



VCD Debt Recovery

Management of Account Receivables

Lower the average payment period

Identify disputes

Manage client risk

Optimise the costs of Account Receivables



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More than a service provider : a vital part of your organisation

For over 20 years, VCD has been contributing to the good financial health of its clients. Specialising in the agri-food industry (production, distribution, etc.), it deals with resolving unpaid debts, whatever their origin: disputes, financial problems, etc.

VCD Debt Recovery **is not a substitute** for its clients' internal service. If your organisation has a debt recovery team, we will provide support for matters which have not been finalised within an acceptable period or which are considered as **irrecoverable**. As such, our contribution consists of being able to complete negotiated debt recoveries in record time and prepare judicial proceedings, if necessary (according to your wishes).

Each case is handled individually. The first stage consists of qualifying the dossier so as to determine the strategy we shall use. Our legal experts are totally skilled in enforcing your rights whilst maintaining your client capital.





Recovery of negotiated debts

Clients entrust us with their debts for two essential reasons:

Expertise in a proven process: VCD is organised around debt management. Monitoring tools enable the costs of this management to be optimised thus making it more effective.

The psychological impact: VCD teams are accustomed to dealing with bad debts and this enables them to immediately adapt the approach taken according to each situation: being firm while remaining responsive is one of the hallmarks of our trade.

Progress of operations:

Formal demand for payment sent followed by a string of threatening correspondence
Follow-up telephone calls that meet ethical standards and combine firmness and respect
Negotiation and implementation of a schedule of repayments





VCD's judicial recovery procedure

VCD's teams are experts in managing judicial proceedings. When a client instructs VCD to initiate proceedings, we collect all the possibilities for successfully securing the debt through an enforcement order.

Analysis of the debt: Each case is meticulously analysed. Indeed, the chances of obtaining a successful judgment from a court depend on the quality of the debt. We can inform you if litigation is appropriate.

Operation: We develop an action plan for you and its associated costs, with complete transparency. In this way there are no surprises when it comes to the financial impact. According to the nature of the debt, we offer to **conduct** the judicial proceedings from the *court order to pay* through to the *summons for examination of the merits of the case*. Our relationship with our network of bailiffs and lawyers has enabled us to determine specific and effective operational methods.

One sole objective: VCD's proven form of organisation means that we are able to offer reasonably priced services to our clients. The fees we apply depend solely on the outcome of the procedures undertaken. To this effect, we have a single objective: the successful outcome of the procedure.





Examples of procedures conducted by VCD

