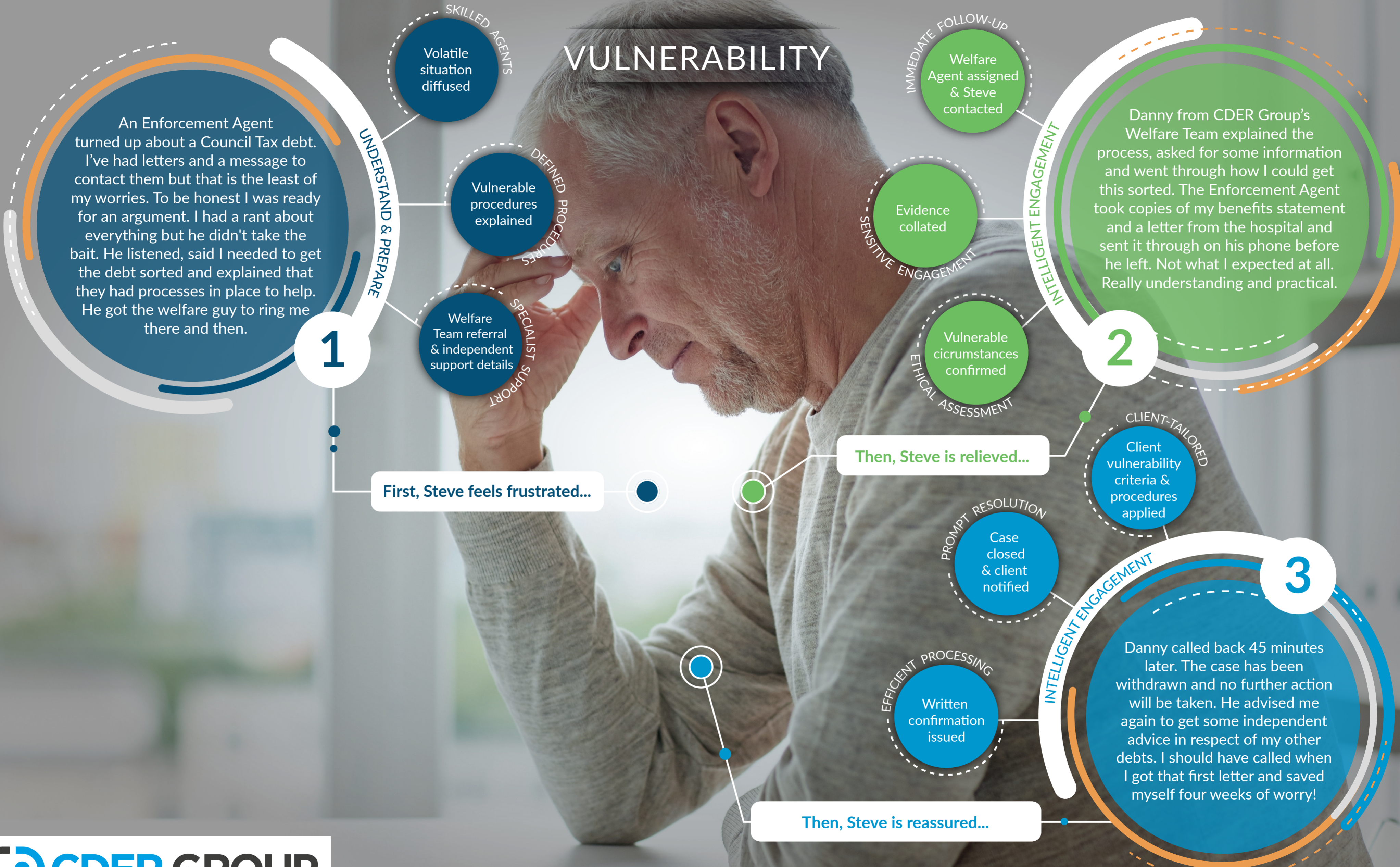
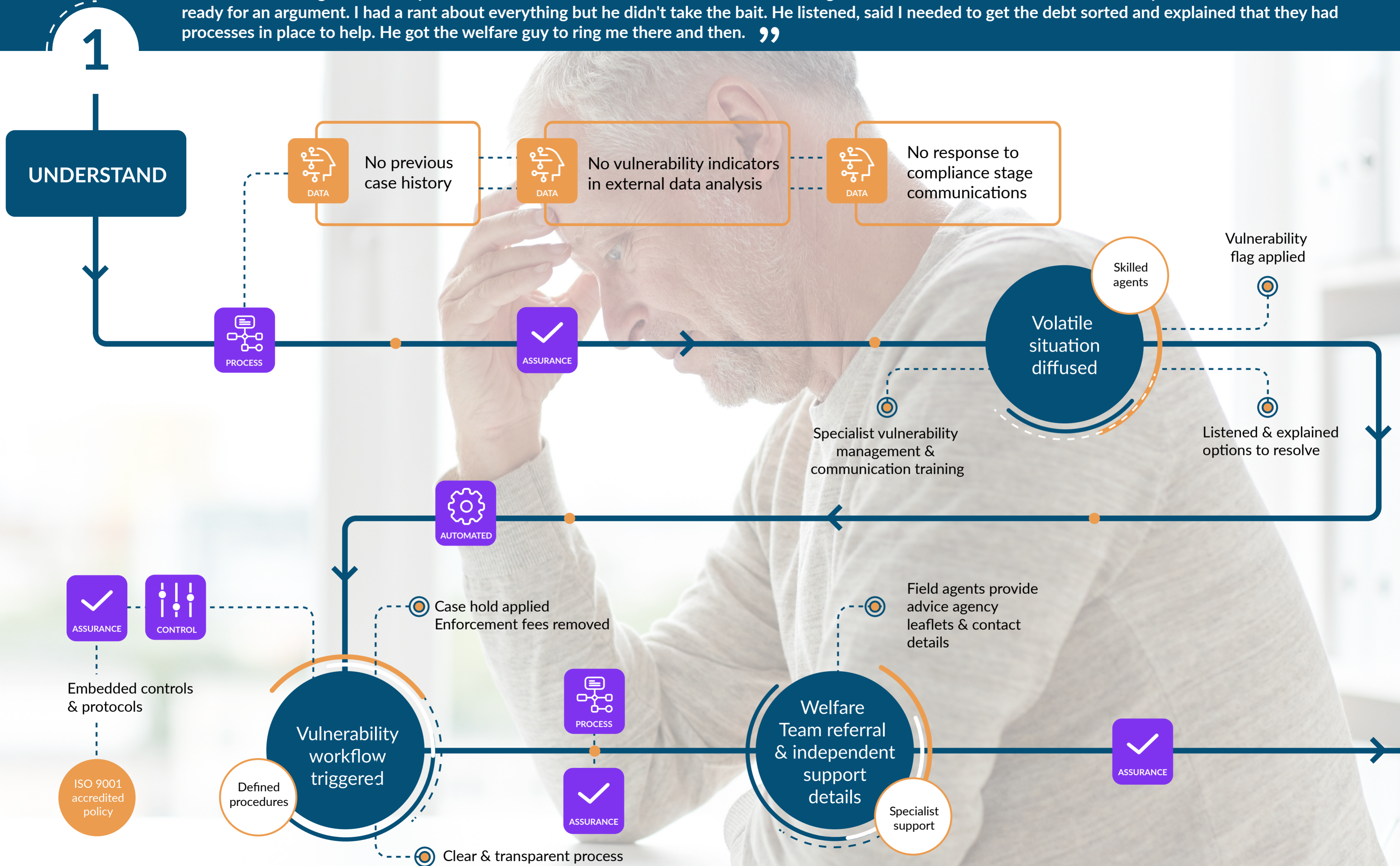


# VULNERABILITY



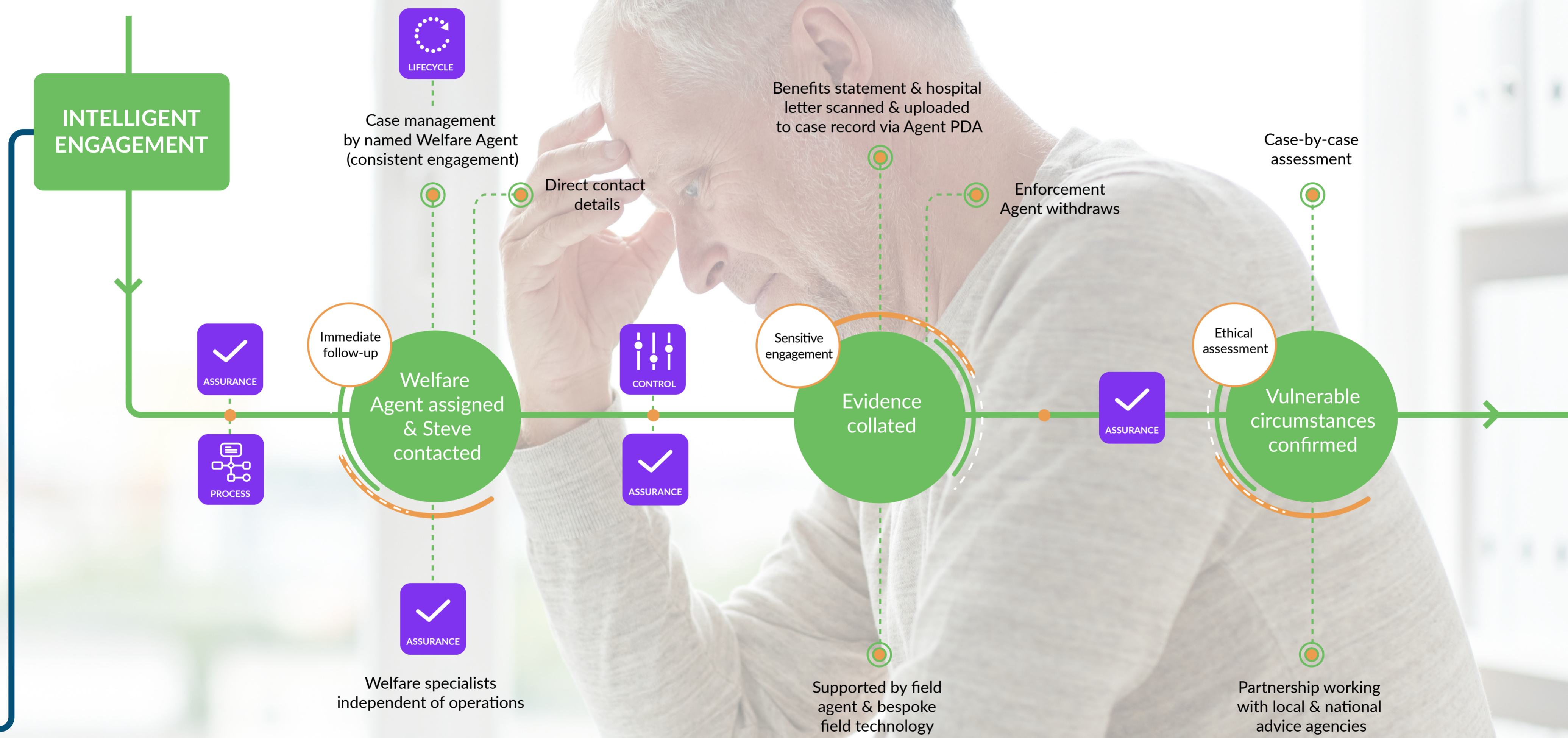
“ An Enforcement Agent turned up about a Council Tax debt. I've had letters and a message to contact them but that is the least of my worries. To be honest I was ready for an argument. I had a rant about everything but he didn't take the bait. He listened, said I needed to get the debt sorted and explained that they had processes in place to help. He got the welfare guy to ring me there and then. ”



“ Danny from CDER Group’s Welfare Team explained the process, asked for some information and went through how I could get this sorted. The Enforcement Agent took copies of my benefits statement and a letter from the hospital and sent it through on his phone before he left. Not what I expected at all. Really understanding and practical. ”

2

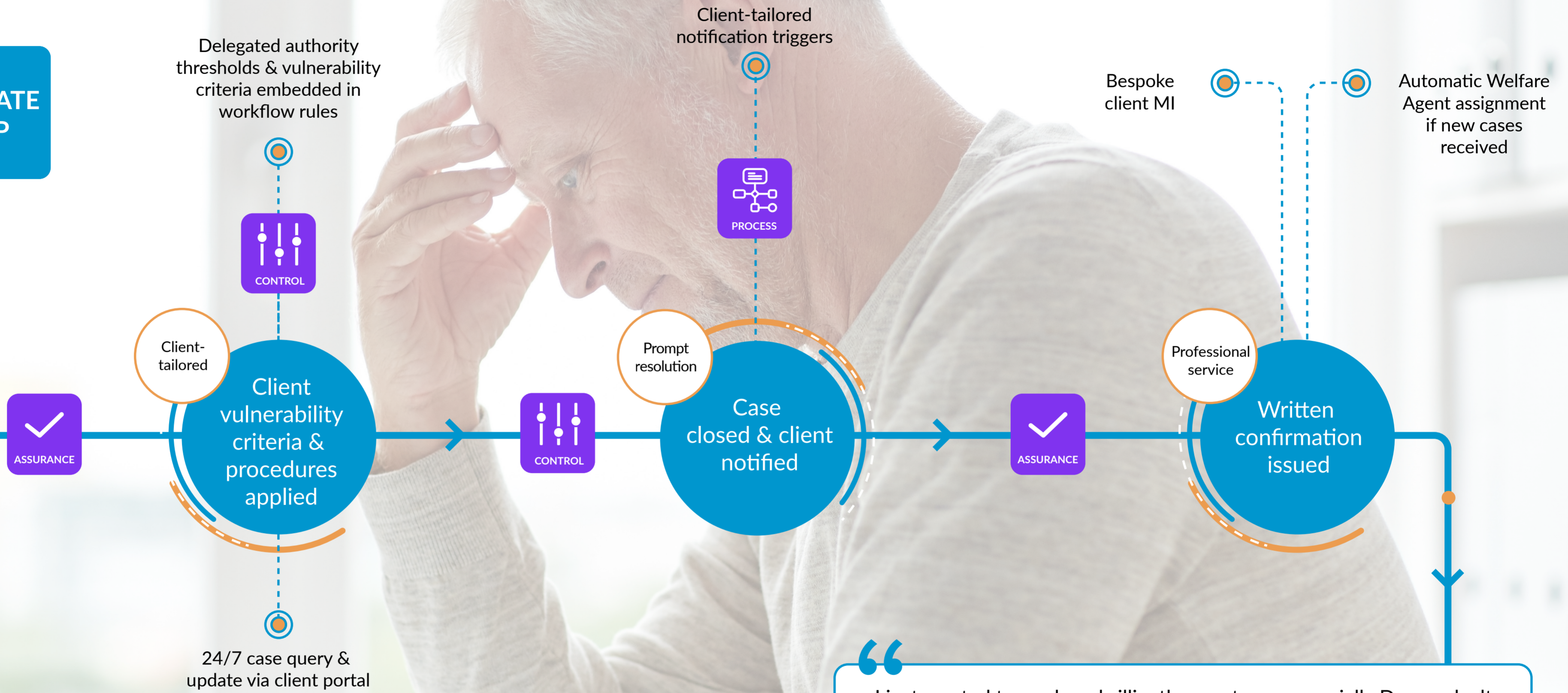
## INTELLIGENT ENGAGEMENT



“ Danny called back 45 minutes later. The case has been withdrawn and no further action will be taken. He advised me again to get some independent advice in respect of my other debts. I should have called when I got that first letter and saved myself four weeks of worry! ”

3

### PROPORTIONATE FOLLOW-UP



“ I just wanted to say how brilliantly your team, especially Danny, dealt with my case. Debt collection companies get a lot of bad press but in this case, it is certainly not warranted. I have fallen into debt due to serious health issues and Danny and your team have been empathic and not aggressive, it makes such a difference. So, thank you once again for how my account has been dealt with, they were not hostile and were all as helpful as possible. ”