

Note: They have just concluded the five days free educational email course.

Objective: The goal of this email sequence is to build relationships, educate, and drive clicks to the Debt Recovery Mastery (DRM) course sales page. The sequence will consist of 20 emails in total.

Email 1:

Purpose: Thanks + direct pitch

Subj: 📁 Thank you for joining us! Here's what's next

Re: (Recap + more good stuff)

Body:

Dear friend,

Thank you again for signing up for **The Cashflow Blueprint**.

As a recap, here's everything we covered (can you believe it?!):

- Day 1: The #1 Root Causes of Debt and Steps to Tackle It
- Day 2: Use This Secret Arm Principle To Build A Debt-Proof Business.
- Day 3: A Proven Technique for Successful Debt Recovery While Maintaining Business Relationships
- Day 4: How To Recover Debt from a "Ghost" Customer.
- Day 5: 3 Debt Recovery Malpractices That Can Land You in Serious Legal Trouble.
- [BONUS] Day 6: FREE "Recover Your Debt in 21 Days" workbook

As a debt recovery lawyer with over 12 years of experience, I've dedicated my career to helping people like you recover, manage, and restructure debt.

This 5-Day Educational Email Course is just one of the many resources I've created to help you avoid bad debt in business and recover outstanding debts.

That's why I created the **Debt Recovery Mastery (DRM)** course, where I share the same strategies and techniques that have helped me recover over ₦1,000,000,000.00 in debts for SMEs, entrepreneurs, finance companies, banks, and individuals.

Inside the **Debt Recovery Mastery** course, you'll learn how to apply these strategies to your personal and business finances, ensuring effective debt recovery, healthy cash flow, and maintaining strong customer relationships.

Don't sleep on this...!

[Here's your invitation to get Debt Recovery Mastery course today!](#)

Cheers to a business with better cashflows and more profits! 🥂

See you on the inside!

Precious Toju, Esq.
(Your Debt Recovery Lawyer & Coach)

"Queen of Debt Recovery"

P.S. Don't miss out on this chance to master debt recovery and secure your business's financial future. [Click here to take you to the next step!](#)

—

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Email 2:

Purpose: Give them clarity of who this program is for

Subj: 📁 Hey - what's your plan for Q1?

Re: (Tomorrow may be too late)

Body:

Dear friend,

If you are still trying to...

- Recover debts
- Maintain a healthy cash flow
- Without damaging your customer relationship

Then I'd love to help you!

As we head into Q1, it's crucial you have a solid plan in place for your debt recovery efforts.

Many small business owners like you face these same struggles, feeling stuck with overdue payments and unsure of how to approach the situation without damaging valuable relationships.

Inside the [Debt Recovery Mastery course](#), you'll be equipped with my proven strategies and tools to tackle these challenges head-on.

Imagine entering the new year with a clear roadmap for recovering debts efficiently, safeguarding your cash flow, and turning your financial worries into a thing of the past.

That would be a dream come true!

A dream you can bring into reality with just one simple decision today.

So— [here's the link again to get the Debt Recovery Mastery course](#).

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P.S. If you're reading thinking: "Ah, I'll wait until Q1 to take action— then it'll be the perfect time."

But the truth is, there will never be a "perfect" time. We all imagine we'll have more time, fewer distractions, or better circumstances ahead.

But when that future arrives, we're just as busy.

And we delay it again.

And again.

And again.

Until we look back and realize we never started at all.

Don't let that be you.

Commit to taking action today— your future self will thank you.


[Click here to join the Debt Recovery Mastery Course today!](#)

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Email 3:

Purpose: Education + pitch

Subj:  Why you need to master the art of successful debt recovery

Re: (The final gist)

Body:

Top CTA: ***Ready to fix your debt issues? Join the Debt Recovery Mastery Course. [Click here to take the next step.](#)***

<line break>

Dear friend,

Have you ever found yourself staring at a pile of unpaid invoices, feeling overwhelmed and frustrated?

You're not alone.

Many small business owners face this struggle daily, trying to navigate the murky waters of debt recovery.

If you're still trying to collect overdue payments, maintain your cash flow, and keep your customer relationships intact while feeling stressed by the process, that's the more reason you need to master this skill.

Let's face it...

Ignoring unpaid debts isn't an option.

It can lead to serious cash flow problems that affect your entire business.

Every day that passes without payment is money lost, and it can feel like a weight hanging over your head.

Why is mastering Debt Recovery so crucial?

- **Cash Flow is King:** You need money coming in to keep your business afloat. Efficient debt recovery ensures that you're not just chasing shadows. It puts cash back into your hands, allowing you to invest in growth and pay your bills on time.
- **Avoid Costly Mistakes:** Many business owners make the mistake of avoiding confrontation with debtors. They think that by not addressing the issue, the problem will simply resolve itself. Unfortunately, this often leads to even bigger issues, damaging both finances and relationships.
- **Build Stronger Relationships:** A well-structured debt recovery process doesn't mean being harsh or aggressive. In fact, it can help preserve your customer relationships. When you handle debts professionally, your clients will respect you more and trust that you're looking out for their best interests.

- **Legal Safety:** Navigating debt recovery can be tricky. Without the right knowledge, you will most likely step into legal trouble. Understanding the legalities around debt recovery protects not just your business but also your peace of mind.

Imagine this...

You have a clear, effective debt recovery process in place.

You feel confident approaching clients about overdue payments, knowing you have the tools and skills to handle the situation professionally.

Your cash flow stabilizes, and your business thrives without the constant stress of unpaid invoices hanging over you.

That's exactly what you will achieve inside the [Debt Recovery Mastery \(DRM\) course](#).

You'll gain invaluable skills, learn effective strategies, and equip yourself with the knowledge to transform your debt recovery process from a source of anxiety into a structured, manageable task.

Don't let unpaid debts cripple your business any longer.

It's time to take control and master the art of successful debt recovery!

[Here's your invitation to join the Debt Recovery Course!](#)

Cheers to a business with better cashflows and more profits! 🥂

See you on the inside!

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Email 4:

Purpose: Visualise desired outcome + pitch

Subj: 🧳 Do you want peace of mind in your life?

Re: (Kiss debt goodbye)

Body:

Dear friend,

I know you want peace of mind in your life.

Heck, who doesn't?!

Imagine the feeling you get when you wake up tomorrow morning, and instead of the familiar knot in your stomach over unpaid invoices and overdue bills, you feel a wave of calm wash over you.

You take a deep breath and sip your coffee, knowing your financial worries are in check.

How does that sound?

living with debt can feel like carrying around a heavy backpack, filled to the brim with rocks, each one a reminder of a payment that's overdue or a customer who hasn't settled their bill.

It weighs you down, impacting not just your business but your personal life too.

This is why you need to learn the art of successful debt recovery.

Mastering debt recovery isn't just about getting paid, it's about reclaiming your peace of mind.

It's about saying goodbye to sleepless nights and hello to a debt free life.

When you join the [Debt Recovery Mastery course](#), you'll not only learn the proven strategies to recover what's owed to you but also how to implement them effectively so that your debts don't keep you up at night.

You will finally be equipped with the right skills and tools to:

- Confidently address overdue accounts without fear of damaging your customer relationships.
- Setting up a structured debt recovery process that runs like a well-oiled machine.
- Enjoying a steady cash flow, giving you the freedom to invest in your business or take that long-overdue vacation.

This is the life you deserve.

Here's to waking up to a brighter, debt-free future!

Cheers to a business with better cashflows and more profits! 🥂

See you on the inside!

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P.S. *The Debt Recovery Mastery course gives you the techniques and strategies I have used to recover over ₦1,000,000,000.00 billion in debts for SMEs, entrepreneurs, finance companies, commercial banks, and individuals. [Click here to join the Debt Recovery Mastery Course today!](#)*

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Email 5:

Purpose: Case study + pitch

Subj: 📁 Here's how David fixed his debt issues

Re: (He almost lost his business)

Body:

A lot of people think it's impossible to run a thriving business while managing debt.

And look, if you're in that camp, I don't blame you.

Because the truth is, many small business owners find themselves drowning in unpaid invoices and overdue bills.

Now, that doesn't mean it's impossible to regain control.

It just means most are doing it wrong.

Or rather, they're focusing on the wrong things.

They think the key to recovering debts is to chase after customers aggressively.

When in reality, the true levers for effective debt recovery are:

- Understanding the debtor's situation
- Building strong communication
- Implementing structured processes

David is a great example.

Before joining the Debt Recovery Mastery for SMEs course, he was a small business owner struggling with increasing unpaid debts and unsure of how to proceed.

But after going through the course and implementing the strategies, he:

- Learned how to negotiate effectively
- Established a solid legal framework for debt recovery
- And built better relationships with his customers

And guess what?

It worked! :)

David transformed his business, recovered his debts, and regained his peace of mind.

Now, he's running a more profitable and stress-free operation, all thanks to the right knowledge and tools.

Now, David might seem like an exception.

After all, not everyone who joins the Debt Recovery Mastery course achieves such impressive results.

But remember, not everyone takes massive action and implements everything we teach (like David did).

So, if you're ready to transform your debt recovery process and you're willing to put in the work, click the link below to take the next step.

We'd love to help you regain control of your business and recover your debts effectively.

[Click here to start your journey towards successful debt recovery!](#)

Cheers to a business with better cashflows and more profits! 🥂

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Email 6:

Purpose: Education + pitch

Subj: 📁 The #1 Debt Myth Hurting Your Business

Re: (This might shock you)

Body:

Dear friend,

When it comes to collecting money owed by customers, what's the best way to finally get paid?

A lot of people think that patience is the key, and that if you just give it enough time, customers will eventually pay.

Unfortunately, that's just not true.

If you're in this camp, I don't blame you.

Letting debt recovery happen "naturally" sounds easier than actively chasing payments, right?

But here's the thing...

Debt doesn't just go away on its own.

Without a system in place, waiting for customers to pay is actually costing your business big time.

So, if you're in the early stages of building a proactive debt recovery process, here's why it's time to stop waiting for payments to just *happen* and start taking control...

Here are 3 Reasons Why Leaving Debt Recovery to Chance Is a Costly Myth

Reason #1: The More You Wait, the Less Likely You'll Recover

When a payment is overdue, the chances of collecting it decrease over time.

In fact, industry data shows that the probability of collecting decreases by about 1% every week.

That may not seem like much—but over a few months, you could lose a significant chunk of what you're owed. By taking control early on, you improve your chances of recovering every dollar your business earned.

Reason #2: Late Payments Mean Reduced Cash Flow for Your Business

Every unpaid invoice is like a hole in your company's revenue stream. And without steady cash flow, it's tough to fund operations, grow your business, or even pay your own bills.

When you rely on waiting, your business is effectively stuck, with limited resources to cover expenses or invest in growth.

With a proactive debt recovery process, you get to keep the cash flowing, ensuring that your business has the funds it needs to operate smoothly and expand.

Reason #3: Taking Control Helps You Maintain Stronger Client Relationships

Here's something a lot of business owners don't realize: *"Most customers are actually willing to pay when approached correctly."*

By following up in a structured, professional way, you can recover debt without coming across as "pushy" or aggressive.

The result?

You get paid while still preserving your customer relationships. And those relationships are what help you retain clients long-term.

Debt recovery doesn't have to be an intimidating or aggressive process.

It's about consistency, professionalism, and a smart system in place, which is exactly what the **Debt Recovery Mastery** course teaches.

Inside the **Debt Recovery Mastery** course, you will discover proven strategies and techniques that will help you move away from relying on luck and towards a reliable, structured approach that works.

[Click here to join the Debt Recovery Mastery course today!](#)

Hope to see you inside!

Cheers to a business with better cashflows and more profits! 🥂

Precious Toju, Esq.

(Your Debt Recovery Lawyer & Coach)

"Queen of Debt Recovery"


P.S. *Make this the year you develop a structured approach to debt recovery, so you can look forward to reliable cash flow and a stronger business...! The [Debt Recovery course gives you that!](#)*

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Email 7:

Purpose: Education + pitch

Subj:  These #10 myths will ruin your business

Re: (Ignore at your own cost)

Body:

Top CTA: *Ready to fix your debt issues? Join the Debt Recovery Mastery Course. [Click here to take the next step!](#)*

<line break>

Dear friend,

Yesterday, I shared with you the #1 myth holding most businesses back in debt recovery.

Today, I want to dive deeper and uncover ten more common myths that might be keeping your business from making real progress in recovering debt.

These beliefs may seem harmless, but they can create serious barriers to your business's cash flow and financial health.

Let's tackle them one by one:

Myth #1: "Debt recovery will hurt my business's reputation."

Some business owners fear that recovering debts will make them seem harsh or aggressive.

But here's the reality...

When done professionally, debt recovery builds credibility. It signals that you value your services and set clear expectations for payment.

Myth #2: "I don't have the skills to recover debts."

You don't need a background in finance to recover unpaid debt. With the right strategies and tools, you can easily master debt recovery.

It's all about building confidence and a plan that suits your business.

This is why I created the [Debt Recovery Mastery](#) course to provide you with all the resources you need to tackle debt issues head-on.

Myth #3: "If I push too hard, I'll lose the customer forever."

No, you won't lose your customer.

As long as you handle it professionally, without name-calling or being aggressive, you won't end up ruining your relationship with them.

Just make sure you have a structured and respectful approach in place to show your customer that you truly value them.

Myth #4: "Debt recovery should only be done by a lawyer."

While lawyers can be valuable for complex cases, you don't need to involve one from day one.

With the right guidance, you can handle most recovery steps yourself, saving money and staying in control of the process.

That's exactly why I created the [Debt Recovery Mastery](#) course, to walk you through each step with the tools you need to manage debt effectively and confidently.

Myth #5: "Legal action is the best way to recover debts."

Take this from a lawyer who has been in and out of court for the past 10 years...

Jumping straight to a lawsuit might sound tempting. But the truth is, going legal can be costly, draining, and time consuming.

Often, the right negotiation or repayment plan can work better, especially for maintaining goodwill.

A lot of the time, it's about finding middle ground first.

Myth #6: "I'm too small to need a debt recovery process."

Whether you're a one-person business or a large SME, a structured debt recovery plan makes a difference.

It's not about size, it's about being proactive and protecting your cash flow.

Myth #7: "Offering flexible payment options just complicates things."

Actually, the right options can make repayment easier.

When you're flexible in a structured way, it increases your chances of getting paid, plain and simple.

Myth #8: "Following up on debts will upset my customers."

Consistent follow-up isn't about nagging, it's about clear communication.

Many customers actually appreciate it when you make things clear, direct, and respectful.

Myth #9: "There's no point in debt recovery during tough economic times."

Economic downturns don't have to mean you stop collecting.

Sure, things might be harder, but there are still ways to work with customers to get payments flowing. I'll show you in the course how to

approach this thoughtfully, no matter what's happening in the economy.

Myth #10: "If I just wait long enough, they'll pay eventually."

Waiting doesn't often get you results (like I said in yesterday's email).

In fact, the longer you wait, the lower your chances of getting paid.

Taking action doesn't mean being aggressive, it just means having a system in place. And in the Debt Recovery Mastery course, I'll give you that system so you don't have to "wait and see" ever again.

Phweeh!

That's enough table breaking for today. ;)

These myths hold so many businesses back from taking action, and that's exactly why I made sure to address each one in detail inside the [Debt Recovery Mastery](#) course.

I dive deep into each of these misconceptions, giving you practical solutions you can apply immediately to move past them and start seeing results.

[Click here to join the Debt Recovery Mastery course today!](#)

Cheers to a business with better cashflows and more profits! 🥂

See you on the inside!

Precious Toju, Esq.
(Your Debt Recovery Lawyer & Coach)


"Queen of Debt Recovery"

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Email 8:

Purpose: Stop, start email style

Subj:  Stop doing this to recover debts (Do this instead)

Re: (Here's what actually works)

Body:

Dear friend,

Let's pause for a moment.

Right now, you're probably trying to tackle unpaid debts with all the classic methods.

Maybe you're calling and messaging all the time, hoping that constant reminders will finally get you paid.

Or you're offering discounts just to encourage customers to settle their bills. Even giving extra time to pay just to avoid any awkward confrontation.

But here's the truth...

These tactics might feel productive, but they're actually keeping you stuck in the same frustrating cycle.

Why?

Because these methods focus more on getting by in the moment rather than on building a reliable debt recovery system. And without a real system, you'll keep coming back to the same problems.

It's time to stop:

- **Constant follow-ups that go ignored:** Following up every week without a strategy quickly gets old, especially when debtors start tuning you out.
- **Discounts for quick payment:** Offering discounts only works if they want to pay, and often, that's not the case. The outcome? A hit to your cash flow without guaranteed payments.
- **Endless extensions:** Giving more time might feel accommodating, but if they haven't paid by now, they're not likely to pay later unless something changes.

- **Taking a "wait-and-see" approach:** Waiting won't make customers pay faster. Without a plan, waiting only increases your risk of never getting paid at all.

So, what should you do instead?

It's simple.

Build a structured, proactive approach to debt recovery.

With the right plan, you'll go from hoping to knowing your cash flow is under control, your business relationships are secure, and you're prepared for any situation that comes your way.

And that's exactly what you'll find inside [the Debt Recovery Mastery course](#).

I've designed it to help you stop wasting time on ineffective methods and start seeing real, predictable results.

No more crossed fingers or waiting around. Just a straightforward system to recover what's owed to you and maintain the relationships that matter.

Are you ready to change how you approach debt recovery?

[Click here to join the Debt Recovery Mastery course and take back control of your cash flow today!](#)

Let's make those unpaid debts a thing of the past.

Cheers to a business with better cashflows and more profits! 🥂

See you on the inside!

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P.S. Inside the Debt Recovery Mastery course, you will get structured and effective approach on how to tackle debt in your business, recover debt from customers, and build structures in your business to prevent

you from falling into debt. [Click here to join Debt Recovery Mastery course!](#)

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Email 9:

Purpose: Teach them how to do it themselves

Subj:  #5 quick tips to recover debts like a pro

Re: (These are all you need)

Body:

Top CTA: *Ready to fix your debt issues? Join the Debt Recovery Mastery Course. [Click here to take the next step!](#)*

<line break>

Dear friend,

Today, I decided to do something just for you.

Now, if you want to try handling debt recovery with informations you find on Google, YouTube, or TikTok, that's your choice.

But here's the thing...

The amount of bad advice floating around out there is huge.

So, as your debt recovery coach who cares deeply about your success, I've decided to share 5 quick tips with you today that are worth more than anything you'll find on Google.

This way, even if you decide to "Google" your way through (though I wouldn't recommend it), you'll still have a clear step-by-step process to follow.

Let's dive in...

5 quick tips to help you tackle debt recovery confidently on your own

Tip #1: Set Firm, Clear Payment Terms

Don't wait until after a sale to talk about payment expectations.

Set up a clear payment policy, with dates and terms that your customers know from the beginning.

A clear policy makes follow-ups easier and gets everyone on the same page.

Tip #2: Follow Up Quickly (and Don't Wait Too Long)

Following up promptly on overdue payments is one of the most critical parts of debt recovery.

The longer a debt sits, the harder it is to collect. Many business owners think waiting a bit shows patience, but it often just leads to further delays.

Start by reaching out as soon as the payment is overdue, even if it's just by a day.

This shows your client that you're paying attention to your accounts and that you're serious about maintaining a steady cash flow.

You don't have to be forceful, just polite and professional.

Tip #3: Offer Solutions Without Discounts

You may feel inclined to offer a discount to get customers to pay faster, but this is often a slippery slope.

If a client owes you money, your goal should be to get paid in full without compromising on the value of your service.

Instead of offering a discount, offer a payment plan.

Many customers appreciate flexibility, and a structured plan can make the amount more manageable for them without lowering your income.

For example, splitting a larger balance into monthly payments might be the solution your client needs.

This flexibility shows you're willing to work with them but are also committed to keeping your prices fair.

Tip #4: Keep Thorough Records of Everything

Record-keeping is one of the most underrated tools in debt recovery.

It's easy to rely on memory or assume you won't need documentation—but in business, clear, thorough records are vital for effective debt management.

Document every interaction you have with a client regarding payments, from invoices sent to emails and calls about overdue balances.

Include dates, times, and any promises the client makes, whether it's about a future payment or a promise to get back to you.

This isn't just for your own organization, it's a protection for you.

Tip #5: Stay Consistent and Professional in Every Interaction

It's easy to feel frustrated when clients delay payments, but professionalism is key in every interaction.

Consistency in your communication style and tone builds trust and keeps the relationship intact—even when payments are overdue.

Approach every follow-up with a calm, direct, and respectful tone. Use polite language, stay on topic, and avoid emotional language or accusations.

This helps clients feel respected and understood, while making it clear that payment is still expected.

Professionalism in debt recovery isn't just for appearances, it actually increases your chances of a successful outcome by showing clients that you're serious, organized, and committed to a good working relationship.

Wrapping Up

These tips are all starting points, but if you want a deeper approach to debt recovery, [Debt Recovery Mastery](#) course provides all the strategies, tools, and step-by-step systems that you need to recover and manage debts confidently.

[Join Debt Recovery Mastery course today and see just how quickly you can improve your cash flow and keep your business on track.](#)

Cheers to a business with better cashflows and more profits! 🥂

See you on the inside!

Precious Toju, Esq.
(Your Debt Recovery Lawyer & Coach)

"Queen of Debt Recovery"

***P.S.** If you don't want to google your way through debt recovery, risking trial and error and ending up with the wrong information that could harm your business, I invite you to join the Debt Recovery Mastery course. Inside this course you will discover step-by-step approach to tackle debt, recover what's owed, and build systems to prevent future debt issues. [Click here to join Debt Recovery Mastery course today!](#)*

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Email 10:

Purpose: Show them why doing it yourself isn't ideal and why they should get the course instead.

Subj: 📁 #5 mistakes you're likely making in debt recovery

Re: (And how to avoid them)

Body:

Top CTA: *Ready to fix your debt issues? Join the Debt Recovery Mastery Course. [Click here to take the next step!](#)*

<line break>

Dear friend,

Yesterday, I shared some essential tips to help you recover debts effectively on your own.

If you missed them, I highly recommend you go back and give it a read.

But here's the truth...

Even with the best advice, many business owners still make some big mistakes in debt recovery.

And it's these mistakes that end up costing them more than just the unpaid debt, and as a result they lose time, ruin their customer relationship, and their own peace of mind.

Today, I'll share with you 5 common mistakes people make when trying to handle debt recovery on their own, and how these mistakes keep businesses trapped in a cycle of poor debt management.

Let's dive in...

Mistake #1: Waiting Too Long to Act

Some people hold off, thinking their customers just need "a little more time."

But here's the thing...

The longer you wait, the harder it becomes to collect.

Debts lose value over time. Customers start to feel less pressure to pay and might forget about the debt altogether.

Set a reminder system for follow-ups. A gentle nudge before a payment is due shows you're organized and serious about your business.

Mistake #2: Offering Credit Without Risk Assessment

Extending credit without assessing a customer's financial health or creditworthiness is like handing over goods or services on a handshake.

When you don't evaluate a customer's ability to pay, you're opening the door to non-paying customers.

Once you've made that sale, good luck getting your money back!

This is why you should always do a quick credit check.

Look at their payment history or set some credit limits, this will give you a sense of their reliability.

It's a simple move that can save you a lot of headaches down the road.

Mistake #3: Failing to Track Every Interaction

A lot of business owners rely on memory to keep track of debt conversations.

They assume they'll remember each detail, but when you're juggling multiple accounts, things slip through the cracks.

When you forget past discussions, it makes you seem inconsistent or unreliable to the customer.

Plus, it limits your ability to see what's working (and what isn't).

Which is why you must always document each conversation, email, or message with your customer, noting what was agreed upon.

This allows you to track patterns and gives you leverage in future negotiations.

Mistake #4: Skipping Documentation of Agreements

A handshake deal might work in friendships, but in business, it's often a one-way ticket to unpaid debts.

Without a formal agreement, you lose the legal leverage to recover money if things go south.

A lack of documentation makes it easy for customers to dispute the amount owed or the terms agreed upon.

If things go legal, you'll have no paperwork to support your claim.

Always create a written agreement detailing payment terms before extending credit.

It keeps everyone on the same page and gives you a solid foundation to fall back on if needed.

Mistake #5: Not Understanding the Legal Framework

A lot of business owners overlook the legal side of debt recovery, assuming they'll be fine without it. But not knowing the right procedures or your rights can cost you.

When you don't understand the legal framework, you risk making costly mistakes, like using illegal practices or missing crucial steps in the process.

Both of which can set you back or even hurt your business reputation.

This is why you need to learn the right approach so that you can recover debts legally and effectively without unnecessary risk.

Wrapping Up

There are so many mistakes businesses make during debt recovery when they try to do it on their own with information they get from "Google," but I can't cover them inside this email.

Debt recovery needs a structured approach.

Managing debt in your business needs a structured approach that is proven and tested.

Building systems and structure in your business is how you make it debt proof.

This is why I designed the Debt Recovery Mastery course to help you avoid these pitfalls with a proven approach that is backed by my 12 years of experience working as a debt recovery lawyer and coach!

[Click here to join the Debt Recovery Mastery course now to dive deeper into these mistakes and discover the structured approach you should follow to avoid them!](#)

Cheers to a business with better cashflows and more profits! 🥂

See you on the inside!

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Email 11:

Purpose: Digging into 1 objection and walkthrough of the course

Subj: 📁 "I tried recovering debt but failed" sound familiar?

Re: (Open if this is you)

Body:

Dear friend,

I know you might be feeling frustrated.

You've tried recovering debts before, but it just didn't work out.

You might be wondering, "Is it even possible to recover my money without ruining my customer relationships?"

I get it.

Many business owners feel the same way.

But here's the truth...

Debt recovery is a process, and like any process, it needs the right tools and techniques to work effectively.

In the legal world, debt recovery isn't just about chasing after money. It involves understanding the legal position of both creditors

and debtors. Knowing your rights and responsibilities can make all the difference.

And that's exactly what my course offers.

Let me walk you through what you'll gain:

→ **Module 1: Introduction to Business Law and Debt Recovery**

You'll learn the fundamentals of debt recovery in law and how it applies to your situation.

→ **Module 2: Debt Recovery Processes and How It Works**

Discover the step-by-step processes involved in effective debt recovery.

→ **Module 3: Stages & Strategies Involved in Debt Recovery**

Get practical techniques that every business owner must have to successfully recover debts.

→ **Module 4: VAT Needed in Debt Recovery**

Understand the financial aspects that can impact your recovery efforts.

→ **Module 5: Practical Approach to a Successful Debt Recovery**

Learn hands-on strategies to collect debts while maintaining valuable customer relationships.

BONUS:

You'll also receive vital resources, including:

- 5 Things You Should Never Do During Debt Recovery
- Safety Tips During Debt Recovery
- How to Minimize Credit Risk in Business

And don't forget the downloadables! You'll get a workbook, checklist, and other debt recovery resources to help you implement what you learn right away.

By following this structured approach within the **Debt Recovery Mastery** course, you'll finally have the confidence and tools to recover debts effectively, without jeopardizing your customer connections.

So, are you ready to turn your past experiences into a powerful new approach?

[Join the Debt Recovery Mastery course today, and transform your debt recovery process!](#)

Cheers to a business with better cashflows and more profits! 🥂

See you on the inside!

Precious Toju, Esq.
(Your Debt Recovery Lawyer & Coach)

"Queen of Debt Recovery"

P.S. Remember, the right knowledge and strategies can make all the difference in your debt recovery journey. Don't let past attempts hold you back. [Click here to join the Debt Recovery Mastery course.](#)

If you'd no longer want to receive any emails from me? [Click here to unsubscribe](#) from our email list.

Did a friend forward this to you? [Subscribe Here](#)

Email 12:

Purpose: Make them see where they'd be if they take action today

Subj: 📁 Where will you be a year from now?

Re: (Just imagine)

Body:

Dear friend,

Let's take a moment to think.

Where will you be a year from now if you don't take action?

Still struggling to recover those debts?

Facing the same frustrations, feeling like you're going round in circles with no results?

It's easy to fall into the trap of hoping things will change without making a move.

But let me tell you, nothing changes if nothing changes.

Now, flip that around.

Where will you be a year from now if you do take action?

Imagine this...

You've implemented a structured debt recovery process.

You understand the legal framework, the psychology of debt collection, and the practical strategies to get your money back while preserving customer relationships.

You're no longer in a constant state of stress over unpaid invoices. You feel empowered and confident in your ability to handle debt recovery effectively.

Picture the relief of seeing your hard-earned money flow back into your business, while you simply sit back and focus on running your business without the weight of debt hanging over you.

But here's the thing...

Trying to "Google" your way through it on your own is exhausting.

The learning curve can be steep, and the frustration can be overwhelming.

Why go it alone when you can have all the resources, support, and proven strategies?

With the **Debt Recovery Mastery course**, you'll have all the necessary resources you need to recover and manage debt with confidence, without hurting the relationship you have with your customers.

Don't let another year go by without taking control of your debt recovery process.

Make that decision today, and start building a debt free future for your business!

[Click here to join the Debt Recovery Mastery course.](#)

Cheers to a business with better cashflows and more profits! 🥂

See you on the inside!

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P.S. *The journey to successful debt recovery begins with one small step. Are you ready to take that step today? [Join the Debt Recovery Mastery course!](#)*

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Did a friend forward this to you? [Subscribe Here](#)

Email 13:

Purpose: A fable story of two type of people

Subj:  A tale of two business owners

Re: (Which one are you?)

Body:

Dear friend,

Let me share a quick story with you.

It's about two business owners, let's call them Sarah and Michael.

Both were dealing with the same problem: unpaid invoices piling up, cash flow drying out, and customers who somehow always "forgot" to pay.

But here's where their paths split.

Sarah was fed up.

She decided enough was enough.

So, she took action, and invested in a structured, time-tested approach to debt recovery.

No more guesswork. Just proven steps.

Michael? Well... he kept trying to figure it out on his own.

Every month, he'd promise himself he'd find a better way, read a few blogs, maybe try another round of calls. But nothing really changed.

Fast forward a year.

Sarah got her system down.

Her debt recovery is structured, predictable, and she's no longer chasing after every unpaid invoice.

Her business is thriving, and she's focused on growth.

Michael, though? He's still trying.

Still putting out fires, still figuring it out as he goes.

His business keeps struggling to keep up.

So, who do you want to be?

Taking action doesn't just change your approach, it changes your results.

With the **Debt Recovery Mastery** course, you'll get the tools and resources you need to succeed, no guessing required.

It's time to stop trying to figure it out alone.

[Click here to join the Debt Recovery Mastery course.](#)

Cheers to a business with better cashflows and more profits! 🥂

See you on the inside!

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P.S. *If you don't want to google your way through debt recovery, risking trial and error and ending up with the wrong information that could harm your business, I invite you to join the Debt Recovery Mastery course. Inside this course you will discover step-by-step approach to tackle debt, recover what's owed, and build systems to prevent future debt issues. [Click here to join Debt Recovery Mastery course today!](#)*

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Did a friend forward this to you? [Subscribe Here](#)

Email 14:

Purpose: Break one objection

Subj:  Think you're too small for debt recovery? Here's the truth

Re: (For Small biz owners only)

Body:

Dear friend,

You might be thinking, "I'm too small to need a formal debt recovery process."

I get it. Most small businesses do.

They assume systems and structure are for big players, the companies with legal teams, departments, and budgets.

But here's the reality...

Not having a clear debt recovery process might actually be holding you back.

Without a clear plan, unpaid invoices pile up, and soon enough, they start impacting your cash flow.

For an SME, a few missed payments can mean the difference between staying afloat or sinking into debt.

But a structured debt recovery process changes that.

It gives you a way to follow up consistently, protect your customer relationships, and keep your cash flow steady, without headache.

And it's simpler than you might think.

You don't need an entire legal team or a big budget, you just need a system that works.

That's where the **Debt Recovery Mastery** course comes in.

In the course, you'll get the exact steps to set up a structured debt recovery approach, tailored to your business.

This isn't a big-company strategy forced onto SMEs, it's specifically designed to work for businesses like yours that need fast, and reliable results.

If you're ready to put a real strategy behind your debt recovery, take the next step...

[Click here to join the Debt Recovery Mastery course now.](#)

Cheers to a business with better cashflows and more profits! 🥂

See you on the inside!

Precious Toju, Esq.
(Your Debt Recovery Lawyer & Coach)

"Queen of Debt Recovery"


P.S. You're never "too small" to protect your business. And trust me, once you have this system in place, you'll wonder how you ever got by without it. [Join the Debt Recovery Course today!](#)

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Email 15:

Purpose: Break one objection

Subj:  Debt Recovery in this "Tinubu Economy"

Re: (Safeguard your business)

Body:

Dear friend,

I get it.

Right now, the economy is tough.

With inflation soaring, it might feel pointless to try and recover debts.

After all, if things are rough for you, they're likely even tougher for your customers, right?

But here's the truth...

Even in hard times, debt recovery doesn't have to stop.

Instead of seeing these debts as lost causes, think of them as opportunities for negotiation.

So in today's email, I'll share a quick step you can apply right now to help safeguard your business from debt in this "Tinubu economy."

"It's all about building a structure that works with your customer's current financial reality."

Here's what I mean:

1) Establish a Flexible Repayment Plan

- Offer a clear, organized plan for customers to follow, so they know exactly what to expect. This builds trust and provides a path for them to settle their debt, even in tough times.

2) Provide Multiple Payment Options

- Give your clients several ways to pay, such as digital transfers, mobile banking, or POS payments, making it easier for them to follow through.

3) Introduce Installment Payments

- Set up an installment structure where customers can pay in smaller amounts over time. It can reduce the pressure on them while ensuring you still receive payments consistently

When you have a system in place for this, recovering debt becomes part of your daily business operations, not just an emergency measure.

Inside the **Debt Recovery Mastery** course, you'll discover exactly how to set up these plans, tailor flexible payment options, and use installment agreements to turn debts into real cash flow, no matter the economy.

[Click here to join Debt Recovery Mastery course today!](#)

Cheers to a business with better cashflows and more profits! 🥂

See you on the inside!

Precious Toju, Esq.
(Your Debt Recovery Lawyer & Coach)

"Queen of Debt Recovery"

P.S. *In the Debt Recovery Mastery course, you'll discover structured and effective approaches to recovering debts, even in this challenging Tinubu economy. You'll learn how to reclaim outstanding payments from customers and establish robust systems to protect your business from future debt issues. [Click here to join the Debt Recovery Mastery course!](#)*

If you'd no longer want to receive any emails from me? [Click here to unsubscribe](#) from our email list.

Did a friend forward this to you? [Subscribe Here](#)

Email 16:

Purpose: For those who haven't bought the course yet

Subj: 📁 Quick question: What's stopping you from taking action?

Re: (I want to help you)

Body:

Dear Friend,

I've noticed you haven't joined the Debt Recovery Mastery course yet, and I'd love to understand why. I'm here to help make debt recovery accessible and practical for business owners like you—even in this challenging economy.

Could you let me know what's holding you back? It would mean a lot if you could pick from the options below or reply directly with your thoughts:

- **Time Constraints** - *"I'm worried I won't have enough time to go through the course."*
- **Pricing** - *"The price seems high for my current budget."*
- **Uncertainty** - *"I'm not sure if this will work for my unique business situation."*
- **Other** - Please share any other concerns you may have.

By letting me know, I can work on improving my offerings and find ways to address your needs directly.

Thank you for your honesty and time. Just hit "Reply" to send your answer directly to me!

Looking forward to hearing from you.

Precious Toju, Esq.
(Your Debt Recovery Lawyer & Coach)


"Queen of Debt Recovery"

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Email 17:

Purpose: Tackle the main objection every business owner has, which is time.

Subj:  Too busy for debt recovery?

Re: (I've got you covered)

Body:

Dear Friend,

I get it.

I really do.

Running a business is a nonstop job, and finding time for anything else can feel nearly impossible.

If you're holding off on joining the **Debt Recovery Mastery** course because of time concerns, let me reassure you...

This course was designed specifically for busy business owners like you.

Here's how it works...

Each module is self-paced and flexible, allowing you to dive in whenever it's convenient for you. Whether that's 10 minutes in the morning, during lunch, or a quick session at the end of the day.

No need to rearrange your schedule, the course adjusts to yours!

Plus, these modules are practical and actionable.

You'll be able to start applying what you learn immediately, so every minute you invest brings you closer to safeguarding your business's cash flow.

Don't let time be the reason your business stays vulnerable.

Imagine how much more peace of mind you'll have knowing you have effective debt recovery strategies in place!

Ready to get started? **Click here to join Debt Recovery Mastery now.**

See you on the inside!

Precious Toju, Esq.
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Email 18:

Purpose: Reminder

Subj:  Last chance: Debt recovery mastery course doors are closing soon!

Re: (Door closes soon)

Body:

Dear Friend,

This is it...

Your final chance to [join the Debt Recovery Mastery course](#) before we close the doors.

After today, enrollment will be closed, and I don't want you to miss out on this opportunity to take control of your business's cash flow.

Here's why taking action today matters:

In today's tough economy, having a structured, effective debt recovery system in place is critical.

Every day you delay is a day your business remains vulnerable to unpaid debts, missed payments, and financial setbacks that can impact your cash flow.

By joining the Debt Recovery Mastery course, **you'll gain immediate access to:**

- Proven strategies for recovering outstanding payments—even from "difficult" customers.
- Tools to set up robust systems in your business to prevent future debt issues.

- Practical, easy-to-follow modules designed for busy business owners like you.

This isn't just another course. It's an investment in your business's financial health and sustainability.

Don't wait until it's too late...

[Click here to join Debt Recovery Mastery now before doors close.](#)

See you on the inside!

Precious Toju, Esq.
(Your Debt Recovery Lawyer & Coach)

"Queen of Debt Recovery"

P.S. Enrollment for the Debt Recovery Mastery course closes soon, so take this step toward securing your business's cash flow while you still can. [Click here to join!](#)

If you'd no longer want to receive any emails from me? [Click here to unsubscribe](#) from our email list.

Did a friend forward this to you? [Subscribe Here](#)

Email 19:

Purpose: Reminder

Subj:  Only 24 hours left to join debt recovery mastery course!

Re: (Don't miss out!)

Body:

Dear Friend,

Just 24 hours left before enrollment for Debt Recovery Mastery closes.

Imagine being able to reclaim outstanding debts, protect your cash flow, and set up systems that shield your business from future debt issues, even in today's economy.

That's what this course is designed to do for you...!

But after tomorrow, the doors close, and this opportunity may not come again soon.

Don't miss out!

Click here to join Debt Recovery Mastery before enrollment ends tomorrow.

Cheers to a business with better cashflows and more profits! 🥂

See you on the inside!

Precious Toju, Esq.
(Your Debt Recovery Lawyer & Coach)

"Queen of Debt Recovery"

P.S. *Think about where your business could be a month from now with the right debt recovery strategies in place. Take the leap today because tomorrow may be too late (literally)! **Join Debt Recovery Mastery here before doors close.***

If you'd no longer want to receive any emails from me? [Click here to unsubscribe](#) from our email list.

Did a friend forward this to you? [Subscribe Here](#)

Email 20:

Purpose: Last Reminder (this could have been where we include a discount, but there is non)

Subj: 📁 Final Reminder: Enrollment Closes today!

Body:

Dear Friend,

If you're reading this and still haven't taken action, it seems you don't truly believe this is your chance to turn things around.

Think about it...

What would it mean for your business if you could finally tackle debt recovery, manage cash flow, and keep your business financially healthy, even in this tough economy?

Debt Recovery Mastery course could be the game-changer you need.

But this is your last chance. Doors are closing today.

Don't let your future self look back and wish you had acted.

[Click here to join now before enrollment ends!](#)

Cheers to a business with better cashflows and more profits! 🥂

See you on the inside!

Precious Toju, Esq.
(Your Debt Recovery Lawyer & Coach)

"Queen of Debt Recovery"

P.S. *Imagine what a year from now could look like if you decide to tackle your debt challenges head-on. Take that step today, don't wait.*

[Join the Debt Recovery Mastery course today because tomorrow this opportunity will be gone!](#)

If you'd no longer want to receive any emails from me? [Click here to unsubscribe](#) from our email list.

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