DAVID KLEIN

Strategy | Corporate Development & M&A | Consumer Tech
McKinsey & Company • American Express • Founder/CEO
davidklein99@gmail.com • 617-429-0196 • linkedin.com/in/daveklein

SUMMARY

Strategy and corporate-development leader with 20+ years across McKinsey, American Express, and a decade as founder and CEO of CommonBond – a consumer fintech that went from concept to 1M+ users and $50M in revenue (profitable at peak) in six years. Ran company-wide strategy and planning, including an M&A team that evaluated dozens of deals a year. Brought the best opportunities to the board; bought and integrated two companies – one whose team and technology became the foundation of our enterprise business, and one whose technology became a new AI product. Today I advise founders and CEOs on strategy, growth, and AI – and on M&A from both sides of the table, including tuck-ins and acqui-hires.

CORE COMPETENCIES

Corporate Strategy & Planning | Corporate Development & M&A | Board & Executive Communication
Consumer Growth & Monetization | Pricing & Unit Economics | Product & Engineering Partnership
Building & Leading Teams | Applied AI & Analytics | Founder-Led Company Leadership

EXPERIENCE

Greenwood & Steele – Strategy & Operating Partner 2022 – Present

Hired by boards and CEOs as a strategy and finance executive for investor-backed companies across fintech, education, climate, and media & entertainment.

- **Set strategy with the CEO and executive teams.** Lead scenario analysis and investment evaluation, and guide resource allocation across the leadership team.
- **Help leaders make difficult decisions.** Run leadership sessions that move a team from ambiguity to committed decisions.
- **Bring AI into how teams work.** Help leadership teams adopt AI daily for analysis, automation, and communication.

Representative engagement (software services):

  - **Advised founder and CEO on company acquisition.** Guided him through the sale of his company to a larger acquirer, from building the process to running it end to end.
  - **Created disciplined process and landed term sheets.** Managed communication with potential buyers, kept multiple parties engaged, and brought in competing term sheets.
  - **Negotiated terms and closed with the preferred buyer.** Set deal terms and brought the deal to close with the founder's buyer of choice.

CommonBond – Founder & CEO 2011 – 2022

Built and scaled a 200-person consumer fintech from concept to 1M+ users and $50M in revenue (profitable at peak). Personally built and ran the Corporate Development and M&A function. Led the sale of company assets in 2022.

Strategy & Planning

- **Ran company-wide strategy and planning.** Set strategic direction, owned the annual operating plan and long-range plan, allocated resources across teams, and led planning for every board meeting.
- **Raised $150M in equity and $5B+ in debt.** Led raises from venture (Social Capital, Tribeca, NYCA) and institutional investors (BlackRock, Goldman Sachs, New York Life).

Corporate Development & M&A

- **Built and ran corporate development and M&A.** Evaluated dozens of deals a year – sourcing, diligence, valuation, and negotiation – and acquired and integrated two companies.
- **Turned an acquired capability into a new AI product.** Rebuilt an acquired company's technology and AI into a text-based guidance product reaching nearly 1 in 5 U.S. high-school seniors with college and financial-aid advice.
- **Led partnership and commercial deals end to end.** Negotiated sponsor-bank partnerships, enterprise-client contracts, and capital facilities – owning pricing, terms, and covenants.

Consumer Growth, Product & Monetization

- **Shipped consumer products with product and engineering for a decade.** Launched a consumer lending platform, bank-partnered savings products, a college-guidance product, and an enterprise benefits platform – sizing teams and budgets against the roadmap.
- **Used machine learning and experimentation to grow.** Built ML pricing models that optimized price, volume, and conversion – more than doubling funnel conversion in a single year and far outpacing peers.
- **Owned pricing and unit economics.** Priced products and ran the economics of growth – LTV:CAC above 4x, CAC payback under 12 months.
- **Launched new lines of business fast.** Stood up a solar business in months and grew it to the 5th-largest U.S. player within a year, at double the margin of existing lines.

Teams & Leadership

- **Built and led high-performing teams.** Built the strategy, finance, and M&A teams; alumni went on to become VP at Ramp, Head of Strategy at Guardian Life, CFO of Pontera, Head of Capital at Shopify, CAO at Gemini, and COO of Capital Formation at TPG.
- **Put data in everyone's hands.** Built a modern, "headless" business-intelligence stack and low/no-code tools, so teams across the company could answer their own questions – freeing engineering to focus on core product.

American Express – Director, Consumer & Merchant Business 2006 – 2011

Drove change across the Consumer and Merchant businesses through strategy, pricing, operations, and chief-of-staff roles at one of the world's largest financial-services companies.

- **Drove change at the top.** As Chief of Staff to a top executive at Amex, aligned cross-functional priorities and pushed change through a large, matrixed organization.
- **Owned commercial strategy.** Led pricing strategy in Card Services and shaped commercial relationships with major merchant partners.
- **Made customer service better and cheaper.** Applied Six Sigma (certified at American Express) to redesign customer-service operations, raising quality (CSAT) while lowering cost (cost per call).

McKinsey & Company – Analyst 2003 – 2006

- **Built the strategy foundation.** Drove strategy and organizational change across financial services, healthcare, telecom, public sector, and logistics through large-scale transformations, diligence, and research.
- **Taught the craft.** Selected to McKinsey's Global Training Faculty; taught structured problem-solving, communication, and analytical writing across China, Europe, and North America.

EDUCATION

The Wharton School, University of Pennsylvania – MBA Program 2011 – 2012
Middlebury College – French Language Program Summer 2002
Harvard Mediation Program – Mediation & Dispute Resolution 2001 – 2006
Brandeis University – BA, Politics, Economics & International Business 1998 – 2002

BOARD SERVICE

- **Board Treasurer, LIFE Skills Foundation (2023–Present)** – Social-services nonprofit helping foster-care youth become independent adults. Guided a financial turnaround that produced its first operating surplus.
- **Board Member, Founders Pledge (2023–Present)** – Founder-focused nonprofit helping direct philanthropic capital to high-impact charities ($10B+ pledged).
- **Board Member, Bronx Charter School for the Arts (2011–2013)** – Tuition-free, arts-integrated public charter school in the South Bronx.

RECOGNITION

- **50 Best Workplaces in the U.S.** – Inc. Magazine (2016)
- **EY Entrepreneur of the Year** – New York (2017)
- **50 Most Innovative Companies** – Fast Company (2018)
- **America's fastest-growing private companies** – Inc. 5000 (2019)