



Sheena Allen

ENTREPRENEUR/FOUNDER

CEO & Founder of Capway (Youngest Female U.S. Digital Bank Owner), Entrepreneur, Author

Sheena Allen is a visionary entrepreneur, sought-after keynote speaker, author, and creative architect who has transformed the intersection of technology, social impact, and innovation. As Founder of App It Out, she has expanded her expertise in the mobile app industry for non-technical entrepreneurs and SMBs, and as Founder of Capway, Sheena revolutionized inclusive banking and was the youngest female in the U.S. to own and operate a digital bank.

Sheena Allen's 2026 Biography

Meet Sheena Allen

Sheena Allen is a visionary entrepreneur, sought-after keynote speaker, author, and creative architect who has transformed the intersection of technology, social impact, and innovation. From her humble beginnings in Terry, Mississippi, Sheena has emerged as a global thought leader, inspiring audiences with her journey from a college student with an idea to a trailblazing founder.

In 2011, while still in college, Sheena founded Sheena Allen Apps, a mobile app studio she built from the ground up. Her portfolio of five apps has garnered millions of downloads, proving her ability to disrupt and lead in the tech space. In 2024, she expanded on her expertise in the mobile app industry by launching App It Out, an innovative platform designed to help non-technical entrepreneurs and small business owners transform their app ideas into reality through curated courses, virtual classes, and a hands-on app-launching guide.

Her most notable venture, CapWay, a financial technology startup, revolutionized inclusive banking. As the youngest female in the U.S. to own and operate a digital bank, Sheena broke barriers while providing access to digital banking, financial education, and resources for underserved communities. CapWay's mission to bridge the economic divide highlights Sheena's commitment to fostering equity in finance and beyond.

A gifted storyteller and dynamic presenter, Sheena has graced stages worldwide, sharing her insights on entrepreneurship, innovation, and the power of resilience. Her work has been spotlighted in Forbes, Inc. Magazine, and Business Insider, among others, and she has earned prestigious accolades, including the Forbes 30 Under 30, Inc. 30 Under 30,

AVAILABLE FOR

- Moderating and Emcee
- Panel Participation
- Speaking
- Training and Workshops

SHEENA'S SPEAKING THEMES

- Future of Technology

LANGUAGES: English

and the PayPal Maggie Lena Walker Award.

Sheena's influence extends beyond the tech and financial sectors. She was featured in the Webby Award-winning Google documentary series *Black Women in Tech* and the acclaimed film *She Started It*, chronicling her journey as a female founder. Her book, *The Starting Guide*, has become a trusted resource for aspiring entrepreneurs, offering practical strategies to launch successful ventures.

With her electrifying presence and actionable insights, Sheena empowers audiences to embrace bold ideas, break down barriers, and create transformative change. Whether addressing innovation, economic inclusion, or the entrepreneurial mindset, Sheena Allen inspires individuals and organizations to redefine what's possible.

Sheena Allen's 2026 talks & topics

AI (Artificial Intelligence) for Entrepreneurs and Employees [Workshop]

Generative AI has been a major trend over the past few years and shows no signs of slowing down. While many people are familiar with AI, not everyone understands how it works or how it can boost productivity in their work. Through talks or workshops, Sheena helps entrepreneurs understand how to leverage AI tools to enhance their businesses and stay competitive in today's fast-paced market, or employees remain on trend and be more productive at work. Sheena explains and explores AI-driven software like ChatGPT, Grammarly, Canva, and others, demonstrating how these tools can be leveraged to enhance productivity based on each individual's role and career goals.

Mobile App Mapping & Strategy (Keynote & Workshop)

How many times have you heard someone say, "I have this amazing idea for an app?" Well, a lot of people do! Unfortunately, most people with the idea have no clue what the next step they should take and for those who think they know, they usually assume that means contacting a developer to start coding their idea into an app. They completely skip over understanding the side of their app that should be well understood before ever reaching out to a developer. Is this a free app or does it include in-app purchases? What about UI/UX? How many similar apps are already available? Is this for iOS or Android or both? There is so much to the mapping out of a mobile app that should be done before ever contacting a developer that is never done.

Sheena started her first tech company, Sheena Allen Apps, as a senior in college. With no technical background, Sheena bootstrapped her mobile app company to house five apps and generated millions of downloads. In building her company through trial and error, Sheena was all able to master how to map out the idea of a mobile app before ever contacting a mobile developer. After realizing that not having the proper strategy and flow chart mapped out, the lack of preparation and knowledge would cost more time and money when the app entered into the development stage.

Key lessons from this talk include:

- Don't go directly from app idea to app development. That is like having a car (app idea) and tires (app developer), but with no gas (app strategy and mapping).
- The entire app process - from idea all the way to deployment in the app store.

- Understanding how the app stores work – Apple AppStore vs. Android
How to create a flow-chart
- What to look for when searching for an app developer and what are the red flags you may be dealing with someone who won't deliver.

Workshop:

The interactive workshop, called App It Out, will include working hands-on with attendees to allow them to see the missing pieces in their app idea. The beginning of the workshop starts with attendees doing an elevator pitch of their app idea to test how or if their idea is as well-defined as they think. Throughout the workshop, attendees will sketch out the first few pages of their mobile app, challenge each other on holes in their flow process, complete competitive analysis, discuss funding options, traction, hiring developers, and preparing for marketing before and after launching their app.

Financial Inclusion

The traditional banking system was never designed to serve everyone equally, leaving over 2 billion people worldwide financially underserved. Lack of financial inclusion has been a critical issue for decades but has become more discussed and at the forefront in recent years as advocates and startups work to tackle the many challenges involved.

Drawing from her personal experience growing up in Mississippi, the poorest state in the U.S., as well as her professional expertise running her fintech startup, CapWay, Sheena highlights the difficulties faced by people living in banking deserts and those who are unbanked or underbanked. She also addresses the barriers created by a lack of trust in traditional banks and how factors such as race, age, gender, culture, and geography can limit access to financial services.

Sheena also explores the role of technology in addressing these challenges, noting how digital innovations have already disrupted industries like transportation (Uber vs. taxis) and hospitality (Airbnb vs. hotels). Similarly, technology has made significant strides in expanding financial access and creating new opportunities. However, Sheena emphasizes that much more work is needed to achieve true financial inclusion for all.

Thriving as a Non-Techie in the Tech Space

When most people think of the tech industry, they often imagine introverted developers immersed in their computers with headphones on, coding away in a focused, solitary state. However, tech companies are made up of much more than just developers. So, if you're non-technical and passionate about joining the tech world, don't let that hold you back. Building a successful company requires a diverse team with a wide range of skills—coders, designers, marketers, salespeople, and more. In fact, many successful tech founders were non-technical themselves, including Steve Jobs (Apple), Brian Chesky (Airbnb), and Evan Spiegel (Snapchat).

Sheena, a non-technical founder of multiple startups, shares her insights on recruiting the right team by understanding your strengths and weaknesses, developing a clear vision, and focusing on other key factors for building a successful tech company. She also highlights the unique and valuable qualities that non-technical individuals bring to the table of a tech company.

Bootstrapping vs. Fundraising from Venture Capitalists (VC) & Angel Investors

Many startups aim to secure funding from venture capitalists (VCs) or angel investors, often believing it's

the only way to succeed. After all, the companies raising millions in funding are the ones making headlines in top media outlets, giving founders the illusion that raising money equates to success. However, venture capital may not be the right path for every founder. In the rush to raise money, many entrepreneurs lose sight of building their businesses or fail to fully understand the implications of taking on investment. The truth is, with each investment, a company becomes less controlled by its founder or founding team.

Bootstrapping—funding a startup without external investment—has been largely overlooked. While both bootstrapping and raising venture capital have their advantages and drawbacks, unfortunately, the media tends to focus more on the benefits of securing outside investment.

Sheena Allen, who bootstrapped her first company, Sheena Allen Apps, to millions of app downloads and later raised numerous rounds of funding for her second startup, CapWay, has experienced both sides of the funding equation. Sheena offers valuable insights on the pros and cons of each approach.

Key lessons from this talk include:

- The reality of raising outside capital: loss of control, the pressure to deliver returns, and more.
- Alternative ways to fund your business beyond traditional venture capital, including crowdfunding
- Strategies for bootstrapping as long as possible.
- Determine if VC funding is the right choice for your business or if bootstrapping is a more suitable path.

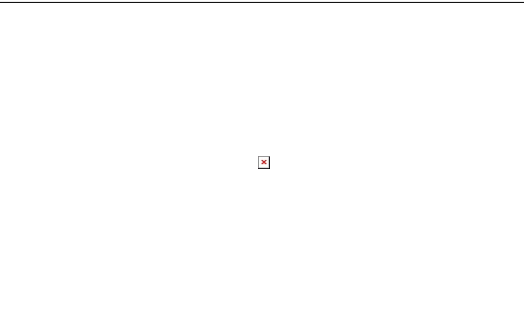
Women / Minorities in Tech

Women and minorities, especially those who identify as Black and Latinx, continue to face significant challenges in the tech industry, particularly when it comes to fundraising. The sector has long been dominated by a “bro-code” culture of predominantly white men, making the push for diversity and equity a tough battle. Despite evidence showing that diverse teams are more successful, a recent increase in companies withdrawing their commitment to Diversity, Equity, and Inclusion (DEI) initiatives has only added more obstacles.

While small victories have been achieved, there’s still a long way to go. Sheena reflects on entering rooms and feeling like she has three strikes against her: she’s Black, a woman, and from Mississippi—a place many outside the region unfairly stereotype as home to only racists and uneducated minorities. However, if the “three strikes, you’re out” mentality were truly the standard, Sheena’s story would challenge that. Pulling from her experiences, Sheena provides valuable resources, motivates others, and encourages others to take what makes them different and use it to their advantage as best as possible.

Money 101: Opportunities, Options, and Actions for a Better Financial Future [Workshop]

Sheena Allen's Videos



What Sheena Allen's clients say

Sheena Allen was the perfect speaker to kick-off our two-day conference! Her energy, speech, and engagement really set the tone for our conference attendees.

Matilda Johnson
The Sadie Collective

Sheena Allen was a dynamic keynote for inaugural Emerging Engineers Summit. As an organization focused on diversifying the nation's most competitive tech roles, Sheena Allen was the perfect example for our community to learn from and hear authentic advice that was relevant and timely. Sheena is authentic, inspiring and an excellent speaker.

Geneva Scott
Director of Career Center, Codepath

SHEENA'S LATEST BOOKS



**The Starting Guide: Your First
App + Business 101 Tips**