

# Harper Howard

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## PROFESSIONAL EXPERIENCE

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### Cutler Capital Management

Senior Fixed Income Research Analyst – Technology, Media, and Telecommunications (TMT)

Los Angeles, CA  
2023 – Present

- Led end-to-end origination process, from idea generation to committee recommendation, resulting in the initiation of \$20M of new positions, with 90% of recommendations meeting or exceeding their return projections.
- Proactively headed and executed an initiative integrating machine learning into the investment process, which aided in predicting market behavior and lowered entry points for new and secondary issuances, resulting in approximately 25% cost savings.
- Created a credit rating methodology for the firm's investments, allowing for more streamlined risk management.
- Formulated and integrated alternative data sources (debit card, mobile data, etc.) into our research process, improving forecasting accuracy by 70% and enhancing the predictive power of our credit analytics.

### Nuveen Leveraged Finance

Fixed Income Research Analyst – Technology, Media, and Telecommunications Group (TMT)

San Francisco, CA  
2022 – 2023

- Sole analyst on a four-person team overseeing a \$12B portfolio, driving strategic decisions for 30 portfolio companies by delivering quarterly watchlist reviews and credit memos detailing performance, key developments and trends, strategic objectives, upcoming milestones, and options available under the capital structure.
- Delivered comprehensive financial models, capital tables, pitchbooks, and investment write-ups in response to portfolio managers' ad hoc requests, ensuring robust and data driven presentations that facilitated effective discussions at investment committee meetings.
- Represented Nuveen on the pre-LBO takeout committee in negotiations on a \$44B buyout of X (formerly Twitter), where I worked alongside creditors to resolve issues leading to the full repayment of debt obligations.
- **Selected Coverage Highlights:**
  - Diamond Sports Bankruptcy, Liberty Latin America Refinancing, Private Credit Investment in Creative Artists Agency (CAA), and Distressed Investment in \$1B Event Technology Support Service

### Cutler Capital Management

Fixed Income Research Analyst – Generalist

Los Angeles, CA  
2020 – 2022

- Created and updated financial models for prospective and existing investments using a bottoms-up approach, which included modeling cash flows, the effects of debt refinancing under multiple capital structures, earnings estimates, relative value analysis, and valuation using an EBITDA multiples approach.
- Executed quarterly stress tests for portfolio companies across various industries, assessing covenant compliance, default probability, interest rate sensitivity, the impact of debt drawdowns, to optimize risk exposure on our convertible debt investments under several macroeconomic scenarios.

## ADDITIONAL EXPERIENCE

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### The Arabilis Project

Co-Founder and Managing Partner

Los Angeles, CA  
2018 - Present

- Spearheaded negotiations and brokered approximately \$5M worth of deals with several multinational corporations on behalf of small holder farmers in emerging markets (Africa, Eastern Europe, and the Middle East).

### Monolith Machines

Managing Partner

Los Angeles, CA  
2018 – Present

- Secured \$2M in seed capital at a \$7M valuation through a strategic joint venture with a leading cannabis testing lab, driving growth (100% YoY) by enabling the development of innovative technologies in the agriculture industry.

## EDUCATION

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### Duke University, The Fuqua School of Business

Master of Management Studies: Double Major (Management Science and Technology Management)

Durham, NC  
2022

- GPA: 3.46, MMS Fellowship, Scholarship Recipient, Duke Interdisciplinary Social Innovators, and Fuqua Pride
- Unlocking Global Connectivity: A Strategic Assessment of SpaceX's Broadband Venture Starlink

### Arizona State University, W.P. Carey School of Business

Bachelor of Science, Finance

Tempe, AZ  
2018

- GPA: 3.37, Barrett Honors College, Scholarship Recipient, Study Abroad, Alpha Kappa Psi, and Student Athlete

## Additional Skills

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**Leadership:** Volunteer Chef at the Los Angeles LGBT Center and Alumni Mentor at the W.P. Carey School of Business

**Activities:** World Travel (35 Countries), Cooking (Classically Trained French Chef), Golf, Daily Fantasy Sports (Top 5%), and College Athletics

**Academic Research:** Intel Collaborative Thesis Program: A Strategic and Market Sizing Analysis of Intel's Internet of Things Division (Published)