SOUTH COAST
COLLECTIONS

MONEY OWED.
ACTION TAKEN.

Commercial debt recovery for local businesses

LOCAL · PROFESSIONAL · PERSISTENT

15-minute introduction

SOUTHAMPTON · SOUTH COAST

Local knowledge. Direct action.
A better route to payment.

Three reasons businesses trust us with overdue commercial debt.

01

01

WHO WE ARE

A locally operated commercial recovery business led by Lee, bringing over 25 years' leadership experience in commercial environments, including credit, lending, collections and repossessions.

02

02

WHAT WE DO

We take over outstanding invoices and commercial debts when your own efforts have stalled. We act quickly, including an early visit to the debtor, formally request payment and work towards an amicable outcome while protecting your reputation.

03

03

WHY LOCAL MATTERS

We operate locally because face-to-face visits can accelerate payment of overdue commercial debt. A visible local presence helps move the money owed to you higher up the debtor's payment list.

Local presence gives every recovery another route forward.

Why overdue invoices remain unpaid

YOUR INVOICE

COMPETES FOR ATTENTION

When several suppliers are chasing payment, routine reminders can slip down the debtor’s priority list.

01	REMINDER SENT	One more email in the inbox
02	PAYMENT REQUESTED	Follow-up joins the queue
03	NO RESPONSE	Your cash remains outside the business

THE COMMERCIAL COST

More staff time spent chasing. Less cash available to run the business.

Our local advantage

Urgency backed by a face-to-face visit

CONTACT STARTS IMMEDIATELY

We begin telephone and written contact as soon as the case and supporting information have been reviewed.

3

BUSINESS DAYS

We aim to attend the debtor's premises within three business days of instruction.

When remote contact stalls, local coverage lets us move quickly to a professional visit.

Your current debt position

Four questions show where the pressure sits

01
HOW MANY?

How many customers currently owe you money?

02
HOW MUCH?

What is the total value sitting outside the business?

03
WHICH ONE?

Which individual debt creates the greatest exposure?

04
HOW LONG?

How long has the oldest balance been overdue?

THEN WE LOOK A LITTLE DEEPER

- **How much is more than 90 days overdue?**
- **How much of the balance is disputed?**
- **Have any payment promises been broken?**
- **How much staff time is spent chasing?**
- **Are the same customers repeatedly late?**

Our recovery workflow

From instruction to full settlement

01 INSTRUCTION

Case reviewed and instruction fee paid

02 FORMAL DEMAND

Official demand issued by email and letter

03 FIRST VISIT

We introduce our company and request payment

04 AGREE PAYMENT

Payment made directly to you,
or a practical payment plan

05 CONTINUE

Visits and contact continue until settlement

WEEKLY CLIENT UPDATE

Calls, visits, emails, letters and a concise situation report

Four choices when payment has stalled

Illustrative £17,000 debt if no payment is recovered

COST AND DELAY INCREASE

01

WRITE IT OFF

Close the account and accept the full loss.

£17,000

Potential exposure

02

KEEP CHASING

Illustrative 86 staff hours at £15 while the debt remains unpaid.

£18,290

Potential exposure

03

GO LEGAL

£850 issue fee + £619 hearing + £82 writ + £1,290 staff time. Median 54.3 weeks to trial if defended, before enforcement.

£19,841+

Excludes solicitor costs

04

SOUTH COAST COLLECTIONS

FACE-TO-FACE VISIT WITHIN THREE BUSINESS DAYS

£95 initial fee. Credited against the 15% commission, which applies only to money recovered.

£17,195 potential exposure if nothing is recovered

Potential exposure assumes no recovery. Court example assumes a defended £17,000 fast-track claim and excludes solicitor costs.

Ready to proceed?

A clear instruction. A named contact. Action starts.

WHAT HAPPENS NEXT

01 **CONFIRM INSTRUCTION**

Confirm you would like us to proceed.

02 **PAPERWORK ISSUED**

We send the invoice and Terms of Engagement.

03 **FEES CONFIRMED**

Initial debtor £95. Additional debtors £95 each. Standard commission is 15% of money recovered. The £95 fee is credited against the final commission invoice.

04 **AUTHORISE THE WORK**

Pay the invoice and sign the terms.

05 **COLLECTION STARTS**

Your case is allocated and recovery activity begins.

WHAT YOU RECEIVE

A named case handler

Direct phone and email contact
Weekly situation reports
Debtor payments go directly to you
We do not receive or process payments
A full record of calls, emails, letters and visits

CONTACT

023 8111 3219
hello@southcoastcollections.com
WhatsApp 07337 599414

LinkedIn / Facebook / Instagram
ICO registration ZC248330
ORegan Ltd • Company 17441775

SCAN TO VISIT THE WEBSITE