



Thank you for taking the time to read about us!

We are a debt collection agency. We work across all industries with specializations in Healthcare, Transport & Logistics. We gathered extensive experience over the last two decades which enables us to effectively recover debts in any industry weather it is B2B or B2C.

We understand that your first priority is to minimize your outstanding debts. Our priority at S/F/G Germany is to enhance your success rate of recovery, a reduction of outstanding debts, and an increased profitability of your business. Using the services of S/F/G Germany for your recovery needs, will enable your staff to better focus on the core tasks of your business and its clients.

S/F/G Germany provides friendly, yet assertive recovery services. We see ourselves as a mediator between you and your client by maintaining your business relationships with paying extra attention to the debtor. With our in-house software KIS you are able to login 24/7 to check the status of your files, enabling you to view and upload cases, make comments and instruct us on-line in real time.

On the following pages you will find further detailed information about S/F/G Germany and the services we provide. I would appreciate the opportunity meet up with you to discuss your recovery needs. Please let me know a good time for you.

Best regards,

Adrian Bayh

Commitments

Our Mission is to...

- ✓ **increase your cash flow**
- ✓ **reduce your workload**
- ✓ **professionalize your debt collection**

Advantages of using S/F/G Germany

1. Your time is too valuable. Take the opportunity to use fast and uncomplicated communication paths. We offer you the full product portfolio in debt collection which will be matched with your recovery needs.
2. Providing you valuable information about the debtor to help you professionalize your risk management.
3. A long lasting partnership between S/F/G Germany and the law firm BAYH & FINGERLE enables you to recover your debts through a law firm combined with fair price conditions.



*“
We combine efficient processes and
legal expertise with the right tone
towards your customers. So your money
comes and your customers stay.
”*

Adrian Bayh, Managing Director S/F/G

About S/F/G Germany

S/F/G Forderungsmanagement GmbH was founded in 1995 by Peter Bayh. He is also one of the founding partners of the law office **BAYH & FINGERLE** in 1979. Since then, the S/F/G has experienced significant growth and now assist many businesses with retrieval and recovery services that range from debt recovery, cash flow acceleration, consultation and debt purchasing.

The S/F/G Forderungsmanagement GmbH acts in strict compliance with the rules and regulations in Germany. The S/F/G is **ISO 9001** certificated after the latest standards. S/F/G is also member of the **Bundesverband Creditmanagement e.V.**, and is contractual **SCHUFA** partner, the leading credit reporting organization in Germany.



S/F/G is committed to carrying out its business activities in strict adherence with client interests and representation as priority during the retrieval process. S/F/G understand that when recovering outstanding monies on behalf of your brand, we adhere and commit not to damage your brand equity during the retrieval process. Therefore, protection and privacy of your data is very important to us.

Adrian Bayh is since 2015 the managing director of the S/F/G Forderungsmanagement GmbH. He is Board member of **CONNEXX**, one of the biggest enforcement network in Europe. Adrian has also worked for **Boing** as project development manager. He graduated from Embry-Riddle Aeronautical University in Daytona Beach, USA with a degree in business administration.

Technical solutions: S/F/G offers different ways how you can connect yourself to us, such as: SFTP, our personalized webservice, and email.

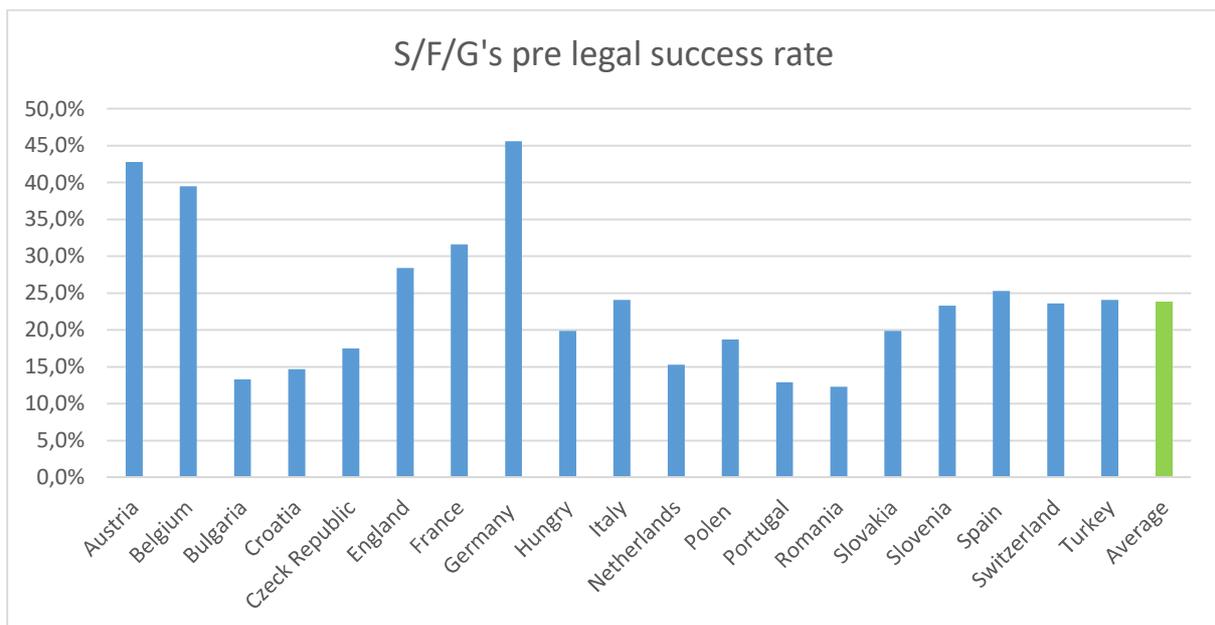


S/F/G success rates

S/F/G's staff has comprehensive experience in domestic and commercial claims recoveries, providing you with all the resources and expertise necessary for fast, efficient debt collection.

Our aim is to maximize recoveries and speed of collections, while being responsive to our client's individual needs.

The following stats outline recovery rates in the pre legal process.



Please keep in mind that recovery rates depend on various factors such as:

- Country specific conditions (Law, language and habits of the debtor)
- Statute of limitations (older debts are much more difficult to collect)
- Quality of the case (general debtor data such as address, phone number and email)

Success rates for legal collection depend on:

- Country (Law and place of jurisdiction)
- Court costs (Court fees, translation costs and lawyer fees)

We stand for quality and our goal is to deliver a product that is secure, credible, and empathetic.

Our valued client list



**Hamburg Messe
und Congress**



LAPP KABEL



Full list of our services

- ✓ Debt recovery (lawyer collections)
- ✓ International debt recovery
- ✓ Debt prevention training in our academy
- ✓ Debt purchasing / Factoring
- ✓ Skip tracing
- ✓ Monitoring cases
- ✓ Credit reporting
- ✓ Legal advice through our partner BAYH & FINGERLE
- ✓ Investigations



International debt recovery

The S/F/G has established a worldwide debt collection network containing only reliable partners. We have built up the network for the past two decades and we are very proud to say that we can collect debt all around the world.

The S/F/G continuously partners up with law firms and collection agencies around the world to constantly improve the collection of outstanding receivables. Therefore, we are able to provide the best recovery services to our clients and our partners around the world. Every day we receive enquiries which we process or pass to our proven partners.

S/F/G was the founding partner of CONNEXX in 2009 in Germany. CONNEXX is one of the biggest network for enforcement officers and bailiffs. Therefore, we are able to instruct enforcement officer also with amicable debt collection all over Europe. The network has grown over the years and holds over 20 partners which are specializing in amicable debt collection and enforcing titles.

Contact us to learn more about 

Debt Placing

What do I need to do?

The S/F/G provides a contract outlining the terms and conditions of trade that needs to be signed by a representative from your company.

How do I get my money back?

Once we are successful in recovery, the debtor reimburses S/F/G for the full amount of the debt outstanding. Which is then banked into our trust account. A monthly credit transfer to your nominated bank account will be made payable to your business or company for the balance of the amount recovered, less our costs.

Call +49 (0)711 22863-43 to have your debts placed immediately, or send us a message on Valentin.Bayh@sfg-forderungsmanagement.de

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