

ANDREW KOTULAK

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Founder-level DeFi Executive | CEO,Pact.Fi | Algorand DeFi Committee

Detroit, Michigan | Global Network (APAC / U.S. / EU)



KEY EXPERTISE

- Institutional & venture partnerships
- Capital formation & strategic fundraising
- DeFi liquidity architecture & incentives
- Tokenized assets (RWAs, on-chain yield)
- Ecosystem development & regulatory engagement
- Cross-functional leadership (legal, product, marketing)
- Network activation & event representation
- Equities, commodities & foreign exchange markets

EDUCATION

University of Michigan -Dearborn

BBA, Finance (May 2021)
Beta Alpha Psi, Co-Chair of Chapter Operations

NETWORK

Algorand, VoiNetwork, Jump Crypto, Hivemind, MEXC, GSR, Folks Finance, Circle Alliance, Arrington Capital, Borderless Capital, IBC Group, Parea Capital, Big Brain, Flow Desk, Galaxy, and many more.

PROFESSIONAL SUMMARY

Founder-level DeFi executive and University of Michigan alumnus with 10+ years in finance and 5+ years of blockchain leadership. Led the merger of Humble DeFi and Pact.Fi, raised \$5M+, scaled to \$30M TVL, and captured 42% of Algorand's DEX market share. Deep global network across institutional funds, exchanges, and DeFi infrastructure providers. Focus areas include DeFi markets, FX markets, liquidity infrastructure, tokenized assets (RWAs, on-chain yield), and business development.

PROFESSIONAL EXPERIENCE

Chief Executive Officer — Pact.Fi

Jan 2024 – Present | Remote / Global

- Led the merger of Humble DeFi and Pact.Fi, consolidating technology, teams, and liquidity under one protocol.
- Raised \$5M+ via hybrid venture and on-chain initiatives; drove institutional BD with exchanges, funds, and ecosystem partners.
- Launched \$POW utility/governance token to power liquidity incentives across the platform.
- Scaled to a peak \$30M+ TVL, reaching 42% DEX market share and 25,000+ monthly active wallets.
- Structured cross-chain partnership pilots to improve composability and liquidity depth.

Head of DeFi — Humble DeFi AMM

Dec2021–Jan2024 | Remote/Global

- Designed tokenomics and emissions models that became the foundation for Pact's current liquidity architecture.
- Implemented long-term liquidity programs sustaining TVL growth over 12+ months.
- Secured ecosystem grants and investor support for product expansion and marketing initiatives.
- Collaborated with institutional liquidity providers, wallets, and DeFi infrastructure firms to scale adoption.

Co-Founder — Algonauts

Feb2021–Present | GlobalCommunity

- Founded a 3,500+ member global Algorand community advancing DeFi education and adoption. Created AlgoFest, the largest independent community-led Algorand event. Advised 12+ DeFi startups on tokenomics, roadmap execution, and capital formation strategies; served as a liaison to the Algorand Foundation ecosystem. and building support network among builders, investors and retail.