Arnold D'Amico, Jr.

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Fractional CFO · Interim Finance Leader · FP&A and Treasury

SUMMARY

Finance executive with 30+ years leading FP&A, capital planning and treasury at Amazon Web Services, Segra, XO Communications and AOL. Fractional CFO through my own firm since 2024, serving small and medium-sized businesses, including multi-location restaurant and healthcare clients, from a fully remote seat. Cover the whole finance function: driver-based models, budgets and forecasts, investor reporting, bank relationships, audit coordination and tax resolution. Clients get senior CFO judgment without carrying a full finance team.

CORE COMPETENCIES

Fractional CFO · Interim CFO · Financial Planning & Analysis (FP&A) · Budgeting & Forecasting · Driver-Based Financial Modeling · DCF Valuation · Treasury & Cash Management · Liquidity Planning · Bank & Lender Relations · Loan Document Review · Investor Reporting · Board & Executive Reporting · Variance Analysis · KPI Development · P&L Ownership · Capital Budgeting · Capital Allocation · Cost Reduction · Pricing Strategy · M&A Integration · Intercompany Reconciliation · Multi-Entity Reporting · Audit Coordination · Sales & Use Tax Resolution · Lease Negotiation · Internal Controls · Process Improvement · Team Leadership

Systems: Advanced Excel modeling · Oracle · SAP · Restaurant365 (R365) · Toast POS · QuickBooks · Bill.com

Industries: Cloud and technology · Telecommunications and fiber infrastructure · Digital media · Restaurants and hospitality · Healthcare (multi-location practices)

PROFESSIONAL EXPERIENCE

AADJR Consulting, LLC Leesburg, VA (Remote)

Founder and Fractional CFO 2024 to present

Independent firm providing fractional CFO, FP&A and treasury services to small and medium-sized businesses.

Client: Multi-entity restaurant group (Washington, DC and Maryland). Role: Sr. Director, Finance and Treasurer, fully remote.

- Lead finance for the management company and its restaurant entities, including a waterfront restaurant budgeted at $10.7M in annual sales. Cover FP&A, treasury, investor reporting, lender relationships and tax matters.
- Built a reusable 13-period, driver-based operating and budget model with a consolidated view. Guest check average and labor productivity drive revenue and labor cost.
- Write the quarterly investor letters for three restaurant entities. Each one explains results, cost drivers, cash flow and balance sheet issues in plain language for non-finance investors.
- Coordinated an outside CPA firm examination of 2023-2025 intercompany activity, including reconciliation of 22 investor accounts. Completed for about $10K with a single finding on interest calculation.
- Prepared and filed Offers in Compromise with the Maryland Comptroller and the DC Office of Tax and Revenue to resolve sales and use tax balances at closed locations.
- Modeled four lease renegotiation scenarios on 15 months of actual sales data, framing $57K to $71K in potential annual rent savings for landlord talks. Running a lifetime percentage rent lookback on a second lease.
- Set up a restricted renovation reserve funded at 1% of gross sales ($107K a year). Ran the bank comparison and selection, and designed investor approval and quarterly reporting for every draw.
- Partnered with the CEO to negotiate lease settlement and termination agreements across the group's closed locations, saving $5M+ in potential settlement payments. Reconciled closed-entity and intercompany balances through the wind-down.
- Reviewed bank loan documents for the principals and flagged balloon maturity, cross-entity exposure and uncapped personal guarantees before signing.
- Built a DCF and earnings-multiple valuation model for the management company, and evaluated pricing on a proposed third-party management contract.

Client: Multi-location chiropractic practice (12 locations in two states, $15M+ revenue, owner-operated). Role: Fractional CFO, fully remote, on retainer. March 2025 to July 2025.

- Brought in by the owner to tighten financial processes and internal controls across the practice.
- Made sure each location's financial statements were built correctly, giving the owner a reliable read on profitability by site.
- Supported the practice's expansion into a second state, adding five offices and growing from 7 to 12 locations.
- Worked with the practice's attorneys and COO to review the legal entity structure.
- Reviewed billing and collections to make sure revenue was captured correctly and collected efficiently.

- Set up an AP card program through Bill.com, the existing payables platform. Cut payment processing time and made sure every payment posted correctly in QuickBooks.

Amazon Web Services (AWS) Arlington, VA

Head of Finance, Worldwide Specialist Organization 2022 to 2023

- Finance partner to senior sales leadership on a $2B+ annual budget, owning forecasts, budgets and executive metrics reporting.
- Cut operating expenses 10% year over year through tighter cost controls and streamlined reporting.
- Brought month-over-month forecast variance down to 1% by reworking the variance analysis process.
- Built annual sales targets by geography with Sales Operations, supporting $1B+ in revenue growth.

Segra, formerly Lumos Networks (now part of Cox Communications) Reston, VA

Director, Capital Analysis 2018 to 2022

- Ran a $150M+ capital portfolio and built the cost controls and project spend variance reporting used to manage it.
- Led a team of 6 through the financial integration of a $500M acquisition.
- Created quarterly capital project and profitability reporting for executive decision-making.

Director, Finance 2014 to 2018

- Developed cost allocation methods that improved capital investment decisions.
- Worked with commercial teams on pricing strategy to improve returns on infrastructure investment.
- Modeled and tracked $1M+ in cost savings initiatives. Received the Shining Star Award for leadership.

XO Communications (now part of Verizon) Reston, VA

Senior Manager, Financial Analysis 2011 to 2014

- Prepared revenue analysis and financial reporting for CFO and Board presentations.
- Reengineered revenue recognition and performance reporting processes to improve visibility.
- Set up a profitability modeling framework that supported investment decisions.

Earlier career

America Online (AOL), Dulles, VA. Director, Finance. Managed the monthly close for $90M+ in operating expenses and led a team of 10.

Verisign, Herndon, VA. Director, Finance. Directed expense forecasting and the monthly close for marketing operations.

EDUCATION

Master of Business Administration (MBA), Finance. Syracuse University, Martin J. Whitman School of Management.

Bachelor of Arts, Economics and Accounting. Claremont McKenna College.