4 RIVERS CONSULTANTS FIRM

CAPABILITY STATEMENT

Independent, Owner-Aligned Advisory

WE HELP BUILD THE PATH FORWARD.

Strategic development, financial architecture, governance, and executive advisory for churches, nonprofits, and mission-driven institutions facing consequential growth decisions.

4 Rivers Consultants Firm works alongside leadership to determine what can responsibly move forward, how it should be structured and phased, what risks must be governed, and how the institution remains financially and operationally healthy.

DEFINE THE RIGHT INITIATIVE	BUILD THE FINANCIAL PATH	GOVERN THE RISK
Clarify the vision, desired impact, property strategy, priorities, and realistic scope.	Model development costs, capital requirements, cash flow, operating impact, and sustainability.	Establish decision rights, reporting, accountability, professional roles, and approval gates.

CORE CAPABILITIES

Development & Capital Advisory: Readiness, project definition, alternatives, phasing, and capital strategy.

Financial Architecture & Modeling: Pro formas, sources and uses, scenarios, cash flow, debt capacity, and sensitivity analysis.

Fractional CFO & Executive Finance: Forecasting, liquidity, reserves, budgets, dashboards, controls, and board-ready reporting.

Governance & Organizational Readiness: Decision authority, accountability, internal controls, risk ownership, and leadership alignment.

Implementation & Owner-Side Support: Budget monitoring, updated forecasts, change-impact review, risk escalation, and decision support.

Long-Term Sustainability: Operating models, reserve frameworks, performance reporting, maintenance planning, and governance transition.

WHEN TO CALL 4RIVERS

Best suited for leadership teams considering property development, facility expansion, mixed-use initiatives, institutional stabilization, capital planning, governance redesign, or executive financial leadership.

WHY CLIENTS ENGAGE US

4Rivers is not the architect, contractor, lender, attorney, or developer. We serve as independent, owner-aligned counsel connecting the financial, strategic, governance, organizational, and implementation decisions surrounding the initiative.

PRIMARY NAICS

541611 Management Consulting
541618 Other Management Consulting
611430 Professional & Management Development Training

A DISCIPLINED FIVE-PHASE PATH

1 DISCOVER	2 ARCHITECT	3 EVALUATE	4 IMPLEMENT	5 SUSTAIN

EXPERIENCE THAT SUPPORTS CONSEQUENTAL DECISIONS

40+ YEARS	UP TO $3.8B	100,000 SF
Executive leadership and financial-management experience	Scale of resources within prior executive financial oversight	Mixed-use ministry and commercial complex leadership experience

DISCUSS YOUR INITIATIVE

540-736-7071 | 4riversconsultants@gmail.com | www.4riversconsultants.com | Virginia

Woman-Owned Business | Limited Liability Company | EIN 83-29-05-165 | SCC S-794-18-69 | DUNS 122-46-127-8 | NAICS 541611, 541618, 611430

Representative experience includes work performed through prior executive, governmental, financial-leadership, organizational, advisory, and consulting roles. Professional services are governed by a written engagement agreement.