Lender and Borrower Services

Building a mutually supportive relationship between lenders and borrowers is vital. Our services are designed to help create the right foundation that supports both sides of the credit lifecycle to minimize risk and achieve the best possible outcomes for our clients.

NDERS

IDENTIFY RISKS & OPPORTUNITIES

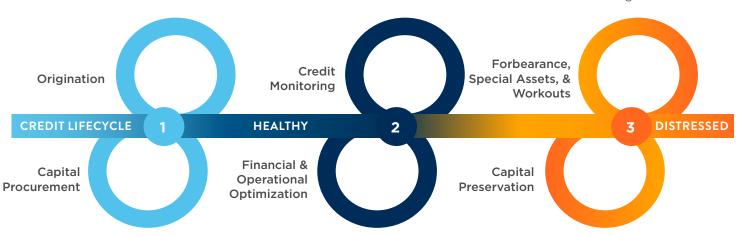
- ► Collateral exam
- Quality of earnings
- ► Credit risk analysis
- ► Liquidity assessment
- Capital structuring strategy
- ► Credit facility optimization
- ► Operational diligence
- ► Refinancing support

2 MITIGATE CREDIT RISK

- Reoccurring credit monitoring
- ► 100-day strategy planning
- Liquidity efficiency
- Performance improvement
- Organizational and business plan design
- ► Stakeholder management

PRESERVE CAPITAL/ MONETIZE ASSETS

- Liquidity management
- ► Chapter 11/7 trustee
- Plan of reorganization development
- Asset and enterprise valuation
- Liquidation analysis
- Asset sales support
- Bankruptcy assistance
- Chief restructuring officer





BORROWERS

SECURE CREDIT/ IDENTIFY OPTIONS

- Asset-based field exams
- Financial and operational due diligence
- Business plan and strategy advisory
- Credit structuring
- Opportunity and risk assessment

IMPROVE PERFORMANCE/ OPTIMIZE LIQUIDITY

- ► Finance transformation
- Operations and supply chain improvement
- Profit and working capital enhancement
- ► Interim management
- Real estate advisory

3 IMPLEMENT RESTRUCTURING, TURNAROUND, BANKRUPTCY

- Restructuring advisory services
- Negotiation of forbearance agreement
- Credit amendment
- ▶ 13-week cash flow
- ► Interim management
- ► Real estate optimization
- ► Alternative lenders
- Distressed M&A

Why Riveron

Whether a lender or borrower, our objective is to create value for our clients by providing the tools they need to thrive in both healthy and distressed situations throughout the credit lifecycle.

ENGAGE WITH CONFIDENCE

With decades of experience, we combine operational and financial expertise with deep industry knowledge to provide clients with critical specialized lender and borrower advisory support needed to achieve optimal results.

MAXIMIZE VALUE

Our range of services and tailored solutions are designed with growth in mind. We partner with companies to optimize financial and operational performance to meet and exceed commitments to stakeholders.

BUILD RESILIENCEY

If a company encounters issues of underperformance, overleveraging, cash flow restrictions, and other distressed situations, we customize a rapid response to improve results, identify issues, and develop action plans to ultimately avoid a crisis.

ACHIEVE RESULTS

If a crisis does arise, we have the expertise to effectuate the best possible outcome under the circumstances to improve results and restore value to stakeholders as quickly as possible.

REPRESENTATIVE ENGAGEMENTS























