




CLIENT REFERENCES



Having previously paid a large fee to another Debt Recovery company, who not only failed to recover any of our debts, but also then went into liquidation taking our money with them, registering with Sinclair Goldberg Price was a leap of faith for us.

We are please to confirm that not only have they provided an unlimited debt submission service, a free set of Terms & Conditions as they said they would, we have personally experienced their Dispute Resolution Service for the Construction and Engineering Industry at first hand.

We utilised the experience of Sinclair Goldberg Price's Litigation Director and their Finance Director who, being a Chartered Accountant, instigated and presided over our site meeting with our debtor and their solicitor.

Together we achieved a settlement we were very happy with, plus £4000+ in Late Payment Charges and Interest.

This experience has also confirmed that there are other ways to settle disputes in our industry other than costly legal action.

Working together with Sinclair Goldberg Price we hope to avoid disputed and purposely withheld accounts in the future, but should a project go awry, we have the support and service of SGP to call on.

Yours Sincerely
M. Flood
Mr Michael Flood
Chamberlain and Flood Construction

Sc Dalton Court Technology Park, Blackburn/Darwen Interchange, Darwen, Lancs BB3 0AT
t: 01254 705500 f: 01254 705500 m: 07779 724917 m: 07855 518409 m: 07974 739195
e: enquiries@chamberlainflood.co.uk

Registered in England No. 8092349
Registered Office
418 Blackpool Road
Aughton-on-Black, Preston PR2 2JX
VAT Registration No. 76812712

Supply & fit joinery to the building industry www.chamberlainflood.co.uk

FACTORY - FIT (UK) Ltd

138 MAIN ROAD
HEMPSTOCK
EAST YORKSHIRE
HU15 7JG
Telephone 01430 499000
Facsimile 01430 49999
Website www.factory-fit.com
Email: mail@factory-fit.com

Sinclair Goldberg Price Limited
Brook House
243 Brook Street
Birkenhead
Wirral
CH41 3SE

18 September 2008

Dear Sirs

May I wish you every success with your new website and hope it provides well earned new business.

We have used your services for around 5 years and have always found you courteous, effective and good value for money. Your credit checks have proved invaluable and given us the base to agree terms and conditions with our clients to ensure payments are received to our satisfaction.

Because of the above we have rarely had to use your debt collection service apart from twice with existing clients we had before acquiring your services. On both occasions you were effective and persistent obtaining monies from clients who had previously been bad debts.

Once again many thanks and are happy to continue using your services in the future.

Yours faithfully
Lynn Armstrong
Lynn Armstrong
Company Secretary

Photocopy, Microfilm, CD-ROM, DVD, Email, Fax, Post, Telephone and Telex

Trio
Electrical Supplies Ltd

To whom it may concern.

With reference to Sinclair Goldberg Price Ltd.

Becoming a lifetime member of this company was one of the best decisions I have made. I only wish I had signed up years earlier.

Since using Sinclair's, I have more time on my hands and more importantly, a lot less stress. They are professional and do deliver results. Adding this string to your bow is an absolute must.

Regards

Les Scholes

UNIT 7 VICTORIA WORKS, HEMPSHAW LANE, STOCKPORT SK1 4LG
TEL. 0161 476 5032 FAX. 0161 476 5036

**DEBT RECOVERY
REDUCING COST RETURNING VALUE**

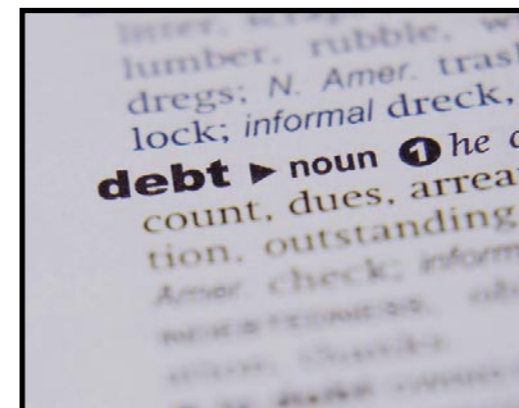
Debt Recovery is not a "one size fits all solution" therefore we offer a "made to measure" Professional Pro-Active Debt Recovery service in each case.

Whether you are a small, medium or large business, there will always be those customers who either cannot or will not settle their account. Any delay in payment has a direct impact on your cash flow and can leave you struggling to meet your own obligations. Slow payers and bad debtors demand increasing amounts of time from those who would be better employed developing your business rather than chasing those determined to ignore your requests for payment

SGP offer a bespoke solution whether you are a One-Man or large company looking to outsource accounts when they reach

internal recovery cost parity. With over 25 years experience of the recovery industry we are practised in aged and disputed debts. SGP have recovered accounts in numerous industries but are also specialists in the Construction & Engineering industries focusing on dispute resolution and Pre-Action Protocol.

Your customers will learn that you are resolute and prepared to pass costs on to them with all debtors dealt with in a firm but professional manner. Let SGP relieve the stress and huge time demands of pursuing overdue accounts, giving you back time and focus to concentrate on business critical activities



“ Over the past 3 years alone SGP has recovered over £4,700,000 for UK companies ”

Contact us on:

Phone **08444 120 852**
Fax **08444 120 853**
Email **enquiries@sgpdebt.com**
Website **www.sgpdebt.com**

Your local contact is:

Tel: 08444 120 852
www.sgpdebt.com



HOW OUR SERVICES SUPPORT YOUR BUSINESS



NO COLLECTION - NO FEE

Our goal is to identify the most effective method of debt recovery, our history shows that once a third party is involved in pursuing overdue debt the debtor pays faster.

In-house computer system enforces regular communication with your debtor. Skilled collection teams with over 25 years in all industries and recovery methods focus on recovering your accounts. SGP endeavour to collect accounts with recourse to the courts with the majority of cases settled in this manner.

TERMS & CONDITIONS

SGP will micro review your Terms & Conditions. We may also provide you with Terms & Conditions if you don't already have them. Helping you to bring your Conditions of Sale to the your Customer's Notice.

RETENTION OF TITLE

SGP will advise on how you can recall your goods if the customer is late in paying or applies to the court for an insolvency arrangement. Remember, purely stating retention on your invoice is not enough!

CONSTRUCTION & ENGINEERING DISPUTES

SGP are also specialists in dispute negotiation and Pre-Action Protocol for the Construction & Engineering Industries, bringing your debtor to heel and sorting the "genuine dispute" from the "trying to avoid paying". SGP are the best alternative to expensive, drawn out legal action.

LEGAL ACTION

Only if all other avenues have been exhausted, SGP may suggest that the final solution be legal action via the court. Options can be our in-house solution, especially for Construction and Engineering disputes with fixed cost or legal opinion allowing you to decide if you wish to proceed. SGP stress that legal action should always be the last action and not the first.

AREAS OF COLLECTION

SGP work nationwide but have also recovered funds outside the UK in various countries including: Denmark, France, Germany, Gibraltar, Holland, India, Italy, Ireland - Northern and Southern, Jordan, Rumania, Spain, United Arab Emirates, U S A

INSOLVENCY MANAGEMENT

Are you writing-off thousands of pounds per annum through Insolvencies?

Just because the company is liquidated doesn't necessarily mean there isn't money to be recovered. DTI statistics advise that between £5 - £10 million is recovered each year.

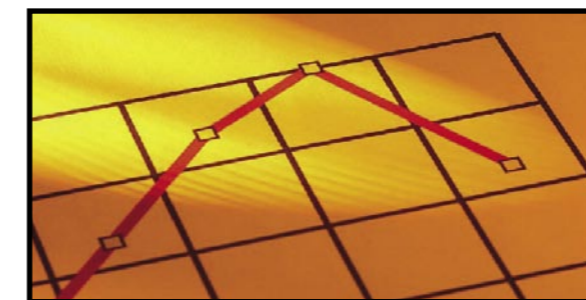
All insolvencies should be scrutinised to ensure that the suggested outcome is best for the creditors and not the debtor and their Insolvent or Debt Management company.

SGP process your Proxy correspondence where appropriate. Should we believe the case either favours creditors or withholds relevant information or assets, we will report this to the Department of Trade & Industry - requesting they take their own independent action.

Where appropriate we may:

- Attend Creditor's Meetings on your behalf, at no cost to you.
- Provide a list of relevant questions for you to put to the Director's or IP should you wish to attend
- Request that the arrangement is amended in your favour and/or the IP/Debt Management company reduce their fees. Should this not happen you may along with the other creditors; seek to oppose the application ensuring its failure.

SGP will monitor and collect dividends where payable.



CREDIT REFERENCING - IDENTIFYING NEW CUSTOMERS

New account - who are they??

Old account - Slow Paying - Are They Solvent???

An effective way of checking the credit worthiness of Companies and Individuals. Credit Referencing should be an integral part of your Credit Control - if not, you are providing your customer with interest free business loan - the banks job not yours; but when customers can use your credit facilities for free then they will. Our credit reference reports will supply, by return, key financial information on companies and individuals to minimise the risks expected in all business transactions. We will also provide an overview of the report for your information and convenience. The report will advise both Credit Ratings and Credit Limits, two different things, and report on the company's current financial standing.

The report will advise on the directors, informing you if they have ever been involved with any other insolvent companies or disqualified.

TRACING - OOPS! ANOTHER GONE AWAY

The debtor has moved address - not notifying you could have been an oversight but they could also be deliberately avoiding payment of their account.

SGP have their own in-house tracing facilities which should locate the debtor, and at no charge to you. Where we are unsuccessful we can utilise the services of a network of field trace agents on a No Trace - No Fee basis. If the trace is positive then any tracing fees will be added to the debtor's balance.

Tel: 08444 120 852
Fax: 08444 120 853

www.sgpdebt.com
enquiries@sgpdebt.com