
CUTWATER RESTRUCTURING PROGRAM

Our Customer

Business owners seeking:

1. Immediate intervention to work through short-term hurdles
2. To grow to an optimum value requiring human and/or financial resources
3. A strategic exit plan within the next 36 months at an optimal enterprise value

Initial Conversation

Upon identification of a prospective company referred by a professional advisor, Cutwater will engage in an initial phone/online conversation outlining the following information:

- a) Brief overview of the company situation
- b) Immediate needs for critical decisions relating to cash flow/banking/customers, etc.
- c) Human Resource Recap and immediate decisions to retain/motivate key individuals
- d) Expectations for Cutwater intervention

Cutwater Solutions

Equity Revitalization – Identifying the optimum value of the business despite short-term challenges while preparing the business for growth and increased market share by providing human and/or financial recourses and then executing an optimum-value exit.

- a) CIA Analysis™ - Provides immediate snapshot, including a sustainability index, from which to address and resolve short-term hurdles.
- b) Restructuring Program – Injecting human and/or financial resources to stabilize business operations and initiate strategic growth plan to achieve optimum value.
- c) Optimum Value Exit – A seamless transition through mergers and acquisitions to exit the business at its optimum value.

Process

After the initial conference, Cutwater will prepare a preliminary outline of the possible pathways forward and qualify the business for one or more possible engagements. If assessments are positive, Cutwater and client will agree on terms, execution steps, agreements and begin work.

Next Steps

Cutwater will have an initial call to begin assessing the situation and then if all parties agree, we will work quickly to gather the appropriate information and begin to resolve the critical issues and then work through short-term sustainability.

- a) These situations need to be fully analyzed and mitigation plans prepared and implemented:
 - Immediate and 30, 60 & 90 day cash flow projections
 - Banking/Lending/Mortgage situation stabilized
 - CARES Act loan application implemented immediately
 - Communication with customers to provide comfort level
 - Lost revenue analysis for short/long term
 - Creditor issues & short-term agreements
 - HR policies such as layoffs, terminations, continued payments, etc.
 - Communication with employees to retain key employees and satisfy all employee concerns
 - Ongoing business operations strategic plan to include contingencies for future directives from Federal or State Government
 - Funding mechanisms and implementation