

## NEW MARKET GROWTH · THE FREE TOASTER

# The fintech consultant who became his industry's *media brand*.

Carlos Caro used LinkedIn to build a consulting pipeline, then a following across his industry, then a media brand. Eve grew with him at each stage: self-serve first, then Studio, then The Free Toaster's newsletter.

## CHAPTER 1 · SELF-SERVE

## 10 to 1

**Hours a week on content.** In his words.

## CHAPTER 1 · SELF-SERVE

## 2x

**Engagement and deal flow** over the past year.

## CHAPTER 2 · STUDIO

## \$1

**Per click** on an Eve-drafted post he boosted for \$200. 19K impressions, 234 clicks.

## CHAPTER 3 · THE FREE TOASTER

## 5%

**of his audience** listens to the podcast. Eve turns the interviews into the newsletter.



### Carlos Caro

Managing Partner, New Market Growth  
Founder and host, The Free Toaster

#### INDUSTRY

Consumer lending and fintech. The Free Toaster is a newsletter, podcast and events brand for the leaders in it.

#### BACKGROUND

20 years in corporate, including Capital One and Credit Karma, where he led partnerships and ran the card business.

#### THE BUSINESSES

Consulting (New Market Growth), media (The Free Toaster), events (150-seat invite-only summits).

#### ON EVE

Self-serve on Eve Platform for over a year. Eve Studio since June 2026. Newsletter production since September 2026.

#### WHAT EVE RUNS

Two voice profiles (LinkedIn and newsletter). A LinkedIn draft every weekday across two editorial lanes. A weekly interview-based newsletter edition.

#### BEFORE EVE

## He has the proof that content drives revenue, but was short on hours to make it happen.

Carlos Caro spent 20 years in corporate, seven of them in lending at Capital One and four at Credit Karma, where he led partnerships and ran the card business. When he started looking at what came next, he ran into a problem that had nothing to do with his resume. "Nobody knew who I

was. I was interviewing with 30-year-old founders and they wanted me to prove I knew my stuff." His answer: "I need to lead with brand. I want to be known as the guy that does this."

He started posting on LinkedIn in March 2022. For 18 months he wrote about everything he knew, and commercially it went nowhere. "Fun to read, but no cohesive narrative." In summer 2023 he narrowed to one subject: affiliate marketing for lending. "It was fire right from the beginning. I was getting inbounds from senior people at credit card companies. Sales pipeline was just building in DMs on LinkedIn." The first inbound arrived within four weeks. A

partner took the deals, the consulting replaced his salary before he resigned, and New Market Growth was born.

The newsletter and podcast came next, both under The Free Toaster, and the sponsors came to him. "The following came first. The sponsors just came in organically." Then events: curated, invite-only rooms for the people he writes for.

*"I wouldn't be able to have an events business if my content wasn't already cranking. People have seen my name out there for four years."*

CARLOS CARO

Carlos already knew content drives revenue before Eve. He had the proof. What he didn't have was the hours. The next three chapters are how he got them back, and what he built with them.

## Three chapters, one voice

### Before

2022 TO 2024

On his own

#### *Proving the model*

Narrows his LinkedIn to affiliate marketing for lending. Senior inbound within four weeks. Consulting replaces his salary before he resigns.

### 01

2025 ONWARD

Self-serve on Eve Platform

#### *Driving sales*

Voice memos become posts, posts become blogs. Ten hours a week on content becomes one.

### 02

JUNE 2026

Eve Studio

#### *Influencing the industry*

Done-for-you LinkedIn in his voice, a month ahead. One story-led post draws 234 clicks for \$200.

### 03

SEPTEMBER 2026

The Free Toaster

#### *Becoming a media brand*

Podcast interviews become the weekly newsletter. His first summit sells out all 150 seats.

From driving sales, to influencing the industry, to becoming a media brand.

# 01

## *Driving sales*

## The same voice in a tenth of the time

Carlos started on Eve's self-serve platform. He kept doing the thinking, the talking and the writing, and used Eve to turn that raw material into finished content. "I use Eve to turn voice memos into posts and posts into blogs. I repurpose everything."

The test that mattered to him most was if anyone could tell the difference, but no one did. "It sounds just like me, so no one noticed when I switched to Eve." His time on content dropped from ten hours a week to one, and the hours went back into scaling his company.

*"I run two businesses. I have young kids. I don't have a minute to waste."*

CARLOS CARO

In the 12 months to July 2026, most of them on the self-serve platform, his LinkedIn passed a million impressions, up 16% on the year before. Reach per post was down; total reach was up. "Because I'm publishing so much, it doesn't

matter." By his account, his engagement across newsletter, podcast and LinkedIn doubled over the past year, and so did his deal flow.

10 to 1

#### HOURS A WEEK ON CONTENT

Same voice. No one noticed the switch.

2x

#### ENGAGEMENT AND DEAL FLOW

Across newsletter, podcast and LinkedIn, over the past year.

1M

#### LINKEDIN IMPRESSIONS

In the 12 months to July 2026, up 16% year over year.

## Why a consistent expert voice drives sales

### THE WIDER PATTERN

#### What a leader's thinking does to a B2B buyer

Share of decision-makers and C-suite who say high-quality thought leadership did this

Made them more receptive to sales outreach from that company

90%

Made them more likely to invite that company into an RFP

86%

Led them to research a product they were not considering

75%

Made them question an existing supplier (C-suite)

70%

Edelman-LinkedIn B2B Thought Leadership Impact Report 2024. About 3,500 management-level professionals across 7 markets, surveyed December 2023.

95%

of B2B buyers are **out of market at any given time**. Staying visible is how you are remembered when they are ready to buy.

Ehrenberg-Bass Institute for the LinkedIn B2B Institute, the 95-5 rule, 2021

53%

of B2B decision-makers say that when a company's thought leadership is strong, **its brand recognition matters less**.

Edelman-LinkedIn B2B Thought Leadership Impact Report 2025

*"Eve is a total game changer. It sounds just like me, so no one noticed when I switched to Eve. I went from ten hours a week spent on content to one, giving me back the time I needed to scale my company. I can't imagine my business without it."*

CARLOS CARO

Managing Partner, New Market Growth



## 02

*Influencing the industry*

## A point of view on events, published every weekday

By mid-2026 Carlos was running three businesses with one partner and planning his first 150-seat summit. He wanted to post every day, keep his consulting content going and fill the room, all at once. So Eve Studio took over production.

The goal was influence, not event ads. "I want people to pick up: this guy has a point of view on events. Oh, and by the way, he's running one."

*"Some weeks I'm like, this is a lot. I know myself well. I can only keep a couple of things on the rails."*

CARLOS CARO

Studio retrained his voice on everything he had actually said: every podcast transcript, his solo monologues, his best LinkedIn posts, his Substack archive and the onboarding calls. It mapped the themes he holds a clear view on into two editorial lanes, affiliate marketing for lending and events, with one polished post every weekday and his own riffs on top. He chose the editing model himself: several passes from Eve's editor, one final sweep from him. "I'd rather have 20 pieces at that level than 40 that require more investment."

The drafts landed the tone he was after. "I would have never written this on my own. But it is consistent with my vibe and how I think about things." And on an events post: "I'm marketing the event without being an annoying marketer. It's part of the broader message of the post, but it's not the point of the post."

Review became a five-minute job. "I take what's on the calendar, throw it straight into the LinkedIn editor, tweak a little, and ship it. Five to ten minutes." He pastes each final back into Eve, so the voice learns from every edit.

5<sub>to</sub>10

MINUTES TO SHIP A POST

The tweaks are word choice, spacing and line breaks.

1 month

AHEAD ON THE CALENDAR

LinkedIn and newsletter, as of mid-September.

234

CLICKS FROM ONE POST

19,000 impressions on a \$200 boost, about \$1 a click.

\$1 a click

ONE POST, \$200 BOOST

In July, Eve drafted a story-led post about why big industry conferences waste everyone's time, closing with the numbers on his own summit. *"As soon as I read it, I knew exactly where I was going. I added the numbers and wrote it in five minutes."* It worked organically, so he put \$200 behind it: 19,000 impressions and 234 clicks to the event page. *"Brands pay 60 bucks a click for B2B."*

Three or four paid registrations landed the same week at \$1,000 to \$1,500 a seat. Carlos won't credit one post for them (*"there's no way to know"*), but the math was obvious to him: *"If I get a one-in-a-thousand conversion rate on that, I break even."*

90 days

THE LESSON HE'D PASS ON

Three months of summit posts crowded out his core consulting content, and he saw it in his inbound. *"I should have pre-scheduled 90 days of my core content."* That is now the calendar's job: both lanes keep running when an event takes over his week.

## Why a person's voice travels further than a brand's

THE WIDER PATTERN

### Cost per click

One boosted post drafted in Eve, against the 2025 median for B2B advertisers on LinkedIn

Carlos, one boosted post drafted in Eve

 \$1 a click

2025 median, B2B advertisers on LinkedIn

 \$9.39

Benchmark: Metadata.io 2025 B2B benchmark, medians across 138 LinkedIn advertisers and \$57.6M in spend. A boosted post is not a managed campaign, but the gap is the point: a story in a known voice earns the click an ad has to buy.

2<sub>x</sub> and 10<sub>x</sub>

Content gets **twice the click-through rate** when a person shares it rather than the company page, and people's networks hold **10 times** the connections a company has followers.

LinkedIn, Official Guide to Employee Advocacy

67% *vs* 53%

Trust in "my CEO" against trust in CEOs in general. The person you know beats the category.

Edelman Trust Barometer 2025, 27 markets

CHAPTER 3 · THE FREE TOASTER · SEPTEMBER 2026

# 03

*Becoming a media brand*

## Every interview becomes an edition

The Free Toaster is the media brand Carlos runs with Nick for consumer lending: a weekly newsletter, a podcast and curated events. The ambition is big. "The best version of it is we're the CNBC of our little niche."

The newsletter was the bottleneck. Each edition cost the two of them four to five hours, and the AI drafts they were

using got the substance right and the voice wrong. "The content is good. I hate the words it uses to communicate it." Meanwhile the deadline never moved. "We're on this hamster wheel where if we don't write a newsletter every Wednesday by 4pm, we feel like our business is falling apart."

*"Anyone can copy-paste a post from Claude into LinkedIn. That's easy. Producing a newsletter that looks good, sounds good, and is written well. Not easy."*

CARLOS CARO

The answer was already in the podcast. Only about 5% of his audience listens to the audio and video, but every interview is full of first-party insight from leaders in his industry. Now Carlos points Eve at the week's best conversation, and Eve writes an edition of about 800 words in a newsletter voice trained apart from his LinkedIn voice. "It's not the piece of content. It's the trailer for the piece of content." The first edition shipped September 10.

It is built to compound. Every guest gets a piece written about them, and Carlos expects them to pass it on. "When someone interviews you and writes a piece, guess what? You share that with everybody you know." The events feed the media too. "Everyone who comes to the event, I want on my newsletter, on my pod. Then you have a flywheel." His first summit, in September 2026, sold out all 150 seats.

Next year the plan is more interviews, up to four a week, with Eve turning the best of them into editions. "There's a

world next year where I do zero writing. All I do is interview people from the industry."

HOW AN EDITION GETS MADE

1 CARLOS

Pick the week's best interview and say why it matters.

2 EVE

Drafts about 800 words from the transcript in the newsletter voice, readable in under four minutes.

3 EVE

Fact-checks the draft against the transcript, adds the feature image and places the sponsor ads in Substack.

4 CARLOS

Reads it on his phone, tightens the headline and hits publish. Five to ten minutes.

5%

OF HIS AUDIENCE LISTENS

The newsletter puts the interviews in front of readers.

800

WORDS AN EDITION

Readable in under four minutes, one edition a week.

Sep 10

FIRST EDITION SHIPPED

The first interview-based edition of the series.

150

SEATS, SOLD OUT

His first summit, September 2026.

Why a niche media brand pays off

THE WIDER PATTERN

63%

of the **hidden buyers** in a B2B deal, the people on the buying committee a seller never meets, **spend over an hour a week reading thought leadership**. A niche audience that reads is worth more than a big one that scrolls.

Edelman-LinkedIn B2B Thought Leadership Impact Report 2025, about 2,000 management-level professionals

86%

of hidden buyers **favor perspectives that challenge their assumptions**. Interviews with the people making the news are built for that.

Edelman-LinkedIn B2B Thought Leadership Impact Report 2025

# He owns the voice. Eve keeps it publishing.

Each chapter added a layer without changing who was talking. Self-serve multiplied his own writing, Studio took over production, and the newsletter turned his interviews into a media product. What made it work is how Carlos works.

## Content is a business function

He ties it to pipeline. When summit posts crowded out his consulting content, he saw it in his inbound.

## He owns the voice

He uses Claude himself and still pays for Eve, because the value is the taste in the loop, not the generation.

## He hands over raw material

Voice memos, podcast interviews and working calls. Eve does the drafting, the editing and the build.

## He reviews fast and ships

Five to ten minutes a post. One read and the publish button on the newsletter.

*"This is not a pure automation. If I wanted pure automation, I'd go to Claude. I don't think that's the answer."*

ON WHY EVE, NOT A CHATBOT

*"The human with good taste running through it, that's pure leverage for me."*

ON THE EDITING MODEL

*"You can get 10 likes on each post and a thousand people on your newsletter and absolutely kill it in your niche."*

ON WHAT SUCCESS LOOKS LIKE

## Build the engine behind *your voice*.

Book a 20-minute walkthrough and hear your own voice model, trained the same day.

[Book a demo →](#)

Figures and quotes are Carlos's own, from his published testimonials and recorded working sessions with Eve between June and September 2026, lightly edited for length and clarity. Event and audience results belong to New Market Growth and The Free Toaster; Eve claims only the content work described here. Market figures are cited to their source where they appear.