



# COMPANY PROFILE 2025

Recovering revenue without  
stripping debtors  
of their dignity



# WELCOME

In this ever-deteriorating economy it is becoming ever more important to limit your risk for bad debt. Unfortunately, it is inevitable. Do not ponder on taking action. The longer you ponder, the slimmer your chances become of recovering it.

It is however impossible to determine your risk factor for every client you meet.

It is true like any other industry you find debt recovery agents and "debt recovery agents". All claim to be different from their competitors or have some magic potion only to find them a chip off the same block a few months later.

Word from Directors

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# ABOUT US

## Our Company

- Tesa Recovery Management Limited is a professional debt collection company that has the expertise to recover your debt, secure payment, and improve your cash flow.
- Established in 2021, Tesa Recovery Management Ltd has proved to be one of the fast-growing debt recovery agencies. With more than 12 years of experience in recovery management, its current directors ensure effective and productive methods in providing quality service to meet the client's needs.
- The backbone of the company, the staffs at Tesa Recovery Management Ltd are trained and experienced in handling their task professionally. With extensive in-house training and constant guidance, staffs at Tesa Recovery Management Ltd are well versed in the standard compliance and procedure of industry.



## OUR VISION & MISSION

Our vision is to be the benchmark of professionalism and service in the industry of debt collection and management by implementing high standard procedures in representing our clients in the field of debt collection. Our mission is continuous development in the debt collection and management to deliver the best and professional service to meet our client's satisfaction. We also believe that it is essential to not only understand the industry in the perspective of collector but also as a debtor which provides unique insight and a more humane touch in our methods

## WHAT MAKES US DIFFERENT

Our process is optimised by our collection strategy, timing of action, the different kinds technology we employ, our tracing abilities, qualified and trained call centre staff lead by a well qualified and experienced management team. Although Tesa is a newly registered company, The Directors have a combined experience of 12 years specific to this industry.



### INDUSTRY SPECIFIC

Tesa places its focus primarily on collections specific to the Industry and individuals. Our training and experience is thus vast.



### COST EFFECTIVE

If we don't collect you don't pay. We have teamed up with attorneys who offer their service to Tesa at an extra charge. Litigation is available to Tesa clients at affordable rates in the event of unsuccessful collection efforts.



### EFFICIENT

Timing of collection efforts, types of collection efforts, accuracy of tracing bureaus, business software, payment options for debtors, experienced call centre agents and knowledgeable management results in optimal efficiency in the collection industry. Tesa contains all of the above.



### PRESTIGE

Tesa's management team earned the appreciation and respect of senior management in small and big companies over the last 10 years. Though newly founded as Tesa, Directors ethics can be confirmed by many.



### NO TIE-INS

We understand perfectly well that as a client you might not want to simply hand over all future debts to Tesa. Our agreement does not limit you to Tesa only thus affording you the opportunity to put us to the test. Should we not impress, simply don't hand over again.



### TRACING EXPERTS

Our tracing System in our debt recovery cycle is based on certain conditions that allows us to trace and track the debtor.

## WHY WE ARE SUCCESSFUL

Developing a process and collection cycle that works is one thing. Keeping it relevant, effective and able to yield excellent returns requires constant enquiry, data and performance analysis.

- By applying the experience we have gained over the last 10 years we were able to craft a unique debt collection cycle that has proved to yield excellent returns.
- We have built our uniquely defined set of collection rules, calls to action and contact intervals. This creates one uniform process and ensures all our collection resources are applied.
- Not only do our call centre staff have the relevant experience, they are also guided and lead in their collection efforts
- by our uniquely crafted collection system. Our system prioritises, debtors engagement and assists them with taking the appropriate action.
- In the event we are unable to recover a debt the debtor will be listed on a credit bureau should the client wish to do so. In the event that our client chooses to continue with legal action, our attorneys will offer an affordable rate.

## PAYMENT OPTIONS FOR DEBTORS

Offering a simple, suitable, easy and preferred payment option has a direct impact on the success rate of a debt collector. We have entertained many over the years and have found the following to be popular: EFT, Cash deposit, debit order with tracking (telephonic recorded instruction) and Stop Orders.



**+260 97 5442038**



**FNB**  
First National Bank

**Tesa Recovery Management Limited**  
**Registration Number: 120210021273**

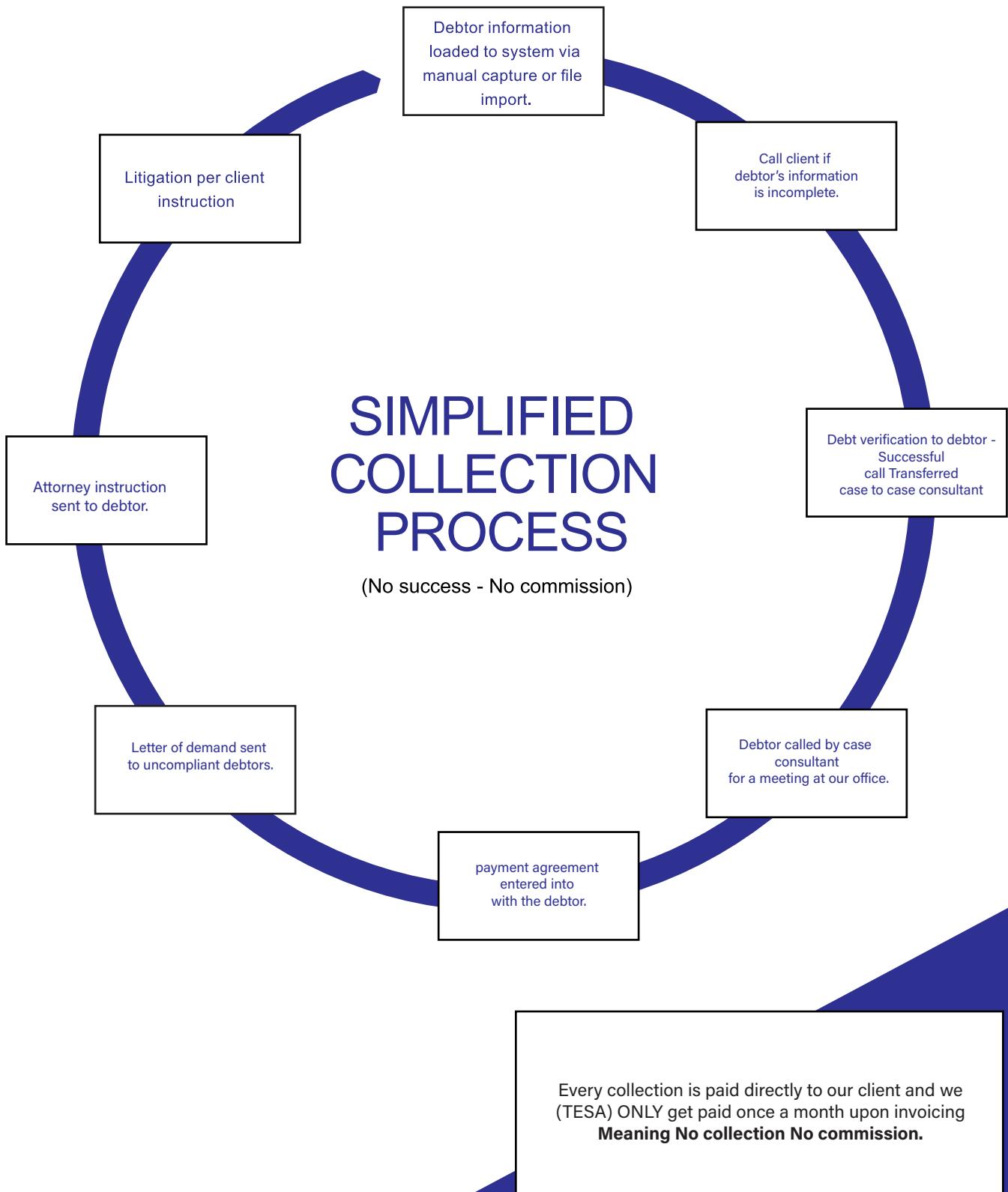
Category	Account Details
Account type	Business Cheque Account Kwacha
Account name	TESA RECOVERY MANAGEMENT
Account no	62929968272
Branch name and no.	COMMERCIAL 260035
Swift Code	FIRNZMLX

# TESA TEAM



# Our debt collection cycle:

Take note that we do charge our client for assistance from our attorneys or to trace debtors on the prevailing bureaus.



# WHAT WILL YOU PAY?

We get paid when you get paid. No collection, no commission.

The prevailing commission offered in the market is 25% Incl(WHT) off the Principle + interest amount recovered.

At Tesa we understand no client is the same. Tesa will negotiate a commission based on the age of the accounts, average value of accounts and volume handed over.

## **WHAT DOES IT COST YOU?**

Commission is payable by the client. It is calculated as a percentage of Principle + interest collected.

## **WHAT FEES ARE ADDED TO YOUR DEBTOR:**

Necessary expenses and fees prescribed by the Minister in the Gazette after consultation with the Council.

## **FINAL WORD**

Tesa offers a lot more than a SMS, letter or phone call to your debtors. We offer a one-stop complete solution.

Our process is tested and proven to yield excellent returns. Our collection agreement makes it easy for you to put us to the test.

We are confident you will be ecstatic to see your bad debt turned into cash again.

# Our proud clients



Citizens Economic Empowerment  
Commission



Pestalozzi  
Education Centre  
enko schools network



and many many more.

# FREQUENTLY ASKED QUESTIONS

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## **CAN CLIENTS ACCEPT PAYMENTS FROM DEBTORS?**

Clients can accept payments from debtors. We do however urge clients to check the total amount due with Tesa before accepting payment. Instalment arrangements have to be made with Tesa.

The client should then notify us of such payment. The payment will be receipted on our system and form part of the next set off.

## **WILL TESA RAISE A PENALTY IN THE EVENT WE NEED TO WITHDRAW AN ACCOUNT?**

We understand that accounts are erroneously handed over from time to time. No penalties are raised in such an event.

## **WILL TESA RECOVER THEIR NECESSARY FEES AND EXPENSES FIRST IN THE EVENT OF AN INSTALMENT ARRANGEMENT?**

YES. Our(TESA) commission is claimed on each successful collection on the principle amount + interest.

## **ARE THERE ANY HIDDEN COSTS?**

Absolutely not. You will pay commission on the Principle amount + interest we were able to collect. No monthly fees, but you pay hand-over fees as a one-off payment, no penalties for withdrawing accounts handed over in error.

## **CAN I TAKE MY ACCOUNTS BACK IF TESA IS UNSUCCESSFUL?**

Absolutely! If we are not able to make a payment arrangement in a period of 6 months upon receiving collection instruction from you may forward a written request to withdraw such accounts.

## **CAN I HAND OVER TO TESA AND STILL MAKE USE OF MY CURRENT DEBT RECOVERY AGENT OR ANOTHER DEBT RECOVERY AGENT?**

We do not have a problem with that at all. It's always good to weigh your options from time to time to make sure you receive the service you expect. You cannot, however, hand over the same account to more than one debt recovery agent.



## CONTACT INFO

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