

# The Next Generation of Female Leadership: Spotlighting SFNet 40 Under 40 Award Recipients

BY EILEEN WUBBE

**A new generation of leaders is redefining what success looks like in secured finance. In this feature, five former SFNet 40 Under 40 Award recipients share the pivotal choices, lessons, and relationships that shaped their careers—from building confidence and credibility to navigating change and seizing opportunity. Their insights offer a candid look at leadership in the making.**



**H**eld each year in June, SFNet's 40 Under 40 Awards gala honors rising professionals whose ideas, drive, and achievements shape the future of secured finance and set new standards for excellence. Here, we speak with five former SFMet 40 Under 40 winners and women in secured finance who share their career experiences and how they set themselves up for success: Eileen Frino, COO, CR3 Partners; Melanie Guzman, senior account executive, nFusion Capital; Viana Stanley, field examiner supervisor, PNC Business Credit; Diane Williams, FVP - senior relationship manager, Provident Bank; and Diane Wszalek, manager of external reporting, Renasant Bank, and controller, Republic Business Credit.

Remaining intellectually curious, seeking mentors and building a network is advice that serves people well in all industries. Like many in the secured finance industry, Diane Williams didn't know much at first about the world of asset-based lending, so she was ready to learn every aspect, from credit and underwriting to closing a deal to continually monitoring the relationship.

"I was fortunate enough to start out at a small ABL shop and received one-on-one training from seasoned lenders," Williams said. "I asked a lot of questions, took classes offered by the SFNet, and accompanied auditors on field examinations. I attended networking events where I was introduced to other industry professionals who I continue to go to for advice today."

Diane Wszalek started out by being intentional about building a strong foundation, asking for exposure beyond her day-to-day responsibilities and seeking opportunities that required deeper analysis, clearer communication, and a broader understanding of the business.

"I wasn't afraid to ask for more training or additional work, even when it felt intimidating," Wszalek said. "Those experiences helped build competence and confidence, which became critical as I moved into roles with greater leadership expectations."

Melanie Guzman of nFusion Capital said beyond mastering the technical side of her role, she focused on strengthening communication and relationships early on in her career.

"I cared deeply about understanding the human impact of decisions on clients, colleagues, and partners," Guzman explained. "I also gravitated toward challenging situations that required quick thinking and composure. Learning to navigate pressure with clarity and confidence has shaped how I lead today."

Eileen Frino, who graduated from Rutgers University with a B.S. in finance, said her degree provided the skills that have helped in every consulting role she has since had.

"As I've grown in my career, I've approached each choice that I've made by asking myself, 'Am I interested in this and am I going to learn something?' It was less about 'the what' and more about the growth factor. I look for that perfect part of



■ **EILEEN FRINO**  
CR3 Partners  
2023 Winner –  
Turnaround/Consulting



■ **MELANIE GUZMAN**  
nFusion Capital  
2024 Winner –  
Portfolio/Risk Management



■ **VIANA STANLEY**  
PNC Business Credit  
2025 Winner –  
External Field Exam



■ **DIANE WILLIAMS**  
Provident Bank  
2024 Winner –  
Business Development



■ **DIANE WSZALEK**  
Republic Business Credit  
2023 Winner –  
Operations

the Venn diagram where it's something that I think I could be good at or know I'm good at, something that I'm interested in and something that can help me grow. I approach every choice looking at those three things and if it's a yes, then I jump in and see what I'm going to learn."

### **Building a Network Early On**

For Viana Stanley, field exam supervisor, PNC Business Credit, building her network began while still in college, when she signed up for Career Services at the University of Arkansas at Pine Bluff, where she later graduated summa cum laude. This jump started her opportunities to attend career fairs to network with various companies, interview for internships, and apply for scholarships.

"Participating in various events allowed me to build confidence to ask in-depth questions, as well as learn how to properly follow-up with management after completing an interview for potential positions," said Stanley. "The relationships that ended up being most influential in my career progression were with my advisor as a college freshman, the staff within the Career Services office, and some of the experienced field examiners and field exam managers when I first began my career as an examiner in 2015, and a host of others over the years."

Wszalek said networking didn't come naturally or organically at the beginning of her career, especially when she was based in New Orleans, where there were fewer built-in networking opportunities. "I had to be very intentional. I leveraged relationships across other Republic Business Credit cities and made it a point to build connections beyond my immediate office," she said. "I also joined external organizations like SFNet chapters in Chicago and Houston, which expanded my exposure and perspective. Those relationships, both internal and external, ended up being incredibly influential, not just for career advancement, but for learning how others approached leadership and growth."

Frino found it important to build a professional network and peer group and to seek mentorship opportunities, especially at the beginning of a career.

"A peer group serves as a safe space to ask the 'dumb' questions that you might not feel comfortable asking your team or your bosses," Frino explained. "More importantly, as everyone scatters through the workforce, it allows you to get exposure to different opportunities. For example, in my initial group of people that I started off with in my first banking job, two of us ended up in consulting, one ended back in industry, another ended up in corporate development. We were all able to talk about different experiences. I also find it invaluable to build relationships with a good mentor because they're able to really help you see around the corner and think about opportunities in your career differently and help walk you through decision points."

### **Pivotal Moments and Recognizing Opportunities for Growth**

The old adage of stepping out of your comfort zone and offering to take on new responsibilities remains true and is credited as being part of a pivotal moment in careers. For Williams, taking on a new role at a different institution after working for a small community bank for 10 years was a turning point. When an opportunity was presented to help build out a new mid-Atlantic lending team for a regional bank, she knew she had to make the move.

"By making this transition, I was exposed to larger and more complex ABL transactions. My position at the prior bank was heavily focused on portfolio and relationship management, and although my new role also required maintaining a portfolio, there was more of a focus on new business development," Williams explained. "It would have been comfortable to stay where I had spent my entire career, however, I recognized this opportunity would challenge me and help me to build other skills. Ultimately, many of the decisions that most accelerated my career were the ones that seemed scary and hard to make, but ended up shaping me into a more well-rounded lender."

"One of the most pivotal shifts was learning to believe in myself early enough to raise my hand: for opportunities, for more responsibility, and for clarity when I needed it," added Wszalek. "I realized that growth didn't always come from being 'ready,' but from being willing. The moments that accelerated my career were often where I asked questions, requested additional training, or volunteered for work that stretched me beyond my current role. Those experiences put me in rooms and conversations I wouldn't have accessed otherwise."

Frino started her career off in banking and then switched to consulting. When she realized she wanted to get back to finance she left the workforce and moved to London to attend London Business School to get her MBA.

"I think that moment was so pivotal, not only because it brought me back to finance, but it introduced me to restructuring," Frino said. "It gave me an understanding of the industry, and being in such an international school, in an international city really exposed me to a lot of different working styles and cultures, which has helped me in this industry because a lot of the companies that we work now are multinational. Getting that experience both in school and working in London afterwards changed the trajectory of my career."

### **Leadership Potential Visibility: Letting the Results Speak**

Producing consistent, high-quality work, while continuously enhancing industry knowledge to be a resource in your role, are some key tips for demonstrating leadership potential.

Guzman stressed the importance of expanding the definition of how leadership is defined and that it doesn't always have to be loud or traditional to be effective.

"Leadership can be steady, thoughtful, and deeply

collaborative,” Guzman said. “As more women step into leadership roles, there’s real strength in embracing authenticity and leading in a way that reflects who you truly are rather than who you think you’re expected to be.”

Guzman focused on letting her work results speak, while also being intentional about communication. That meant sharing not just outcomes, but progress, insights, and lessons learned.

“I asked thoughtful questions and offered solutions. Over time, visibility came from being consistent, prepared, and dependable rather than from self-promotion.”

Williams agreed that while there are certain times to self-promote within your career, the right individuals will notice if you consistently produce high-quality results and exceed goals.

“In my experience, one of the best strategies for getting noticed is being a valuable resource to others,” Williams said. “When you are helpful to people, many times they will let others know about it. By building a good relationship with my customers and delivering results for them, they very often will let my superiors know the value I add.”

### Preparing for Future Roles and Career Advancement

Job roles should ideally set the foundation for the next move in your career. If you’re looking to move on, continue to deliver good work in your current role, but understand additional effort will have to be made to achieve that next step, such as taking extra classes to learn new skills required.

“It’s important to consistently check in with yourself and assess where you are in your career and where you want to go. Having clearly defined goals and a strategy to hit them is imperative to position yourself for career advancement,” Williams said.

“I believed strongly that credibility comes first; delivering results in your current role is non-negotiable,” said Wszalek. “At the same time, I was intentional about positioning myself for what was next by asking for extra projects, additional responsibilities, and feedback on where I could grow. I made my goals known and stayed curious, which allowed me to evolve without losing focus on my day-to-day responsibilities.”

Guzman is currently preparing to step into her next role as a portfolio manager where she can broaden her strategic impact across client portfolios and contribute at a higher level to overall performance and growth.

“Delivering strong results was always my priority, but I also looked for ways to expand my impact through mentoring others, improving processes, and contributing beyond my immediate responsibilities,” said Guzman. “By committing to excellence where I was, rather than rushing toward what was next, I naturally built the skills and visibility that supported my future growth. As I continue advancing within the organization.”

“I’ve invested a lot in my professional growth and I’m very fortunate to work for a firm that is supportive of that. But I have

## What is one piece of advice that has served you well in your career?

**Eileen Frino:** In my current role as COO, I often find myself being asked what to do next. Restructuring is a large term and could mean so many different things to different people. As a person who has jumped around quite a bit until I found a home at CR3, I encourage people to really follow what interests you. Think about what questions you’re asking yourself and then find a person that can answer those questions. If you stay inquisitive, you will ultimately find yourself in the right role for you.

**Melanie Guzman:** Trust your voice and speak up sooner than you think you should. Waiting to feel perfectly qualified or questioning whether you are “ready” can hold you back. Collaboration adds value.

**Viana Stanley:** Remain open to the opportunity for growth in any season of your life. Do not be afraid to take a step of faith towards your dreams, even if it does not make sense to anyone around you.

**Diane Williams:** Seek out a mentor early in your career. Mentors are an essential part of developing specific skills and are invaluable in providing constructive feedback, support, and encouragement.

**Diane Wszalek:** Believe in yourself before others do. Do not be afraid to ask questions, ask for more training, or ask for opportunities. You’re rarely the only one wondering, and curiosity is a strength. Also, be intentional about networking, especially if it doesn’t happen naturally in your environment.

also sought additional help through coaching on my own and I think that has allowed me to focus on my priorities to make sure that I’m using my time wisely and am clear on my goals and objectives and how I’m going to get there,” added Frino.

I would encourage anybody to seek those types of executive coaching opportunities, whether it’s on your own or through your firm. 📌

*Eileen Wubbe is senior editor of The Secured Lender.*