

FILIP BALENKO

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EXPERIENCE

Extra Business Funding — Managing Partner & Co-Founder Oct 2025 - Apr 2026

AI-native alternative lending firm • Backed by Express Trade Capital + 3 angel investors • extrabusinessfunding.com

- Delivered a **38% annualized return on capital** across the funded portfolio, against an industry benchmark near **18%**.
- Raised **\$2M+** as sole founder; led every investor negotiation from cold intro through executed term sheet and closed **35+ deals in six months** across revenue-based financing and other non-bank credit.
- Designed the origination, scoring, and underwriting process in-house and ran the full FP&A stack: **monthly close, weekly KPI dashboards, OKR tracking, and quarterly investor reporting** across credit, ops, and IR.
- Built an **AI-driven underwriting and continuous-learning model** that scores deals against historical comps and sharpens credit accuracy each cycle, cutting per-deal review from **~4 hours to ~25 minutes**.

Devola Technologies — Co-Founder & CFO Mar 2022 - May 2025

Digital services firm — DeFi, smart contracts, custom software • 30+ employees, U.S. and Europe • devolatech.com

- **Co-founded at 19**; scaled from concept to a **30+ person operation** across the U.S. and Europe over three years, owning **FP&A, monthly close, capital strategy, and budget forecasting** from day one.
- Delivered **55+ projects**, custom digital products, DeFi protocols, and smart-contract development for clients ranging from early-stage startups to global enterprises, including **Auchan**, the European retail group.
- Owned financial architecture, **budget-vs-actuals, and cash forecasts** leadership used for hiring, pricing, and go/no-go calls; commercial negotiations and pricing decisions drove **225% YoY revenue growth** before operations were wound down.

Scale Capital — Credit & Investor Relations Associate Jun - Aug 2024

Los Angeles, CA • Private credit / specialty lending platform

- Built **investor-ready financial models** for the firm's new **private credit branch**; prepared **IR materials and quarterly investor updates**, surfaced portfolio-level risk to senior management, and pitched new LPs.
- Led underwriting and servicing across **alternative lending, term loan, and auto-flooring deals**, full lifecycle from intake through funding.
- Restructured miscellaneous expenses across the lending operation, driving an **8% increase in EBT**.

Express Trade Capital — Financial Analyst Jun - Aug 2023

New York, NY • Invoice factoring and purchase order financing

- Built and maintained **invoice-factoring financial projections** across the active client book; co-led a client-acquisition webinar on factoring and trade finance.
- Relationship developed during this internship led directly to **Express Trade Capital backing Extra Business Funding** as an institutional capital partner.

EDUCATION

Lehigh University — B.S., Business and Economics, Finance May 2025

Bethlehem, PA

TOOLS & SKILLS

Finance: FP&A, three-statement modeling, unit economics, cohort analysis, CAC/LTV/payback, ARR & NRR, take-rate & marketplace economics, revenue recognition, burn & runway modeling, DCF/LBO, waterfalls, sensitivity & scenario analysis, credit underwriting, deal structuring, investor relations

AI tooling: Claude Agent SDK, custom MCP server design, multi-agent orchestration, LLM-as-judge agent evals, RAG over financial documents, continuous-learning loops, Clay enrichment

Languages: English (native), Russian (native), Ukrainian (fluent)