

## DANIEL CHEN

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### WORK EXPERIENCE

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#### GAGE DIAMONDS

Chicago, IL

*Chief Operating Officer*

06/2017 – 03/2020

Managed six direct reports at fintech startup that provided online retail financing to e-commerce customers of Gage Diamonds and Brilliant Bed using a proprietary lending platform (LendFirm)

##### Gage Diamonds

E-commerce and retail store selling engagement rings, loose diamonds and fine jewelry

- Grew revenue by 500% while turning the company profitable within two years
- Managed all aspects of the business, including operations, marketing, sales, customer service, IT, accounting, and HR
- Managed online marketing campaigns primarily focused on Google Adwords and Facebook with \$500K annual spend, achieving 10x ROAS (Return on Advertising Spend) across all platforms
- Developed & maintained Magento 1 ecommerce site, managing two offshore development groups

##### Brilliant Bed

E-commerce and retail store selling mattresses and bedding products

- Launched mattress company from the ground up - identified and sourced all products, built out retail location, hired and trained employees, designed and developed a Magento 1 ecommerce site
- Managed all marketing campaigns, including radio, local television, Google Adwords and Facebook

##### LendFirm

Provided online installment loans to Gage Diamonds customers

- Managed two development groups to redesign lending platform and launch rebranded finance company
- Established, monitored, and revised credit policies and procedures to maximize credit approvals while minimizing risk exposure, achieving 100% growth in receivables over two years while averaging net loss rates of 10% on monthly vintages
- Instituted workflow queue system to process applications for loan originators using custom SQL reports

#### HONOR FINANCE

Chicago, IL

*Director of Finance, Risk & Analytics*

06/2012 – 06/2017

- Built out finance and analytics department for auto lender that had recently received a private equity growth equity investment
- Led monthly budgeting, forecasting, analysis, commentary, and production of internal management reports as well as quarterly board reviews and annual board presentations, reporting directly to senior management and Board of Directors
- Assembled investor presentations during several rounds of capital raising, which included securing a \$150 million credit facility, securing a \$200 million warehouse facility, and issuing a \$100 million S&P-rated securitization
- Implemented & utilized SQL database to generate Key Performance Insight (KPI) dashboards, streamline data acquisition for monthly servicer reports, and improve overall business analytics
- Spearheaded the development and implementation of an automated scoring model that reduced default rates by 17%
- Developed and maintained company-wide financial statement model

#### COLONNADE ADVISORS

Chicago, IL

*Financial Analyst, Mergers & Acquisitions*

01/2006 – 10/2011

- Worked directly under three managing directors at middle-market investment bank on sixteen sell-side merger and acquisition (M&A) transactions – completing fourteen transactions in the financial services sector, and two in the manufacturing sector

### EDUCATION

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#### NORTHWESTERN UNIVERSITY KELLOGG SCHOOL OF MANAGEMENT

Chicago, IL

*Master of Business Administration, Concentrations in Finance, Innovation & Entrepreneurship*

09/2013 – 06/2016

- Presented as team lead at the Northwestern University Venture Challenge (NUVC)
- Organized 1<sup>st</sup> and 2<sup>nd</sup> annual part-time MBA ski trip

#### UNIVERSITY OF ILLINOIS URBANA CHAMPAIGN

Champaign, IL

*Bachelor of Science in Electrical Engineering, Minor in Bioengineering*

09/2000 – 12/2004

### SKILLS & INTERESTS

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- **Skills** Financial modeling, forecasting, budgeting, reporting, budget variance and sensitivity analysis; cash flow modeling; accounting, business analytics; SQL, relational databases, KPI dashboards, Power BI, Tableau; Microsoft Excel
- **Interests:** Golf, snowboarding, indoor rock climbing, boxing, front-end web development (React.js)