

uniquebusinessfinance



What We Do

Downloaded Information Pack

This pack is provided for information purposes only and intended for use by residents of England and Wales exclusively. We accept no liability for any losses or damage suffered as a result of directly using the information contained. Before taking any action which may affect your personal, business or company finances you must seek specific advice from suitably qualified advisers such as Unique Business Finance.



What We Do

You have nothing to lose by calling us for advice, as you will not be pressured in any way.

When people first contact Unique Business Finance, they are generally, to varying degrees, in a state of distress. In many instances they have waited a long time, trying to trade through the difficulties, before making the call. They are often embarrassed and ashamed to be in the position in which they find themselves and consequently a little fragile.

A typical scenario, disregarding the cause of debt, is that they have for some time been juggling their finances and robbing Peter to pay Paul. Having reached the maximum overdraft limit, they begin use credit cards to subsidise the business and may have gone through the process of taking consolidation loans to clear credit cards, but subsequently run up more debt on credit cards in order to make ends meet. As this process continues the caller will frequently have drawn cash from one card in order to make the minimum payment on another or to put cash in the bank account. This is often because they feel honour bound to pay suppliers or even employee salaries. Their pride or even fear, prevents them from contacting the creditors and explaining that they are in difficulties.

Obviously this situation has an inevitable conclusion. The available credit is used up and Peter no longer has any money with which to pay Paul. Some callers will have recognised this pending event and contacted us at this point. Some will refuse to seek help and will then begin a further downward spiral into despair. Having missed payments they will be receiving letters from creditors asking for payment. If unanswered, these letters will be followed by letters of a more threatening nature. Many creditors will now also commence telephoning with increasing frequency demanding that the situation be remedied immediately. The creditors rarely listen with any sympathy and will continue to demand payment, often threatening legal action.

The caller reaches a point when they do not wish to open the mail, nor do they answer the phone, preferring to dial 1471 to see who the caller was before deciding if they will return the call. Having probably been threatened with visits for collection of payment, they also fear the sound of the doorbell, again often not answering until they are sure as to who is calling. They are no longer fully functioning as they are unable to concentrate on running their business or even their day to day lives due to being preoccupied by the debt situation. I am sure you will agree that this is a miserable existence. It is often at this point, in desperation, that they call us.

When we receive a call, we have a duty of care to the caller. We will listen to establish the basics of their situation, in order that, within that duty of care, we may give appropriate and timely advice. It is our objective at this point to help every caller regardless of whether our services are relevant or not. We believe that in so doing, we will improve the situation for the caller and also further enhance our reputation in the market place.

If subsequent to the call, we take on the case, the effect on the caller's situation is dramatic. The threatening letters no longer arrive in the post, and the constant demanding telephone calls cease. The caller finds that they can now open their mail without fear, and they can answer the phone when it rings as it is likely to be a friendly call. They no longer panic when the doorbell rings and can now return to their lives in a normal manner. With a huge stress removed they can once again enjoy the simple pleasures of life which most of us take for granted. This is our collective objective.

When you call us, you are beginning this process.