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Global Executive: CEO | President | Country Manager

Primed for international success in Consumer Finance and Financial Technology

Expert in Disrupting Markets, Untapping Global Opportunities, and Soaring During Market Downfalls

International business maverick and breakthrough innovator with a rich analytics background who unearths winning formulas and crushes industry competitive patterns. Over-the-horizon thinker with a steady finger on the pulse of market trends and ever-evolving economic landscapes. Decisive leader with an exceptional ability to simplify complexities and rally diverse teams behind a quality vision.

LEADERSHIP QUALIFICATIONS

- High-Growth Scenarios
- Startups/Turnarounds/IPOs
- Metrics-Driven Marketing
- Investor Relations
- Capital Market Fundraising
- Empowering Leadership
- High-Stakes Decision Making
- Mergers & Acquisitions
- Team Building & Development
- 9-Digit P&L Responsibility



Global executive authority spans Chile, China, France, Peru, Thailand, and the USA. Fluent in French & English.

Career Highlights

From Idea to IPO in 3 Years:

Trailblazed an analytical lending solution and scaled it to \$800M annually.

Strength During Storms:

Delivered dividends and shareholder buybacks while competitors folded.

25x Investment Return:

Acquired and revitalized an \$8M distressed payday-lending company, selling it for \$200M.

Leadership Experience

FINHIGH & AGH FINANCIAL HOLDINGS

2001–PRESENT

FINHIGH: FinTech fund and JV with AGH Financial holdings focused on lending solutions for non-prime French market

AGH: NASDAQ-listed financial holding company with investments in financial services enterprises | 4K staff

CEO, Finhigh, Ltd. (Paris, France) | 2015–present • President, AGH Financial Holdings (New York, NY) | 2001–2015

**Built an \$800M enterprise with a \$3B market capitalization from scratch.
Steered it to consistently rank as a top-3 provider for 14 years.**

- **OPPORTUNITY ➔ INNOVATION ➔ LAUNCH ➔ GROWTH:** Spurred a unique analytical system to service the non-prime market, better subdividing credit risk spectrum. Ushered the highly scalable solution to IPO within just 3 years, becoming one of the largest issuers of consumer credit in its segment.
- **CRISIS ➔ RISK MANAGEMENT ➔ STEADFAST LEADERSHIP ➔ BUSINESS ENDURANCE:** Anchored the organization during severe dot-com crisis, rightsizing the business to adapt to the realities of retracted funding. Anticipated the financial crisis of 2008 before competitors, quickly and intentionally curtailing lending growth and investing in distressed assets at a deep discount.
 - Acquired 10 deteriorated portfolios that generated profits in excess of \$400M.
 - Orchestrated purchase of a distressed asset-buying platform and relaunched it, with operating profitability and subsequent sale generating a 150% annualized IRR.

FINHIGH & AGH FINANCIAL HOLDINGS, continued ...

- Purchased a French payday-lending company for less than \$8M and convinced the Board to invest in its development rather than shut it down. Delivered \$22M EBITDA, up from -\$3M within just 2 years. Sold the company for \$200M after just 4 years.
 - Thrived during global financial crisis, issuing dividends and shareholder buybacks.
 - Off-shored customer service and collections to China, Chile, Peru, and Thailand, while maintaining a one-team culture, driving exceptional bottom-line value.
- **WHITE SPACE IDENTIFICATION ➔ STARTUP ➔ SHIFTING ENVIRONMENT ➔ BUSINESS MODEL ADAPTATION:** Identified a multibillion-dollar non-prime consumer market in France within a favorable regulatory environment and launched JV Finhigh as Controlling Shareholder to target a clear market gap. Adapted to changes in regulatory landscape and anxious investors, turning enterprise into an IP holding company, projected to produce \$10M–\$15M in revenue.

PRIMEX CREDIT BUREAU

1995–2001

*Consumer credit reporting agency***MANAGING DIRECTOR**, Quantitative Analysis & Management Consulting Division (New York, NY)

Outpaced the competition and positioned Primex as an innovative credit bureau through differentiating products. Groomed 7 direct and 50 indirect reports for success. \$40M P&L.

- **SOLUTION DEFINITION ➔ STRATEGIC INFLUENCE ➔ MARKET POSITIONING ➔ VALUE CREATION:** Championed bespoke management consulting solutions as a key differentiator over competitors and gained buy-in for implementation among senior leaders. Landed 5 of company's top-tier customers, building credibility internally and externally. Produced \$40M in new revenue.
- **CUSTOMER NEEDS ASSESSMENT ➔ PRODUCT DEVELOPMENT ➔ REVENUE GROWTH:** Spearheaded a product development function that generated 7 new products targeted at established customer base. Rapidly delivered a bankruptcy-risk prediction solution to respond to surge of bankruptcies, generating \$40M in incremental revenue.

Parallel Business Activity

DAVIS VENTURES, LLC (2014–Present). Currently direct this private investment fund and act as an advisor to early-stage financial technology and analytical software companies. Serves as an advisor for ScotFin, Inc., Konex Software, LLC, and Inity, Inc.

DAVIS TOWERS, INC. (2001–Present). Cofounded this company that builds cellular towers and leases and sells them to major wireless providers. **Generated \$8M in profit since founding.**

QUICKTECH SYSTEMS, INC. (1994–2004). Cofounded this software company specializing in instantaneous analytical credit decision making. **Sold company after 8 years to Experian for \$28M.**

Education

MASSACHUSETTS INSTITUTE OF TECHNOLOGY—Bachelor of Arts, Economics, 1992

ENS PARIS—Master of Arts, Economics, 1994

Resume Strategy

Adam Davis had an accomplished 25+-year career of taking burgeoning ideas, turning them into revenue engines, and anchoring them when the winds of change blew. He credited his success to his ability to see the writing of change on the wall before his competitors, to quickly scale innovative ideas to “prime time”, and brace his organization through inevitable economic crises.

Based out of Paris, France, Adam had a desire to further expand his already international horizons in a general management capacity within Consumer Finance and FinTech.

To highlight his brand attributes of innovation and ability to stay one step ahead of the competition, I created a crisp tagline for him—“Thinking Tomorrow. Today.”—in addition to the branding statement, “Expert in Disrupting Markets, Untapping Global Opportunities, and Soaring During Market Downfalls”. The latter indicates in greater detail, but still succinctly, the career outcomes of his future-focused mentality.

The design elements, such as the sky-like fading blue was chosen to emphasize Adam's “over-the-horizon” thinking. I made strategic use of color to draw the eye to elements I didn't want readers to miss, such as his global leadership capability as well as his incredible growth, business survival, and turnaround stories.

A key challenge in this resume was the fact that his most recent role with Finhigh—a joint venture with his previous company—had taken a turn for the worse. Although it would still be a profitable venture, its projected results paled in comparison to what he had done earlier with AGH Financial Holdings. Since the two were related companies (the new company being a subsidiary of AGH), I merged the role with AGH and Finhigh together and turned his Finhigh story into the last bullet point of the two experiences together, to avoid leading with a less-than-stellar story.