



ORIGINAL THINKING

## FINANCIAL ADVISORY



Archetype works with public and private lenders and investors to structure finance plans that address the unique needs and challenges of our clients. We help clients manage finance-related risks in order to maximize value and minimize loss, developing a capital structures or portfolio criteria and procedures that allow our clients to move forward with confidence.

### Solutions

- Loan Program Development
- Credit Risk Policy & Management
- Credit Loss Reserve Support
- Financial Structuring
- Portfolio Monitoring & Risk Analysis
- Business Case Analysis
- Counterparty Credit Reviews

### Approach

Since 1986, Archetype has provided public clients with the expertise necessary to develop loan programs specific to their mission, undertake credit risk and portfolio risk analysis, and implement portfolio monitoring procedures. For the past 15 years, we have served as advisors to the Department of Energy's Title XVII and AVTM loan programs, the Department of Transportation's MARAD loan program, the U.S. Treasury's CDFI loan program, and the Department of Agriculture's RUS program. Currently, we are assisting the Environmental Protection Agency in developing its WIFIA loan program, which will provide loans to eligible participants in the water and wastewater industries. Our extensive experience in advising on loan programs and portfolio management enables us to guide our clients from program design through implementation and beyond. Our services include the development of appropriate underwriting criteria, risk rating analysis, application process development, credit subsidy calculation, and ongoing credit risk policy and management.