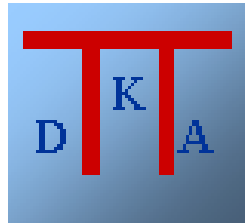


D. Kwasnicky & Associates Inc.

We take pride in assisting corporations experiencing financial stress. We will meet with management confidentially to identify the cause of the problem, discuss credible options and assist with the implementation of practical financial solutions, within your budget , which balance your personal and corporate needs . To find out more about our services, please contact:

Debora Kwasnicky
D. Kwasnicky & Associates Inc.

Telephone: 604-240-0508
Email: dkwasnicky@shaw.ca

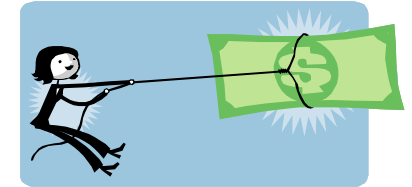


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D. Kwasnicky & Associates Inc.



Is your business
experiencing
financial stress?

Business Turnaround
services may help!

● Telephone: 604-240-0508

Avoid a financial crisis.

Is your small or medium-sized business exhibiting any of the symptoms of financial stress outlined below?

If you answer yes to one or more of the symptoms of financial stress, your business may be heading towards a financial crisis.

At D. Kwasnicky & Associates Inc., we will work with management to identify a solution that will turn around your business before these issues become critical.

Symptoms of Financial Stress

Financial difficulties can arise in any business at any time. The following are signs that your business may be heading toward a financial crisis.

- operating losses;
- immediate or potential cash flow concern;
- inability or difficulty in raising financing;
- risk of breach on bank covenant(s);
- concerns expressed by bank or investors;
- seizure of assets; or
- underperforming divisions or lines of business.

Why Use Business Turnaround Services?

A small or medium-sized business often does not have a corporate finance officer and may not even have an internal accountant. Management is generally focused on operations, and therefore may not readily recognize that a potential financial crisis is pending. That's when an independent problem solver may be of assistance.

At D. Kwasnicky & Associates Inc., we specialize in identifying problems and creating practical solutions to turnaround your business performance.

Our Approach

We meet with you for an initial, no cost confidential assessment of your business to identify potential options for the particular issues you are facing. Our solutions may involve:

- Identification of performance issues;
- Preparation of cash flow schedules;
- Preparation of business plan;
- Communications with lenders;
- Introduction of legal counsel; or
- Stabilization during short-term cash flow shortages.

Our Experience

D. Kwasnicky has over 10 years insolvency experience in a larger international accounting firm. Two real examples of services provided are outlined below.

Scenario 1: An individual had inherited a large sum of money from his parents. He made significant real estate investments both within BC and Mexico. His bank issued demands for repayment and commenced foreclosure actions when he experienced cash flow problems.

We were able to meet and negotiate an agreement with the bank that allowed the individual to liquidate certain assets to repay the bank and avoid formal insolvency proceedings.

Scenario 2: An owner-operated nursery with annual sales of approximately \$10 million was experiencing a cash flow shortage at the end of the season. The industry was suffering from skyrocketing gas prices. The lender refused to advance any further financing.

We assisted management with the preparation of cash flows and presentation to their lender. The company obtained an operating line over \$1.5 million to bridge their operations for the new crop.

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