

ZAC SMITH

U.S. Army | 251.482.9410 | zac.t.smith@outlook.com

EDUCATION

University of Mobile | Mobile, AL

Dec 2026

- B.S. Finance | Cumulative GPA: 3.71/4.0

EXPERIENCE

Best Option Restoration | Mobile, AL & Pensacola, FL

2024 – Dec 2025

Founder & CEO – Property Restoration

- **Raised \$300K institutional capital** from principals of \$250M+ revenue operating group via scenario-based growth modeling and valuation analysis; structured equity investment with quarterly board reporting requirements
- Scaled revenue from **\$0 to \$1.2M annually (\$100K monthly run-rate) within 5 months** across residential and commercial restoration; managed P&L, operations, and 8-person field team across two markets
- **Managed liquidity through 19-month creditor negotiation** navigating \$400K+ in liabilities across secured/unsecured creditors amid 90-120 day collection cycles; built 13-week cash flow models, extended DPO, accelerated A/R, and negotiated deferrals to avoid covenant violations
- **Engaged restructuring advisory firm** to analyze strategic alternatives; conducted going-concern vs. liquidation valuation analysis determining asset sale maximized creditor recoveries under absolute priority framework
- **Executed controlled wind-down and asset liquidation**; negotiated final settlements with creditor classes and returned remaining capital to equity holders following waterfall distribution

Technology Sales Roles | Various Locations

2020 – 2024

Strategic Sales & Account Executive (Splunk, FullStory, Revenue Grid, Better.com)

- Exceeded quota 117%–138% selling B2B SaaS to Fortune 500 clients; managed \$2M+ territory and full sales cycle from prospecting to C-suite close

BlockCrowd Financial Group | New York, NY

Winter 2019

Investment Banking Winter Analyst

- Built pitch materials, financial models (DCF, LBO, comps), and valuation analyses supporting M&A transactions and capital raises for middle-market clients; conducted due diligence coordinating across legal, accounting, and compliance teams

Goldman Sachs | New York, NY

Summer 2019

Summer Insight Program — Sales & Trading

- Selected from 2,800+ applicants for competitive program covering sales processes, client coverage, and market fundamentals; rotated through fixed income and equities divisions observing trading floor operations and deal execution

Pivoton Capital | Stamford, CT

Spring 2019

Private Equity Spring Analyst

- Built LBO and DCF models for Voxco acquisition (\$34M enterprise value); prepared investment committee materials and conducted trading comps analysis supporting 2024 portfolio exit

Morgan Stanley | Mobile, AL

Winter 2018

Wealth Management Winter Analyst

- Supported advisors managing \$50M+ in AUM; analyzed portfolio performance and assisted in developing financial plans and asset allocation strategies for HNW clients with \$500K–\$5M+ portfolios

U.S. Army | Ft. Carson, CO

2013 – 2017

Specialist — Infantry & Security, 4th Infantry Division

- Provided security coordination during visits by senior government officials including a former U.S. President; recognized for performance under high-pressure operational environments requiring attention to detail and rapid decision-making

ADDITIONAL INFORMATION

Technical: Financial Modeling, Bloomberg Terminal, Capital IQ, 13-Week Cash Flow Analysis, Restructuring Valuation

Interests: Published credit research (The Fulcrum Memo: [zac-t-smith.github.io/The-Fulcrum-Memo](https://github.io/The-Fulcrum-Memo)), running (5:52 mile PR)