

## **Michael Kaminski**

Fintech & Strategic Finance Executive | FP&A | Payments | Growth Strategy

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## **SUMMARY**

Dynamic finance executive with 15+ years of experience driving financial planning, budgeting, product management and strategic analysis in high-growth fintech and payments environments. Deep expertise building financial models from scratch, leading cross-functional FP&A processes, and delivering actionable insights & tangible, product roadmaps to guide executive decisions. Skilled in simplifying complex data into strategic narratives for board and investor audiences. Passionate about scaling organizations through rigorous analytics, operational discipline, and innovative financial infrastructure.

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## **CORE COMPETENCIES**

- Product Roadmap, Go-to-Market, Operations, Risk, Compliance & Technology
  - Financial Planning & Analysis (FP&A)
  - Forecasting & Budgeting Leadership
  - Financial Modeling & Scenario Planning
  - Payments & Embedded Finance Expertise
  - Cross-Functional Strategic Alignment
  - SaaS Metrics & Revenue Analytics
  - Data Visualization & BI Tools (Power BI, Adaptive Insights)
  - Investor & Board Reporting
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## **EXPERIENCE**

### **Fyxed – Atlanta, GA**

*Interim CEO* • Mar 2025 – Jun 2025

- Directed all budgeting, forecasting, and scenario planning activities, ensuring financial alignment with nationwide go-to-market expansion.
- Built financial models to evaluate embedded finance product rollouts, collaborating with product and operations to drive execution.

### **Momnt – Atlanta, GA**

*Senior Manager, Product Engineering* • May 2023 – Feb 2025

- Led FP&A initiatives supporting a \$400MM 144(a) debt raise and \$15MM Series B equity round; built comprehensive financial models from scratch to inform capital allocation and growth decisions.
- Developed real-time SaaS metrics dashboards (MRR, churn, LTV/CAC) in collaboration with data and product teams, enabling precise performance tracking and forecast accuracy.
- Partnered cross-functionally to streamline financial workflows, supporting operational scaling and strategic investments in payments infrastructure.

### **Superior Contracting & Maintenance – Atlanta, GA**

*Co-Founder, CTO/CFO* • Jun 2018 – Apr 2023

- Managed all aspects of FP&A, including multi-state budget management, cash flow forecasting, and profitability analysis; scaled revenue to \$15MM.
- Implemented ERP systems and financial data pipelines, improving reporting accuracy and supporting rapid growth.

**GreenSky – Atlanta, GA**

*Product Strategy Manager* • Jun 2016 – May 2018

- Designed financial frameworks and business cases for payments strategy, supporting \$1.8B in originations and a successful IPO preparation.
- Led detailed revenue and expense analyses, providing insights that drove product margin expansion and operational efficiency.

**The Home Depot**

*Finance & Strategy Roles* • 2011 – 2016

- Supported execution of \$8B+ in strategic transactions, including budgeting and valuation modeling for major divestitures and share repurchases.
- Led cross-functional financial planning initiatives, aligning business units with enterprise-level growth and capital strategies.

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**EDUCATION**

**Georgia State University**, MBA, Finance • Dean's List • CFA Scholarship • GPA: 3.2

**DeVry University**, B.S., Computer Information Systems • GPA: 3.9

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**SELECT ACHIEVEMENTS**

- Executed and modeled \$10B+ in capital transactions across multiple high-growth environments.
- Built SaaS and payments financial models that guided successful investor raises and large-scale go-to-market strategies.
- Reduced forecast variances by 30% through refined scenario analysis and real-time metric integrations.

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**ADDITIONAL INFORMATION**

Open to relocation to support global growth and strategic finance initiatives. Passionate about transforming FP&A into a true business partner function.