

A Critique Paper on the Article

5 pages | 1186 words

There had been rampant news about economic crises that come and go due to a variety of reasons. More often than not, these crises affected a number of countries, and not surprisingly, a lot of businesses as well, especially those that operated in the affected countries. The issue here now is how a business's top management will respond when faced with the repercussions of a crisis. Of course, there are many courses of action to choose from, and one of these options is restructuring.

Corporate restructuring is entered into by firms that deemed that no other viable options exist but this. The usual form of restructuring is debt restructuring, wherein the creditor and the debtor renegotiate the terms and conditions of the existing debt of the latter in order to make it less onerous to fulfill. It may lead one to wonder why any sensible creditor would agree to this knowing it would be disadvantageous on his part. One of the main reasons why creditors agree to this arrangement is because of its relationship with the debtor.

If it is in good terms with the debtor or has a history of mutual benefit, creditors would then consider this option, notwithstanding the detriments on its part. Restructuring is not also limited to corporate bodies. Any types of businesses, may it be small, medium or large enterprises, may use this option. In fact, this paper tackles the restructuring process and the probability of its success based on small- and medium-sized enterprises, given the following variables of determination enumerated in the paper. II. Main discussion a.

Summary of the article This paper aims to measure the likelihood of success of a firm's restructuring process with a bank's assistance, given identified factors. To empirically test the paper's hypothesis, the model is formulated as follows: $\text{Success in Restructuring} = f(\text{firm size, ROA, debt ratio, debt structure, bank debt, restructuring period, value of collateral})$ The size of the firm, which is measured using a firm's total assets, is taken into consideration in determining the outcome of the restructuring process. This is so because it determines the level of resources a firm possesses.

In the same vein, the value of collateral is considered as well as the degree of collateralized debt a firm has. The firm's return on assets (ROA) is included as a measure of the firm's profitability. The debt ratio, which is the portion of total debt on total assets, is considered for obvious reasons. The debt structure is incorporated to determine mainly the percentage of short-term and longterm to the total debt of the firm. The bank debt, measured as the percentage of debt owed to the bank in relation to the total debt, is taken into consideration.

This is so because a firm receiving bank assistance for its debt restructuring may be affected because of their liabilities towards the ones helping them during their tumultuous times. Lastly, the restructuring period is added. A longer period would require more resources to be expended on the part of the distressed firm, in...

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