

JOHNSON LIM

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Skills

- 1 Actively seeks responsibility and takes pride in delivering the highest quality results
- 2 Ability to balance competing priorities, work independently and thrive in a high-performance team environment
- 3 Strong business and global acumen. Natural curiosity with self-initiatives to read and follow on the latest market developments
- 4 Exceptional analytical and quantitative problem-solving skills and ability to structure analyses to form data-driven solutions
- 5 Ability to build trust-based relationships with both junior- and senior-level client contacts. I engaged and worked with different stakeholders, for example, government officials, banks, regulators, corporates owners, etc

Work experience

PricewaterhouseCoopers Advisory Services, Kuala Lumpur ("PwC")
3rd year Manager, Business Restructuring Services

Sep 2018 – Current
[5.5 years]

Experiences

- Involved in at least 6 restructuring / crisis management engagements across various industries i.e. oil & gas, airline, property development, conglomerate and investment holding
- For the past 2.5 years, I was actively involved in one of Malaysia's largest and most complex restructuring engagement (via a Malaysian scheme of arrangement) to-date, where PwC was appointed as the financial advisor
- Experience in scheme formulation, preparing proforma 3-way model, liquidation analysis, cash flow forecast modeling, balance sheet restructuring, running a proof of debt exercise, asset tracing, recovery and realization (including recovery via litigation action)
- Took lead on initiating projects involving RPA UiPath and Power Bi to improve the firms' work productivity and business development success rate
- Instructor and facilitator for PwC "Digital upskilling" academy. An initiative to upskill PwC's workforce with digital tools and technical knowledge on Power BI and Alteryx

Key Engagements / Achievements

- "Oil & Gas" - For the past 2.5 years, I was involved (pretty much full time) in one of Malaysia's largest and most complex restructuring engagement (total liabilities >RM15b) to-date. PwC was appointed as the financial advisor and I am one of the 3 Managers on the job since the engagement started late-2021. The restructuring remains ongoing to date. For the last 2.5 years, I have worked across most areas within a typical restructuring, including scheme formulation, preparing proforma 3-way model, tax impact analysis, balance sheet restructuring and other corporate finance ancillary works. I also assisted with developing and monitoring client's 13-week short term cash flow forecast and 10-year long term business plan forecast.
- "Conglomerate" – A engagement where PwC was appointed as the lead restructuring advisor. Our main role was to assist with position review and formulating a comprehensive debt resolution plan. The restructuring entails 6 different entities operating across 6 industries. The total debt involved of >RM9b. I was one of the 2 Managers on the job. My experience for this engagement includes preparation of proforma Balance sheet, cash flow forecast, formulation of debt restructuring options and drafting of preliminary term sheets. Phase 1 of the project was for a short 4 months. PwC is currently working to secure Phase 2 (implementation stage) which involves us negotiating with the Lenders on comprised plan.
- "Property developer" – In this engagement, I was mainly involved in developing a conceptual scheme for property developer who was placed under judicial management. Key scopes include position assessment, discussion with White Knights and management. The gross development value of the project is c.RM2b. A successful rehabilitation would benefit all stakeholders significantly (i.e. Lenders, end-financiers, home buyers) as compared to a liquidation scenario. The engagement started end-2022 and it remains ongoing.
- "Investment holding" – An engagement with Malaysia's biggest financial scandal, where I was the key member involved in asset tracing, establishment of money trails, asset recovery, management, and assets realisation, etc. This engagement involves multiple stakeholders e.g. the Ministry of Finance, local authorities, police, lawyers, banks and fund managers, etc. Total recovery managed by our team exceeds RM1B. This project started in 2018 and it remains active to-date. I was active on this project for close to 2 years, from 2020 - 2022.
- "Airline" - I played a small role in this engagement, specifically to review and sensitize on client's 3-way financial model to ensure robustness and accuracy of forecast (required as part of the restructuring exercise). The Group has now successfully turned around and returned to black recently, with the uplift of travel restrictions.
- Built a model coupled with digital tools i.e. RPA UiPath & Power Bi to assist the team with identifying new business opportunities. Since implementation of the model, time spent for an average business development work has reduced from 4hours to 30minutes.

Experiences

- Managed a portfolio of corporate clients (Over 60 companies across West and East Malaysia) with tasks revolving around processing of client's loan applications, evaluation of client's financial strength / risk profile, building cash flow projections model and marketing of the Bank's products and services. Total asset size c.RM1.2bil
- Involved in projects to streamline business operations to improve loans origination process and to improve bank's risk management practice
- Key liaison responsible to attend to schedule and ad hoc BNM stress test, portfolio monitoring exercise and auditor's queries

Key Engagements / Achievements

- Within 3.5 years, I grew my portfolio asset size by RM130M (net repayment of existing loans)
- Structured and secured several significant deals including financing a palm oil refinery plant (RM110M), an oil palm plantation (RM80M) and a business involved in design, manufacturing and trading of aluminum products (RM50M)
- Introduced and streamlined ABMB's internal loan application process, customers' financing application process and other risk monitoring mechanisms
- Involved with the planning and updating of internal processes, to ensure compliance with MFRS 9. Successful transition and adoption of MFRS 9 across business function

Top 5 Clifton Strengths by Gallup

1. **Relator** – I enjoy building close and lasting relationships with others. I deliberately encourage to build deep relationship with all stakeholders, where relevant.
2. **Deliberative** – I am careful and vigilant at work. In all decision making, I identify and assess the risk vs benefit from different angles.
3. **Responsibility** – I only promise what I can deliver. I take full ownership of promises I commit to, whether large or small.
4. **Analytical** – I do not accept things on the surface but often peel the layers back until the root cause / causes are revealed.
5. **Maximizer** – I focus on one's strengths to stimulate personal and group excellence, instead of focusing to improve on one's weakness.

Education

ACCA Professional Degree & BSc (Hons) in Applied Accounting

[2012 – 2014]

- World Prize in Management Accounting paper
- Average score of >75% for all ACCA papers
- First class honors in Applied Accounting degree
- Represented Sunway University in various finance and business case competition

SPM, PMR

[2001 – 2011]

- SPM 7As; 2Bs (Mandarin & BM)
- PMR 6As; 1Bs (Mandarin)

Extracurricular activities

- 1 Voted as the "Most innovative digital solution" amongst the PwC Deals, for invention of digital tool using UiPath and Power BI [2020]
- 2 PwC Malaysia representatives for Frisbee and Regatta competition [2018 - 2022]
- 3 President for Sunway University, Student Accounting Club [2013]
- 4 Finalist in MMU Accounting quiz competition - selected representative for Sunway University [2013]
- 5 Head for secondary school Class Management Body [2010 & 2011]
- 6 Participated with 'Highest Distinction' in Malaysian National Chemistry Quiz [2011]