

# CORPORATE PROFILE AND METHODOLOGY

**5** fewer than 5% of cases have to resort to litigation.

**24**

number of hours each day that we are available to you.

**95**

in excess of 95% of ADR revenue comes from commission on recovered accounts rather than fees generated through solicitors' costs and the court process.

## CONTENTS

INTRODUCTION AND COMPANY HISTORY	4
COLLECTION PROCEDURES	6
SKIP TRACING	6
PAYMENTS AND DISBURSEMENTS	6
COMMUNICATION AND REPORTING	6
STRATEGIC ADVANTAGES	8
MAJOR CLIENT LISTING	9
COMMERCIAL COMPLIANCE	10
TECHNOLOGY	10

# INTRODUCTION AND COMPANY HISTORY

Australian Debt Recoveries Pty Ltd – ADR incorporated in 2000 is a dynamic market leader incorporating state of the art systems and technology along with tried and tested collection techniques. ADR grew to fill a market niche created from the emergence of large public companies that swallowed up many small to medium sized companies. These large players promised savings based on economies of scale but it soon became evident to others in the industry, that in order to deliver those promises, sacrifices in quality and standards were being made.



**Phillip Babic**

Phillip commenced his career in the Recovery industry in 1980 when he started with CDCS (Commercial Debt Collection Service Pty Ltd). Phillip worked his way through the ranks to become General Manager. From this position he was instrumental in successfully negotiating a merger with another company of similar size and from then substantially growing the business in terms of revenue, clients and employees.

CDCS incorporated Atlas Mercantile Pty Ltd and Compass Debt Collection Services Pty Ltd at the time they merged with 21 other companies to form RML (Receivables Management Limited) a publicly listed company. Phil stayed on with RML for several months in a senior position until positioned to branch out on his own. He then formed ADR and directed the company single-handed until June of 2003 when, due to the constant growth of ADR, he negotiated to take on a partner.



**Julian Bosman**

Julian commenced his career in the industry with Phil at CDCS in October of 1997. Julian also worked his way up from ground level to become supervisor of the Commercial Recovery unit with RML, shortly after the merger took place. Julian then diversified into the Business Services area of the company and took on the role of NSW/QLD Client Services Manager until October 2001. From there he accepted a national role in another industry giant, Collection House Limited, to become the Commercial Operations Manager. Concerned with the compromises necessary to fund the operation of such companies he began negotiations with Phil and ADR.

With a focus on Information Technology ADR grew with Julian pioneering and developing an in house collection system and infrastructure. Delivering high level systems usually synonymous only with the largest global players.



# OUR METHODOLOGY AND APPROACH

## Collection Procedures

Tailoring collection procedures to individual clients is paramount. Different industries necessitate specific solutions in the customer / client relationship. We take an approach of resolve through mediation unless specifically instructed by you, our client. All debtors will be contacted by phone so that we can establish the reason payment has not been forthcoming, and then work with the debtor toward prompt resolution

## Privacy

We treat all matters with the utmost privacy and client confidentiality. We are committed to the privacy principals documented for the debt collection industry by the Australian Competition and Consumer Commission (ACCC). We strictly adhere to all other legislation that effects collection, employment and corporate activity relevant to both our clients' and our own industries.

## Skip Tracing

Where a debtor has "skipped" and is no longer locatable, we employ a number of effective tools to assist in locating them to begin the recovery process.

Aside from the obvious hard work of investigative enquiries we can make through relevant sporting and professional clubs and associations we also employ the following services.

- Electronic White Pages
- FCS Online (incorporates Australian electoral role rental tenancy data)
- ASIC Company and Business data base
- ASIC Individual data base
- Land titles office

ADR also employ a network of accredited field agents and industry service providers throughout Australia to ensure we have effective coverage no matter the location.

## Payments and disbursements

ADR will release all cleared payments in a monthly accounting cycle. More frequent remittances can be negotiated where required.

As standard practice all monies received on behalf of a client are paid directly into an ADR trust account. A dedicated trust account can be established for individual clients if warranted and justified in terms of gross receipts.

In compliance with legislation all ADR trust accounts are subject to regular audit by external auditors.

## Communication and Reporting

ADR will communicate via any medium you specify. As a rule we will seek instruction and provide feedback through your designated representative and keep you informed of progress or changes in tactics.

As reporting requirements may differ from client to client we endeavour to resolve exactly what your requirements are and ensure they are met in every instance. ADR's technical systems support almost any form of Windows compatible software and associated file types.

Our regular monthly billing cycle will include a tax invoice detailing individual matters and subsequent charges.

# ACCOUNT ACTION FLOWCHART



# STRATEGIC ADVANTAGES WITH ADR

The advantages of using ADR are simple. We focus on revenue via commission on debt recovered as opposed to revenue generated from legal action and billing. "We do not charge commission unless we make a recovery"!

It is our experience that many companies adopt the policy of sending one letter then issuing legal process. The effect is large bills generated to their clients without accountability for the results.

Debt Collection is labour intensive, detailed and focusing on individual matters is essential. We believe clients want accountability at top level, not just account juniors controlling enormous ledgers and processing matters en-masse. Account managers at ADR deliver premium returns by adhering to client instructions, use of the latest technology and databases and incorporating their years of collection knowledge along with plain hard work.

ADR's principals have hands on involvement in all your matters. We will take the time to understand your objectives and have a personal interest in the satisfaction of all our clients and the ongoing relationship.

#### We also provide:

- Prompt disbursement of funds
- Tailoring of our collection process
- Proven effective results and full insurance and commercial compliance

# OUR MAJOR CLIENT LISTING

Hutchison 3G Australia

Vodafone

Optus (Subsidiaries of)

TPG Telecoms

David Jones Limited

NSW Department of Industry and Investment

Macquarie Bank Limited

NSW Department of Fisheries

NSW Department of Primary Industry

# 40

collective number of years experience in the debt collection industry.

# 5

average number of seconds till we answer your call.

# OTHER IMPORTANT COMPANY INFORMATION

## COMMERCIAL COMPLIANCE

### Insurance

ADR have comprehensive insurance coverage for all aspects of our operations including:

- Public liability insurance
- Professional Indemnity insurance
- Workers compensation cover
- General business insurance

### Licensing

ADR is a fully licensed Commercial Agent as are all of our key staff.

### TECHNOLOGY

ADR is committed to using the most advanced information management systems to assist the performance of our dedicated and experienced account management staff.

## CONTACT DETAILS

### HEAD OFFICE:

Level 2, 233 Crown Street, Wollongong NSW 2500  
Postal Address: PO Box 899 Wollongong NSW 2520  
Email: [enquiries@ausdebt.com.au](mailto:enquiries@ausdebt.com.au)  
Tel: 02 4225 7211 Fax: 02 4225 7228

### SYDNEY OFFICE:

Suite C12, 99 Jones Street, Ultimo NSW 2007  
Email: [enquiries@ausdebt.com.au](mailto:enquiries@ausdebt.com.au)  
Tel: 0802 9400

Call us now on: 1300 767 721 or visit: [www.ausdebt.com.au](http://www.ausdebt.com.au)

# 2000

the year we were established.



# SO NOW ASK YOURSELF...

**We believe these are the Questions any credit manager should be asking their current service provider:**

Am I getting the best returns possible?

Do I have a dedicated account manager?

Do I have confidence in my current provider?

How is it determined that legal action is in fact necessary?

What checks are in place to reduce client's loss in taking action against failed debtors?

What contact is made to determine the position of the debtor entity?

Does my account manager have the experience and knowledge to effectively navigate my company through this procedure?

How accountable is my account manager?

Does my account manager understand what my company wishes to achieve by using their services?

How effective is my account manager in recovering costs?

TO HEAR HOW WE CAN SERVE  
YOUR DEBT RECOVERY NEEDS...

CALL US ON  
1300 767 721



HEAD OFFICE: Level 2, 233 Crown Street, Wollongong NSW 2500 | Postal Address: PO Box 899 Wollongong NSW 2520  
Email: [enquiries@ausdebt.com.au](mailto:enquiries@ausdebt.com.au) | Tel: 02 4225 7211 | Fax: 02 4225 7228

SYDNEY OFFICE: Suite C12, 99 Jones Street, Ultimo NSW 2007  
Email: [enquiries@ausdebt.com.au](mailto:enquiries@ausdebt.com.au) | Tel: 02 8202 9400

**Call us now on: 1300 767 721 or visit: [www.ausdebt.com.au](http://www.ausdebt.com.au)**