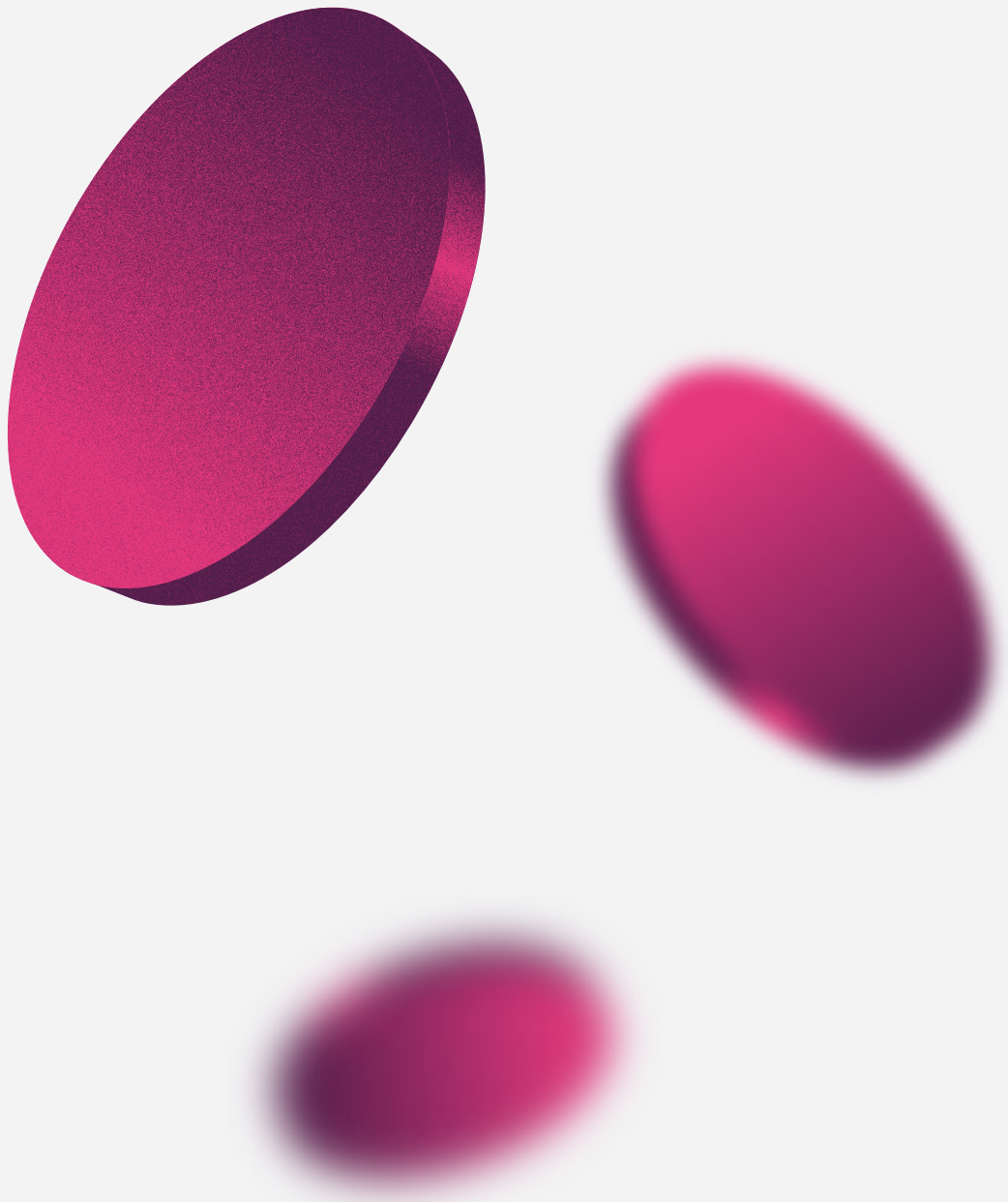


RECOVER WHAT'S YOURS

Debt recovery, fast and fair



+ Cash flow is the lifeblood of your business, and recovering outstanding payments is essential to keep it moving.

Maximise recovery, minimise hassle

At LCF Law, we specialise in recovering debts quickly and cost-effectively to minimise disruption to your business and impacts on your bottom line.

Whether you're a PLC, an SME or an individual, and no matter how simple or complex your case,

we will bring extensive experience, commercial insight and tried-and-tested processes to deliver results.

“

LCF has quickly picked up an understanding of our business and the business needs. They quickly draw down on the detail and deliver what we need; commercial solutions to what can be some very complex challenges. They never lose sight of the target and as result they have delivered some unbelievable results.

What sets us apart?

Client-centred approach

Personal service is at the heart of what we do. We take the time to understand your business and become your trusted partner, offering tailored, practical advice and hands-on support. You'll have a dedicated point of contact, ensuring consistent support without being passed from person to person.

Commercial awareness

We work with you to explore the best options for dealing with debtors, ensuring the right message is sent. Our approach not only helps recover payments but also preserves the goodwill of your customers.

Shared knowledge

We can collaborate with your team through think tanks to solve complex issues, predict challenges and manage litigation proactively. We also offer workshops on topics like legal processes, cost analysis and insolvency to empower your decision-making.

Innovation at every step

Using secure cutting-edge technology, we provide full real-time access to your files so you can check where your debt collection is up to at any time. Regular reporting with insights ensures you're always informed while your data remains protected.

Reputation for excellence

Many of our clients, which include other law firms, have trusted us for over a decade. Referrals drive much of our business - even debtors we've acted against turn to us for future services. Recognised by the Legal 500 and shortlisted for the 2024 Yorkshire Legal Awards, our success speaks for itself.

Comprehensive legal services

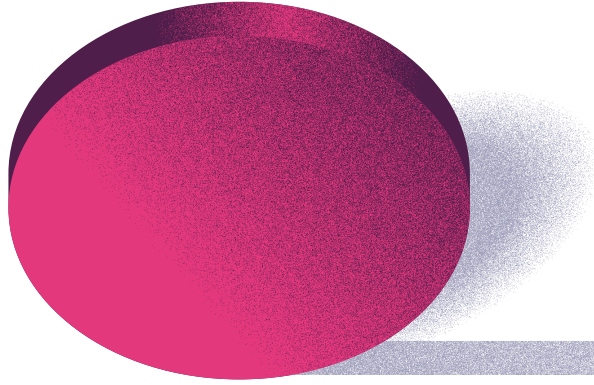
Beyond debt recovery we also offer expertise across personal, business, property and disputes law, delivering a seamless, joined-up service for all your legal needs.

Added value

Our case-specific strategies often uncover opportunities to rehabilitate debtors, allowing you to retain future business while ensuring prompt payment. With a unique charging structure, we focus on holding debtors accountable for funding the recovery process.

Competitive and transparent pricing

We give you complete control over your legal spend, with all costs agreed in advance and no surprises. Because we aim for our service to be debtor funded, if we do not collect the full debt you will pay less for the service.



+ HOW WE DELIVER RESULTS

Whether you face overdue invoices or complex commercial debts, we offer strategic solutions tailored to your needs to maximise recovery. Our proactive approach ensures payments are recovered in a timely manner and no payment opportunities are overlooked.

Understand your customers

A good understanding of your customers and their legal entity is paramount. We conduct legal entity verification and if a business is trading under a different name, we clarify the legal obligations before commencement of legal proceedings.

Profile debtors and undertake credit checks

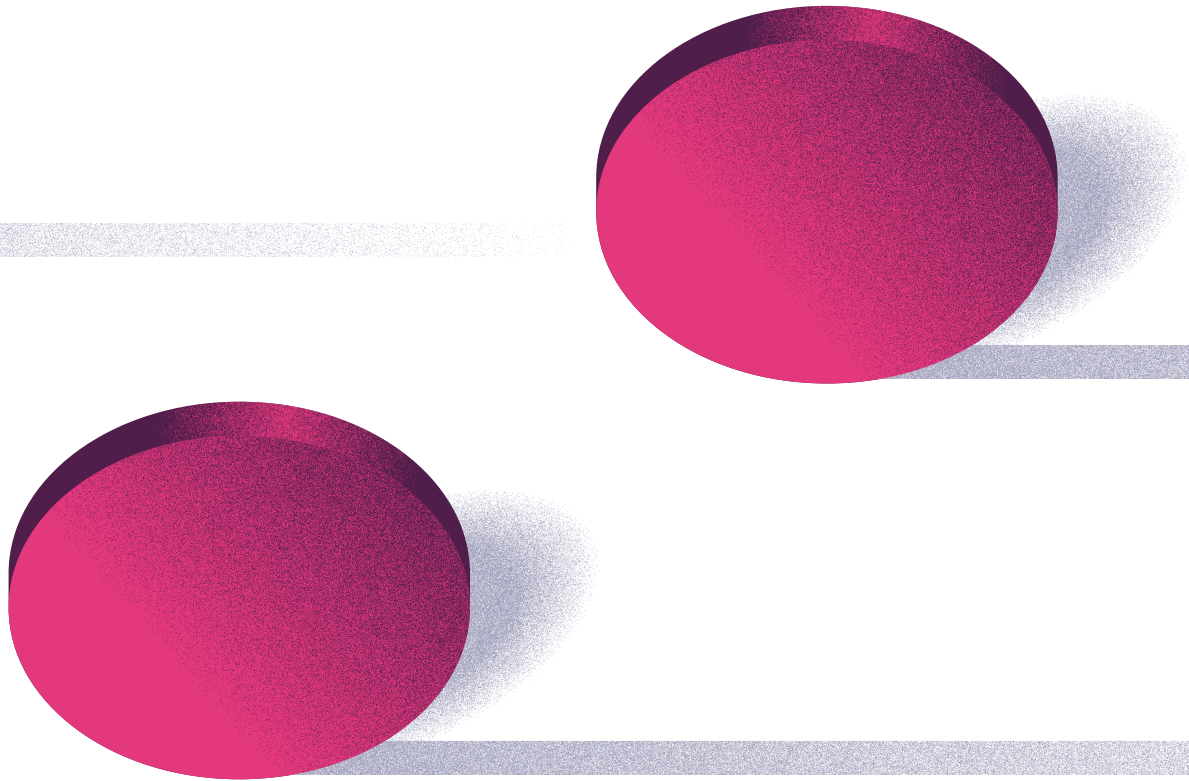
We regularly carry out checks to assess whether your customers are creditworthy, ensuring you're not trading with those that are operating beyond their financial means.

Review and strengthen your terms and conditions

Having clear and up-to-date terms and conditions reduces your financial risk. We can help you define the contract terms clearly, ensuring they minimise potential payment disputes.

Define your credit policy

We help you define how you will extend credit to customers and collect overdue payments. This protects you from late payments and supports a strong working capital position.



Enforce agreed credit terms

We issue formal demand letters as soon as payment deadlines are missed, describing the legal consequences if payment is not received.

Deal with late payment legislation

We help ensure your business receives the compensation it is legally entitled to when payments fall outside credit terms.

“

LCF has the ability to embrace the requirements of maintaining our customer service ethos right through to high-end litigation. The team is highly capable and has the scalability that we require as our business grows. They offer solutions to complex situations in laymen's terms to offer the best solution.

+ OUR PROCESS

We follow a structured process to recover unpaid debts efficiently and cost-effectively, while maintaining transparency and clear communication at every stage. Here's a step-by-step guide to our approach.



INITIAL CONSULTATION

The process begins with an initial consultation to understand your specific needs, issues and objectives. This allows us to tailor our services to your requirements.



ASSESSMENT OF DEBT

The team evaluates the nature of the debt, including the amount owed, the debtor's financial situation and any previous payment history. This assessment helps in determining the most appropriate recovery strategy.



PRE-ACTION CORRESPONDENCE

Based on our assessment and the agreed strategy, we contact the debtor by letter or email and follow up with phone calls to request payment within a specified timeline. This stage often prompts settlement without the need for legal action.



ISSUE OF LEGAL PROCEEDINGS

If there's no response, we can issue a court claim. If the debt becomes disputed, we will advise you on the risks of proceeding while resolving any queries with the debtor. We'll clearly explain your options, likely costs and timescales, and guide you through the process to ensure that matters progress as smoothly as possible.



OBTAINING JUDGMENT

Upon successful litigation, the court issues a judgment in your favour, legally confirming the debt.



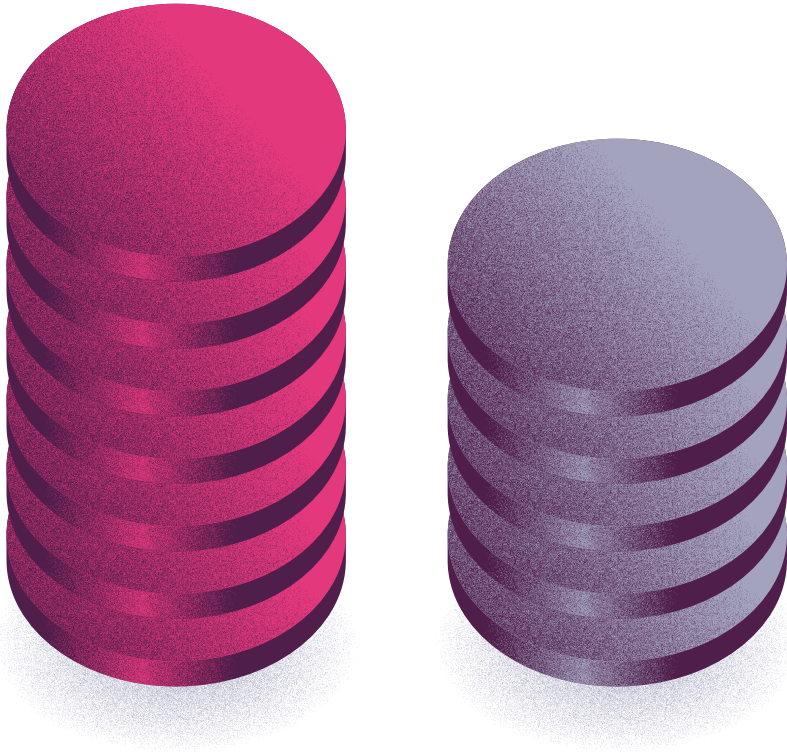
ENFORCEMENT OF JUDGMENT

If the debtor still does not pay, the team can initiate enforcement proceedings, such as instructing bailiffs or applying for charging orders, to secure payment. Additional costs may apply for enforcement actions, and the team will provide clear estimates of any extra costs at the earliest opportunity.



INSOLVENCY PROCEEDINGS

For undisputed, high-value debts, we may recommend insolvency proceedings in the form of a winding-up or bankruptcy petition. We'll advise you on the process, advantages, risks and next steps, including any involvement from the official receiver.



“

I have worked with Andrew Langton for a number of years now and I have always found his practical and commercial approach perfect for my requirements. He has achieved some excellent results where other third parties have failed.

+ DEBT DIVIDE

Our best return guarantee

We're so confident in the quality of our debt recovery service, we're giving you the unique chance to compare us directly with your current provider.

Simply divide your debt portfolio in half and assign one portion to your current debt recovery company and the other to us. Compare the recovery rates and decide if your business is achieving the best net return.

If your current company outperforms us, we'll give you a 15% discount on your fee – no questions asked.

Get in touch

With over 30 years of expertise in debt recovery, litigation and insolvency, Andrew Langton is renowned for delivering exceptional service across all areas of commercial receivables management, debt recovery, risk management and internal credit management. Boost your chances of achieving a 100% recovery by partnering with Andrew and his dedicated team.



Andrew Langton

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LCF Law is a trading name of LCF Law Limited, registered in England and Wales.

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The firm is authorised and regulated by the Solicitors Regulation Authority ID 619553



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