

# ARETE Advisory Services

Treasury advisory and implementation support for mid-market and multi-entity businesses.

**Relevant operating context**

Experience includes group treasury support within a multinational technology business of approximately EUR 150 million annual revenue, together with credit-risk and working-capital assignments.

## SCOPE OF WORK

**Cash and liquidity**

Daily cash positioning; short- and medium-term cash-flow forecasting; liquidity planning; cash pooling; intercompany funding.

**Banking and KYC**

Bank relationships; account structures; KYC coordination; signatories; account and banking documentation.

**Treasury systems**

TMS implementation support; process definition; testing; reporting requirements; controlled handover.

**Treasury operations and controls**

Operating procedures; payment and bank-account controls; responsibilities; governance; management information.

**Credit risk and working capital**

Customer scoring; exposure limits; payment-behaviour review; ageing analysis; receivables monitoring.

**Financial-risk support**

Foreign-exchange and interest-rate exposure reporting; counterparty limits; policy and governance support.

## WHERE ARETE IS MOST RELEVANT

ARETE is best suited to businesses that require practical treasury capacity during restructuring, rapid change, systems implementation or a temporary gap in the finance organisation. The emphasis is on stabilising day-to-day treasury work, improving the information available to management and leaving processes that the internal team can continue to operate.

## Selected experience

Client identities are confidential. The summaries below are limited to the scope of work and avoid proprietary information.

01

### Group treasury and liquidity support

**Context.** A multinational technology business with approximately EUR 150 million annual revenue undergoing organisational change.

**Work performed.** Managed cash positioning and short-term liquidity; coordinated international banking and KYC matters; supported liquidity-contingency work during restructuring.

**Relevance.** Direct experience of maintaining treasury continuity and liquidity oversight in a mid-market group environment.

02

### Credit risk and receivables governance

**Context.** A working-capital assignment requiring a more consistent basis for customer credit decisions and exposure monitoring.

**Work performed.** Designed a customer credit-scoring model; analysed payment behaviour; introduced structured credit-limit and ageing-exposure monitoring.

**Relevance.** Practical experience linking credit policy, receivables information and collections decisions.

03

### Treasury system and policy support

**Context.** A group treasury environment strengthening its system capability and risk-governance framework.

**Work performed.** Supported implementation of a mid-market treasury system and revised group credit-risk and counterparty-exposure policies.

**Relevance.** Experience supporting implementation while maintaining attention to procedures, policy and operating ownership.

## ENGAGEMENT STRUCTURES

- **Advisory project** A defined review, assessment or design requirement with agreed outputs and timing.
- **Interim support** Hands-on support for a temporary capacity gap, transition, priority or period of change.
- **Implementation support** Delivery support for an agreed treasury process, control framework or systems change.

### Contact

advisoryarete.com  
info@advisoryarete.com  
+49 241 51005254

Initial discussions should cover the treasury requirement, timing, relevant entities or systems and the outcome the business needs.