



**Collection
House Ltd**
EST 2000

Debt Collection
Credit Control
Legal Services



Debt Recovery Services

Presented to



Fire Industry Association

Leading Excellence in Fire Since 1916

Presented by

Collection House Ltd



Chartered
Institute
of Credit
Management



About Us

Collection House Ltd is a leader in the credit services industry

Founded in 1996 and incorporated in November 2000 we had a mission to become a one stop shop for the credit services sector. It was necessary to build strategic alliances with other specialists throughout the industry sector to support our own in-house expertise to achieve our one stop shop mission.

We have grown to become one of the leading Credit Management Agencies in the UK. Specialising in Commercial Debt Collection, Credit Control and Legal Services, we have the infrastructure, resources and expertise to become your outsourcing solution.

We have acquired a reputation for providing cost-effective services in a highly professional manner whilst producing sector leading outcomes. Our Client portfolio ranges from large multi-national businesses to SME's, charities, schools and individuals.

Why choose us?



25 years of trading

Collection House Ltd is one of the longest-established and most trusted debt collection agencies in the UK.



Qualifications

Our senior management team are Members of the Chartered Institute of Credit Management (MCICM) and Collection House Ltd has accreditation with both the CSA and CICM.



Knowledge and experience

We have a wealth of in-house expertise drawn from within our own service sector and from other complimentary sectors with many years of experience of running businesses at owner, senior managerial and executive levels.



Peace of mind

By becoming one of our valued clients you are safe in the knowledge that your instructions will be handled by a dedicated team of experienced professionals working tirelessly on achieving four main objectives. These are known as our 'four pillars'. For more details on this commitment, see page 5.



The Senior Collection House Team



John Matthews MCICM
Managing Director



Richard Matthews MCICM
Director & Consultant



Louise Tan MCICM
Head of Client Services
and key accounts



Craig Maplesden
Head of Operations



Darren Cobbett
Head of Debt Recovery UK
and overseas



Naomi McKinley
Specialist Collections and
Risk Management

Experience and expertise

Outside our senior team, Collection House Ltd staff have obtained expertise across a variety of financial disciplines.

With experience in roles that include Financial Supervisor, Transaction Manager, Accounts Manager, Group Finance Controller and Accounts Payable lead, our team have worked with blue-chip companies, local authorities, large SME's and solicitors, to name a few.

This invaluable knowledge-base helps our clients navigate their way through any scenario they may face. It is this commitment to excellence that makes Collection House Ltd one of the UK's leading credit management providers.

Should the need arise, we can also call upon our bank of additional credit and collections experts who seamlessly step in to supplement our permanent collections team.

Our legal partners



Gareth Allen
Head of Debt
at Harwood & Co



Joe Addlestone
Solicitor
at Harwood & Co
(specialist in construction
and engineering litigation)

Debt recovery

We specialise in commercial debt recovery also known as 'B2B' (business to business). As we are experts in the field of commercial debt recovery we do not chase debts regulated by the Consumer Credit Act.

We are a results driven company and we pride ourselves on the outcomes we achieve even when others have tried and failed. Our experience is your advantage.

Our promise

The four pillars: **our commitment to recovering your money**

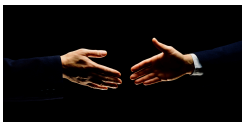
Collection House Ltd believe engagement is the best way to resolve your debt issue. Our pro-active cycle is driven by our 'four pillars' promise.



1 - To maintain a professional standard of work from receipt of instruction to conclusion of case or project in a timely manner.



2 - To provide real time reporting and updates to Clients throughout our period of engagement.



3 - To comply with all legislation and directives and to maintain our professional associations and accreditations.



4 - Build trust with our Clients on the basis of openness, honesty and performance and to rehabilitate debtors to good customers whenever possible.



8-step collection cycle

The graphic (below) follows a simple 8-step guide to our tried and tested collection cycle, so you can trace the steps we make to recover your aged debt for you. Each case is unique, but by following this procedure, it will give us the best chance of recovering the debt that is rightfully yours in a professional and timely manner. Our typical collection cycle lasts 30 days, and during this time, we will make every effort to resolve your debt issue and avoid legal action...

1, Debt referral

On receipt of instruction, our processing team will set you up as a client and request details of the debt/debtor. Debts will be actioned immediately.

2, Pre-chase process

Our recovery team will check the trading style of the debtor (eg. Ltd, LLP etc), contracts and agreements, to make sure we are chasing the correct entity. It is imperative we know who we are dealing with.

3, Investigation

Our team will check the debtor for any adverse financial issues, which will influence our approach and can assist in us getting you paid. This is relevant for commercial invoices, although asset searches can assist debts with individuals. As part of any collection process, it is important to know the debtor has the ability to pay.

4, Collection cycle begins

Our experienced and accredited collection experts will contact the debtor via post, email and phone to explain our involvement. If contact cannot be made, we can call on further resources to help provoke a response.

5, Potential outcomes

Once contact has been made, there are a number of possible outcomes, as all debts are unique. Scenarios can include; full payment being made or a payment plan agreed to, the debt is disputed (e.g breach of contract), the client does not respond etc. For each outcome we can offer recommendations and ancillary services to assist our team recover your debt.

6, Payment received

Hopefully, at this stage, payment has been received and our collection cycle has been successful.

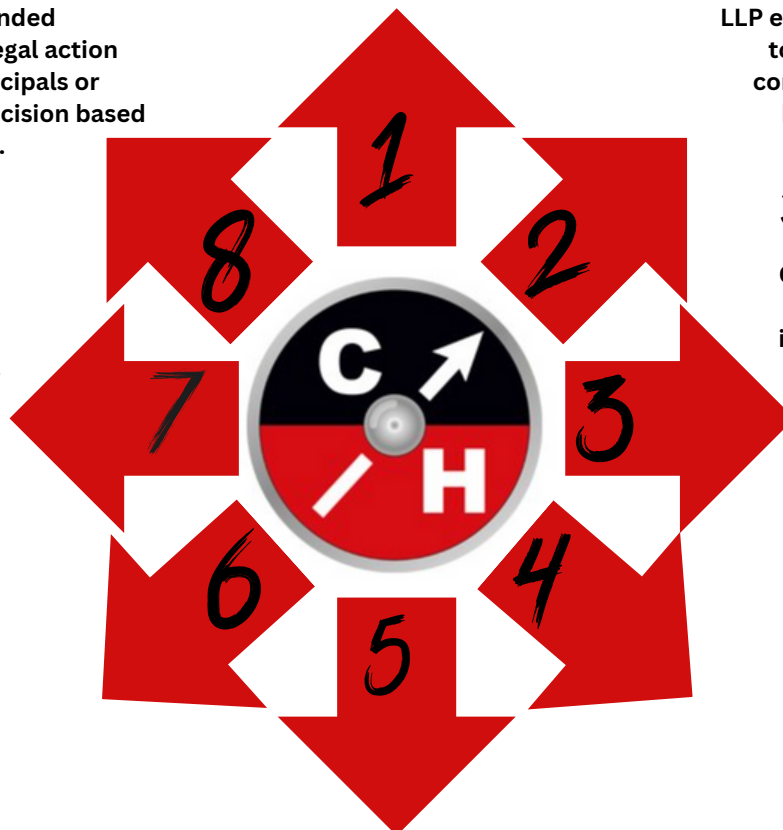
If monies are still outstanding, please go to step 7.

7, Escalation

If a debt remains unpaid, undisputed or with a promised payment (or payment plan) agreed, after 30 days, your file will be referred to our escalation team to recommend any final remedies to recover your debt.

It is not always possible to recover a debt at the collection stage and subject to your approval the file can be transferred seamlessly to our recommended solicitors for legal action. Legal action should not be based on principals or emotion, but should be a decision based on the prospects of success.

8, Legal claim



Technology, security, client portal and reporting

Technology and security

We take the security of your personal data seriously, which is why we employ a specialist team at Westcom Networks (UK) Ltd to keep your information safe and protect it from a variety of cybersecurity issues.

All data protection and cybersecurity we provide on your behalf, is an integral part of your instruction.



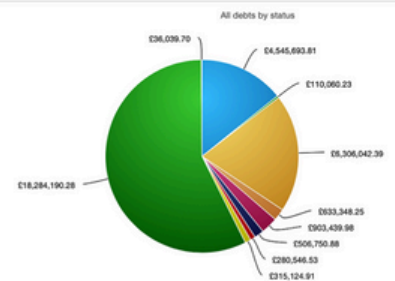
Client portal

We are proud to offer a client portal facility, in a secure and confidential manner. Using our portal platform enables you to track the progress we are making on cases, 24/7. All information held by us is stored in two geographically diverse data centres which are constantly monitored. The client portal provides complete transparency on daily activity, KPI's and results in real time and is currently enjoyed by many satisfied clients.

So that you can see how effective our agents are in recovering your aged debt, we can produce regular reports, outlining recoveries, status of debts, amounts outstanding and recommendations on how these cases may progress.

Communication between Collection House Ltd and our client is at the forefront of our recovery cycle, keeping you updated and in control of the process.

All Debts by Status



Powered by



Open banking



We make payment as easy as possible for small and medium sized businesses by using the Crezco's open banking payment portal. A unique payment link will be sent to your debtor outlining the value of the debt along with their unique ref code. Open banking is simple, secure, efficient and effective.

No collection, no commission

Typically, there are two different types of debtor. 1, business-to-business (B2B)/commercial debt. 2, debts owed by individuals or sole traders. Each type has a similar, albeit slightly different collection process. These are detailed below.

Commercial debt (B2B)

A commercial debt arises from a breach of contract. Typically, the 'breach' occurs when the two parties disagree with something or a failure to comply with the provisions of a contract. This is often the payment terms!

There are numerous reasons behind non-payment. On occasion, it can be an oversight by an accounts team, others may come from the debtor not responding to payment requests (or sticking to agreed payment terms), or there are grounds for the debtor to question the service or product provided, execution of terms and conditions of the agreement, or the value of the invoice submitted. Any of the above will create a breach – a commercial debt

For all commercial debts, we work on a 'no collection, no commission' basis. This means, we will make contact with the debtor, sending out a 7 day letter of claim on your behalf. We will then undertake our collection cycle to recover the debt (see page 5). Our exclusive agreement with the FIA means, on all commercial debts we will add late fees and interest under the Late Payment of Commercial Debts (Interest) Act 1998. It will be our aim to recover and retain these fees, returning the full value of your invoice to you and retaining the fees for our own. If collecting these fees is unachievable, we will charge just 7.5% commission on monies recovered, rather than the industry standard (15 - 20%). For debts over 12-months in age, or subject to CCJ's, we will charge 10% commission.

Sole trader and individuals

We will also work on a 'no collection, no commission' basis for all debts owed by Sole Traders or individuals. However, we are required, by law, to issue a PAP (pre-action protocol) letter when dealing with these types of debt. A PAP gives the debtor 30 days to outline their financial position and how they are to settle the debt. PAP letters are a requirement by law in the courts of England and Wales, albeit are not a requirement in Scotland and are therefore not applicable. The cost of the PAP is just £ 55 +vat.

Although the cost of the PAP is an upfront fee, we can add the cost of this to the overall debt owed by individuals (as an admin charge). For Sole Traders, we will add the interest/late fees to the debt, but not the PAP fee. As with late fees, we cannot always guarantee we can recover the admin/PAP fee.

Additional resources

After 25 years of trading, Collection House has one of the most effective and efficient networks of ancillary services available to the market. This includes specialist Litigation and contract lawyers, Insolvency Practitioners, tracing agents, and enforcement agents; alongside industry specific expert consultants experienced in mediation, negotiation and documentation design.

Legal services

Unlike many DCA's, we are a one-stop shop for credit services and can seamlessly manage your debt recovery instruction from beginning to end; including the legal process in conjunction with our legal partners Harwood & Co (Harwood Law).

The decision to proceed with legal action should not be based on principles or emotion but should be a commercial decision based upon the prospects of success. You need to be satisfied that you can prove the claim if required to do so and be confident that the debtor has the means to pay any judgment obtained.

With Collection House Ltd remaining part of the legal process, you will gain from our own experience acquired from thousands of legal cases over more than two decades, together with Harwood & Co expertise in litigation. Generally, we will remain your point of contact throughout the process thereby providing a seamless transition from debt recovery to legal action.

"John and the team skilfully managed the debt collection process, including referring us to their partner solicitors, Harwoods, resulting in the recovery of the full debt plus interest. What a great service highly recommended "

Managing Director - Hospitality sector

Harwood
CO | Specialist
Litigation
Solicitors



Non-negotiable Ancillary Collection Fees

Description	Collection House Ltd Fee (+ vat)
Notice before action demand	£ 35.00
Directors Personal Guarantee	£ 1400.00
Section 122 (1)(e) (7 Day) Insolvency Notice	Debts between £ 750 - £ 5,000 = £ 375.00 £ 5,000.01 - £ 10,000 = £ 575.00 £ 10,000.01 - £ 50,000 = £ 975.00 £ 50,00.01 = £ 1,575.00
Trace Report	See page 10
Full Company Credit Report	£ 30.00
Debts subject to CCJ's, disputed or over 12 months old	10% commission
International debts	£ 135.00 handling fee and 10% commission fee
Invoice Protection	£ 50.00 per month
Deed of Guarantee	Debts up to £ 5,000 = £ 400.00 £ 5,000.01 - £ 10,000 = £ 575.00 £ 10,000.01 - £ 25,000 = £ 875.00 £ 25,00.01 = £ 1,175.00
Statutory demand	£ 100.00
PAP (Pre-action protocol) for individuals and sole traders	£ 55.00
Dispute Resolution Panel	POA
CAT 1 (Overdue invoice reminder)	£ 50.00
Pre-sue report	£ 350.00

Description	Collection House Ltd Fee (+ vat)
Address Trace Report	£ 95.00
Express Address Trace	£ 135.00
Employment Status Report	£ 115.00
Address Trace & Employment Status Report	£ 145.00
Business/Company Trace	£ 105.00
International Trace	£ 175.00
Asset Search	£ 275.00

Address Trace Report

Locate your subjects current residential address along with all other relevant contact information available (including landline and mobile telephone numbers/ email addresses/ CCJ info in debt matters)

Express Address Trace

Available where urgency is required

Employment Status Report

Confirm subjects employment status along with all other contact information available (including landline and mobile telephone numbers/ email addresses/ CCJ info in debt matters)

Address Trace & Employment Status Report

Both of the above in one combined report

Business/ Company Trace

Confirm if a company is trading, Locate the business address, contact telephone number(s), email and website (including other relevant information)

International Trace

Locate individuals who have moved abroad

Asset Search

Obtain details of assets upon which can be levied, including Land Registry documentation, CCJ/ IVA & Bankruptcy information. This report can be combined with a trace and/ or employment status report if required



Getting in touch



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