TABLE TOPIC BREAKOUT GROUP EXERCISE

Setup: Pick a facilitator, scribe, and reporter

GROUP 1	GROUP 2	GROUP3
Refinancing Wall vs. Growth Narrative	**Insurance Pullback on Core Facilities**	**Tariffs, Timelines, and the Single-Source Bet**
Term debt rolls in 12 months, and early lender feedback suggests a meaningfully higher spread unless leverage drops. The CFO proposes deferring two growth projects and selling a non-core asset to de-risk the refi; the CEO favors pursuing a minority equity raise to keep the growth story intact. A vocal shareholder has hinted they'll oppose equity unless governance concessions are made.	Property insurers have declined to renew coverage on two coastal distribution centers unless costly resilience upgrades are completed, with quotes arriving as hurricane season approaches. Operations argues these DCs are irreplaceable for service times; Finance suggests forming a captive or relocating one site inland; Commercial warns key customers may impose delivery-performance penalties if commitments are missed.	Overnight, your category was hit with a tariff increase on components sourced from one country. Procurement can accelerate the move to a secondary supplier in another region, but the earliest qualified volumes are typically nine months away. Commercial wants to pass through price immediately; Operations warns about service levels during the switch; several strategic RFPs are pending with price locks.

QUESTIONS FOR EACH GROUP:

(1) **What response would you recommend?**
[If time permits: What guardrails will you set, and what information and timing does the board require for the next review?]

(2) **What are the key assumptions in your recommended response?**
[If time permits: How would you recommend the key assumptions be tested?]

(3) **Which decision biases are most likely at play in this scenario? In your response?**
[If time permits: What countermeasures would you recommend to address the biases?]

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