

# When to Call Us – A Reference Guide for Accounting Professionals

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We specialize in \$10 – \$50M debt solutions for businesses navigating growth, acquisitions, or financial pressure.

Diamond Willow designs and delivers tailed corporate debt financing solutions from traditional and alternative capital providers.

**What this means for you:** You stay the trusted advisor. We deliver institutional level execution when the situation requires a tailored outcome.

## Three Situations Where We Add Immediate Value

### 01. Growth Is Outpacing Capital

#### Call us when:

- ✓ Strong growth, but cash flow can't keep up
- ✓ Working capital strain (payables stretching, asset sales)
- ✓ Client considering dilutive equity despite non-dilutive options being available
- ✓ Existing capital provider is struggling to understand the vision and provide the capital to execute on that vision

#### Why it matters:

Delayed capital often costs more than a higher interest rate. We help clients execute growth plans now while protecting long-term growth opportunities.

#### What we do:

- Align story, strategy, and structure to obtain appropriate financing
- Run a competitive lender process ensuring the most competition financing options are available
- When required, define a clear path back to bank financing (24–36 months)

**Banks finance history. Growth requires a bridge.** Alternative capital lets strong businesses prove performance and return to a bank within 18–36 months.

### 02. Acquisition Financing Is Stalled

#### Call us when:

- ✓ Acquisition or MBO financing has been declined by the banks
- ✓ Issue is structure or risk allocation, not business quality
- ✓ LOI or purchase agreement signed, but financing has not been secured
- ✓ Client is chasing lenders without coordination

#### Why it matters:

Delayed timelines kill deals and reduces seller certainty that you can close.

#### What we do:

- Restructure deals to ensure alignment and quickly bring capital clarity
- Create competition among lenders to ensure the best possible outcome
- Align buyer, seller, and lender risk to unlock capital options

**70% of bank-declined acquisitions fail on structure, not fundamentals.** The right structure often unlocks materially lower cost of capital.

### 03. Refinancing Under Pressure

**Call us when:**

- ✓ Covenant breach or declining financial health metrics
- ✓ Client moved to special loans
- ✓ Banks are demanding solutions in a timely manner
- ✓ Business is viable, but access to appropriate capital is the bottleneck
- ✓ Outstanding or accumulating CRA balances

**Why it matters:**

Early action preserves options. Late action leads to enforcement.

**Timing determines outcomes in turnaround financing.**

Early engagement typically preserves 3–5× more options than waiting for bank deadlines or DIY attempts.

**What we do:**

- Secure alternative capital solutions in a timely fashion
- Onboard appropriate experts to resolve operational issues, prepare restructuring plans, improve communication with existing lenders, and extend forbearance timelines
- Guide the path back to conventional banking once pressure is relieved (12–24 months)

## How Alternative Credits Fits In The Canadian Lending Landscape

### <\$10M

**With limited hard assets:**

Few options, requires proper structuring to be bankable.

### \$10M+

**Regardless of security:**

Hundreds of lenders available.

**As complexity increases, both structure and narrative matter**

**Diamond Willow's lender relationships and disciplined packaging ensure deals land on the right desks and move quickly.**

## How We Work



You remain the primary advisor.



We manage borrower strategy, structure, and execution.



Success-based fees (1.5–3%, paid at closing).



Most mandates close within 3 – 4 months.

## Next Step

If a client situation matches these triggers, call us early. We can assess viability quickly and outline potential structures within 48 hours.

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