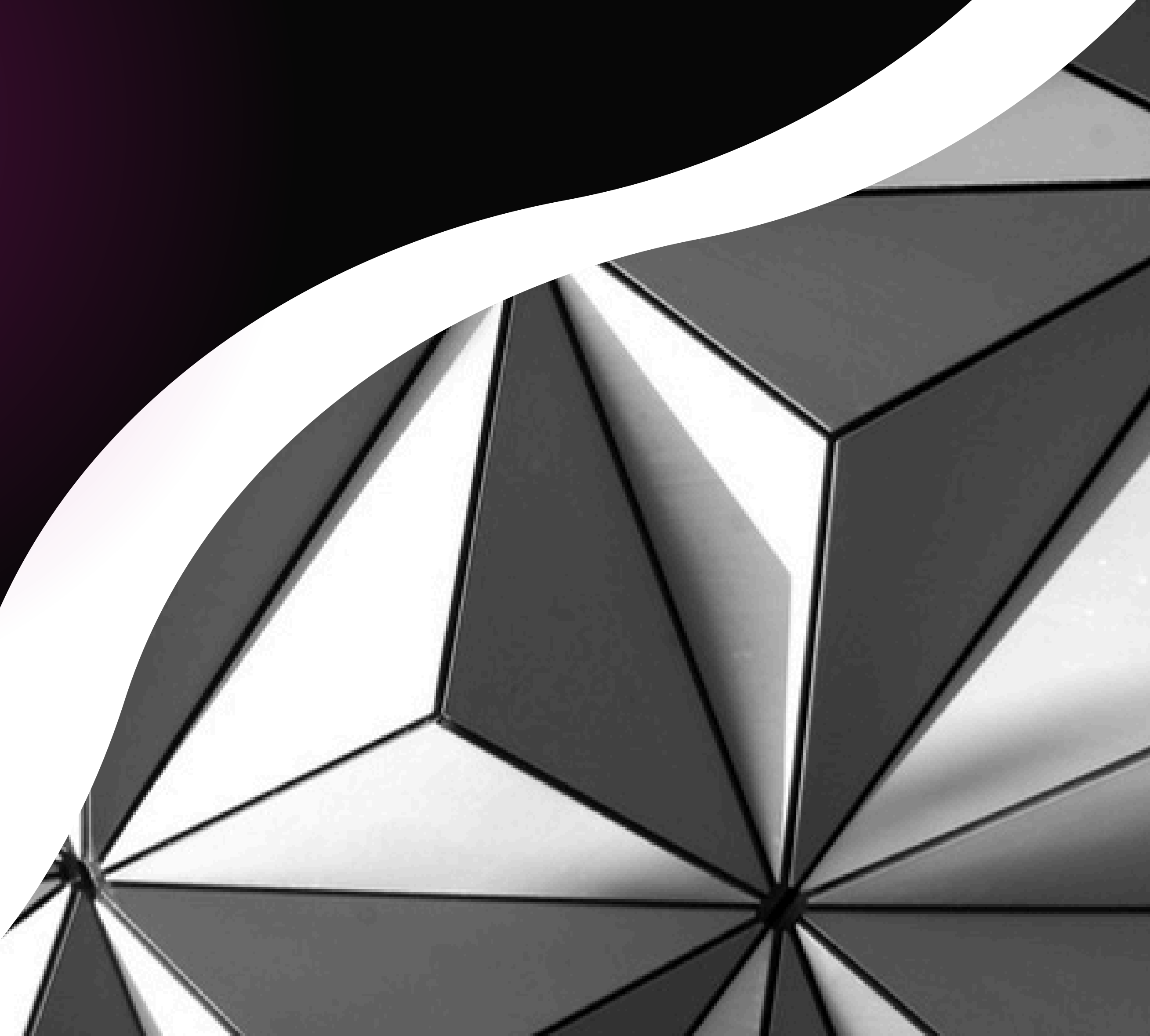
olvera
ADVISORS

2025

# RISK MANAGEMENT



# CONTENT

# RISK MANAGEMENT THAT MINIMISES FINANCIAL LOSSES AND PROMOTES CONFIDENT ORGANISATIONAL DECISIONS

In a dynamic business environment, organisations must navigate various challenges, including market volatility, regulatory changes, and economic uncertainties. Although certain organisations take a relaxed approach to risk, competitive businesses proactively mitigate it.

In today's fast-paced and unpredictable economic landscape, effective risk management isn't just a choice; it's vital to business success.

To truly be effective, risk management practices must go beyond simply identification and mitigation to include continuous, proactive monitoring.

Olvera's risk management services help Australian businesses proactively identify, assess, and continuously navigate potential risks. Our practical yet outcome-focused approach covers all aspects of your business risks, ensuring you're safeguarded in a changing trading landscape.

## RISK MANAGEMENT

# OUR SERVICES

With decades of industry experience, our team has helped organisations across various industries turn uncertainties to their advantage. We offer companies the following risk management services.

### COUNTERPARTY FINANCIAL ASSESSMENT

Enter into new agreements with peace of mind. Olvera Advisors conducts counterparty financial risk assessments to help you identify contract risk beforehand and reduce the impact of failure.

### PAYROLL CONSULTING & AWARD COMPLIANCE

Olvera Advisors specialise in comprehensive payroll compliance and consulting services. Navigate the complexities of payroll management and ensure your business adheres to Australian laws and regulations.

### FINANCIAL CRIME

Ensure your business abides with financial crime laws. Our team can help you navigate the complexities of global and domestic financial crime, such as money laundering, fraudulence, and corruption.

### GOVERNANCE

Robust, scalable, and sustainable governance frameworks are essential for businesses to make the right decisions at the right time. We'll assess your corporate governance and build one that maintains efficiency.

### REGULATORY COMPLIANCE

Stay ahead with efficient compliance frameworks built into your company. Our team combines extensive legislative experience with a broader risk management approach to design and deliver compliance frameworks.

### ASSET PROTECTION RISK MANAGEMENT

We offer effective CRO services to steer your restructuring process towards success. CROs inspire and embed the necessary changes in a company, creating a reset that propels the organisation forward.

# OLVERA'S RISK MANAGEMENT APPROACH

Effective risk management isn't just about recognising risks; it's about managing them with a structured approach. At Olvera Advisors, we believe in managing your organisational risk through a comprehensive risk management framework.

## STEP 1
## RISK IDENTIFICATION

Risk identification is the foundation of effective risk management. Olvera's systematic approach involves documenting your potential risk sources and categorising current business risk, ensuring that no present or future risks are overlooked.

## STEP2
## RISK ANALYSIS

Upon identification, we'll classify your business risks based on their potential for disruption. This allows you to better prioritise your risk mitigation efforts and focus on more pressing threats.

## STEP 3
## RESPONSE PLANNING

Based on the different risk levels, we'll tailor a response program with all the necessary actions that can help you address these risks.

## STEP4
## RISK MITIGATION

Our experienced advisory team will guide you through the implementation of your response plan. Olvera's risk mitigation strategies are developed with control mechanisms in place that's backed by rigorous testing.

## STEP 5
## RISK MONITORING

Risks are dynamic and ever evolving with time. Our risk monitoring approach guides your organisation in anticipating and proactively handling threats before any adverse impacts.

# OUR CASE STUDIES

Olvera's lead advisors have relevant knowledge and experience across many industries and regions. Here are some of our experience as business advisors for Australian companies.

Bootooloo Farms

### AGRICULTURE

Appointed as voluntary aministrators for Bootooloo Farms following business closure after a failed harvest and cyclone damage. We secured and sold the company's farming assets and legal claim, achieving a sale price above valuation and allowing the secured creditor to recover approximately $7 million.

---

Kupang Resources Ltd

### SERVICES / ARBORICULTURE

Appointed as voluntary administrator of, Kupang Limited, a listed mining company facing governance failures and director misconduct. Through forensic investigation, stakeholder alignment, and a court-approved debt-for-equity swap, we restored organisation integrity, resolved complex claims, and secured a fair outcome for creditors under a Deed of Company Arrangement.

---

SYDNEY ARBOR TREES

### INDUSTRIAL & MINING

Olvera Advisors successfully stabilised Sydney Arbor Trees through a short-term trade-on during administration, recovering significant debts and preserving key client contracts. Through active stakeholder engagement, disciplined cash management, and strategic contract assignments, we repaid first-ranking secured creditors in full and allowed employees to receive a dividend, achieving a far better outcome than liquidation.

---

Procuret

### LENDING / FINANCE

Guided Procuret Group, a leading B2B lending platform, through financial distress via voluntary administration. By stabilising operations, preserving key contracts, and managing a successful sale and DOCA, we achieved continued business operations, employee retention, and superior creditor returns, ensuring the company's innovative platform remained active under new ownership.

---

kaddy

### RETAIL / TECHNOLOGY

Guided Kaddy Group, a beverage tech and fulfilment business, through voluntary administration and a DOCA. By closing underperforming sites, managing creditors and suppliers, and running a targeted sale process, we preserved operations, retained staff, secured permits, and delivered a superior return to creditors, allowing the business to continue trading under new ownership.

## EXTRA TIPS

# ELEVATING RISK MANAGEMENT PRACTICES

**Involve All Stakeholders:** Engage all stakeholders, including senior management, employees, and customers, in a collaborative risk management effort.

**Utilise Risk Management Tools:** Leverage risk management tools and techniques available to identify, assess, and mitigate risks effectively.

**Stay Informed About Regulations:** Keep a watchful eye on regulatory and environmental changes that can impact your business's risk profile.

**Develop a Contingency Plan:** In the event of a major risk event, having a well-crafted contingency plan in place is paramount. Seek external help in creating robust contingency plans to minimising the impact of unforeseen challenges.

By adopting these strategies and businesses can fortify their risk management practices and enhance their prospects for long-term success. Olvera's mission is to provide you with the expertise and tools needed to effectively navigate today's dynamic business landscape.

# MEET OUR EXPERTS

Our team of specialist advisors are dedicated to providing expert guidance and personalised solutions for your business.

## Damien Hodgkinson

PRINCIPAL

Damien develops strategic solutions for groups dealing in crisis management and/or distress investment. He has over 30 years of experience working with distressed companies in the financial assessment, recoverability, and sustainability of risk assets.

Damien's industry and strategic expertise focuses on two key markets:
- Retailing – Clothing and General Merchandise
- Property and construction

## Neil Cussen

PRINCIPAL

Neil is a respected expert in the Insolvency and Reconstruction industry, bringing a substantial tenure of over 35 years. As a Chartered Accountant and Registered Liquidator.

Neil's expertise:
- Asset Tracing
- Business insolvency
- Business recovery & turnaround
- Debt advisory

## Kate Barnet

PRINCIPAL

Kate is a well-regarded financial professional and FCA with a 25+ year career in professional services.

Kate's expertise:
- Financial Services
- Not-for-Profit & Public Sector
- Listed Company
- Property & Construction

## Robyn Karam

PRINCIPAL

Robyn specialises in forensic accounting and expert witness engagements and has been appointed to lead our Forensic practice.

Robyn's expertise:
- Business recovery and turnaround
- Business insolvency
- Forensics
- Property and construction

# OUR LEADERSHIP TEAM

Our team of specialist advisors are dedicated to providing expert guidance and personalised solutions for your business.

## Tony Wright

PRINCIPAL

Tony is a highly experienced restructuring professional with over 15 years expertise in various restructuring and investigative engagements.

Tony's expertise:

- Independent Business Reviews
- Forensics & financial investigations
- Asset & money tracing
- Examinations and litigation

## Rajiv Goyal

PRINCIPAL

Raj brings over 24 years of specialised experience in restructuring, turnaround, and insolvency.

Rajiv 's expertise:

- Formal Insolvency
- Independent Business Reviews (IBRs)
- Recovery & Turnaround
- Safe Harbour
- Debt Advisory

## Michael Billingsley

PRINCIPAL

With over 20 years of international experience in Insolvency and Reconstruction, Michael has distinguished himself as a trusted advisor for various stakeholders including banks, alternative lenders, and government departments.

Michael's expertise:

- Business recovery & turnaround
- Debt advisory
- Forensics & Financial Investigations
- Safe Harbour

## Kate Foy

PRINCIPAL

Kate Foy has over 25 years of experience in public service, having just retired from the NSW Government and completed her 12 months service exclusion in July 2024.

- State Government, Local Government, Federal Government
- Transport, Infrastructure
- Emergency Services and Telecommunications
- Property and Construction
- Not-for-Profit Sector

# CONCLUSION

Effective risk management is not a luxury but a necessity for businesses. By adopting a proactive approach to risk management and leveraging the expertise of Olvera Advisors, businesses can safeguard themselves from unforeseen challenges.

At Olvera Advisors, we are committed to supporting businesses in the building and construction industry. Our expertise in financial advisory and restructuring empowers organisations to thrive in a dynamic and competitive environment. For more information, visit www.olveraadvisors.com.


## Contact Information :

www.olveraadvisors.com

+612 8880 4070

Level 10/55 Clarence St, Sydney NSW 2000

olvera
ADVISORS