

ZSOLT CHIRVAIU DIRECTOR

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Zsolt is a proven leader and valued member of the Assurgo Enterprises team, having extensive experience supporting a variety of Canadian and International clients with corporate finance, performance management and mergers and acquisition activities. Recognized for his collaborative approach and strategic insight, Zsolt is focused on supporting businesses and management teams to achieve their objectives and goals by executing on financial solutions and functions, while at the same time, creating capacity for management teams to focus on other critical matters. In addition, Zsolt has been part of lending groups that supported over \$1B in traditional main line and subordinated debt solutions to private companies throughout Western Canada.

With a career spanning more than 20 years of supporting businesses in a wide range of industries, including oil and gas services, manufacturing, transportation and software, Zsolt began his career in 2000 at Scotiabank. For more than 12 years at this large multinational bank, Zsolt held a variety of positions with increased responsibilities including Account Manager for Small Business, Lending Solutions Manager, Manger, Professional and Business Banking and Senior Private Banker. In his most recent role, he was responsible for building and maintaining a credit portfolio of \$65+ Million. As many of the lending solutions were higher risk based on having limited or no tangible collateral, Zsolt focused his understanding on management's ability to execute, customer and vendor relationships, economic and competitive environment, financial leverage, and the ability to maintain or grow cash flow to substantiate and achieve credit approvals.

In 2012 Zsolt joined Roynat Capital as Associate Director where he assisted clients in achieving their goals through creative financing and "out of the box" thinking, enabling them to find innovative ways to capitalize on opportunities. To better support businesses, Zsolt pivoted his career in 2016 and joined Unified Valve Group as Director, Financial Planning as well as successfully pursued his Chartered Professional Accountant designation. Focusing on Performance Management and Corporate Finance, Zsolt supported the CEO and Senior Management through decision support and strategic planning activities while championing initiatives in financial governance, capital rationing and process efficiencies to improve overall performance. Recognized for his disciplined approach and strategic insights, Zsolt joined PFC Accounting as Director, Management Consulting in 2017 where he focused on Management Consulting services including Financial Health Check-up, Performance Management and out-sourced CFO services to assist growing companies and management teams in achieving their financial and strategic goals.

Zsolt received his Honors Bachelor of Commerce Degree in Finance and Economics from Lakehead University in 2000. In 2018, he passed the CPA Common Final Exam and is completing the working experience required for CPA designation. He has since supplemented his education with numerous certificates and programs including Crucial Conversations with VitalSmarts.

