

Structured and defensible figures



Preparation of financial projections and business plans

We support our clients in enhancing credit assessment process by demonstrating a prospective borrower's commercial viability, cash flow, ability to service debt while aligning with the required debt covenants. By providing structured and transparent forecasts, in line with expected market practices, we help translate business strategies into financial outcomes that credit teams can assess with confidence, ultimately support faster decision-making for all parties.

We help companies prepare business plans that contain commercial analysis, historical trends and quantify the benefits of the investments. We assist clients to develop the following:

- Forecast income statement, balance sheet and cash flow;
- Debt covenants analysis;
- Investment appraisal metrics (e.g., NPV, IRR, ROI)
- Sensitivity and/or scenario analysis



Valuation services

We provide independent and defensible valuations for private equity investments in accordance with the relevant accounting standards (e.g. IFRS 13). Our approach is not only to meet regulatory and audit expectations, but also to enhance transparency and confidence with investors, particularly in areas where valuation judgment is significant. This results in better decision-making and protecting the integrity of reported returns.

We generally assess the investments using the following commonly practiced methodologies:

- Income approach;
- Market approach; and
- Cost approach.

Let's connect

Bertrand Spiteri – RSM Malta Partner, Financial Advisory (bertrand.spiteri@rsm.com.mt)
Andre Tan – RSM Malta Manager, Financial Advisory (laurenceandre.tan@rsm.com.mt)
Denise Balzan – RSM Malta Manager, Financial Advisory (denise.balzan@rsm.com.mt)

