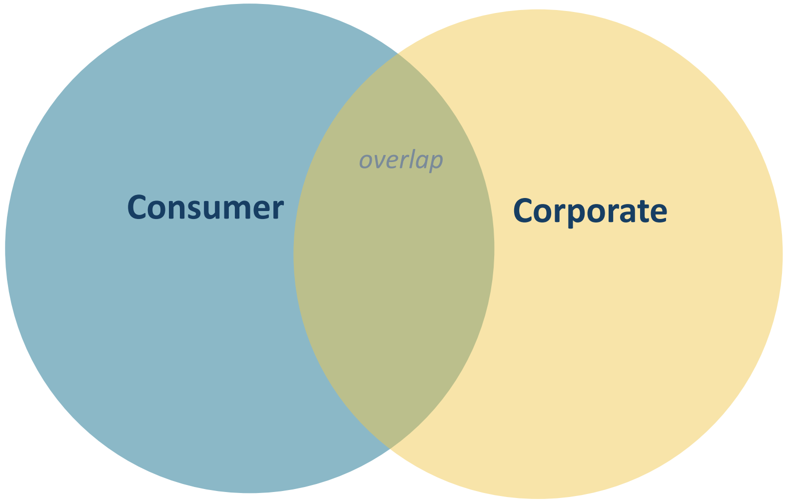
When Consumer Met Corporate

Five questions for a practical conversation

Practical signs • Missed opportunities • Better collaboration



Five questions to guide the conversation

1. Where do consumer and corporate insolvency files start to overlap?
2. What practical signs tell us the file is bigger than it first appeared?
3. **What opportunities are missed when each side treats its file as self-contained?**
4. How can practitioners on both sides collaborate before options narrow?
5. How does that collaboration improve outcomes for debtors and creditors?

1 Where do consumer and corporate insolvency files start to overlap?

Structure

sole proprietor vs. incorporated owner-manager

Exposure

guarantees, director issues, family assets

Money flow

household credit funding business losses

2 What practical signs tell us the file is bigger than it first appeared?

Credit signals

LOCs, cards, personal borrowing, CRA

Operational strain

payroll, rent, suppliers, employees

Creditor action

landlord, lender, tax authority

3 What opportunities are missed when each side treats its file as self-contained?

Timing

too early, too late, or in the wrong sequence

Value

going concern vs. break-up value

Options

proposal, wind-down, bankruptcy, sale

Takeaway

Missed opportunities are often timing problems, not statute problems.

4 How can practitioners on both sides collaborate before options narrow?

Early assessment

is the business viable?

Shared facts

structure, debts, creditors, assets

Warm handoff

clear next steps, no duplicated work

5 How does that collaboration improve outcomes for debtors and creditors?

Debtor stability

less stress, clearer decisions, better sequencing

Creditor recovery

fewer surprises, better realization

Cleaner outcomes

fewer dead ends, less duplication

Closing thought

Better collaboration is not about doing everything together — it is about knowing when the other file matters.