



“Your Overall Commercial Debt Burden – A Hidden Source of Capital”

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If your business is in trouble, one of the most important actions you can take is to reduce your overall outstanding commercial debt burden. This can free up the critical capital that you need to survive and turn your business around.

Most business owners do not realize that all commercial debt is negotiable, and this is especially true when a company is undergoing times of duress as in a turnaround. In fact, one of the key leverage points for negotiating your commercial debt down is the fact that your company is in trouble.

In effect, this debt burden, which currently is a drain on your already oppressed resources, can turn into a source of capital. When you negotiate these debts down, the money you would normally be paying to creditors can then be redirected toward the daily business operations.

This is easy to understand because most creditors would rather take a lesser amount than ultimately get nothing when your company fails. So in a sense you are enlisting them in support of your survival.

My personal experience indicates that by following the correct procedures, you can ultimately reduce your overall commercial debt burden by over 60%. I have implemented this process successfully for over 20 years. For the benefit of your turnaround outcome, I will present an abbreviated description of my proven commercial debt-reduction techniques, with my process modified for easy implementation in a turnaround context.

Note that although all of a business’s debt is considered to be “commercial,” you, as business owner, may have guaranteed some portion of the overall debt, and my system will address this aspect of commercial debt.