

Gordon & Noble

The Debt Recovery & Enforcement Experts

Introduction

Gordon & Noble are a debt collection and enforcement firm with over 30 years' experience within the debt recovery industry. We provide a complete package of debt recovery solutions to a wide spectrum of businesses ranging from the financial; utilities and the property industry. We offer a firm yet professional service covering comprehensive debt recovery and collection, tracing, litigation, and enforcement, provided with security and integrity always seeking to maximise your debt collection performance whilst protecting your organisation's brand and reputation. These services are all provided in a 'cradle to grave' process. We manage this process on your behalf minimising the need to deal with various different agencies at different points in the debt recovery journey. We assign our priority clients an account manager so that you have one point of contact no matter what stage your account may be at.

We are experienced in collecting debt and enforcement in the farming and veterinary industry and understand the unique relationship between the veterinary practice and customer whether that be an individual or a business.

Gordon & Noble are members of the Society of Messengers-at-Arms & Sheriff Officers and have full authorisation by the Financial Conduct Authority to undertake Debt Collection. All of our services are provided on a UK wide basis.

Debt Recovery Process

Not all debts are the same. To achieve the best chance of recovery, each debt must be treated individually and the most effective collection techniques used are dependent on the age, type and criteria of each case. Debt information is analysed on receipt and a decision taken as to the quickest recovery procedure to be used. We are confident that if a debt is collectable we will collect it for our clients.

Our initial approach is to send the customer a Notice of Intention to raise a Court Action clearly stating the amount of debt owed and requesting payment within 7 days or court proceedings may commence. This allows the customer a final opportunity to settle prior to any legal costs being added to the debt. In our experience letters from a third party, particularly where a legal dimension is implied, generally prompts a reply from the customer, in fact 65% of all debts recovered by Gordon & Noble are at this stage. Where we are not immediately successful, a telephony campaign is instigated by our trained negotiators.

Our clients have a dedicated Account Manager so that they know who is dealing with their cases at all times. Each Manager is highly trained and incentivised and will learn the background to each case and apply the most appropriate course of action. Useful advice and guidance can therefore be given to clients at each stage of the process and provides a very personal be-spoke service to the client. Where a more robust approach is needed, the customer can be visited at home or place of business by one of our team of field agents. If the customer has moved from the address, the case can be referred to our Investigation Team to locate the customer.

In cases where pre-legal activities have an unsatisfactory outcome, Gordon & Noble will advise clients if the case is viable to pursue and recommend appropriate court action. We can arrange solicitors and manage the case ensuring that all your legal costs are recoverable from the customer. Once the decree or county court judgment is granted the case will be referred to the Sheriff Officer Department or High Court Enforcement officers for enforcement.

Our letters and strategy are fully customisable and soft or hard approach can be adapted to suit any particular client's requirements.

MWI Membership - Benefits

We are pleased to provide a bespoke service to MWI members including;-

- Dedicated account manager
- Bespoke reporting and customisation of letter suite according to client's needs
- Preferential commission collections rate of 15% (would usually be 20%)
- Preferential litigation fees which are restricted to what is recoverable from the customer
- Free consultation – G&N will guide members through the debt recovery process and provide consultation/advice on prospects of recovery by litigation if required.

If we can be of any assistance, then please do not hesitate to contact Mark Fishman or Amanda Young on 0141-221-8615 or email clientservices@gordonnoble.co.uk

