

Disputes -

Disputes are not necessarily all about debts, and sometimes there may be a genuine dispute between you and a customer or you and a supplier. We are able to offer specialised knowledge and expertise in handling a wide range of commercial disputes through negotiation, mediation and, if necessary, court action.

What will it cost?

The cost of help and advice on professional debt collection can be less than you imagine and a small investment now, could save you considerable worry, time and expense in the future.

We will be happy to provide you with an estimate of our fees at the outset, without obligation.

We offer a free initial 30 minute interview at which time, we will assess your situation and advise you accordingly.

Telephone, or call into, any of our offices to arrange an appointment for a free initial discussion with a member of our team of professional advisors and let us show you how we can help your business to succeed.

YOUR LOCAL SOLICITORS



ANDERSON LONGMORE & HIGHAM
SOLICITORS

PETWORTH

Wisteria House · Market Square
Petworth · West Sussex · GU28 0AJ

Tel: 01798 342391 · Fax: 01798 343825

Email petw@alhlaw.co.uk
Contact: *Caroline Turbin*

BILLINGSHURST

68 High Street · Billingshurst
West Sussex · RH14 9QR

Tel 01403 782710 · Fax 01403 784989

Email billi@alhlaw.co.uk

Interviews with either of our specialists can be arranged at this office.

STORRINGTON

5 The Square · Storrington · West Sussex · RH20 4DJ

Tel 01903 745666 · Fax 01903 744618

Email storr@alhlaw.co.uk
Contact: *Charles Hutcheon*

PARTNERS

A W Brooke · C J D Wise
W J Stisted · J C Dickerson (Non-Lawyer)

OUTSTANDING DEBTS
OR CASHFLOW PROBLEMS?



ANDERSON LONGMORE & HIGHAM
SOLICITORS

How Can I Improve My Cashflow?



Maintaining a healthy cashflow for your business means having effective credit control and debt collection procedures in place and unfortunately, the collection of money which has already been earned is often overlooked in the pressure to gain further sales.

We can advise you on both preventing problems arising and also reducing your level of bad debts. Advice and

assistance in both these areas can have a very positive effect on cashflow; come and talk to us and see what we could do to improve yours!

Here are just some of the areas that we can advise you on

Procedures -

We can advise you on and help you draw up, effective credit control procedures and give you advice on how best to chase debts in their initial stages.

Prevention is always better than cure !

Trading Terms -

We can help you ensure that your Terms of Business are written in such a way as to allow you the best possible protection and assistance in debt recovery; for example by stating that the goods to be sold remain your property until they have been paid for.

You should provide all your customer/clients with a copy of your standard terms before they place an order or instruct you to carry out work on their behalf.

Enforcing Judgment -

When a case goes to court and judgment is awarded in your favour, the debtor is obliged to pay you. If however, the debtor still does not settle the debt, we can advise and help you arrange, several forms of enforcement procedures including:

- Forced Bankruptcy
- Garnishee Orders (a charge over a bank account)
- Warrants of Execution (Recovery of goods by the Court Baliff)
- Attachment of Earnings
- Taking a Charge over a property



Take Security -

If you are unsure of prompt payment, you might consider taking some form of security from your customer such as letters of credit or trade insurance. We can advise you on the most appropriate form and help you prepare the documentation.

Credit Checks -

Allowing some form of credit facility is quite often unavoidable. Taking a little time at the outset to research your customers ability to pay can save you both time and money later on and help to prevent a lucrative new order from becoming just another increase to your existing bad debts.

We can advise you on how to take out a credit reference before you accept an order or offer an existing customer a higher credit level.

Debt Recovery -

Bad debts will occasionally happen even to the most cautious business. We can advise you on how to deal efficiently and effectively with all types of debts.

It can be important to your business that a third party is seen to be chasing debts thus leaving your business relationships as unaffected as possible.

A letter from a solicitor can often be all that is required and this would be our first course of action. If the debt remains unpaid, we can advise you on and help you with obtaining judgment through the courts.