

Credit Management and Debt Collection Services Proposal.



Your reliable service
provider for outsourced
**CREDIT MANAGEMENT
AND DEBT COLLECTION
SERVICES PROPOSAL.**



Who we are:

A consortium of
dedicated
professionals

“EBC” is the umbrella brand under which a consortium of dedicated in-house, virtual, associate Professionals & independent identical firms, with both local & International Experience come together to provide end to end Quality Advisory, Consulting & Outsourcing Services.

Our core purpose is profitability of your business, if possible, helping you achieve this faster!

We provide Advisory, consulting & Outsourcing in 4 strategic functions: People, Process, Product /Service & Customer:



Our Vision

Africa's most effective corporate & business advisory, consulting and outsourcing firm.

Our Mission

To provide quality yet relevant advisory, consulting and outsourcing solutions – helping corporate organizations & businesses become profitable, is possible faster.

Core Purpose

Is helping Corporate Organizations & Businesses become profitable by offering Advisory, Consulting & Outsourcing Services in 4 strategic functions: People, Process, Product/Service and Customer.





Our Core Values

- Passionate about what we do
- Focused on long term results
- Fun to work with



Introduction

At EBC, we understand the challenges faced by individuals and organizations when dealing with outstanding debts. Unpaid debts can significantly impact cash flow and hinder business growth.

Our mission is to alleviate this burden by providing comprehensive credit management and debt collection services tailored to meet the unique needs of our clients.



Our Services:

- **Credit Assessment:** We conduct thorough credit assessments to evaluate the creditworthiness of potential borrowers, enabling our clients to make informed lending decisions.
- **Debt Recovery Strategy:** Our team of experienced professionals will develop personalized debt recovery strategies designed to maximize recovery rates while minimizing legal risks and costs.
- **Negotiation and Settlement:** We negotiate with debtors on behalf of our clients to secure favourable repayment terms and settlements, ensuring the swift resolution of outstanding debts.
- **Legal Support:** In collaboration with partner firms, where legal action is necessary, we provide expert legal support and representation to protect our clients' interests and recover debts through litigation if required.



Why Choose EBC:

- **Expertise and Experience:** With years of experience in credit management and debt collection, our team possesses the knowledge and skills necessary to navigate complex debt recovery processes effectively.
- **Customized Solutions:** We understand that every debt recovery situation is unique. That's why we tailor our services to meet the specific needs and objectives of each client, ensuring the best possible outcomes.
- **Transparent Communication:** We prioritize transparent communication with our clients, keeping them informed at every stage of the debt collection process and providing regular updates on progress.
- **Commitment to Results:** Our commitment to delivering results drives everything we do. We are dedicated to achieving the highest possible recovery rates for our clients while upholding the highest standards of professionalism and integrity.



Benefits of choosing us:

By partnering with us for your debt collection and credit management needs, you can expect:

- **Increased Cash Flow:** Our efficient debt collection processes will help you recover outstanding debts promptly, improving your cash flow and overall financial health.
- **Reduced Risk:** Our proactive credit management strategies will minimize credit risk and exposure, protecting your business from potential losses.
- **Time and Resource Savings:** Outsourcing debt collection and credit management tasks to our experienced team will free up valuable time and resources within your organization, allowing you to focus on your core business activities.
- **Peace of Mind:** With our expertise and dedication, you can rest assured that your debt collection and credit management needs are in good hands, enabling you to achieve your business objectives with confidence.



Our approach:

1. **Assessment and Analysis:** We begin by conducting a comprehensive assessment of the outstanding debts, analysing factors such as debtor profiles, payment histories, and potential risks.
2. **Strategy Development:** Based on our assessment, we develop a tailored debt recovery strategy focused on achieving the best possible outcomes for our clients, taking into account factors such as legal considerations, debtor behaviour, and industry trends.
3. **Implementation and Execution:** Once the strategy is finalized, we swiftly implement and execute the necessary steps to recover the debts, leveraging our expertise, resources, and network of contacts to achieve results efficiently.



Cost and Fees:

Our fee structure is designed to be fair, transparent, and competitive, ensuring that our clients receive excellent value for their investment in our services. We offer flexible pricing options tailored to the specific needs and requirements of each client, with no hidden costs or surprises.

Our service initiation fee, known as the "Commencement Fee," is structured as follows:

Debtor Number	Commencement Fees
1 - 20	250,000
21 - 50	500,000
51 - 100	800,000
101 and above	1,000,000



The commencement fees are a basic start-up fees specially to enhance reconciliation gaps, logistics, data and communication.

Additionally, we operate on a success-based model, where we charge a commission of 35% on the total amount recovered for our clients. This commission is only applicable after the successful completion of the debt recovery process and is deducted from the amount collected on behalf of the client.

Our fee structures are designed to ensure that our clients receive excellent value for their investment, with no hidden costs or surprises.



Conclusion

At EBC, we are committed to helping our clients overcome the challenges of credit management and debt collection with professionalism, integrity, and efficiency.

By choosing us as your partner, you can trust that your outstanding debts will be in capable hands, allowing you to focus on what matters most —growing your business and achieving your goals.

Thank you for considering EBC for your credit management and debt collection needs. We look forward to the opportunity to serve you and deliver results that exceed your expectations.



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