



# Charissa Rahaman

## Licensed Trustee

*under the Bankruptcy and Insolvency Act (BIA)  
of Trinidad & Tobago*

## Contact Information

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## Professional Summary

Charissa is a Licensed Trustee under the Bankruptcy and Insolvency Act (BIA) of Trinidad & Tobago. She is currently a Senior Manager at Ernst and Young (EY) in the Strategy and Transactions (SaT) practice, based in the Trinidad office. With over 15 years of experience, Charissa specializes in performing liquidations, restructuring and receiverships and independent business reviews (IBR).

Charissa managed one of the first and largest debtor Proposals under the Bankruptcy and Insolvency Act.

Charissa has also managed liquidations for domestic, and international companies which have registered enterprises locally in Trinidad and Tobago.

In addition, she has managed independent business reviews, due diligences, financial reviews, liquidations, receiverships and restructured companies both operationally and financially over her tenor at EY.

## Qualifications

- ▶ Fellow Member - Association of Certified Chartered Accountants (ACCA), UK
- ▶ BSc (Honours) in Management Studies, with minors in Finance and Human Resources (UWI, Trinidad)
- ▶ Licensed Trustee under the Bankruptcy and Insolvency Act (BIA) of Trinidad & Tobago

## Relevant Experience

- Recently managed the successful restructuring of an oil production company via a "Proposal" under the Bankruptcy and Insolvency Act of Trinidad and Tobago
- Currently managing the two property receiverships of a chemical manufacturing company and the property of a real-estate company.
- Managing a receivership of a Marine Services and Equipment rental Company
- Recently managed the successful restructuring of an oil production company via a "Proposal" under the Bankruptcy and Insolvency Act of Trinidad and Tobago
- Managed and operated a receivership for a manufacturing company for approximately one year that resulted in the successful sale of assets at a recovery of over 75% to the debenture holder.
- Managed various Independent Business Reviews (IBR) and subsequent monitoring of the operations of companies in the oil and gas, manufacturing, security, wholesale and retail sectors. These types of engagements involve assessing the current state of the company and the reasonableness of its projected performance based on historical and actual financial performance. It also involves building/ reviewing cash flow and profitability models
- Performed the financial review of a large retail clothing company on behalf of our client, a major regional banking company.
- Developed a restructuring plan to assist a leading supplier of office equipment to meet its debt obligations
- Managed the voluntary winding-up of an oil support service company
- Completed a detailed restructuring plan with both financial and operational review by entity. Each entity was assessed based on its ability to convert assets to cash in order to satisfy its debt requirements.
- Conducted an IBR for the company, which included a full Operational and Financial Review of the company. Built a model to assess the profitability of each of the company's main contracts.
- Conducted an IBR on behalf of the main creditor of a distressed general insurance company to assist in determining financial-restructuring options available for bondholders.
- Conducted an IBR on behalf of a private regional airline company.
- Managed various buy-side due diligence engagements, mainly in the insurance and financial institutions sectors.