

RISE ABOVE THE STORM

4 PILLARS CONSULTING *helps clients relieve the burden of debt*

Debt can be a useful tool in business. But when personal debt gets overwhelming, it can put owners and their companies into a debilitating spiral.

“We see businesses that are viable but struggling because the owner is carrying so much personal debt,” says Ryan Brown, 4 Pillars Consulting. “Or business owners will refer an employee to us for help. When an employee has their debt problems solved, they’re more productive, happier at work, and take fewer sick days.”

Whether working with owners or employees, the goal is the same: “To help people improve their cash flow, retain their assets, and get out of debt.”

Unlike bankruptcy trustees and credit counselling agencies, 4 Pillars works directly for the person carrying the debt. “Bankruptcy trustees have a fiduciary duty to the creditor,” Ryan explains, “but we represent only the interests of our client, the debtor.”

After reviewing a client’s debt, assets and cash flow, Ryan and his team will create a personalized plan to deal with the debt, one that outlines how much will be repaid and when. “In an industry that has an estimated failure rate of over 40 per cent, we are very proud to say 97 per cent of our clients successfully complete the plans we create,” he says. The 4 Pillars service can also include cash flow management

assistance, with an online financial tracking app to help clients keep spending within their means.

The company can even offer loans to help pay off debt – something which will not only repay creditors at a reduced rate but also helps clients rebuild a damaged credit rating.

“I want our clients to feel relief right away,” Ryan says. “We want to help them rise above the storm, not just weather it.”

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