IWIRC CONNECTION

The International Women's Insolvency and Restructuring Confederation E-Newsletter

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From the Chair

Beth E. Hansen, *UTC Aerospace Systems, IWIRC Chair*

Beth Hansen
IWIRC Chair
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Lauren Friend McKelvey
IWIRC Newsletter Director
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Happy Holidays IWIRC Members!

As 2015 draws to a close, there is much to contemplate. While our year has not been without challenges - our members and our profession have seen challenging times this year, as has our world in general; it is with true effort, dedication, and the collective spirit of our members, friends, and colleagues that we persevere during these times. We also have much to be thankful for! We had an amazing year of growth and development, ushering in several new networks and tending the seeds of several potential networks – growing our international brand. We had many successful local, regional, and international conferences that provided us with endless opportunities to grow and develop personally and professionally, as well as help others do the same. Consider the words of Melody Beattie, "Gratitude unlocks the fullness of life. It turns what we have into enough, and more. It turns denial into acceptance, chaos to order, confusion to clarity. It can turn a meal into a feast, a house into a home, a stranger into a friend." It is with much gratitude that I look back on 2015 and forward toward an amazing 2016. I wish for all of you near and far a wonderful holiday season and the hopeful anticipation for what comes next!

Best regards,
Beth

connecting women worldwide

International Women's Insolvency and Restructuring Confederation
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IWIRC Names 2015-2017 Board of Directors

IWIRC announced its new incoming Board of Directors on September 2, 2015. "We are pleased to announce our newly elected and appointed incoming Board of Directors, who will continue to guide and grow the organization," said Beth Hansen, IWIRC Chair. "The composition of the Board speaks to the depth and expertise of our membership base and I look forward to working with these talented women."

The following individuals have been elected as IWIRC At-Large Directors and will serve a two-year term from October 2015-2017:

- **Leyza Blanco**, Gray Robinson
- **Alison Elko Franklin**, Dentons US LLP
- **Melissa Hager**, Morrison & Foerster LLP
- **Margaret (Meg) Manning**, Gavin/Solmonese LLC
- **Caroline Moran**, Maples and Calder
- **Nellwyn Voorhies**, Donlin Recano

The following individuals have been appointed as IWIRC At-Large Directors and will serve a one-year term from October 2015-2016:

- **Catherine Read**, Walkers
- **Michelle Salazar**, Tiger Group
- **Jennifer Salisbury**, Markus Williams Young & Zimmermann LLC

The following individuals make up the IWIRC Executive Board and will continue serving their two-year term, which runs through October 2016:

- **Beth Hansen**, UTC Aerospace Systems, Chair
- **Nancy Valentine**, Hahn Loeser & Parks LLP, Vice Chair
- **Jennifer McLemore**, Christian & Barton LLP, Secretary
- **Carrianne Basler**, AlixPartners, Finance Director
- **Jennifer Meyerowitz**, Olofson Technology Partners, Immediate Past Chair

The following individuals have been appointed to the IWIRC Management Committee and will continue serving a two-year term, which runs through October 2016:

- **Aruni Weerasekera**, Alvarez & Marsal Asia Limited, Pac-Rim Networks Director
- **Annerose Tashiro**, Schultze & Braun, European Networks Director
- **Summer Chandler**, McCalla Raymer, LLC, U.S. Networks Director
- **Michelle Pickett**, PwC LLP, Canadian Networks Director
- **Jennifer B. Kimble**, Rumberger Kirk & Caldwell, Communications Director
- **Lauren Friend McKelvey**, Odin, Feldman & Pittleman, PC, Newsletter Director
- **Carren Shulman**, Sheppard Mullin LLP, UNCITRAL Committee Director
- **Tinamarie Feil**, BMC Group, UNCITRAL Committee Director
- **Ilana Volkov,** Cole Schotz, Awards Committee Director
- **Sejal Kelly**, Deloitte FAS, Member Services Committee Director
- **Margie Kaufman**, Getzler Henrich & Associates LLC, Programs Director

The following individuals will continue to serve as Regional Directors, for a two-year term, which runs through October 2016:

- **Elizabeth Wilson**, Lynchpin Bondholder Management, Asia Regional Director
- **Karen Fellowes**, DLA Piper (Canada) LLP, Canada Regional Director
- **Barbara Rumora-Scheltema**, NautaDutilh, Europe Regional Director
- **Bernadette Barron**, Barron Business Consulting, U.S. Regional Director

The following individuals have been appointed by the Executive Board to serve as non-voting Vice Directors for a one-year term ending October 2016:

- **Michaelene Fleming**, Wells Fargo Bank, N.A., Vice Member Services Director
- **Terri Freedman**, Freedman Law, LLC, Vice Programs Director (Fall)
- **Alison Elko Franklin**, Dentons US LLP, Vice Programs Director (Spring)
- **Evelyn Meltzer**, Pepper Hamilton LLP, Vice Programs Director (Regional)
- **Christina Lucas**, Applied Business Strategy, LLC, Vice Finance Director (Treasurer)

The following are current At-Large Directors, whose terms will expire in October 2016:

- **Shawn Christianson**, Buchalter Nemer
- **Paige Ellerman**, Frost Brown Todd LLC
- **Elizabeth Gunn**, Virginia Office of the Attorney General
- **Lori Vaughan**, Trenam Kemker
- **Nora Wouters**, Dentons

"We appreciate the support and dedication of our exiting Board members and thank them for their service, time and commitment to IWIRC," added Beth.
The new IWIRC Board of Directors formally began their duties at the IWIRC Fall Conference in Miami, Florida on Saturday, September 26, 2015.

Sheila Smith Named 2015 Woman of the Year in Restructuring

Sheila Smith

IWIRC has named Sheila Smith as its 2015 Woman of the Year in Restructuring (WOYR) award winner. Though now retired, Sheila previously worked with Deloitte and is a seasoned, restructuring and bankruptcy professional with more than 20 years of experience serving a host of clients ranging from manufacturing to retail to distribution and technology.

Sheila served in multiple leadership roles during her 15 year tenure at Deloitte – most recently serving as the Americas Region Restructuring Services Leader. This role covered all of South and North America as well as the Cayman Bermuda Cluster. Previously, she served as US leader of the Deloitte Corporate Restructuring Group for seven years, and co-led the practice for an additional two years after the acquisition of CRG Partners Group LLC. This acquisition, championed by Sheila, doubled the size of the Deloitte restructuring practice.

Sheila started her professional career as a Special Education teacher working at a residential treatment facility for adolescent males. She went on to have numerous roles in the public sector running human service agencies prior to getting an MBA in public management. Thereafter she was the Treasurer of a company that ultimately filed bankruptcy, thus beginning her career in insolvency.

She is considered a leading authority on issues in the restructuring marketplace and is a sought after speaker, author, and industry pundit. Sheila has championed women in the insolvency industry despite the challenges of travel, work life balance, and the sometimes contentious nature of restructuring work.

"An accomplished professional, incredible role model, and friend, Sheila exemplifies the spirit of the Woman of the Year in Restructuring Award," said **Selinda Melnik**, a Past-Chair and one of the founders of IWIRC who nominated Sheila for the award. "Smith has served as a role model and supporter of both her peers and those junior to her. Through her commitment to various organizations, Smith has elevated the status of women in the industry and she continues to advise and guide young professionals."

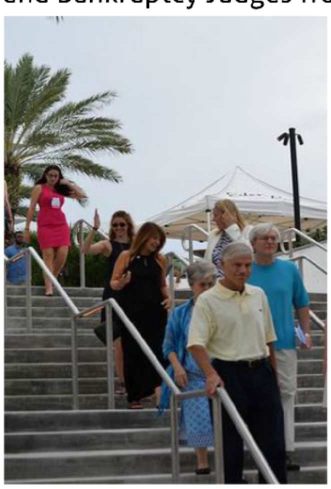
IWIRC will present the WOYR award to Shelia on Friday, December 4, 2015, during a special luncheon at the American Bankruptcy Institute's Winter Leadership Conference in Phoenix, Arizona.

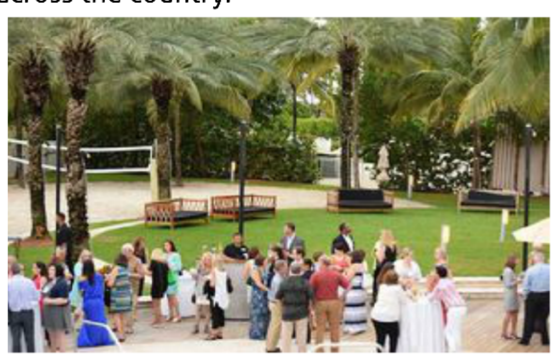
"I am honored that I will be receiving this award, and I plan to accept it not only for myself but on behalf of all the exceptional women in the restructuring field with whom I have worked with over the years" said Shelia.

Now in its 9th year, the WOYR award was conceived to honor women in the restructuring and insolvency industry who have inspired and skillfully led a restructuring team, provided creative solutions and innovative legal applications, showed exceptional leadership, and have made an extraordinary contributions to the insolvency and restructuring professions.

IWIRC's 22nd Annual Fall Conference in Miami Beach, Florida!

IWIRC hosted its 22nd Annual Fall Conference September 26-27 at the stunning Eden Roc Resort in Miami Beach. At the opening reception, attendees enjoyed pool side networking with fellow IWIRC members from all corners of the globe and Bankruptcy Judges from across the country.





Reception guests arrive (left) and enjoy the poolside refreshments (right).

IWIRC Board Members held their meetings from a conference room with this view.

Recepion guests were also treated to an ocean view.

The educational programming at the Fall Conference was top-notch, with timely panels on Challenges Facing the Energy Industry and Chapter 9's Role in Changing Government. The first panel, *Keeping the Lights On: Challenges Facing the Energy Industry*, featured esteemed industry and regulatory experts from across the country: **Adrienne Clair**, Stinson Leonard Street, Washington, DC, **Stacey Dore**, Energy Future Holdings, Dallas, TX, **Linda Myers**, Kirkland & Ellis LLP, Chicago, IL, **Mary Edmonds**, The Williams Companies Inc., Tulsa, OK, and **Katherine Piper**, Calpine Corporation, Dublin, CA.

The second panel, *From Detroit to Puerto Rico: Chapter 9's Role in Changing Government*, featured several prominent players in the Detroit bankruptcy case, along with those keeping a close eye on the situation in Puerto Rico: the **Hon. Steven Rhodes**, U.S. Bankruptcy Court (Ret.), Detroit, MI, **Sonia Colon**, Ferraiuoli LLC, San Juan, Puerto Rico, **Martha Kopacz**, Phoenix Management, Boston, MA, **Andy Dillon**, Conway McKenzie, Detroit, MI, and **Summer Chandler** (Moderator), McCalla Raymer, LLC, Panama City, FL.

Energy Industry panelists (left) and Chapter 9 panelists (below, right).

Jodi Daniel Cooke Named IWIRC's 2015 Rising Star at Fall Conference

Congratulations to **Jodi Daniel Cooke**, a bankruptcy attorney at Stichter, Riedel, Blain, & Postler, P.A., and IWIRC Florida Network Co-Chair and Alabama Network Co-Programming Chair who was named as IWIRC's 2015 Rising Star. Jodi, chosen among 5 finalists and 11 nominees, was recognized during IWIRC's 22nd Annual Fall Conference Luncheon in Miami, Florida on September 27, 2015.
Jodi is licensed to practice law in Florida, Alabama and Texas and regularly represents a variety of parties in bankruptcy cases, assignments for the benefit of creditors, receiverships and out-of-court workouts. In addition, Jodi has been particularly active in fiduciary representations in state and federal courts, and also handles civil litigations matters, principally in connection with debtor-creditor disputes.

"I am incredibly honored to be recognized by IWIRC, especially among such amazing finalists" said Jodi. "Each of the other four finalists are impressive women in their own right, and IWIRC is lucky to have them in our organization." Jodi went on to say "I share this honor with the phenomenal mentors I've been privileged to have during my legal career, many of whom I met through IWIRC. Their constant support and encouragement, both personally and professionally, played an enormous role in helping me reach this level in my professional development."

"Jodi has shown initiative and dedication always going above and beyond. We are very appreciative of her contributions and commitment to IWIRC," said **Beth Hansen**, Chair, IWIRC Board of Directors.

Congratulations to all of the nominees for the 2015 Rising Star Award: **Camille Bent**, **Emily Ladky**, **Catherine Read,** and **Gillian Scarlett**. Click here for more information on the nominees.

For more pictures of the Fall Conference and Rising Star Award ceremony click here.

Network Corner: View from the Cayman Islands Network

Rebecca Hume, *Kobre & Kim* (Cayman) & **Gemma Newell**, *Maples & Calder*


Rebecca Hume


Gemma Newell

The myth that the Cayman Islands are a hot bed for criminals to launder money and fraudsters to hide their assets is still widely promoted by the onshore world. So where are the Cayman Islands and why have an IWIRC network there? The Cayman Islands are a leading offshore financial centre located in the western Caribbean Sea a short hop by plane from Miami. The islands are a British Overseas Territory, which means that they come under the jurisdiction and sovereignty of the UK. The Cayman Islands is actually the fifth largest financial centre in the world, so perhaps not unsurprisingly it is a highly regulated and sophisticated jurisdiction. Its legal, accountancy and financial services practices are very accustomed to dealing with complex commercial disputes and restructurings involving, for example; mutual funds, SPVs, insolvencies, shareholder disputes, asset finance, corporate fraud, and insurance and trusts – often with significant cross-border aspects. The Cayman Islands has an English based legal system which is flexible and creditor-friendly with a well-established and sophisticated judiciary to oversee it: a perfect environment to launch an IWIRC network.

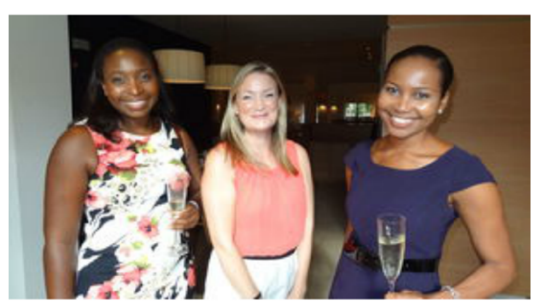
So in May 2011 IWIRC Cayman Islands was launched. We have grown rapidly since then and provide a unique environment for women in insolvency and restructuring to network and create business opportunities for each other in the Cayman Islands. We like to encourage our members to spread their wings and participate in the international events which IWIRC offers: cue the Miami Fall conference at the Eden Roc which a number of our members attended.

We are extremely proud of how quickly we have grown and can boast 70 members, which represents almost 100% of the female insolvency and restructuring community on the island! Whilst, to many of the other networks within IWIRC, that may be considered quite small by comparison; we would like to think we are perfectly formed! Our achievements on the international stage of IWIRC (of which we are very proud) are testimony to this. In 2017 the Cayman Islands will host IWIRC's Leadership Summit. **Caroline Moran**, our former Network Chair, was instrumental in ensuring we put our best foot forward to convince our fellow IWIRC networks that sun, sea, and sand is the perfect backdrop to enjoy what we are sure will be a thoroughly interesting and fun leadership programme. Caroline is also now a director at large on the international board. An achievement of which we are all very proud!

IWIRC Cayman Islands Network's proudest achievement of all is its sponsorship of the John Gray High School AIM Higher Mentoring programme, which is now in its third year. Spearheaded by **Laura Hatfield** our Director of Community Services, who not only set it up but runs it each year, the programme provides mentoring for local high school students aged 15 and 16 by professionals in Cayman, including a number of our own membership, to help them achieve their full potential in a critical exam year. It is an amazing programme which can make such a difference to a young person's life. For those of us that are privileged to be mentors it is very rewarding.

IWIRC Cayman Islands Network members participate in the John Gray High School AIM Higher Mentoring programme.

So what networking have we been up to in the last few months? First stop an exclusive screening of "Girl Rising." Directed by Academy Award-nominated director, Richard E Robbins, "Girl Rising" tells the humbling and thought provoking story of nine girls living in the developing world, the incredible challenges they face and how they have overcome nearly impossible odds to pursue their dreams. Its mission "to change the way the world values the girl" is certainly one the Cayman Islands Network believes we should all promote. For those of you that haven't seen it, maybe one for your next networking event? Next stop a very civilized but fun afternoon tea at the Marriott, with the obligatory bubbles of course!



Our 2015 agenda includes a fantastic technical session on a comparison of the US / Cayman position for auditors' negligence – *in pari delicto/ ex turpi causa* from Scott Berman of Friedman Kaplan Seiler & Andelman LLP, which has proved so popular we have had to move to a larger venue. Then there is our Christmas event – a sunset cruise along the fantastic Seven Mile Beach with a few drinks; a perfect way to end 2015. So if any of you are planning a trip to Cayman in the near future, be sure to list us as one of your alternative networks so that we can keep you up to date with our events and offer you a warm Caribbean welcome from our wonderful small, but perfectly formed, network!

Fun Fact

Did you know that IWIRC bios cannot be submitted as PDFs? This allows for the greatest flexibility and "searchability" through the internet. If you haven't uploaded your bio and photo, you are missing out on an easy, yet very effective, marketing tool!

Did You Know...

The National Bankruptcy Archives

Looking for a piece of bankruptcy history? Or perhaps an alternative to the traditional novel for a book club? Did you know that the American College of Bankruptcy (the "College") established and supports the National Bankruptcy Archives maintained at the University of Pennsylvania Law School? The Archives was established by the College in 2001 and is a rich repository of historical papers and documents, as well as audio and video histories by pioneers in the bankruptcy and insolvency field.

There have been a number of exciting recent accessions to the Archives, including papers of historical interest from bankruptcy giants such as Leonard Rosen (New York), Norman Nachman (Chicago), and Daniel Glosband (Boston) and organizational papers from the American Bankruptcy Institute. The Archives is also pleased to have received papers of Bankruptcy Judges Geraldine Mund (California), Arthur Votolato (Rhode Island), **Judith Fitzgerald** (Pennsylvania), and Robert E. Ginsberg (Chicago).

The Archives continues to add to its important Oral History Collection. Each oral history is posted to the Archives website and available for immediate viewing or listening. It is also accompanied by a transcript of the session. Recent oral histories include those of Judges Arthur Votolato, Stacey W. Cotton, A. Thomas Small, and Dorothy Eisenberg and attorneys Edward Creel, Robert White, Morton P. Levine, and Samuel Zusmann, Jr.

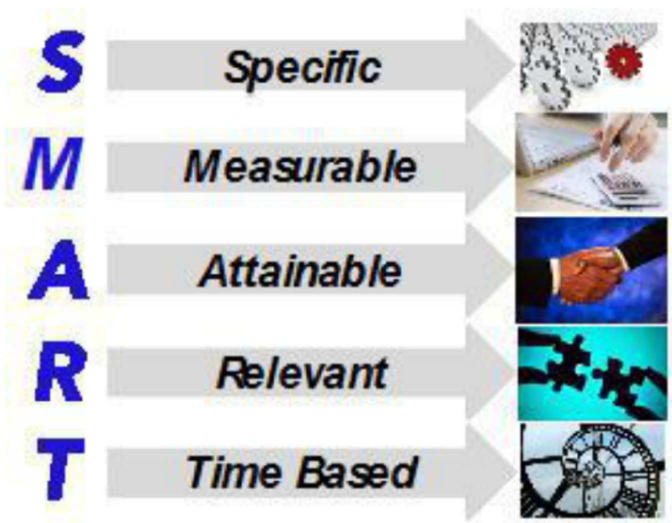
The Archives has seen an increase in activity and research, both remote and on-site at the University of Pennsylvania Biddle Law Library. For the latest additions to the Archives, visit the "News" section on the website. The oral histories are available by clicking here.

Inquiries about the Archives can be addressed to Leslie O'Neill, Archivist, loneil@upenn.edu or the College Archives Committee Chair Adam Rosen at arosen@diamondmccarthy.com.

Tina Lucas

Ask the Expert: The Path to Strong Sales

Tina Lucas, President, *Lucas Consulting Group, LLC*



In this article, I will discuss my views on developing a good sales and marketing program for a business-to-business service industry, such as a bank or professional firm. My examples in this article often relate to my bank experience, because that is where I learned to develop sales and marketing plans. I have, however, found that the same principals apply at my consulting firm, as they would to any professional services firm.

What exemplifies a strong sales and marketing program? Basically just three things:

- o Proper planning
- o Disciplined execution
- o Management support

Proper Planning
I like a simple planning process that includes the development of:

- o Clear goals
- o A general action plan
- o A tracking program.

The tracking program should make clear:

- o Who is responsible for what
- o A time line for the action plan
- o Milestones that denote success.

Simplicity is the key. A plan that is clear and straightforward is easier to follow and therefore more likely to be implemented. The plan should serve as a road map for people implementing the plan.

Clear Goals

When establishing goals, it's a good idea to develop a few baseline facts. For example, I like to establish how my product is differentiated from my competition, because this can change from year to year, especially for banks. In an economic downturn, when credit is tight, price is less important than availability of credit. I once worked for a bank that had a strong portfolio heading into a downturn, which gave us the flexibility to differentiate ourselves via attractive loan structures because our competitors were more highly restricted in the structures that they could offer. We focused our marketing efforts on loans where attractive structure was critical and pricing was less critical, allowing us a stronger return than in prior years. In other years, when economic growth was strong, price and/or service levels might be what differentiated us from other banks. For example, in today's market, credit availability is higher than it has been over the past several years, but bank regulations are still burdensome. A bank that can make those regulations easy for their clients to navigate will differentiate itself from the cumbersome process at competitor banks.

I am a financial person, so I am naturally more comfortable with numbers than letters. Even so, I think sales and marketing goals need to range from abstract to numeric, and not just consist of desired new sales amount. There has always been a debate as to how to best measure success in a sales plan. One camp measures success based on production results (actual sales closed), while the other measures success based on procedural results (number of calls, compliance with follow-up procedures, etc.). I think you need a blend. Senior members of the team should be able to establish and follow their own sales plan, based on past successes. More junior members of the team need guidance and need management to take responsibility for the expected effectiveness of the sales plan. This is especially true in some service industries where sales abilities are critical, but not the primary training or expertise of the professionals charged with implementing the sales plan.

Action Plan

Once goals are set, you need to establish steps for getting to those goals. I like to see those steps tailored to the various members of the sales team. For example, many sales plans use networking events as a way to meet potential clients or influencers. Or in some cases you want your sales staff out in numbers at these events just to demonstrate your breadth to the market in general (not necessarily to meet anyone). In either case, junior members of the team need to be assigned steps that get them to these networking events. They will need to be instructed on how to fit-in at networking events and to meet contacts, and they will need very specific follow-up goals. Senior members of the team may only need minimal involvement in networking, since their time might be better spent working with their established contacts. Some senior members should, however, be expected to take leadership roles in organizations that sponsor networking events, and management needs to include strong support of these organizations into their sales and marketing plans.

Tracking
The steps in any plan need to be specific and set in a fashion that allows for easy tracking. If for example, the goal is to establish more contacts within a particular group, the major tactics may simply include using known connections to gain introductions to unknown connections, along with attendance at specific networking events to make new connections. Each step, from who will develop the list of known and targeted contacts, to what follow-up steps will be taken after a new contact is made, should be assigned to a team member to be completed within a specific timeline. It is a good idea to also note which milestones will define success (for example, the establishment of one new contact each month), so that as you periodically check your progress against the plan, you not only track your compliance to specific steps but also your progress against your goal.

Once a good sales and marketing plan is designed with clear goals, strong tactics and straightforward measurements of progress, the plan is ready to implement. Even a well-designed plan will not be successful without one simple driver of success – Discipline.

Disciplined Execution

Early in my career, I was lucky to meet someone who consistently demonstrated strong sales skills. This person was an excellent networker, who knew many people in the marketplace because he was always out, either at a networking event or in a direct call. He was the very definition of gregarious, and he knew the market and his product well, but none of that was what made him such a success. His success came from an incredibly disciplined process. He may have been the last to leave most networking events (because he needed every minute to get around the room, and talk to his many contacts), but he was never late to the office the next morning to make follow-up phone calls and notes.

I routinely tell my clients that, in my many years working for large banks, I repeatedly saw the bank happily invest in executive management sessions with consulting firms that brought any number of new and good ideas. These ideas should have allowed for improved bank profitability. However, unless the idea centered on cost cuts, they were rarely implemented well, and therefore rarely improved profitability. I often thought the new idea was great, but I ended up in a new office, with an altered title, doing the same things that had historically worked for me. This is because the bank didn't see implementation as important beyond the rollout of the new idea, and never invested the funds and efforts needed for long-term implementation. What many don't understand is that change in management is difficult, and revolves around very disciplined implementation plans. In a sales and marketing plan, you need this discipline either to achieve a consistent effort or to avoid losing the consistency of your efforts.

Discipline in this context means strict adherence to the plan and constant tracking and analysis of efforts. This is where the tracking reports mentioned earlier in this article become critical. Some plans are broken down into enough detail that there are even daily tasks. This might sound like overkill to many but it reminds me of an article I once read on sales tactics. The article mentioned a very successful insurance sales person, who noted that despite his strong success, he still needed to put 10 quarters on the left corner of his desk every morning. He moved one quarter to the right side of his desk for each call he made to a prospective new customer. He didn't allow himself to go to lunch until he had moved each of the quarters to the other side of his desk. He didn't just do this at the beginning of his career; he was still doing this at the height of his career. He did this because even if you are accomplished at something, you need to pay attention to the basics to retain your skill level. Think of how the top golfers in the world are the ones that work with a coach every week.

I have seen the importance of such discipline several times. I once managed an area that had several groups, and often people were promoted from one group to another. I had a CPA in a technical position where he was well suited, but if I wanted him to be able to progress long-term in the bank, I would need to move him to a position where he could develop sales and marketing skills. I was a little nervous about that move, because he didn't seem to be the outgoing sort, but he, of course, deserved the chance to prove himself. We sat down and developed a plan with several clearly defined and timed steps. Guess what? He turned out to be a very disciplined and energetic implementer of that plan, and consequently, very successful in achieving his sales goals. The true key to his success was the strong discipline that he exercised in implementing his plan. Another thing that contributed to his success, which I might not have guessed about this person, was that he was a risk taker.

The Need to Take Risks

It doesn't seem like a sales-and-marketing plan would necessarily involve risk, but in truth, risks abound. Front and center is the risk of rejection. Next comes the risk of wasted time and the annoying notion that those two will probably not be mutually exclusive. Most people are willing to admit to fearing rejection and wasted time. The fear that is a silent killer to many sales and marketing plans is the fear that many will not admit to, and that is the fear of an attack on one's creditability. Disciplined execution of a sales plan will help combat these fears.

I think that you will easily see my point on the first two fears that I mentioned. Rejection is an obvious obstacle in any marketing process. This is because the people implementing the plan not only have to ask for an opportunity to meet with potential influencers and clients, but if they are successful in developing an opportunity, then they also have to make offers to both the clients and to their own senior management. All of that takes time. Given that most sales efforts don't convert more that 50% of leads to sales, there will inevitably be a fair amount of time dedicated to failed efforts. A fear of losing valuable time on too many failed leads is natural, but unproductive.

My point on the need to risk one's credibility is a little harder to substantiate, because we don't really like to admit to this fear. We rather like to say that this is an issue of experience, expertise, and preparation, or lack thereof. In reality, when you fight for approval of a tough deal, it is usually you (fighting for your client) against management, and in the case of a commercial lender, against a credit machine that is designed to test you. Not uncommonly, I left credit approval meetings with the words "you better hope you're right on this" ringing in my ears. The approving group had to depend on the many hours of due diligence I performed, versus the hour or so of discussion I presented to them. In approving the credit, they had to depend on my underlying work in making their decision. Once I had established myself as an expert at underwriting, it was as much my reputation as it was my actual underwriting that mattered. So, in order to be successful in my sales efforts, I had to risk my credibility with the approving group as each new deal was approved.

Clearly, I am convinced that discipline and the ability to take risk are two critical factors to the success of a sales and marketing plan. Once you have established strong discipline and learned to take appropriate risks, the next important key to success in a sales and marketing plan is management support.

Management Support

I often refer to a sales and marketing plan in this article. Let me back up and note that sales, in this case, means lead, follow-up, and closing efforts. Marketing includes projects like product development, brand awareness, and lead generation. Most of my comments to this point have focused on lead generation. This is because for most banks and professional firms, most of the marketing is handled at the general corporate level. Lead generation is normally the most substantial marketing duty assigned to a specific unit. That isn't to say that, in the case of a bank, the lending units are detached from the corporate-level marketing. When it's done right, most of the marketing programs are designed and implemented at a corporate level, but their success depends on the lending unit's ability to contribute to and capitalize on these programs.

General Marketing
Product development is a good example of how a lending group can participate in general marketing. When a lending group sees a consistent market need for a product that they don't offer, it is incumbent on that group to make sure they convey that market need to their management. It is then incumbent on management to analyze the market need and make sure that their lenders have a product solution to that need, either offered by the bank or by a partner organization. Once the new product offering is established, management is responsible for making sure that the market knows that their brand is associated with the new product, and the lending group is responsible for utilizing that new product and associated brand awareness to generate leads.

Product development can be more than just new offerings. It also includes the refinement of emphasis on different products as market conditions change. For example, I worked for many years in high-risk lending. During periods of economic growth, I would focus my group's marketing efforts on M&A transactions, and during periods of economic downturn, I would focus our efforts on turnaround transactions. We always offered both products, but our focus followed the market. Our corporate marketing group would work with us to make sure they tailored their support to our specific marketing needs for each planning period.

Key Support Areas
Aside from covering the bulk of the general marketing duties, management also needs to make sure they offer the key support needed to ensure the success of the sales and marketing plan of each sales unit. Most commonly that means establishing proper funding (for events, sponsorships, entertainment and training), participation in the plan (availability for both internal and external meetings) and running interference for the staff implementing the plan.

Funding
Establishing proper funding of a sales and marketing plan is critical. Sometimes budget cuts are a difficult but necessary constraint, and spending has to be carefully planned. Management, however, needs to ensure that they find enough flexibility in their budgets to arm their staff with sufficient funding to compete and be significant in the marketplace. Sometimes this is just a matter of accepting which markets in which you can reasonably compete, given the budget allocated to a marketing effort. If you want to compete on a first-tier level in a large-deal market, you have to be ready for the lavish entertaining associated with that market. If you have minimal funds to allocate, maybe you are better off in either a second-tier position (accepting the lower returns) or deciding not to participate in that large-deal market. In any event, funding should follow your strengths, be sufficient to support the goals of the sales and marketing plan, and be well planned.

Running Interference
Management participation in a sales and marketing plan generally includes facilitating plan development, establishing tracking meetings to follow the plan's implementation, and attending client meetings for large opportunities. It is management's disciplined follow-up to those meetings that separates good from mediocre management. Tracking meetings should be an opportunity for management to see what their staff is accomplishing, but it

should also be an opportunity for management to uncover unforeseen obstacles to the sales and marketing plan. Senior management participation in a client meeting should be management's opportunity to assess obstacles the bank faces in that particular sales effort. Good management takes the information garnered in these meetings and works to remove as many obstacles as possible for their staff. This may take the form of policy changes, product modifications, use of senior influence in the market to assist in lead generation, one-on-one training, general training, or whatever else management can do to assist their staff's sales and marketing efforts.

Reasonable Expectations

One last thing that management needs to contribute to a sales and marketing plan is reasonable expectations, which can be the most contentious point in a plan. Use of a bottom-up process to develop goals can generally help ensure that expectations are reasonable. However, often the best way to ensure reasonable expectations is for management to make sure they are engaged in the market, so they have first-hand knowledge of what is a reasonable goal in the current market.

This brings me back to my initial point in this article. The path to strong sales is found through proper planning, disciplined implementation, and strong management support. When these three key elements are present, a good sales and marketing plan is easy to develop.

Tina Lucas is president of Lucas Consulting Group, LLC, which advises companies on bank negotiations, improvement strategy, project management and M&A due diligence. Tina is a commercial lending expert who has spent many years as a lender and lending executive, and several years as a management consultant. Tina can be reached at cmlucas@lucasconsultinggroup.com.

Network Happenings

Chicago Network

In September, IWIRC Chicago held its 2015 IWIRC Fall Educational Event, hosting a roundtable event for past and present bankruptcy judges to discuss best practices and share their experiences with local restructuring professionals. The group enjoyed a cocktail hour following the lively discussions and Renu Shah, a former clerk for Judge Wedoff, gave a toast to honor his retirement

Please click here to view more event photos.

Georgia Network

After a summer full of unique, fun, and informative networking events, the IWIRC Georgia Network got busy serving the community! On Saturday, August 22, 2015, the IWIRC Georgia Network participated in the Atlanta Habitat for Humanity build in collaboration with the Atlanta Women's Build. Several Georgia members donated their time, support, and physical labor while assisting with siding and roofing on a Southeast Atlanta home. Additionally, on Saturday, October 3, 2015, Georgia Network member **Maddy Kvalheim** accepted a plaque on behalf of the IWIRC Georgia Network at the Atlanta Habitat for Humanity dedication of the home to the Sistrunk family.

IWIRC Georgia Network Members (left to right) ***Alla Raykin, Alessandra Backus, Katy Furr, Karen White*** *and* ***Maddy Kvalheim*** *at Habitat for Humanity Atlanta Women's Build*

IWIRC Georgia Network Assisted in Completion of this Habitat for Humanity House

In mid-October, several members of the Georgia Network teamed with the Atlanta Chapter of Girl Scouts of America for a third year to promote good credit awareness and budgeting know-how among tomorrow's leaders. As part of the workshop, the members gave informative presentations regarding the many different types of credit available, how to use credit responsibly, and the importance of budgeting one's finances. After the presentations, the members met with the attendees in small groups to complete a hands-on budgeting exercise in which each Scout was given a mock career and salary and was able to create a budget based on a set of sample fixed and variable expenses, such as whether to rent or buy a home, live with a roommate, buy or lease a car, use public transportation, etc. As a reward for their participation, the attendees earned financial literacy badges commensurate with their rank within the Scouts.

In preparation for annual elections, in early November, the Georgia Network hosted a happy hour and informational session regarding IWIRC Georgia Board elections. Many members came to network with and learn from existing board members about open positions and opportunities to lead within the Georgia Network. The Georgia Network is very excited about the potential of existing and future leaders and a great 2016!

In December, the IWIRC Georgia Network will host its annual holiday party for members and sponsors. This event is always well attended, providing an excellent opportunity to catch up with your colleagues, network and enjoy the holiday spirit together. This year the Georgia Network will break tradition and hold the party at the Painted Pin, an upscale boutique bar, bowling and entertainment venue in an industrial warehouse space in the heart of Buckhead's Miami Circle. The event is sure to provide laughter and camaraderie like no other past holiday party!

Greater Maryland Network

August's Networking Happy Hour
On August 27, 2015, the Greater Maryland Network hosted a networking happy hour at Kona Grill in Baltimore, which included yummy drinks and appetizers. Several members from around Maryland were in attendance, including, **Lyn Brown** (L.E.W. Brown & Associates), **Corinne Donohue** (Yumkas, Vidmar, Sweeney & Mulrenin), **Angela Shortall** (Protiviti), **Lori Simpson** (Law Office of Lori S. Simpson), **Jovi Bohan** (Stout Risius Ross), **Marylee Robinson** (Stout Risius Ross), **Linda Donhauser** (Miles & Stockbridge), **Susan Klein** (Gordon Feinblatt), **Kristen Siracusa** (Miles & Stockbridge), and **Brianne Lansinger** (University of Baltimore School of Law). Everyone enjoyed the opportunity to meet-up after the summer season and kick-off the fall season.

Party of 5 Visits the White House
On September 1, 2015, **Maria Ellena Chavez-Ruark** (Saul Ewing) arranged for her Party of 5 to go on an unforgettable tour of the White House! The tour was attended by Party of 5 members **Corinne Donohue** (Yumkas, Vidmar, Sweeney & Mulrenin), **Lisa Poulin** (Deloitte CRG), **Linda V. Donhauser** (Miles & Stockbridge), and **Marylee P. Robinson** (Stout Risius Ross). On the tour, the IWIRC members were able to see many of the formal sitting and dining rooms throughout the White House, including the Red Room, the Green Room, and the Blue Room. They were also able to see china patterns chosen by the First Ladies. The tour was followed by an early lunch at the nearby Old Ebbitt Grill to end a wonderful event.

IWIRC goes to the White House

IWIRC Poses with Presidents

Girl Meets World

On October 29, 2015, the Chesapeake Chapter of TMA Now, the Greater Maryland Network of IWIRC, and Stout Risius Ross's Women's Resource Group hosted the inaugural "Girl Meets World" at The Boathouse Canton in Baltimore, Maryland. This "speed networking" event provided a great opportunity for women professionals to enjoy fun and relaxing conversations while meeting new friends and catching-up with old friends. Greater Maryland attendees included: **Corinne Donohue** (Yumkas, Vidmar, Sweeney & Mulrenin), **Marylee Robinson** (Stout Risius Ross), **Jovi Bohan** (Stout Risius Ross), **Lisa Poulin** (Deloitte CRG), **Jessica Dillon** (Venable), **Marissa Lilja** (Tydings & Rosenberg), **Cara Murray** (Whiteford, Taylor and Preston), **Lori Simpson** (Law Office of Lori S. Simpson), **Susan Klein** (Gordon Feinblatt), and **Brianne Lansinger** (University of Baltimore School of Law).

Attendees at Girl Meets World

Women in the Law: A Judicial Perspective

On Thursday, November 19, 2015, the Greater Maryland IWIRC Network and the University of Maryland Carey School of Law's Women, Leadership & Equality Program, sponsored *Women in the Law: A Judicial Perspective* – a panel of distinguished women judges discussing their career paths in the legal profession and practical courtroom tips.

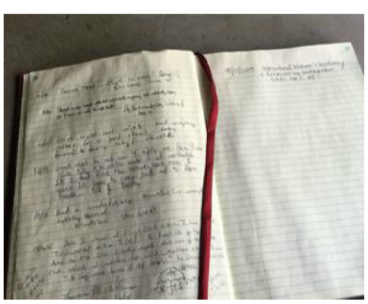
We were honored to host as panelists: Chief Judge Catherine C. Blake (United States District Court for the District of Maryland), **Chief Judge Nancy V. Alquist** (United States Bankruptcy Court for the District of Maryland), Judge Wendelin I. Lipp (United States Bankruptcy Court for the District of Maryland), Judge Andrea M. Leahy (Maryland Court of Special Appeals), Circuit Administrative Judge Kathleen Gallogly Cox (Circuit Court for Baltimore County, Maryland), Judge Alison L. Asti (Circuit Court for Anne Arundel County, Maryland), Judge Ellen M. Heller (ret.) (Circuit Court for Baltimore City, Maryland), and Judge Lisa A. Hall Johnson (District Court for Prince George's County, Maryland).

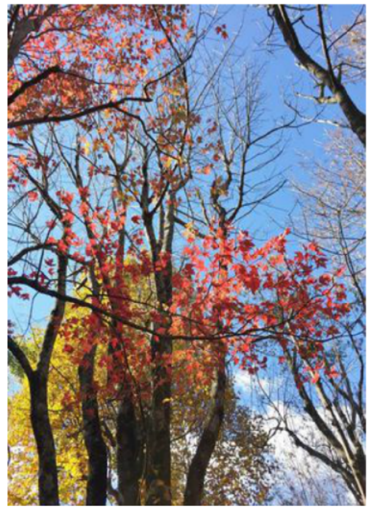
Virginia Network

On September 18-19, members of the IWIRC Virginia Network mingled with many colleagues from Maryland, Virginia, Washington, DC, and West Virginia who were attending Virginia CLE's 30th Annual Mid-Atlantic Institute on Bankruptcy and Reorganization. Held each year in beautiful Charlottesville, Virginia, this interesting and informative educational program provided a wonderful opportunity to catch-up with all the developments in a number of interesting Chapter 11 cases ongoing in Virginia.

But, it was not all work. On Friday, September 18, the members of IWIRC Virginia Network hosted other IWIRC members and friends at a wonderful coffee hour held in conjunction with the CLE. Not only were the weather and setting spectacular at the Boar's Head Inn, but the company was great! The coffee hour provided a relaxed venue to visit with friends and colleagues from all over Virginia, West Virginia, Washington, DC, and Maryland, and chat about families, meet new faces, and say "Happy Retirement" to some dear friends of many years. Thanks go to **Suzanne Roski** (Protiviti) of the IWIRC Virginia Network for organizing the event.

It was a beautiful Fall day on October 17, when the IWIRC Virginia and Washington, DC Networks hiked (part of) the Appalachian Trail in Virginia's Blue Ridge Mountains. Thanks again to **Shari Bedker** for hosting us at her house and the IWIRC International Headquarters in Stanardsville, Virginia.




Washington, DC Network

On November 9, 2015, the Washington, DC Network held its Second Annual Professional Development Panel. This year's topic was effective presentation skills, where distinguished panelists discussed the "dos and don'ts" of courtroom presentation and demeanor: Honorable Brian F. Kenney, U.S. Bankruptcy Court for the Eastern District of Virginia, **Rebecca L. Saitta** (Wiley Rein), **Lisa Poulin** (Deloitte CRG), and Craig B. Young (Kutak Rock). **Lauren Friend McKelvey** (Odin Feldman Pittleman) moderated the panel.

Member News

Barbara George Barton is pleased to announce that she has been selected once again for inclusion in the 21st edition of *The Best Lawyers in America*® in the practice areas of Bankruptcy and Creditor Debtor Rights / Insolvency and Reorganization Law and Litigation– Bankruptcy. She has been certified as a specialist in Bankruptcy and Debtor– Creditor Law since 1993 by the South Carolina Supreme Court and by the American Bankruptcy Institute since 1996.

Barbara Barton

Leslie A. Berkoff, a partner at the Garden City law firm of Moritt Hock & Hamroff LLP, has been named a Fellow of the American Bar Foundation (ABF).

Leslie Berkoff


Maria Ellena Chavez-Ruark


Melissa Davis


Corinne Donohue


Sarah Frankel


Lauren Ford


Sharon Levine

Founded in 1952 by the American Bar Association, the ABF is widely recognized as the premier institute in the United States for social science research on law. Its mission is to serve the legal profession and the public through empirical research, publications, and programs that advance justice and the understanding of law and its overall impact on society. Membership as a Fellow of the ABF is strictly limited to one percent of the lawyers admitted to practice in the United States and its territories. In order to earn this honor, Leslie had been recommended and nominated by the organization's national Fellows Officers and the Fellows leadership within the state of New York. The ultimate selection as a Fellow of the ABF serves as a recognition of a lawyer whose career has demonstrated extraordinary leadership in the profession, service to society, and commitment to the ideals and objectives of the American Bar Association.

Maria Ellena Chavez-Ruark (Saul Ewing) was appointed by the Maryland State Bar Association's Board of Governors to the Board of Directors for the Pro Bono Resource Center of Maryland ("PBRC"). PBRC is the statewide coordinator of volunteer legal services and the designated "pro bono arm" of the Maryland State Bar Association. PBRC has incubated and supported many of the state's most successful pro bono projects, including the Foreclosure Prevention Pro Bono Project and the Family Law Mediation Project. The PBRC also hosts an annual Maryland Partners for Justice Conference which has become a signature event in the legal services community, bringing together pro bono attorneys, legal services providers, judges, government attorneys, private bar members and others interested in access to justice issues. This year, PBRC celebrates its 25th anniversary.

We are pleased to announce that **Melissa Davis,** CPA, CIRA, CFE, a partner at KapilaMukamal, LLP, forensic and insolvency advisors, has been named a Member of the Advisory Board for the 2016 Caribbean Insolvency Symposium of the American Bankruptcy Institute. The 2016 Symposium will be held in Puerto Rico, February 4 - 6, 2016. Melissa is also a contributing author of the new American Bankruptcy Institute Book titled Fraud and Forensics: Piercing Through the Deception in a Commercial Fraud Case. Melissa collaborated with Soneet Kapila on the chapter entitled "Forensic Accounting in Health Care Fraud."

Corinne Donohue (Yumkas, Vidmar, Sweeney & Mulrenin) has joined the Executive Committee of the Walter Chandler American Inn of Court where she will serve as the Reporter/CLE Chair for the 2015-2016 year.

Sarah Frankel has launched the525group, a recruitment firm focused on bringing a more personal and industry-specific approach to the professional service firms in the bankruptcy and restructuring community.

The Greater Maryland Chapter wishes farewell to **Lauren Ford** as she begins her next chapter working at IceMiller LLP in Columbus, Ohio. We will miss you, Lauren!

Sharon L. Levine was honored at the Citizens Committee for NYC Autumn in the Park event.

Lisa Poulin (Deloitte CRG) spoke for ABI Beijing on October 19-20, 2015 on "Financing Chinese Companies – PRC, Hong Kong and Elsewhere" at ABI's 2015 Beijing Insolvency & Restructuring Symposium in Beijing, China.

Lisa Poulin

Denise Kaloudis Ryan joined Drinker Biddle as a Business Development Director.

Denise Kaloudis Ryan

Kristen Siracusa (Miles & Stockbridge) was sworn into the Virginia bar on November 3, 2015. Congratulations to Kristen!

Kristen Siracusa

We are pleased to announce that **Rachel L. Steinlage** has been named a partner at Meyers, Roman, Friedberg & Lewis LPA in Cleveland, Ohio. She is a member of the firm's Creditors' Rights and Bankruptcy and Litigation practice areas.

Rachel Steinlage

Deborah Thorne, formerly a partner in the Chicago office of Barnes & Thornburg, has been appointed by the Seventh Circuit Court of Appeals to be a federal judge with the US Bankruptcy Court for the Northern District of Illinois. She took the bench on October 22, with a formal investiture ceremony to follow on December 9, in the Dirksen Federal Building. "It is an honor that Deborah has been selected for this important role as she is a talented lawyer with a career built on professional excellence," said Mark Rust, Chicago Managing Partner. "With more than 30 years of experience in bankruptcy and restructuring, she will be a tremendous asset to the Northern District Federal Bankruptcy Court."

Deborah Thorne

Upcoming Network Activities

Did You Know . . . All IWIRC members are welcome at all IWIRC events around the world? Don't forget to check the event schedule before you travel!

Monday, December 07, 2015
Northern California Network
IWIRC Annual Holiday Party

Thursday, December 10, 2015
New York Network
Restructuring in Japan

Thursday, December 10, 2015
Midwest Network
IWIRC-Midwest and KCBBA Holiday Party

Friday, December 11, 2015
Chicago Network
IWIRC Chicago Network's Annual Champagne High Tea

Saturday, December 12, 2015
Florida Network
Holiday Trend Beauty and Fashion Show

Tuesday, December 15, 2015
Atlantic Canada Network
IWIRC Atlantic Canada Holiday High Tea Luncheon in support of the Women's Shoebox Charity

Thursday, December 17, 2015
New Jersey Network
IWIRC-New Jersey Annual Holiday Party and 2015 Woman of the Year Award

Tuesday, January 12, 2016
New Jersey Network
SAVE THE DATE: Meet, Greet and Eat...Chocolate!

Newsletter Submissions

The Newsletter relies on contributions from IWIRC's networks and members. We are always looking for the following content:

- Network events.
- Member news, such as job transitions, promotions, awards, speeches and publications.
- Articles regarding bankruptcy and insolvency topics and/or business and professional development topics.

The Newsletter is published quarterly. Please note the following submission deadlines:

Winter Newsletter – February 5, 2016 submission deadline
Spring Newsletter – May 5, 2016 submission deadline
Summer Newsletter – August 5, 2016 submission deadline
Fall Newsletter – November 5, 2016 submission deadline

To submit news and articles or to make an inquiry regarding the Newsletter, please contact IWIRC's Newsletter Director **Lauren Friend McKelvey**, Odin, Feldman & Pittleman, PC at Lauren.McKelvey@ofplaw.com and 703-218-2135.

IWIRC Contacts

If you would like to:

- introduce a new member to IWIRC;
- join IWIRC; or
- volunteer to take on a leadership role within one of our committees

Please contact **Shari Bedker** at 434-939-6002 or info@iwirc.com.

Welcome IWIRC New Members!

August 26, 2015 - November 30, 2015

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Amy Altneu
Carey Olsen
George Town, Grand Cayman

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Kathleen Burkimsher
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George Town, Grand Cayman

Claudia Cheah
Skrine
Kuala Lumpur

Sharon Chong
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IWIRC wants to thank all of its sponsors that have committed to IWIRC in 2015 to support its programs, members and mission. If you are interested in sponsoring or supporting IWIRC as a 2016 annual sponsor or one of our events open for event sponsorship please contact **Shari Bedker** at (434) 939-6002, info@iwirc.com or **Carrianne J.M. Basler** at (312) 705-3907, cbasler@alixpartners.com.

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