

# CURRICULUM VITAE



## Carlo Palmieri

Verified Expert in Management Consulting

Management Consulting Expert

London, United Kingdom

Toptal member since December 13, 2019

### EXPERTISE

Pitch Deck Consulting Market Sizing Business Modeling Business Analysis Consulting Post-merger Integrations  
Growth Strategy Fintech Due Diligence Budgeting Consulting Financial Modeling FP&A M&A Valuations  
Fundraising Project Finance Consulting Business Plan Writing Banking Consulting Business Proposal Writing

## Bio:

A Wharton MBA graduate, Carlo has led transactions on \$10 billion worth of LBO and growth capital deals. He's worked in investment banking, M&A (Deutsche Bank), management consulting (Bain & Company, Oliver Wyman), and corporate development (Lehman Brothers). Carlo leverages his skills in corporate finance, business strategy, and international business development to help companies scale and deliver value for their investors.

## Career Highlights

### Director of Corporate Strategy and Business Development

Lehman Brothers

### Manager

Bain & Company

### Analyst, Investment Banking Division, M&A Advisory

Deutsche Bank

## Education Highlights

### Master's Degree

Wharton School at the University of Pennsylvania

### Bachelor's Degree

Luigi Bocconi University

## Work Experience

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## **CC INVEST | Commodities & Gold Advisor**

• 2018 – PRESENT

Dedicated on trading platform, using technical and fundamental instruments, to bring the best possible performance for our traders.

• Managing portfolios over \$3.6M on financial markets for Italian Investors.

Managing portfolios over \$3.9M on financial markets for British Investors.

• Personal dedication and advices on supporting the growth of our Investors funds, using financial plan over time and risk management.

## **Managing Director**

2009 - PRESENT

CP Consultancy Solutions

- Supported the definition and the implementation of the three-year strategic plan of an insurance company (project lasted for over two years). Defined a 100-day implementation plan and designed a monitoring system. Acted as an expert in areas such as direct insurance proposition, motor tariff redesign, and tied agents network resizing. Defined the sales strategy and supported the M&A sell-side activities.
- Designed and launched a lifestyle health and life program, similar to Vitality, for a European insurer including sport, nutrition, well-being, and work-lifestyle balance. Worked closely with personal trainers and nutritionists to design the contents of the program.
- Defined the strategy and target product offering for supplementary health insurance for a Swiss health insurer, including an engagement program related to sport and nutrition. Supported the restyling and repricing of products.
- Defined the Target Operating Model definition (~1-year project) for a UK insurer. Coordinated IT vendor selection, including the recommendation of the most suitable platform.
- Defined the Target Operating Model for the finance function of an insurer, encompassing full organization and processes review of the business acquired in Benelux to foster integration to the Group; defined target processes and controls under the input of relevant Group functions, reporting findings to the Steering Group (~1-year project).

# CURRICULUM VITAE

- Defined the customer journey and Target Operating Model for a private pension provider. Coordinated IT vendor scouting and selection. Presented key findings to the board of directors (~1-year project).
- Conducted full strategic review for a consortium of insurers; reported results to the Board of Directors; supported the definition of the 3-year strategic plan.
- Developed a strategic review and new business plan for a bancassurance business in Italy and Spain for a European banking group.
- Defined the go-to-market strategy for the insurance vertical in Europe for a leading IT vendor.
- Carried out due diligence in mid market lending.
- Carried out due diligence on a European price comparison website.
- Carried out due diligence on an insurance company.
- Carried out due diligence on a large insurance intermediary (broker/agency).
- Carried out an organizational review for a pharma company that led to the redefinition of the approach and tools for talent acquisition.
- Defined the strategy for an asset and wealth management group, including the repositioning of the advisors' distribution network and the launch of an institutional offering around growth equity and real estate private equity.
- Supported the entry strategy of a Series B US fintech in the UK market.
- Led the product and market fit for a Series A US marketplace.
- Conducted financial modeling for a commercial real estate transaction in the US.
- Assessed the viability and attractiveness of a roll-up in healthcare services in Canada.
- Conducted market research on the European price comparison vertical.

Focus areas: User Experience (UX), Customer Experience Management, Customer Engagement, Customer Lifetime Value (CLV), Customer Research, Customer Analysis, Investment Banking, Commercial Banking, Mortgages, Financial Services, Insurance, Due Diligence, Actuarial, Financial Planning & Analysis (FP&A), Financial Ratios, Business Planning, Pitch Deck Consultant, Market Sizing, Business Models, Forecasting, Revenue & Expense Projections, Pitch Decks, Financial Modeling, Market Research, Marketplaces, Business Strategy, Revenue Projections, Market Research & Analysis, Data Analysis, Finance, Business Analysis, Change Management, Organizational Change Management (OCM), Organizational Design, Total Addressable

# CURRICULUM VITAE

Market (TAM), Serviceable Obtainable Market (SOM), United Kingdom, Prepaid Debit Cards, Card Payments, Series A, Financing, Startups, Fintech, Europe, Venture Capital, RiskMetrics, Software as a Service (SaaS), SaaS, P&L Forecasting, Cash Flow Modeling, Commercial Strategy, Go-to-market Strategy, Go-to-market Plans, Growth Strategy, Fundraising

## **Business Plan Expert (Fintech | Enterprise | Subscription)**

2023 - 2023

Confidential

- Developed a full business plan, including a financial model and investment requirements.
- Conducted TAM, SAM, and SOM analysis to quantify the potential of the opportunity.
- Helped with structuring the deal among the founders, identifying the key items to be included in the founders agreement.

Focus areas: Business Planning, Management Consulting, Pricing Models, Financial Modeling, Revenue & Expense Projections, Business Models, Three-statement Modeling, Enterprise SaaS, Business Plan Consulting, Energy, Consulting

## **Senior Job Manager**

2008 - 2009

Oliver Wyman

- Carried out due diligence in fund administration.
- Created a business plan for investment in ground rents.
- Defined the business case for the operational and business integration of an insurer and a bank around the bancassurance business (cross-selling/upselling, and the launch of bancassurance in other African countries, to name a few).
- Led the organizational review and redesign of the IT and Operations department of an insurance company.
- Led the definition of the IT roadmap of an insurance company.

Focus areas: Business Planning, Due Diligence, Mergers & Acquisitions (M&A), Market Sizing, Business Models, Forecasting, Revenue & Expense Projections, Pitch Decks, Financial Modeling, Market Research, Business Strategy, Revenue Projections, Market Research & Analysis, Data Analysis, Finance, Business Analysis, Change Management,

# CURRICULUM VITAE

Organizational Change Management (OCM), Organizational Design, Total Addressable Market (TAM), Serviceable Obtainable Market (SOM), United Kingdom, Cash Flow Modeling, Commercial Strategy, Go-to-market Strategy, Go-to-market Plans

## **Director of Corporate Strategy and Business Development**

2005 - 2008

Lehman Brothers

- Prepared strategic reviews for the Board of Directors: European mortgages, asset management, German, and Italian franchise.
- Led expansion projects into emerging markets, via set up of representative offices, the acquisition of local brokerage companies, and assessment of joint-venture opportunities.
- Led project to enter the Italian mortgage market: Analysis of distribution system, key players and products, identification of entry options, estimation of synergies of mortgage platform acquisition, and assessment of the impact of acquisition (accretion/dilution).
- Conducted a full potential assessment of the mortgage business in Europe: Benchmarking of performance of mortgage platforms and identification of improvement initiatives focused on process and cost efficiency (automation, and offshoring, for example).
- Acquired a Turkish brokerage company: Performed valuation and modeled financial impact on Lehman, developed structure, supported negotiations and definition of the term sheet, coordinated due diligence, supported negotiation of the SPA, achieved internal unconditional approval for the acquisition, supported the application process to attain Turkish banking regulatory approval and transfer of license.
- Led projects to grow the insurance business globally, as an agent as well as principal. Organized a senior management workshop in New York to assess the attractiveness of opportunities identified.
- Supported the fundraising of a large real estate private equity fund, working closely with the real estate team on the Confidential Information Memorandum (CIM).

Focus areas: Strategy Planning, Mergers & Acquisitions (M&A), Market Sizing, Business Models, Forecasting, Revenue & Expense Projections, Pitch Decks, Financial Modeling, Funding Strategy, Business Strategy, Revenue Projections, Market Research & Analysis, Data Analysis, Finance, Business Analysis, Change Management, Total

# CURRICULUM VITAE

Addressable Market (TAM), Serviceable Obtainable Market (SOM), United Kingdom, Valuation, Valuation Modeling, M&A (Buy-side), DCF Valuation, Cash Flow Modeling, Go-to-market Strategy, Go-to-market Plans, Fundraising

## Manager

1998 - 2005

### Bain & Company

- Led the strategic review of global earthmoving and agricultural equipment manufacturer: Identified the importance of critical mass and quantified the financial impact of scale, analyzed potential takeover targets that led to the acquisition of the second-largest rival.
- Conducted a feasibility analysis of real estate assets spin-off (and prepared the business plan for the new real estate company).
- Led the business process reengineering of the claims management department of a non-life insurer.
- Carried-out a check-up of the life insurer; measured portfolio and new product profitability applying actuarial techniques. Developed a tableau de bord and a performance improvement plan. Supported the re-design of the whole-life product, which accounted for over 60% of new business.
- Supported the strategic plan and of the IPO process for an insurer.
- Carried-out a check-up of operations of a financial services provider; proposed short-term improvement actions and designed a medium-term plan for performance improvement.
- Carried out due diligence on equipment rental.
- Carried out due diligence on agricultural tools.
- Carried out due diligence on consulting and training services.
- Led the strategic review of a niche Italian fashion brand.
- Led the acquisition of the Italian distributor of a US fashion brand.

Focus areas: Performance Improvement, Business Planning, Insurance, Financial Services, Market Sizing, Business Models, Forecasting, Revenue & Expense Projections, Pitch Decks, Financial Modeling, Market Research, Business Strategy, Revenue Projections, Market Research & Analysis, Data Analysis, Finance, Business Analysis, Change Management, Organizational Design, Valuation, Europe, DCF

# CURRICULUM VITAE

Valuation, Cash Flow Modeling, Go-to-market Strategy, Go-to-market Plans, Fundraising

## **Analyst, Investment Banking Division, M&A Advisory**

1997 - 1998

Deutsche Bank

- Developed financial models for valuation purposes. Compared model valuation results with transaction and market multiples.
- Analyzed leveraged deal structures (in conjunction with tax and legal advisors) and their impact on business valuation.

Focus areas: Leveraged Buyout Modeling, Leveraged Finance, Leveraged Buyout (LBO), Reverse Mergers, Mergers & Acquisitions (M&A), Revenue & Expense Projections, Pitch Decks, Financial Modeling, Business Strategy, Revenue Projections, Valuation, Europe, M&A (Buy-side), DCF Valuation, Cash Flow Modeling, Project Finance

## **Education**

2000 - 2002

### **Master's Degree in Business Administration (MBA)**

Wharton School at the University of Pennsylvania - Philadelphia, US

1993 - 1997

### **Bachelor's Degree in Finance**

Luigi Bocconi University - Milan, Italy

## **Skills**

### **Finance**

Financial Planning & Analysis (FP&A), Mergers & Acquisitions (M&A), Wealth Management, Data Analysis, Due Diligence, Budgeting, Forecasting, Revenue & Expense Projections, Financial Modeling, Market Research, Total Addressable Market (TAM), Valuation, Valuation Modeling, P&L Forecasting, Cash Flow Modeling, Funding Strategy, Series A, RiskMetrics, M&A (Buy-side), DCF Valuation, Fundraising, Project Finance, Reverse Mergers, Leveraged Buyout Modeling, Customer Lifetime Value (CLV), Three-statement Modeling

### **Output Software**

# CURRICULUM VITAE

Excel 2016, Microsoft PowerPoint, Microsoft Word

## **Industry Expertise**

Financial Services, Insurance, Asset Management, Confidential Information Memorandum (CIM), Venture Capital, Energy

## **Geographic Expertise**

United Kingdom, European Union (EU), Italy, Switzerland, Slovenia, Europe, United States

## **Data & Analysis Software**

Microsoft Access

## **Other**

Post-merger Integration, Operating Models, Operating & Service Model Improvement, Microsoft Visio, Term Sheet Negotiations, Analysis of Variance (ANOVA), Business Planning, Information Memoranda, Investor Presentations, Investor Relations, Pitch Deck Consultant, Market Sizing, Business Models, Pitch Decks, Marketplaces, Business Strategy, Revenue Projections, Market Research & Analysis, Finance, Business Analysis, Change Management, Serviceable Obtainable Market (SOM), Fintech, Go-to-market Strategy, Go-to-market Plans, Growth Strategy, Operational Flow, Leveraged Buyout (LBO), Structuring, Price Negotiations, Organizational Change Management (OCM), Organizational Design, Prepaid Debit Cards, Card Payments, Financing, Startups, Software as a Service (SaaS), SaaS, Commercial Strategy, Leveraged Finance, Performance Improvement, Strategy Planning, Financial Ratios, Actuarial, Mortgages, Commercial Banking, Investment Banking, Customer Analysis, Customer Research, Customer Engagement, Customer Experience Management, User Experience (UX), Management Consulting, Pricing Models, Enterprise SaaS, Business Plan Consulting, Consulting.