



PILLAR CAPITAL ADVISORS, LLC
INVESTMENT BANKING STRATEGIES

Pillar Capital Advisors, LLC

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PILLAR CAPITAL ADVISORS, LLC
INVESTMENT BANKING STRATEGIES



Pillar Investment Banking: Who We Are



PILLAR CAPITAL ADVISORS, LLC
INVESTMENT BANKING STRATEGIES

Our Firm

Pillar Capital, LLC (Pillar) is a private investment banking firm providing institutional capital advisory, transaction opinions, and dispute resolution advisory to small and lower middle-market companies. Additionally, the firm provides creditor advisory support to a select group of financial institutions and international investors. In 2012, Pillar was founded to source and underwrite direct debt investments and acquisition opportunities on behalf of its sister company, IBS Investment Bank. Today, Pillar's vast lender relationships, innovative structuring expertise, and direct market experience have resulted in over \$500MM in Restructuring, M&A, advisory, and capital placement volume. Pillar partners with its sister companies to provide middle-market companies, financial institutions, and institutional investors with:

Institutional Capital Advisory: Pillar is revered among its peers for its premiere access to capital, years of transactional experience, and depth of relationships in the industry. Through Pillar's institutional capital advisory practice, our investment bankers provide clients with General Financial Advisory, Capital Markets Advisory, and Mergers & Acquisition support.

Transaction Opinions: Through Pillar's transaction opinions practice, our investment bankers provide board of directors with Fairness Opinions and Solvency & Capital Adequacy Opinions to meet their transactional needs and fiduciary requirements.

Dispute Resolution Advisory: The Pillar team brings unique value to counsel and their clients by making the advanced tools of a premier investment bank available to support the financial aspects of dispute assessments, mediation, arbitration, and litigation.

Creditor Advisory: Pillar assists financial institutions and institutional investors in protecting their financial and operational interests in connection with the restructuring or bankruptcy of their borrowers.



PILLAR CAPITAL ADVISORS, LLC
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Our Family

Since 2011, the IBS family of companies has been recognized for revolutionizing the trajectory of hundreds of small to middle-market-sized companies and real estate operators. Pillar partners with its sister companies who strategically deploy in 5 ancillary sectors:

Institutional Banking Services, NA. CORP (IBS, N.A.): Founded in 2011, IBS, N.A. is a private equity service provider dedicated to supporting the cash management, risk management, and human capital solutions of its sister companies (IBS Companies) and select institutional clients. Through IBS Institutional Capital, the IBS Companies provide commercial bank financing alternatives by placing direct investments in small to middle-market companies and real estate operators.

IBS Institutional Capital (IBS): National balance sheet lender specializing in placing direct investments into small to middle-market businesses and real estate companies with annual revenue of \$5 million to \$300 million. The company serves as the manager of its closely held funds, wholesale lines, and institutional investor syndications.

IBS Investment Bank: Privately-held investment bank dedicated to performing its sister companies' capital markets and risk management functions and select institutional investors. In 2014, the firm launched its fintech-based IBS Banker Portal™, which serves as a capital markets exchange between IBS Institutional Capital and over 150 FDIC depository banks.

Capital Funding Solutions (CFS): IBS affiliate and direct lender of accounts receivable financing. As an ancillary function, CFS provides financial institutions with state-of-the-art commercial loan monitoring and reporting services.

IBS Real Estate Investment Co., LLC (IBS REICO): Institutionally-backed real estate investment and asset management firm providing passive and active equity investments in value-added and opportunistic strategies throughout the Southeastern United States.



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Maintaining Market Relevance

Pillar maintains its innovative edge through the ongoing collaboration and training of its team as members of:



Forbes Finance Council: The Forbes Finance Council is an invitation-only organization for senior-level financial services executives and leaders. Members are selected for the council based on their demonstrated track record.



National Association of Certified Valuators (NACVA): NACVA is one of the nation's leading financial competency certifying organizations, having trained over 40,000 professionals in the fields of business valuation, financial forensics, financial litigation, and various related specialty services.



Association for Corporate Growth (ACG): Founded in 1954, ACG is the premier M & M&A deal-making community with a mission to drive middle-market growth. ACG's global network operates through 59 regional chapters worldwide and comprises more than 100,000 middle-market professionals who invest, own, and advise growing companies.



Consultants Training Institute: Since 1991, the Consultants' Training Institute® (CTI) has transformed the careers and practices of thousands of financial consulting professionals worldwide through practitioner-focused certification programs and continuing professional education in the highest-demand financial consulting areas of specialty.



PILLAR CAPITAL ADVISORS, LLC
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Pillar Investment Banking: What We've Done



PILLAR CAPITAL ADVISORS, LLC
INVESTMENT BANKING STRATEGIES

Leading The Way



Capital Markets Advisory

Scenario: In August 2011, IHOP's Blue Roof Franchise Association (BRFA) sought a responsive lending partner to finance five-year remodel projects for their franchisees. Historically, many franchise members had experienced undesirable feedback when applying for a loan with their local depository bank. Reasons for the loan declinations included the notation of the restrictive franchise agreement coupled with franchisees' limited assets and cash liquidity.

Solution: By September 2011, Pillar's sister company, IBS Investment Bank (IBS, N.A.), entered into an agreement with IHOP's BRFA, making \$10MM in financing available to their members. In late 2012, Pillar engaged the capital markets, providing an additional \$15MM financing capacity to IBS, N.A.



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Leading The Way



Capital Markets Advisory

Scenario: In mid-2014, The Shredder Company, LLC (Shredder) sought a responsive lending partner to finance the research and development of its newly designed heavy-duty shredders. The company did not receive positive support when applying for conventional financing through its local banks.

Solution: By July 2014, Pillar successfully secured financing from a secondary market lender to support Shredder's market expansion. Pillar supported the participating lender in the underwriting, monitoring, and disposing its financing facility.



PILLAR CAPITAL ADVISORS, LLC
INVESTMENT BANKING STRATEGIES

Leading The Way



Creditor Advisory

Scenario: In March of 2015, Georgia-based company Premiere Healthcare Network (Premier) sought a reliable investment partner to support the capital requirements required by the federal government to launch its accountable care organization (ACO).

Solution: By April 2015, Pillar's sister company, IBS Investment Bank (IBS, N.A.), entered into a financing agreement with Premier to meet the requirements necessary to certify its ACO. As a new government program, the complexities of ACO deterred most investors and lenders. Pillar provided IBS, N.A. with due diligence monitoring services throughout the transaction's three-year tenure.



PILLAR CAPITAL ADVISORS, LLC
INVESTMENT BANKING STRATEGIES

Leading The Way



Supply Chain Advisory/ Dispute Resolutions Advisory/M&A Advisory

Scenario: In January 2017, Florida-based manufacturer Modal Manufacturing, LLC, and subsidiary Progressive Orthopaedic Company, LLC (Modal) sought a reliable investment partner to invest in their supply chain. With orders coming from some of the largest, most-respected hospitals globally, the company found itself in a supply chain gridlock. With specialized inventory, the company could not gain trade terms with suppliers or financings from depository banks.

Solution: By March of 2017, pillar sister company IBS Investment Bank (IBS, N.A.) entered into an investment agreement with Modal, making a \$1MM investment to restore the company's supply chain. Shortly after the investment, Pillar investment bankers engaged Modal's Series A investors, suppliers, and senior lenders to restructure critical agreements. Pillar also supported IBS, N.A. in the development of fairness opinions and capital adequacy opinions. Within seven months of the investment, Modal gained the interest of a large, publicly traded medical company that recapitalized IBS N.A.'s equity position. As a result, IBS, N.A., exited the investment in early 2018.



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Leading The Way



Creditor Advisory/ M&A Advisory

Scenario: In May 2018, SOBE Builders, LLC (SOBE) sought a responsive lending partner to finance their project draws. Historically, the company received adverse feedback when applying for conventional financing as banks struggled to navigate the risk of financing progress-billing-orientated construction projects.

Solution: By June 2018, Pillar's sister company, IBS Real Estate Investment Company, LLC (IBS REICO), entered into an investment agreement with SOBE to acquire the supplies needed for the company to complete its outstanding projects. IBS REICO provided additional bridge financing to SOBE within two months of the initial investment. Pillar provided IBS REICO with underwriting complex structuring and advised on the investment divesture in late 2018.



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Leading The Way



Creditor Advisory/Capital Markets Advisory

Scenario: In June 2020, at the height of the COVID-19 pandemic, IBS Institutional Capital (IBS) began experiencing a "bottleneck" in its risk management and investor relations division. IBS engaged its sister company, Pillar, to cover high-level negotiations and Restructuring on its behalf.

Solution: By March of 2021, Pillar investment bankers successfully restructured over \$32MM in defaulted and non-confirming debt on behalf of IBS. To support IBS' debt portfolio growth, Pillar also secured commitments for an additional \$50MM in wholesale lines, syndications, and equity commitments.



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Leading The Way



WELLINGTON ENERGY COMPANY
INVEST. BUILD. IMPACT

Capital Markets Advisory/M&A Advisory

Scenario: In January 2019, Wellington Energy Company, LLC (WEC) sought a responsive investment partner to finance opportunistic, asset-backed acquisitions. As an alternative energy holding company, WEC sought reliable capital and back-end support to navigate the risk of quick acquisitions.

Solution: By April 2019, Pillar sourced an investment agreement with a syndication structured by its sister company, IBS Investment Bank, to acquire an interest in WEC for capitalization of its acquisition platform. Pillar subsequently provided IBS and WEC M&A advisory to profitably divest their assets in mid-2021.



PILLAR CAPITAL ADVISORS, LLC
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Pillar Investment Banking: What We Do



PILLAR CAPITAL ADVISORS, LLC
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Institutional Capital Advisory

Pillar's dedicated team of investment banking professionals is devoted to helping clients navigate all economic conditions and situations. Pillar is revered among its peers for its premiere access to capital, years of transactional experience, and depth of relationships in the industry. Through Pillar's institutional capital advisory practice, our investment bankers provide clients with General Financial Advisory, Capital Markets Advisory, and Mergers & Acquisition support.

General Financial Advisory

Business owners are experts at running their companies. However, complex business situations are best overcome with highly skilled professionals at your side. Pillar's General Financial Advisory services include:

- Board Assistance: providing objective financial advice to boards and special committees.
- Asset Acquisitions and Dispositions Support: advising in acquiring and disposing of equipment, inventory, real estate, and intellectual property.
- Financial Restructuring: Restructuring matured debt and equity obligations, breaches in covenants with lenders or investors, etc.
- Transaction Due Diligence: providing deal structuring and due diligence for loans, agreements, etc.
- Supply Chain Advisory: structuring new markets, vendor negotiation, and change management.

Capital Markets Advisory

Pillar supports clients in evaluating their short-term and long-term capital requirements. In addition to the robust balance sheet of our sister company, IBS Institutional Capital, we have an extensive proprietary network of relationships that we use to assist companies in securing:

- Trade Finance (i.e., purchase order financing, performance guarantees, etc.)
- Investment Grade Debt
- Leveraged First and Second Lien Debt
- Mezzanine/Subordinated Debt
- Structured Equity
- Venture Capital

Mergers and Acquisitions (M&A)

Pillar assists clients in developing and executing value-maximizing merger and acquisition strategies. We leverage our industry expertise to help clients understand their strategic alternatives, assess their business, and navigate the complexities of the M&A process with services including sell-side, buy-side, and divestiture advisory.



PILLAR CAPITAL ADVISORS, LLC
INVESTMENT BANKING STRATEGIES

Transaction Opinions

Whether mitigating risk, determining corporate values, or fulfilling fiduciary responsibility, Pillar works with boards of directors, trustees, investors, and other corporate leaders to advise and issue opinions on a wide range of transactions. The depth and breadth of our due diligence experiences reach all levels of complexity. Through Pillar's transaction opinions practice, our investment bankers provide clients with Fairness Opinions and Solvency & Capital Adequacy Opinions to meet their transaction needs and fiduciary requirements.

Fairness Opinions

Pillar provides fairness opinions to private companies in connection with mergers, acquisitions, and other transactions. Companies engage Pillar to complete fairness opinions for situations and events such as:

- Board members seeking an objective fairness opinion (second opinion on large transactions)
- Financing transactions that will dilute current investors
- Sale or merger transactions
- Opinion required by a bond indenture or other financing document

Solvency & Capital Adequacy Opinions

Solvency opinions are typically from lenders or board of directors as evidence of a company's due diligence prior to a liquidity event. Pillar's solvency and capital adequacy opinions provide an independent third-party analysis of the impact that a proposed transaction will have on a company's current and ongoing financial viability in the cases of:

- Debt refinancing
- Spin-offs
- Leveraged buyouts
- Dividend
- Large stock buybacks



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Dispute Resolution Advisory (DRA)

Complex business disputes are a growing risk for companies around the world. Irrespective of validity, disputes have the potential to disrupt business, damage reputations, and generate significant costs. The Pillar team brings unique value to counsel and their clients by making the advanced tools of a premier investment bank available to support the financial aspects of dispute assessments, mediation, arbitration, and litigation.

With knowledge of diverse industries, Pillar's services include case assessment, strategy design, complex financial modeling, damage theory formulation, settlement assistance, and expert witness testimony in a variety of legal matters, including:

- Intellectual Property Disputes
- Contract Disputes
- Business Interruption
- Breach of Fiduciary Responsibility
- Transaction Disputes
- Ownership Disputes
- Damage Assessment



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Creditor Advisory

Pillar understands the objective complexities faced by creditors. Since 2012, Pillar has represented the affiliate funds of its sister company, IBS Investment Bank, by providing transaction due diligence, monitoring, asset disposition, and sponsor engagement services. We assist financial institutions and institutional investors in protecting their financial and operational interests in connection with the restructuring or bankruptcy of their borrowers. Pillar's creditor advisory practice covers areas such as:

- Performing liquidity and cash flow analysis
- Organizing formation of working creditor groups
- Assisting in covenant negotiations and resets
- Assisting in inter-creditor negotiations
- Evaluating company restructure plans
- Monitoring post-restructuring performance
- Providing expert testimony and litigation support
- Supporting stakeholder and key-party communications
- Performing valuations, sales, and marketing of assets (notes, equipment, inventory, etc.)



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Engage The Pillar Investment Banking Team

Depending on the size and need of your business, Pillar's investment banking team can align with you to fuel your ideas! Pillar's in-depth experience spans manufacturing, aerospace, and real estate investment banking. Accordingly, Pillar is the proven choice for operating companies, financial institutions, and institutional investors. Feel free to contact our investment banking team to learn more.

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Click [here](#) to complete our Virtual Engagement Form