



Barbara Cowper

CPA, CGA

Managing Director | Corporate Finance

Barbara Cowper is a Managing Director with the Corporate Finance group at GlassRatner. She focuses on arranging innovative financing solutions for companies in a broad array of industries. Barbara has extensive experience in financial restructuring and has been involved with a diverse mix of clients from professional firms and construction companies to private schools and manufacturers.

Connect with me

- bcowper@glassratner.com
- 416.845.3108
- 437.294.4606
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Profile overview

Barbara has extensive experience in financial re-structuring and has been involved with a diverse mix of clients from professional firms and construction companies to private schools and manufacturers.

The M&A Corporate Finance group maintains a database of traditional and non-traditional lenders and has specific expertise with businesses that are experiencing either rapid growth, a bump in the road, or are in transition. Types of financing Barbara can arrange include:

- asset-based lending (ABL)
- bridge, bulge, and short-term loans
- equipment leasing and financing
- sourcing private equity
- subordinated debt
- term loans and commercial mortgages (owner occupied)
- venture and royalty loans
- working capital, factoring, and purchase order financing

Select client experience

Barbara brings 30 years of senior financial and operational experience in retail, manufacturing, packaging, distribution, hospitality, and electronics. She has worked with stakeholders to manage departments, prepare and analyze financial statements, budgets, and forecasts.

As CFO of a large distributor she successfully managed the company's financing structure through a significant downturn; moving from senior bank lending to a non-bank Asset-Based Lender which allowed the company to stabilize and re-grow to profitability.

In her current role with GlassRatner, Barbara has worked with a variety of financing situations, including:

- merger & acquisition financing: Assisted our client purchase a multi-company machine tooling business that had operations complementary to our client's company. Barbara's role included creating the required financing structure acceptable to the senior lender, negotiating with the vendor to secure a vendor takeback mortgage and sourcing and negotiating with the senior lender for both purchase financing and working capital.
- bridge financing: Sourced bridge financing for our client, a not-for-profit private school. The bridge financing was used to finance successful litigation, and subsequently as working capital for the school to regain and stabilize its student base after the litigation was finalized.
- retail real estate financing: Sourced new senior debt financing for our client after their construction lender placed the company under a forbearance agreement. Barbara negotiated a near bank senior debt facility to pay out all existing mortgages and loans and to provide working capital for our client.
- stressed/distressed financing: Sourced new senior debt financing for a construction company that had been under a forbearance agreement for a prolonged period, unable to find a new lender. Barbara negotiated a near bank senior debt facility to pay out all existing mortgages and loans and to provide working capital for our client.

Of interest...

- when she's not closing financing deals, you can find Barbara hitting the slopes, cruising the lakes, cheering on her kids at competitions, and giving back to her community. Find out more in her *Faces of Farber* [profile](#)

Areas of expertise

- [Debt Financing](#)
- [Equity Financing](#)

Insights

Articles

- [Succession Planning 101: When Does a Management Buyout Make Sense?](#)
- [Thinking About Exiting Your Business? Don't Let a Pandemic Stop You](#)
- [COVID-19 Financial Relief for Businesses](#)
- [Growing Pains: How to Get Cash When Banks are Tapped Out](#)
- [Financing Options During a Legal Dispute](#)

Education & qualifications

- Exempt Market Proficiency Certification, IFSE Institute (2020)
- Chartered Professional Accountant, Institute of Chartered Accountants of Ontario (2012)
- Chartered General Accountant, Canadian Institute of Chartered General Accountants (1991)
- Bachelor of Commerce (Honours), University of Ottawa (1984)