



Jean-François Démoré, CFP, MBA, H.B. Comm, H.B. Sc. (CIM)

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From a young age it was clear that J-F was destined to be an entrepreneur. He launched his first venture at the age of fourteen teaching and repairing computers. As the internet grew in popularity, he pivoted to website development and was selected to develop some departmental websites at his alma matter, Laurentian University.

Upon completing an Honours Bachelor's degree in Commerce and Computer Science, he began his career in the financial services industry. In 2011, J-F completed his MBA and founded Innova Wealth, a true 360° advisory firm offering investment management, tax, estate, insurance, bookkeeping, and mortgage services. A relentless trailblazer, he later partnered with Cliff Richardson the first independents in Northern Ontario to launch their own investment fund, the Innova Tactical Asset Allocation Private Pool, bringing comprehensive pension-style offerings to their clients. The Private Pool manages over \$50M in assets and includes positions in private equity, private real estate and infrastructure holdings.

He holds both Certified Financial Planner (CFP) and the Chartered Investment Manager (CIM) designations, widely considered the industry's leading standard in financial competence, knowledge, and professionalism.

Never one to stay still, J-F's entrepreneurial spirit lead him into the tech sector where he developed a few start-ups, including a study website, which compliment his more conventional residential and commercial real estate holdings. In 2016, he also published his first book *Divide & Conquer*, a financial blueprint for entrepreneurs to organize their personal taxes which is available on Amazon.

In his personal life J-F is truly an intrepid traveller, having backpacked in some twenty-five countries which has brought him around the world. From the Olympics in China to the Salt Flats of Bolivia, the Mountain ranges of the Andes to the backstreets of India, he shared his adventures and inspired his community through a recurring column featured in the Northern Life where he was simply known as 'The Northern Nomad'. J-F has given several talks on backpacking and the 'art' of intrepid travelling within his community where he continues to encourage his 'armchair traveller's of the Nickel City' to see the world.

Dedicated to his local community, J-F co-chairs the Golf Marathon for Hope, which raised more than \$60,000 in 2019 to benefit local Sudbury charities, including NEO Kids, Northern Ontario Families of Children with Cancer (NOFCC), and Our Children, Our Future.