

Company: Kikoff - San Francisco, CA

Nomination Submitted by: Sutherland Gold

Company Description: Kikoff is a personal finance platform that expands access to credit and financial services, helping people build credit quickly and work toward long-term financial health. Driven by the co-founders' and team's personal experience, Kikoff is committed to creating fair, effective tools that support real financial progress.

Nomination Category: Company/Organization Awards Categories

Nomination Sub Category: Women-Led Tech Scale-Up of the Year

Nomination Title: Kikoff



1. Outline the organization's achievements since July 1 2023 that you wish to bring to the judges' attention (up to 250 words):

Total 186 words used.

Kikoff cofounder Cynthia Chen, is a single mom & first-generation immigrant who quietly built the consumer fintech platform into a billion-dollar unicorn-without raising a single round since her Series B, four years ago. Cynthia scaled Kikoff to 8x revenue growth from 2023-2025, hitting profitability ahead of schedule. What sets Cynthia apart as a leader isn't just the scale of the company she's built — it's the impact. Because of the solutions Kikoff offers, there have been 30k+ mortgages opened, 80 million+ credit score points boosted, and \$5M+ in debt savings secured for users.

Earlier this year, Cynthia galvanized her team to launch Kikoff's AI Debt Negotiation, a voice AI agent that negotiates debt on behalf of consumers. This new tool automates debt reduction, negotiates better terms, and delivers savings rivaling traditional debt negotiators for consumers. The proprietary AI tool was developed in-house under Cynthia's leadership at a time when household debt levels were at an all-time high and consumers were facing unprecedented financial pressures. The tool has already proved to be an impact-driving solution, relieving debt burden by saving \$700k+ in debt secured by the product.

2. Reference any attachments of supporting materials throughout this nomination and how they provide evidence of the claims you have made in this nomination (up to 250 words):

Total 16 words used.

About Kikoff's Debt Negotiation tool: <https://about.kikoff.com/kikoff-debt-negotiator>

Kikoff is a Unicorn: <https://techcrunch.com/2025/04/21/7-new-tech-unicorns-were-minted-in-2025-so-far/>

3. Briefly describe the nominated organization: history and past performance (up to 200 words):

Total 164 words used.

Amid economic turbulence, Kikoff is reshaping credit access, home ownership, and financial mobility by providing transparent, accessible and reliable pathways for customers to meet financial goals. Born from the co-founders' lived experiences navigating a financial system not built for them, Kikoff is a mission-driven platform that empowers the next generation of wealth builders through affordable and effective financial tools.

Today, more than 1 million active users are building credit with Kikoff. Their progress is tangible: 30k+ mortgages and 430k auto loans have been opened after building credit with Kikoff, and users have collectively achieved over \$5M in total debt savings, including \$700k+ secured through Kikoff's AI Negotiator. Across the platform, customers have boosted their credit by more than 80 million points and successfully disputed and removed over 1 million negative items from their credit reports.

By combining cutting-edge technology with a deep commitment to equity, Kikoff is making financial progress possible for those historically left behind, offering a new model for inclusive, sustainable wealth-building.

4. Which will you submit for your nomination in this category, a video of up to five (5) minutes, explaining the achievements since July 1, 2023 of the nominated organization, OR written answers to the questions? (Choose one):

Written answers to the questions

5. If you are submitting a video of up to five (5) minutes in length, provide the URL of the video here, OR attach it to your entry via the "Add Attachments, Videos, or Links to This Entry" link above, through which you may also upload a copy of your video. If you are submitting written answers to the questions for this category, provide them in the appropriate spaces below:
6. Explain why the achievements you have highlighted are unique or significant. If possible compare the achievements to the performance of other players in your industry and/or to the organization's past performance (up to 250 words):

Total 157 words used.

In its first three months of product deployment, Kikoff's AI Agents have outperformed human agents in settlement rates, achieving a 77.46% rate compared with 68.1%.

Debt negotiation using AI agents enables users to reach settlements in a faster and more cost-effective manner. By using AI agents, the company reduced operating costs by 80%, making it accessible to all users; even those with smaller debts.

Traditional debt negotiation services are often outsourced to overseas agents at \$5–10 per hour and typically require consumers to carry at least \$10,000 in debt to participate. By cutting servicing costs by over 80%, Kikoff was able to offer AI Debt Negotiation as a complementary service to users, reaching consumers traditional providers have long excluded. Consumers using Kikoff's Debt Negotiation can request a debt offer for review regardless of how much they owe, broadening access to debt negotiation while streamlining historically complex and bureaucratic processes for addressing and negotiating debt.

Attachments/Videos/Links:

[Kikoff](#)

No attachment available for this nomination.