



# Debt Recovery



# Every business benefits from prompt payment by its customers

Fast and efficient debt recovery is an important part of financial management as it improves cash flow and increases profitability.

Our Debt Recovery Team can form an integral part of your credit control administration. We work with credit controllers and accounts departments on a daily basis to tackle debt as early and effectively as possible. We will maximise the prospects of full recovery and offer an experienced and effective bespoke personal service.

We have a competitive fixed price structure, strong links with the local enforcement officers and insolvency practitioners and the resource of the firm's dispute resolution solicitors to draw upon if necessary.

Our purpose is the rapid and efficient collection of your debts including difficult historic debts.

## Liberate B2C

Our Debt Recovery Team works with software, Liberate B2C, which enables the process to be tracked by you from start to finish.

### What can it do for me?

- allows you to access your matters directly from [www.muckle-llp.com](http://www.muckle-llp.com) using your unique client password;
- allows you to send instructions to us easily and without filling in forms;
- provides you with a powerful new method of reviewing matters;
- lets you access your debt matters in a secure "real time" environment; and
- enables you to track the progress of any of your matters at any time, view selected transaction details, monitor events from letter before action stage to judgment or settlement and provide us with specific instructions.

## Legal 500



### What must you consider?

- Are your requests for payment being ignored?
- Why is the debt not being paid?
- What is the size of the debt?
- How old is the debt?
- Who ordered the goods or services and did you receive written confirmation of the order?
- Which terms and conditions apply?
- Whom did you invoice?
- Do you have other documents relating to the debtor such as the debtor's letterhead?
- What information do you have about the debtor's assets? It is vital that this information is correct because if you sue the wrong party your costs will increase and you will have to start a new action. The more information you are able to give us the better the prospect of receiving payment.

### What do we need?

- The Civil Procedure Rules and Protocols mean that the key documents to support your claim should be sent with the letter before claim. The court may disallow some or part of your costs if this is not done;
- Please send us copies of contracts, confirmation of orders, invoices, statements, dishonoured cheques, letters, telephone notes and anything else which may be relevant; and
- We will select the key documents to accompany the letter before claim.

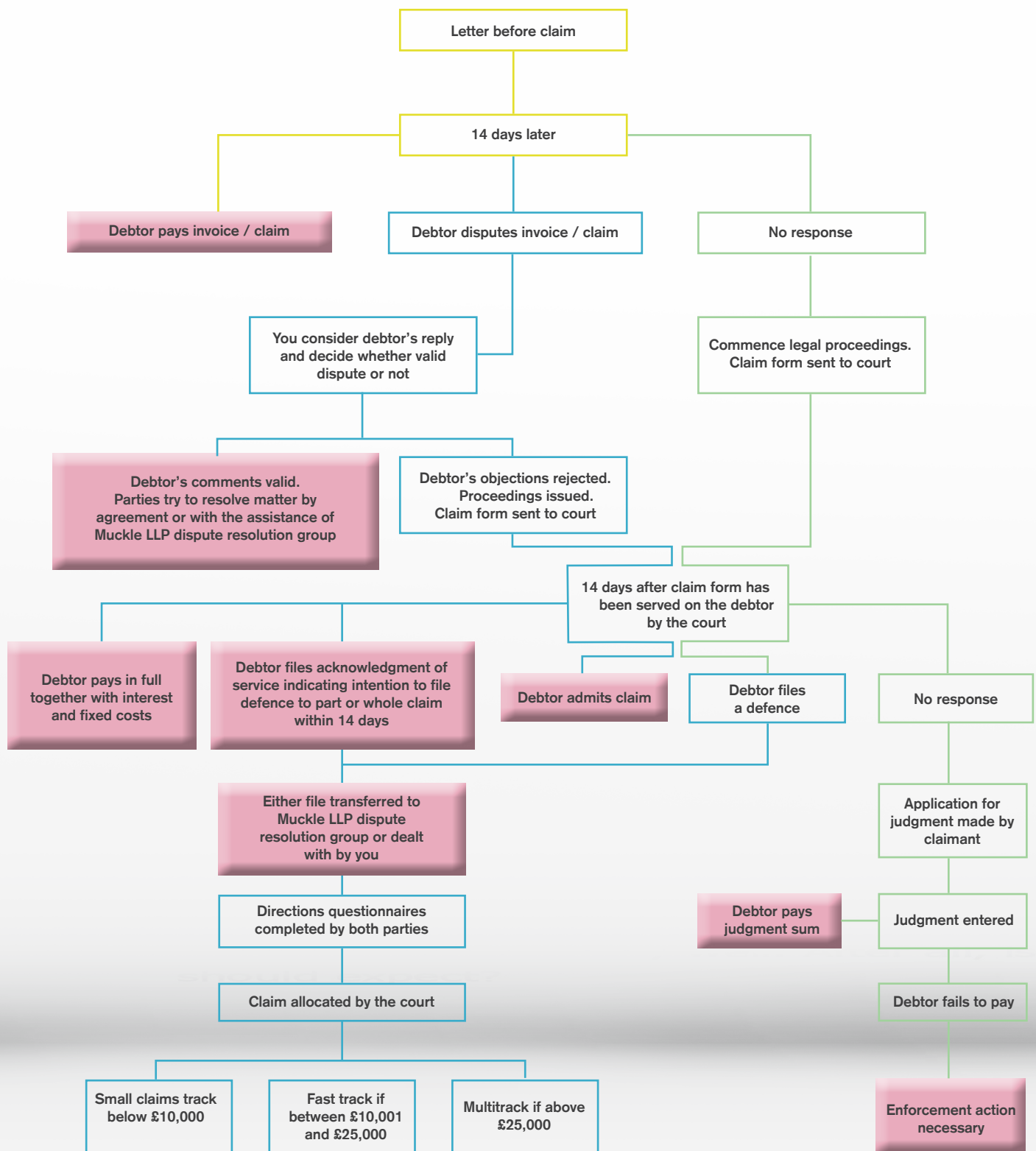
### What next?

- Once you instruct us we then enter the details onto our computerised system and send a letter before claim giving the debtor 14 days to pay;
- We send the debtor any invoices or documentation relating to the debt so that if the matter proceeds to court we can explain to the court that the debtor was given sufficient notice of the debt before proceedings were issued; and
- In a high proportion of cases the letter before claim produces payment of the debt in full or by instalments.

### And if that fails...

- If no satisfactory payment proposals are made then we will immediately obtain confirmation from you to start court proceedings;
- We prepare a claim form which must contain a statement of truth signed by you or authorised by you to confirm the debt is outstanding;
- The claim is issued and unless the debtor files a defence we are able to proceed straight to judgment; and
- In some circumstances you may be concerned about the solvency of the debtor. We can advise on the available options.

# How we get your money back





## Key Contacts



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**Support Manager**

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Charlotte Dickinson  
**Paralegal**

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### Our service provides:

- a high rate of successful recovery;
- a competitive fixed price structure;
- exclusive access to our online debt recovery facility;
- flexibility on reporting;
- direct access to solicitors; and
- strong links with High Court Enforcement Officers and insolvency practitioners.

"We have used this service for a number of years and they have never let us down. The service and friendly staff are what encourages us to come back and use the company time and time again."

**Tracy Saul , Nigel Wright Consultancy Limited**

"It is a pleasure to work with you. Your service is excellent and we would not hesitate to recommend your services."

**Denise Hodgson, Company Secretary at Ramage Transport**

"I have now received full payment. My thanks for this. You have achieved in less than one week what I could not do over nine months."

**Peter H Worlock DM, FRCS, Consultant Trauma & Orthopaedic Surgeon.**



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