

SJ Collections

DEBT RECOVERY - PROVIDERS OF CREDIT INFORMATION SERVICES

A PROFILE OF OUR SERVICES

“There’s only one thing worse than owing money...

...That’s being owed money!”

We can help.

Look no further - You may not have found the largest Debt Collection Agency but you have found the best.



Our Services

Helping you turn an unnecessary loss into a deserved profit by the collection of overdue accounts on a "no collection – no commission" basis. Preparing and drafting of legal proceedings. Preparing drafting, and service of Statutory Demands and Bankruptcy Petitions.

About Us

Having been involved in the business of debt collection for a number of years, our Director, Stanley Silver, realised that there was a hiatus in the debt collection business for a reliable collection service and consequently set up S J Collections Ltd. in 2011 having previously traded as Essjay Commercial Investigations Ltd. (better known as E.C.I.) mainly to act on behalf of insolvency practitioners. In the collection of debts that were owed to companies that had been placed into liquidation, receivership, and administration.

However, Stanley was subsequently asked by several sole traders and companies to act on their behalf in the collection of outstanding accounts, and to negotiate repayments from slow payers.

S J Collections Blog

To find out more about SJ Collections, what we are interested in and how we operate, check out our regular informative blog posts and ask to be included in receiving our monthly Newsletters.

About Our Debt Recovery Services

Debt recovery is no longer the heavy handed business that it was reputed to be some years ago but is a respectable business like any other. Heavily regulated and in the past 18 months, even more so, with the Debt Recovery Pre Action Regulations.

Businesses that give credit whether for goods supplied, or for services rendered, will at some time have a problem. How many businesses would offer unsecured loans to companies or individuals? Essentially that is what they are doing! And in addition late payment of bills endangers many companies' success and survival!

A Form of Instruction will need to be completed which will specify our commission rate and the client's agreement to our Terms and General Conditions.

Our Experience

As a professional debt collection agency, our services are designed to give you confidence in your transactions, secure in the knowledge that you have the back up and expertise of a company registered with the Data Protection Registrar and licensed by the Information Commissioner.

In addition to our many services we have now added to our Web Site a "Consultancy" page and consequently we are able to offer advice on every aspect of credit control, from terms and conditions to pre-sale account vetting, and status reports, through to assisting in resolving cash flow problems, when accounts become overdue; whilst still maintaining the goodwill that has been built between yourselves and your customers.

The "SJ" system is simple!

Our Initial approach to your debtor is made by sending two letters. The first Pre Action Protocol warning letter is posted on the day we receive your initial instructions, and the second pursuant to the Pre Action Protocol Regulations is sent, if necessary, seven days later. The second letter lays the foundation of legal action if the debt is not paid or a reasonable reason given for non-payment.

- We extend to your debtor the courtesy that we would if they were our own, ensuring that the vital relationship you have with your client or customer continues unharmed, after we have achieved settlement of the account.
- We always attempt to resolve the problem in the quickest time, so that your cash flow need not be hindered longer than necessary.

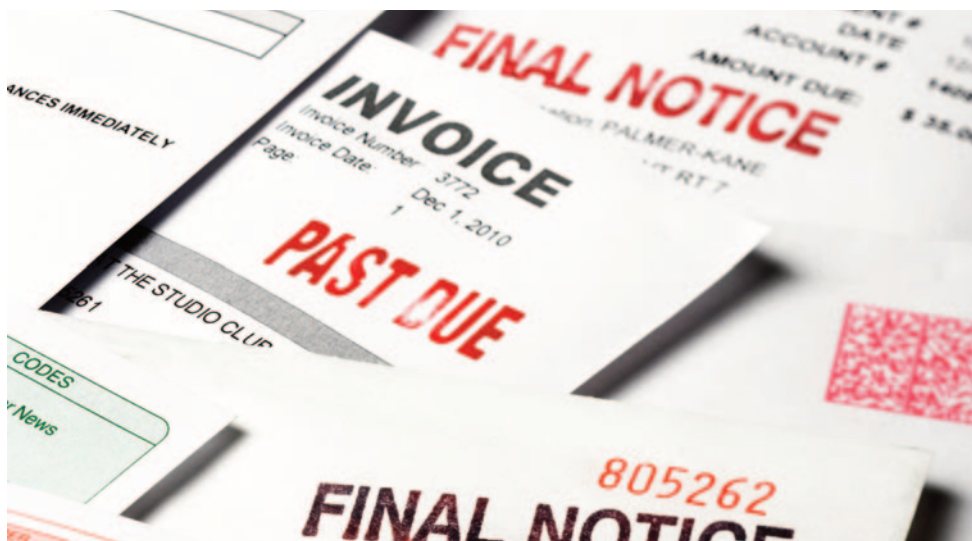
- Due to the high rate of success in the earlier phase, it is not always necessary to resort to litigation. Where this is necessary, we will, with your authority, arrange for proceedings to be initiated on your behalf. This is always commenced in-house.
- The costs of proceedings are your responsibility and payable by you regardless of the outcome of the action, but this will be explained in full, prior to litigation being commenced. However, interest and compensation (if the debt is a business debt) is always claimed on your behalf, and if the claim is successful, the majority of costs will be recoverable from the debtor. We are extremely experienced in negotiating with debtors and formulating a schedule of payments which we carefully monitor and, if the payments are not made when due, contact debtors. We suggest that the debtor set up a Standing Order to avoid payments being late.
- With some instructions, and after having discussed the situation with our Client, we have in the past negotiated with debtors and agreed a full and final settlement. This can, at times, be the best way to settle disputes rather than initiating legal proceedings, which can be lengthy and costly, and not have the result that a Client had hoped for. Regrettably it is possible to win an action, and still not be able to collect the sum awarded. We therefore advise clients in these situations to take a wise and commercial decision and settle for a lesser sum.

We believe in offering a professional service, and are proud and protective of our reputation, and the relationships we have built with our clients.

The difference is the third party approach. Customers respond to our approach, after they have ceased responding to yours, because they can't afford to ignore us.

We believe that every bad payer was, at one time, a slow payer. It is only the fact that the account was not collected in its infancy, that allowed it to mature, possibly, into a bad debt and therefore uncollectable.

Our experience in more than 20 years in the Debt Collection and Credit Control industry has shown that - the worst thing you can do about collecting slow and overdue accounts is:
NOTHING



**“ Know your client or customer
and avoid being a victim ”**

Debt

**“ Debt collections are being delayed
by the lack of paperwork! ”**

***Don't bury your
head in the sand...***



...act now!



SJ *Collections*

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