

Debt Advisory Services

Ensure your business has the financial resources to rebound and recover



Since the onset of the Covid-19 pandemic many borrowers have come under pressure to manage their cost base and working capital, while continuing to meet their debt obligations. Such financial pressures have applied to almost all industries and sectors across the economy.

BDO's Debt Advisory Team are available to support you and your business through these challenging times as you seek to reboot, stabilise and improve your business resilience. We offer independent and pragmatic advice on all aspects of debt funding for both trading businesses and property investors. We will advise you in developing a strategy to deal with your current debt obligations, assist in sourcing new finance or re-finance your debt with a new lender, where appropriate.

Current Market Situation

The debt market currently consists of traditional financial institutions and alternative lenders. Additional Government supports have been introduced through the Strategic Banking Corporation of Ireland (SBCI) and the Irish Strategic Investment Fund (ISIF) to support lending. Currently, lenders are offering up to six months debt forbearance.

While lenders remain open for business, economic and regulatory issues will continue to put pressure on the availability of bank lending options. Appetite to lend is likely to be polarised towards more conservative debt structures and with businesses and individuals in a stronger financial position.

Both businesses and individuals need to assess their current and projected financial situations and consider their financial needs in order to prepare for proactive engagement with their lenders.

Our Debt Advisory team specialise in advising companies in these situations. We have extensive relationships with the lending community which means we ensure our clients can explore all potential funding options.

Fully Integrated Service Offering

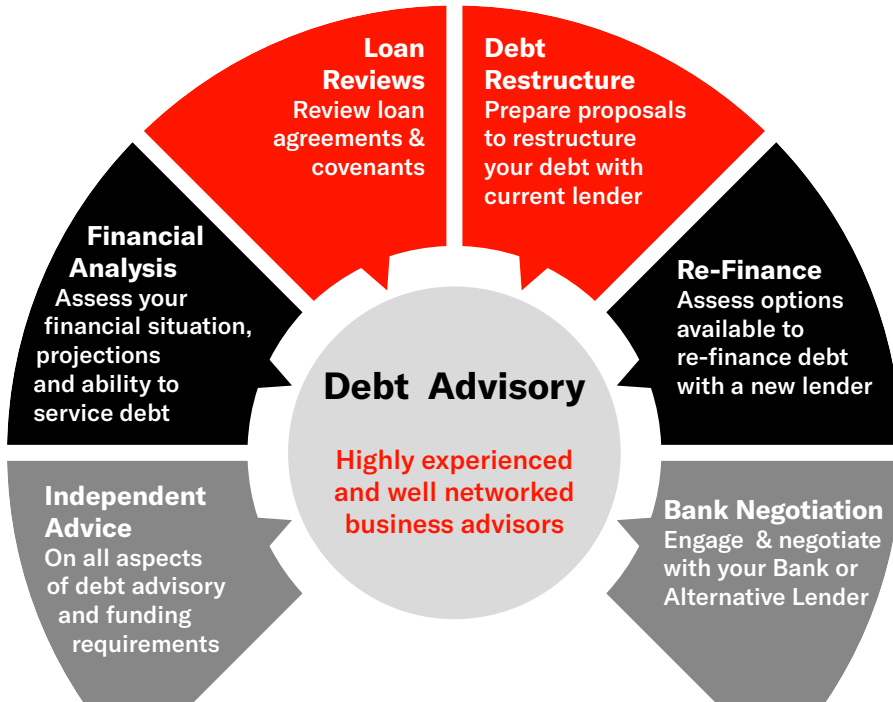
Our team of business advisors include accounting professionals and former bankers who are highly experienced and well networked with all lenders locally. We also have access to international funders through the BDO International Network and a dedicated Debt Advisory Group.

We take a hands-on approach and ensure we provide debt solutions that are suitable and sustainable for your business or personal circumstances.

Our clients benefit from our commercial insights into the funding market, understanding of lender requirements, expertise in assessing business working capital needs and our experience in advising on the appropriate debt structures. We will:

- review current loan commitments/agreements and your covenants
- advise you on your business plan, financial projections and cashflow situation
- assess your funding requirements and options
- prepare a suitable funding proposal for your current or prospective funding provider(s)
- Lead the engagement and negotiations with funding provider(s) on your behalf
- Support you on the restructuring of your debt facilities as required.

OUR TAILORED SERVICES TO MAXIMISE DEBT FUNDING OPTIONS



- Senior Commercial Debt
- Subordinated Debt
- Unitranche Debt
- Mezzanine Finance
- Supply Chain Finance
- Asset Finance
- Acquisition Finance
- SBCI/ISIF Loan Schemes
- Real Estate Finance

“We are confident in our ability to add value by providing specialist, independent advice, identifying the best sources of funds, extracting the most attractive terms, advising on the best way to structure your debt, reducing execution risk.”

A SELECTION OF CLIENTS WE WORK WITH

> €10m	€60 million fundraise for technology sector client €39 million real-estate debt negotiation €30 million debt facility for client in waste management sector €20 million loan renewal/extension for manufacturing sector client €15 million debt fundraise for nursing home operator
< €10m	€7 million re-finance for client in hospitality sector €5 million debt fundraise for leading childcare provider €5 million re-structure for large-scale retailer €3.5 million re-finance for commercial real-estate €2.7 million re-structure for manufacturing client Numerous fundraises up to €10m, across all sectors

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