

May 2008

To Whom It May Concern

I met with a staff member BDO Dunwoody in April of 2006 in regards to filing for personal bankruptcy. After completing my counselling with Julie at the BDO Brampton office she recommend I speak with a representative of the BDO New Beginnings program to help me in getting back on track with my financial goals and credit rating. I have received a lot of help in budgeting and goal setting for my future. Both Julie and Eric were very professional in understanding my situation and never lost focus in me and what I wanted to do and set myself back on track again. Trusting two people in not knowing what the future held for me was scary, but they both showed me integrity, respect and honesty. To this I am most grateful to them both. My finances have improved dramatically and I am now out of the black clouds looming over me and can see the silver lining in my life. It's amazing what you can accomplish when you put your mind to it. Asking for help is a strength- not a weakness.

"Adversity brings the strength out within us, to handle the reality with balance."

Thank you for all your assistance.
Lisa S.

September 24, 2008

Three years ago I entered a consumer proposal. Though the consumer proposal process includes useful counseling sessions, I was unable to implement the recommendations provided. I had a new beginning but didn't know where or how to start or what to start? Three years into my proposal I found myself somewhat frustrated and hopeless, feeling that despite my best intentions I would not find a way to improve my financial situation.

I finally contacted BDO and they informed me of a new program called New Beginnings that was designed to assist/guide clients in reaching realistic financial goals. I completed a financial quiz, goal sheet and budget which allowed me to reflect on my personal situation and focus on what I hoped to achieve in the immediate, mid and long term. After my first coaching session with New Beginnings my outlook changed significantly in that I felt my financial future may not be a desperate as I thought. The guidance given has allowed me to start working towards my goals including rebuilding my credit and accumulating adequate savings. My ultimate goal would be to build equity in a home of my own. Not only did I receive value financial advice, my New Beginnings coach was able to recommend contacts that understand one's quest to rebuild credit without unreasonable interest.

My only regret is that this program was introduced to me, by chance, three years into my proposal. I have secure employment and much time and money has not been used effectively in the last three years. I truly believe this coaching is necessary, if one hopes to be financially independent and stable in the long term. I can only imagine how much closer I would be in reaching my goals if I had had access to such services three years ago.

Sincerely,

Kelly L.

June 2009

I just wanted to thank the team at BDO for all your help and in particular for putting me in touch with BDO New Beginnings. With my consumer proposal now officially in place, I have found a new strength and focus, in all aspects of my life, as a direct result of my financial freedom.

Having said that, I personally spoke with Susan Ongaro and her manager, Eric Putnam, via conference call at great length today. They were not only extremely helpful but have put me in touch with what I believe to be amazing programs available to someone in my situation.

Both Susan and Eric confirmed my belief that I actually have a second chance in life via not only their personal support but that of available programs offered to stay on track. As I am sure you will recall rebuilding my credit is extremely important to me - flawless before my "Proposal". I will be following up with Susan Ongaro after my second counselling session on June 11th, 2009. I am very appreciative of the services available to me through the "New Beginnings" Program. I cannot stress enough just how valuable said programs being in place can make a difference in one's life - that is, of course, if they want to help themselves- as I so do.

Well, back to work for me, I will close in saying can't thank Susan and Eric enough - take care - talk soon.

Sincerely,
Barbara P

To whom it may concern;

November 15/07

It was only by luck that we learned of BDO's New Beginnings program. My mother, who new we were struggling financially, heard of it from a friend and passed on the information to us. We had been struggling for several years but managed to hang on if only by a thread. Each year spending more than we were earning falling more and more in debt. It was affecting our marriage and our overall happiness.

We then scheduled an appointment with a BDO advisor who spoke to us about our options and mentioned that BDO had a new program that was designed to teach the clients how to get financially fit.

This was the first time in a long time that we had hope for our future, and that there was someone out there that was actually willing to take us by the hand and give us the tools needed to get out of debt and stay out of debt.

We were referred to Eric Putnam, who told us about the New Beginnings program and that he could help us, but it would take some discipline on our behalf and a small investment in our future. We quickly signed up realizing that this was exactly what we had been looking for.

We started out with a conference call, reading materials forwarded and completing exercises requested tracking our expenses to create a working budget and obtaining our

credit report to obtain our credit score. We continued to have conference calls with our financial coach over several months and he continued to work with us with our budget, paying down certain debts, and working towards a better credit score.

Throughout the program our situation changed in that we were applying directly what we learned in the program, accelerating our goals of a debt free existence. We will NEVER find ourselves in the position we were in when we began the program.

In closing, we would like to thank BDO and more specifically Eric Putnam, for helping us turn our lives around and get back on track to a secure debt free lifestyle. We wouldn't hesitate to recommend the program to anyone, and look forward to sharing our financial success with Eric and the BDO team.

Best of luck,

Adam & Stephanie B.