



# NEMESIS

**LEGAL CONSULTANTS CC**

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## **DEBT COLLECTION MANUALS / DEBT COLLECTION DOCUMENTATION DEBT COLLECTION TRAINING / DEBT COLLECTION ASSISTANCE ON SUBSCRIPTION DEBT COLLECTION SOFTWARE**

**Version 15-05-2016**

### **INTRODUCTION**

We thank you for affording us the opportunity to introduce NEMESIS LEGAL CONSULTANTS to you.

- In our experience it is noted that most businesses is only as good as their bad debt departments, nominated Debt Collectors and or Attorneys collecting their outstanding accounts.
- With 35 years' experience in the field of Debt Collection and related Legal Services, allows us to secure a service of excellence to the Debt Collection Industry and Attorneys firms, Credit Providers, Consumers and Corporate markets and all businesses and individuals who provide Credit, Services and Products to businesses and individuals.
- The high standard of Debt Collection and Legal Services rendered is due to commitment to excellence and the compliance with applicable Legislation and all current industry requirements.
- Since February 2002 we draft and supply General Debt Collection Training Manuals and material that provide the ultimate required legal assistance and correct procedural operational requirements in terms of all applicable legislation is presented and available to clients and where needed additional information obtained and inserted in order to comply with the clients operational requirements.
- The correctness and compliance with the relevant applicable legislation of all our legal documentation prior to implementation since February 2002, is always confirmed with the Pretoria, Johannesburg, Ranburg and Roodepoort Magistrates Courts, and two independent attorney's firms.
- All legal documentation supplied is trailed and tested, by independent Attorney's and Debt Collection firms being Nemesis Legal Consultants, which is currently being utilised in all South African Courts, and we received only excellent feedback on our legal documentation since February 2002.
- Nemesis Legal Consultants cc more detailed portfolio can requested via e-mail at: [nemesislegal1@gmail.com](mailto:nemesislegal1@gmail.com); [nemesis@mymtmail.co.za](mailto:nemesis@mymtmail.co.za) or viewed at: [nemesislegalconsultants.yolasite.com](http://nemesislegalconsultants.yolasite.com)

### **Council for Debt Collectors**

- Due to our high standard of Debt Collection and Legal Services rendered, and commitment to excellence to ensure the compliance with latest applicable Legislation and all current industry requirements, Nemesis Legal Consultants cc presented its Debt Collection Courses / Debt Collection Training Manuals / Presentations / Legal Documentation / and Debt Recovery Software developer currently being utilised to the Council for Debt Collectors for evaluation and reported a favourable recommendation.

### **Council for Debt Collectors – CDC Lite Software**

- Nemesis Legal Consultants cc assisted and supplied all the legal documentation and the legal technical aspects in the development of the Council for Debt Collectors software now being supplied to newly registered Debt Collectors.

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**DEBT COLLECTION TRAINING MANUALS AND STEP BY STEP PRESENTATION COURSES FOR:**

- Branch Level Arrears Initial Collection procedures – prior to hand over for collections
- 1. Pre-Court (Soft) Debt Collection – strictly pre-court procedures and litigation.
- 2. Section 57 & 58 Debt Collection – full version
- 3. Section 58 Lite Version Debt Collection – summarised version
- 4. Summons Debt Collection - full version
- 5. Summons Lite Version Debt Collection - summarised version
- 6. Section 65 Procedures - full version

**DEBT COLLECTION TRAINING MANUALS INCLUDE THE FOLLOWING:**

- Initial Debt Collection procedures to recover arrears.
- Pre-court Debt Collection Procedures, also referred to as soft collections, consist of all the relevant and applicable procedures pertaining to the recovery of debt in a pre-court format.
- Section 58 Debt Collection Procedures is an up to date version which consist of all the relevant and applicable procedures in the magistrate's court pertaining to the recovery of debt by way of Section 57 & 58, obtaining Judgment and Emoluments Attachment Order.
- Summons Debt Collection Procedures is an up to date version which consist of all the relevant and applicable litigation procedures to be followed in the magistrate's court concerning the recovery of debt by way of Summons procedure and further obtaining Judgment, Emoluments Attachment Order, Warrant of Execution & Sale in Execution.
- Section 65 Procedures is an up to date version which consist of all the relevant and applicable litigation procedures to be followed in the magistrate's court concerning the recovery of debt obtaining Emoluments Attachment Order
- Sample Legal Documentation is supplied with all the debt collection manuals.
- Summarised procedures is contained in each manual to make the process easy to follow at a glance is a step by step guide.

**Nemesis Detailed Debt Collection Manuals and full Version on CD:**

- The Debt Collection Manuals and CD is regularly updated to a newer version, as well as several amendments to various Acts.
- The updated Debt Collection Manuals and Summarized Procedures can be structured to comply with each Clients request and specific Debt Collection requirement.
- The Debt Collection Manuals and CD consist of the following: (only to mention a few)
  - Detailed Manual – introducing and explaining in detail the relevant collection manual, with reference to the current Legislation and the required Civil litigation Procedures in Magistrates Courts;
  - Detailed Summarised Debt Collection Procedure to be followed for each Manual;
  - Magistrate's Court Act 32 of 1944, as amended;
  - Magistrate's Rules of Court Act 32 of 1944, as amended;
  - The National Credit Act 34 of 2005, as amended;
  - The National Credit Act 34 of 2005, Regulations as amended
  - The National Credit Regulator – Overview
  - African Bank Court Judgment concerning Sec. 58
  - Debt Enforcement in terms of The National Credit Act 34 of 2005
  - In duplum rule (interest charged and collectable)
  - MFSA Questions and Answers relating to the National Credit Act 34 of 2005
  - Debt Collectors Act 114 of 1998, as amended
  - Debt Collectors Act 114 of 1998 – Regulations
  - Debt Collectors - Code of Conduct
  - Debt Collection Fees –
    - Debt Collectors Act 114 of 1998; Magistrate's Court Act 32 of 1944; The National Credit Act 34 of 2005;
  - Legal documentation to be purchase and supplied separately, and subject to quotation;

### DEBT COLLECTION CERTIFICATE

- The Debt Collection Procedural training is an advanced certificate course which will be issued to each delegate attending.

### NEMESIS DEBT COLLECTION TRAINING AND PRESENTATION VENUES

- Debt Collection Training is done at Nemesis Legal Consultants Training facility from 08H30 until 15H30.
- Debt Collection Training can be done at the Client's premises, subject to quotation.

### DEBT COLLECTION DOCUMENTATION

- All Legal documentation is drafted reflecting the latest legislation in terms of the Magistrate's Court Act 32 of 1944, the Supreme Court Act 59 of 1959, the National Credit Act 34 of 2005, and the Debt Collectors Act. No. 114 of 1998, and is currently utilised throughout South Africa in various Magistrates' courts.
- The correctness and compliance with the relevant applicable legislation of all the legal documentation prior to implementation, is always confirmed with the Magistrates Courts, and two independent attorney's firms.
- A consultation with the clients concerning the finalisation and requirements of the Section 58 and Summons Legal Documentation Packages for their specific use must be conducted prior to finalisation of a quote.
- The Section 58 and Summons Documentation Packages is drafted, and where required amended to the clients business requirements and specifications to ensure maximum compliance and results to the client.

### Debt Collection Documentation Packages for various causes of action is available as follows:

- Pre-Court (Soft) Procedural Package - strictly pre-court procedures and litigation.
- Section 57/58 Procedural Package - until Emoluments Attachment Order, Warrant of Execution
- Summons Procedural Package - until Emoluments Attachment Order, Warrant of Execution.
- Section 65 Procedural Package - until Emoluments Attachment Order, Warrant of Execution
- Custom Legal Correspondence documentation Package
- Custom Accounting – Excel Spreadsheets for Debt Collection purposes

### Drafting of Legal documentation and Debt collection documentation for court / civil procedures in court with full compliance to the relevant Legislation requirements for:

- Commercial / non Commercial contracts;
- Credit Agreements - Financial Institutions;
- Credit Agreements – Incidental & Other;
- Loan Agreements;
- Sale Agreements;
- Rental & Lease Agreements;
- Unpaid Levies; Unpaid Utilities Accounts;
- Goods Sold and delivered Agreements / contracts / documents;
- Services rendered Agreements / contracts / documents;
- Invoices - overdue;
- Services rendered and disbursements made;
- Doctors Accounts;
- School Accounts;
- Any other Legal & Debt collection Documentation to requirement concerning various causes of action.

### Daily Legal Assistance and support – Available on a monthly Subscription fee:

- An Experienced Debt Collector, supported by 2 independant Attorney firms, would be reedely available to assist you via telephone and preferable upon receipt of a detailed e-mail from yourself concerning the Legal assistance required, wherby you would recieve feedback within a limited period of time.
- Debt Collection and legal assistance is availble during office hours and preferable where required after the initial supply of the Legal documentation and debt collection training.
- The Monthly subscribtion fee would entitle you to a monthly specified amount of telephone and e-mail consultations and assitance coupled on an hourly rate of assitance, wherafter any additional legal asstance

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that might be required will be upon quote and invoice.

- A consultation with the clients concerning the legal assistance and services required will be conducted, followed by a quote for the monthly subscription fee.

#### DEBT COLLECTION SOFTWARE

Nemesis Legal Consultants cc recommends Visual Court Debt Collection Software developed by the copyright owner M&H Software for Bad Debt Administration, which is a all inclusive debt collection Software solution, who's more detailed portfolio can be viewed at [www.mhsoftware.co.za](http://www.mhsoftware.co.za) or alternatively contact them directly on tel. 016 349 6163 and or e-mail: [software@mhsoftware.co.za](mailto:software@mhsoftware.co.za) with your details and enquiry in order to receive assistance.

#### DEBT COLLECTION SOLUTIONS

Nemesis Legal can evaluate your current debt collection operational procedures and conduct in all aspects of the debt collection industry and after evaluation make the necessary recommendations and quotations for optimal debt collection.

Our Company is committed to offer a debt collection service, which is faster, more accurate and professional to our clients. Services and fees can be negotiated and adjusted after consultation to suite your requirements in order to render the Professional service you are entitled to.

#### COLLECTION MANUALS & COURSES

Please note: This is a general estimated quote which is subject to change depending on course material and clients requirements

Advanced Debt Collection Manuals & Training Courses	"LITE-VERSION" General Manual Without training & assistance	X	"FULL-VERSION" Advanced Manual Without training & assistance	X	"FULL-VERSION" Advanced Manual With training & assistance	X
**Specialised advanced debt collection for Business & Individuals with legal knowledge & background **	Amount ® (No VAT) per individual		Amount ® (No VAT) per individual		Amount ® (No VAT) per individual	
(1) Pre -Court "Soft" Collection Manual (1 day course)	NO LITE VERSION					
(2) Sec. 58 Collection Manual (1 day course)						
(3) Summons Collection Manual (Undefended)(1 day course)						
(4) Sec 65 Procedures Manual (1 day course)	NO LITE VERSION					
(5) Software Visual Court Training						
Upon confirmation of payment the Manuals Will be Supplied within 48 hours as follows.	** Supplied in "PDF" Format (digitally only)		** Supplied in "PDF" Format (digitally only)		** Supplied in "PDF" Format (digitally) & is available in book format	

\*\*Please note: Reduced fees available for 4 or more delegates attending\*\*fees not increased since Jan. 2010 and are subject to a quote\*

Yours faithfully

*Hennie Smit*

**NEMESIS LEGAL CONSULTANTS CC**