SAMPLE DELIVERABLE · RES-03

Stabilisation Plan · First 90 Days

Control before reshaping, reshaping before funding. The plan, the cash, the triggers and the conversations, with one owner per action.

Prepared for Calvert Logistics (fictional) by Red Cell Consulting

CONTENTS

About this document

This is a sample of the deliverable Red Cell Consulting produces in a real engagement. Every organisation, figure and finding in it is fictional, and the structure, depth and standards are exactly what a client receives. Where a real engagement would cite source documents, the sample says so.

Executive summary

Calvert is stressed, not broken: eleven weeks of runway, two covenant tests inside the window, three creditors past terms, and a cost base built for revenue that left eighteen months ago.

The sequence

Days 0-30 establish control: cash visible weekly, creditors contacted before they call, quick wins taken. Days 31-60 reshape: the cost base reset to the real revenue line, terms renegotiated, working capital released. Days 61-90 fund: a case lenders can test, built on ninety days of demonstrated control.

What we found in week one

The forecast that got Calvert here assumed collections at 41 days; actuals run 55. The gap, compounding quietly for a year, explains most of the surprise. The rebuilt cash view starts from bank data, not the forecast, which is why its bad news arrives early enough to act on.

PLAN ON A PAGE

WINDOW	THEME	EXIT CONDITION
Days 0-30	Control	Cash visible weekly from source; creditor plan live; quick wins banked (A$180k annualised)
Days 31-60	Reshape	Cost option selected and executing; two supplier terms re-cut; working capital release under way
Days 61-90	Fund	Funding case assembled and rehearsed; recovery plan signed by board; monitoring handed over

THE HONESTY RULE

Staff, creditors, the lender and the board hear the same numbers on the same cadence. Nothing in this plan works if the audiences are being told different stories, and everything in it gets easier once they are not.

Position on entry

The audit of reality the plan is built on: cash, obligations, concentration and the three habits that got Calvert here.

CASH AND FACILITIES

ITEM	POSITION	NOTE
Cash at bank, day zero	A$340k	After this week's payroll
Runway on rebuilt view	11 weeks	Without intervention; floor week five
Overdraft	A$250k limit, drawn A$210k	Reviewed annually, next review month four
Term facility	A$2.4M	Covenant tests at weeks six and nineteen

OBLIGATIONS PRESSURE MAP

CREDITOR CLASS	BALANCE A$K	STATUS
Trade, current	610	Inside terms
Trade, past terms	290	Three suppliers, one critical to operations
Statutory (tax, super)	180	Current, next cluster week seven
Equipment finance	96/qtr	Current; one asset returnable if reshaping proceeds

HOW IT GOT HERE · THREE HABITS

- Collections drifted 14 days over a year while the forecast held them constant; nobody owned the number.
- Two loss-making contracts were retained for "relationship" reasons that no longer had a business case attached.
- Cost decisions were deferred to quarter-ends, by which time each quarter had already spent them.

Why the diagnosis is in the document

Because the same habits will refill any hole the plan digs Calvert out of. The recovery plan on page eight of the engagement version assigns each habit an owner and a control; stabilisation without habit change is a loop.

The ninety days

Every action has one owner and a weekly status. The plan is reviewed each Friday against the cash view rebuilt the same morning.

DAYS 0-30 · CONTROL

ACTION	OWNER	STATUS WK 2
Cash control tower: weekly rebuild from bank data, variance notes	CFO	LIVE
Creditor map and contact plan; first calls made before they call us	RC	DRAFT
Stop-loss on Contract 14 (worst margin, lowest strategic value)	Ops	DONE
Collections sprint on top ten aged balances	Fin	LIVE
Discretionary spend freeze with a two-person exception rule	CFO	LIVE

DAYS 31-60 · RESHAPE

ACTION	OWNER
Cost base reset: option selected from page six, execution begun	RC with CEO
Supplier terms renegotiated on the two largest input lines	Procurement
Working capital release: stock rationalisation, deposit terms on new work	Fin
Interim organisation structure decided and communicated	CEO

DAYS 61-90 · FUND

ACTION	OWNER
Funding case assembled: model, options, ask (page seven)	RC
Lender pack and question-and-answer rehearsal	CFO
Recovery plan signed by board; habits register attached	Board
Monitoring cadence handed to management with triggers live	RC

The thirteen-week cash view

Rebuilt from bank data every Friday. The plan lives or dies on this page being true.

CLOSING CASH BY WEEK · A$K

WEEK	1	2	3	4	5	6	7	8	9	10	11	12	13
Without intervention	340	300	260	220	200	180	150	140	120	90	60	20	-30
With plan	340	300	260	220	200	240	280	330	380	440	500	570	640

WHAT LANDS WHEN

- **Week 5:** the floor. Payroll and the statutory cluster pass with A$200k held; this is the week the plan protects.
- **Week 6:** interventions bite: collections sprint yield, stop-loss effect, first renegotiated terms.
- **Week 9 on:** headroom builds; the overdraft returns inside comfort; the covenant test at week six passes with the lender pre-briefed.

Rules of the view

Receipts at contracted dates only, no hopeful timing; payments at committed dates; nothing enters the view that is not in the bank, the ledger or a signed document. Optimism is not an input.

VARIANCE DISCIPLINE

Each Friday: actual vs planned closing cash, variance explained in one line per item, and any variance beyond A$25k triggers a same-day note to the board. Small habits, but they are the difference between a cash view and a cash hope.

Triggers, creditor map and cost options

Deterioration produces action, not another meeting; and the cost reset is chosen from priced options, not slogans.

TRIGGERS · PRE-AGREED

TRIGGER	THRESHOLD	IMMEDIATE ACTION	OWNER
Debtor days	DSO above 52	Escalation list worked same day; deposits mandatory on new work	CFO
Utilisation	Below 71 percent for a fortnight	Roster reduction option executed	Ops
Covenant	T minus 21 days	Lender briefed with the current pack; no surprises rule	CFO
Cash floor	Projected under A$150k any week	Stage-two cost option activates; board same day	CEO

CREDITOR ENGAGEMENT CLASSES

CLASS	APPROACH	CADENCE
Critical suppliers (2)	Personal call, payment plan honoured to the day, no promises beyond the cash view	Weekly
Past-terms trade	Plan offered in writing; dates kept even when the news is unchanged	Fortnightly
Statutory	Paid on time, always; arrangements only ever agreed in advance, never assumed	Per cycle

COST RESET · THREE OPTIONS PRICED

OPTION	ANNUALISED A$K	CONSEQUENCE	REVERSIBILITY
A · Trim: discretionary, contracts, one lease	420	Capability held; slowest path to headroom	High
B · Reset: A plus roster to demand and management delayering	780	Capacity matched to real revenue; harder quarter	Medium
C · Retrench: B plus site consolidation	1,060	Match for the downside case only; morale and optionality cost	Low

Recommendation in the engagement version: B, with C prepared but not announced, and the trigger table deciding, not the mood of the week.

Communications and the funding case

Surprise is the enemy of flexibility. Every audience gets a date for its next update, and the date is kept.

COMMUNICATIONS CADENCE

AUDIENCE	WHAT THEY HEAR	CADENCE	VOICE
Staff	The truth in plain language: the plan, the sequence, what stays	Fortnightly all-hands	CEO
Creditors	Position, plan, next date; kept without fail	Per class plan	CFO with RC
Lender	Flash pack and covenant path; briefed before every test	Fortnightly	CFO
Board	Triggers status, variances, decisions required	Weekly, one page	RC

THE FUNDING CASE · ASSEMBLED DAYS 61–90

ELEMENT	CONTENT
The record	Ninety days of cash actuals vs plan, variances explained: control, demonstrated
The reshaped base	Cost option executing, unit economics restated on real volumes
The ask	Facility restructure and working-capital line, sized from the thirteen-week view's worst month plus buffer
The model	Three cases with the assumption register, downside playbook attached
The people	Recovery plan owners and the habits register: why this time holds

Prepared, not promised

The case is prepared for the conversations your accountants, lawyers and licensed advisers will run. A case built on ninety days of demonstrated control asks for support; one built on projection asks for faith, and faith prices badly.

About Red Cell Consulting

Consulting and advisory, backed by platforms we design, build and operate ourselves.

Red Cell Consulting is a multi-disciplinary consultancy working across enterprise and technology, financial analysis, clinical psychology and behavioural science, advisory and investment readiness, restructuring, management consulting and AI governance. The distinctive part is that we also build: our platforms, including Recursys for deal intelligence, Myra for deterministic financial analysis and ADMRL for structured clinical reporting, run in production under the same disciplines we recommend to clients. When we advise on evidence, testing and governance, we are describing how our own systems work.

HOW AN ENGAGEMENT RUNS

STEP	WHAT HAPPENS
1 · Conversation	A free first discussion of the situation. We will tell you plainly whether we can help and what it would involve.
2 · Scope	A short written scope: the question, the deliverables, the timeline, the fee. Fixed where the work allows it.
3 · The work	Delivered in the structure this sample shows, with working sessions rather than big reveals. You see findings as they form.
4 · Handover	Deliverables that stand on their own, and the option of standing support where it makes sense.

FOR THIS SERVICE

Restructuring at Red Cell runs this sequence without drama: control, reshape, fund, with everyone reading the same defensible numbers. The earlier the call, the more options exist. Make it early.

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