



## Debt Recovery

The department specialises in debt recovery.

It is essential for the success and survival of any business that it obtains payment for the goods or services it supplies to its customers. Many businesses are starved of the cash flow they need to grow and prosper because customers withhold payment.

Unless interest charges are built into your terms of trading, such credit becomes an interest free loan at your expense. These debts are often expensive and time-consuming to recover, with many of them being written off. The end result is that the debtor wins again at your expense.

We believe debt problems can be solved through, in the first instance, debt prevention and then through high quality debt recovery where speed is of the essence. We will advise you on the methods of preventing debts arising, as we firmly believe that prevention is better than the cure.

We offer a comprehensive service to improve your credit control procedures including:

- Assessing your credit control and debtor rating procedures and advising you on the best way forward
- Reviewing your terms and conditions of business
- Advising you on the effective use of Retention of Title clauses
- Protecting your position as far as possible in the event of your debtor becoming insolvent

### CONTACT:

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If you need any further information about matters in this information sheet, please do not hesitate to contact us.