

# BEN GARDNER

CFO | VP Finance | Head of FP&A & Strategic Finance

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Strategic finance executive with 15+ years leading **FP&A, corporate finance, and analytics** functions across consumer finance and financial services. Known for **building finance departments** from scratch, translating complex financial data into clear executive narratives, and **driving measurable EBITDA growth and cost reduction**. Equally effective as a board-level **strategic partner and a hands-on operator** who can identify and capture value others miss.

## CORE CAPABILITIES

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FP&A & Long-Range Planning • M&A Integration  
Offshore & Workforce Strategy • Analytics Modernization • Board & Executive Reporting  
Cost Optimization • Capital Strategy • Incentive & Compensation Design

## PROFESSIONAL EXPERIENCE

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### Senior Vice President, Strategic Finance & Analytics

Feb 2023 – Nov 2025

**National Debt Relief** • Consumer finance | 3,000+ employees

Remote

Recruited as the first dedicated finance leader to a rapidly scaling debt relief business. Trusted by Co-Presidents to lead the company's highest-stakes financial, operational, and analytical initiatives.

- **Delivered \$4M+ in annual recurring savings** by auditing the full accounting system and eliminating waste across vendor contracts, duplicative services, and non-personnel spend.
- Designed and executed an offshore workforce strategy — analyzed functional candidates, modeled savings scenarios, forecasted headcount, and negotiated a new Dominican Republic facility — **generating \$20M in projected annual savings**.
- Rebuilt a failed analytics function from the ground up: **created Data Intelligence, Marketing Analytics, and Sales Analytics teams**; modernized systems; and promoted internal leaders into executive roles.
- **Led post-acquisition integration** after prior failures, restoring operational alignment and protecting revenue continuity across multiple targets.
- Designed and **launched a company-wide quarterly bonus framework and corporate scorecard** that became the primary performance language for executives and the board.

### Chief Financial Officer

May 2022 – Feb 2023

**ABR Dynamic Funds** • \$1B+ AUM asset manager | Hedge funds, mutual funds, UCITS New York, NY

- Directed all financial operations: cash flow, payroll, billing, vendor contracts, audits, and international fund administration across 100+ share classes.
- Maximized cash utilization by transitioning to interest-bearing accounts and building daily cash management processes.

- **Built and executed the launch budget for a new hedge fund**, meeting all regulatory and investor requirements.
- Managed investor reporting, distributions, and partnerships with international fund administrators.

**Vice President, Head of Financial Planning & Analysis**  
**National Debt Relief**

Oct 2018 – Apr 2022  
 New York, NY

- Built the FP&A function from zero: hired and onboarded the CFO, then scaled a team of directors, managers, and analysts.
- Developed the company-wide P&L forecast model used as the primary performance tracking tool across the business.
- Led acquisition due diligence and integration planning for multiple targets, ensuring financial and operational continuity.
- Expanded scope to include Workforce Management, developing custom models that integrated business intelligence across departments.
- Reduced customer acquisition cost variance and improved LTV modeling, directly informing marketing spend allocation.

**Finance Leadership Roles**

2013 – 2018

**American Express** • *Fortune 100 financial services*

New York, NY

**Manager – US Consumer Services FP&A**

2016 – 2018

- Ran the monthly close process for the company's largest revenue driver: \$30B+ in consumer credit spend.
- Built Long Range Plans assessing profitability and ROI of major business lines.

**Manager – Global Rewards Finance**

2014 – 2016

- Estimated and governed a \$6B+ rewards liability; built risk oversight structure and cost-benefit models for new rewards structures and global product launches.

**Senior Financial Analyst – Global Rewards Finance**

2013 – 2014

- Built models to forecast rewards redemption behavior across millions of customer transactions.

**Global Actuarial Retirement Associate | Towers Watson**

2008 – 2013

- Performed year-end pension accounting disclosures for multinational companies; conducted pension and retiree welfare valuations for top-tier industry clients.

**EDUCATION**

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**Lafayette College** — Bachelor of Arts, Mathematics & Economics