-registered broker dealer. In 2010, Fiorentino graduated cum laude with her J.D. degree from the University of Miami.

In 2017, Fiorentino joined AmeriFactors as General Counsel and created its legal department. Recently, Fiorentino was appointed to lead AmeriFactors as its President and CEO while also continuing her role as General Counsel. Through Fiorentino, AmeriFactors continues its commitment to help businesses achieve success by providing fast funding through innovative solutions, effective teamwork, and productive partnerships with both internal and external stakeholders.