



SPAROL CONSULTING
Credit Management Solutions



"We provide a one stop Credit Management Solution comprising of: Professional Skip-tracing, Debt collection and credit management"

❑ 📧 P.O Box 37698 – 00100 Nairobi, Kenya ❑ ☎ +254 721277081/ +254 7376 02014 ❑

❑ @ info@sparol.co.ke ❑ 🐦 @sparolconsulting ❑

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SPAROL CONSULTING

Property Development Advisory

1. BACKGROUND ON SPAROL CONSULTING

We are a professional credit management firm with expertise and experience in debt recovery/collection. We work closely with our clients and industry partners to develop efficient credit management solutions. We believe in building long-lasting strategic relationships. We have sufficient experience and expertise needed establish a mutually beneficial relationship between clients and their debtors whereby we assist our clients in recovering outstanding amounts owed by implementing the most efficient means possible and take away your worries off issues regarding debt recovery and allow clients to focus on the core business processes and help them in transforming their business.

1.1 Our Objectives

- To collect the debt within the shortest period.
- To be preferred by our clients as the agency of choice in terms of debt collection performance and results.
- To have strong relationships with key organizations in selected market segments.
- To be a part of our client's overall business approach as an exclusive end to end debt solutions partner.

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1.2 Our Values

- Professionalism
- Honesty
- Integrity
- Efficiency

2. NATURE OF OUR SERVICES

2.1 Professional skip-tracing:

If we find that the mail has been returned or the phone is disconnected, we do not simply close the file like other debt collectors. We have collected numerous accounts which first appeared to be impossible to collect. We perform skip-tracing on a daily basis on collection files that are placed with ourselves. skip-tracing and investigations are always necessary. We can investigate and do due diligence on businesses as well to determine if they have lawsuits, liens and any legal obligations including, judgments.

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2.2 Debt Collection

It is our cherished duty to recover debts in a professional manner, where extreme care is taken to avoid severing our client's relationship with their debtors. Once your money is collected from the debtors, you are well assured that the same will be received in your office in its entirety. We offer the following debt collection/recovery services:

- One-off Debt Recovery
- Receivable Management Service

We know that many requirements are unique to individual companies and we are very happy to discuss the same.

2.3 Online Access

You may review and check the status of your claims any time you wish via our firm collection WhatsApp network. Once you give us an account to collect, we immediately open a WhatsApp group for it where regular updates are posted. You will always have the ability to get the status of a claim when it is convenient for you.

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2.4 FREE CALL Demand Service

If the debtor pays our office or your office just on call before placement of a written DEMAND, we do not take the full fees on the payment. We do not feel that it is right to charge full fees on a claim that we have NOT DEMANDED. We must be notified BEFORE DEMAND that a payment has been received directly.

2.5 No Debt Collection, No Fee

We only take a fee if we collect. **If our debt recovery service fails, No fee.** What better incentive is there for a debt collection agency to work on your files. Collecting money is our bread and butter and we know that we need to collect accounts in order to profit.

2.6 Bank Account Searches:

We have resources available to perform bank account searches on judgment accounts. These costs are not covered by our services and it would be at your discretion if you wish to pay to have a bank search performed. We have collected many judgments effectively in this manner



3. OUR APPROACH TO SERVICE DELIVERY

We fully understand that we are frequently dealing with sensitive issues while recovering the delinquent accounts. We always take a thoughtful, friendly and courteous approach. Our aim is to recover the debt owed to you while at the same time we also ensure better business relationship protecting the interests of our clients.

The principle behind this is that our clients have outsourced their accounts receivables operations to us in order to increase their internal efficiencies, giving management more scope to focus on servicing their client's needs. Therefore, our focus is not being a debt recovery firm, but our objective is to become your collection partner by providing you with a stress-free way of collecting your outstanding account receivables allowing the clients focus on core business activities.

- **Our Debt Collection Process**

While many other firms move rapidly towards the courts and legal recourse, we take careful and measured approach that gets results swiftly and in a more cost-effective manner. We lay special attention to case study, evaluation and assessment, establishing communication with them and then planning a recovery with a case-based strategy. We are not tied down to a particular method of collection.



Step by Step Action Areas:

- ✓ Initial contact with the client. -Readiness to outsource Debt Recovery
- ✓ Inter-action vis-à-vis concept and offerings -Concurrence to work together
- ✓ Recognize the probable debt needing attention - Evaluation of Debts
- ✓ Agreement on commercial terms - Acceptance of cases
- ✓ Delegation – Power of Attorney

Decision Process:

- ✓ Scrutiny of debt documentation -Contingent assessment.
- ✓ Validate approach to reconcile & resolve - Persuasion, influence & negotiations
- ✓ Plan of action & strategy - Performance Review & Reporting - Status Report

Closure:

- ✓ Settlements -Acceptance of receivables
- ✓ Billing & Receipt of fees. service.us you get quality, integrity, commitment, diligence and service.

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Our success depends on delivering great solutions to our clients' debt issues. We work with each client throughout an engagement to ensure that our staffing, strategy and procedures are aimed to yield the result that the client wants at a reasonable cost and on a timely basis. When you work with us, you get quality, integrity, commitment, diligence and service.

The above are some of our attributes and we are available in case of any queries.

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