

ZAC SMITH
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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), running (5:52 mile PR)