

- Professional Receivables Servicing and Purchasing
- Your Western Balkans Turnkey NPL Servicer

**NPL = Client Non Core ⇒ ODM Core**

# ODM COLLECTIONS

## ABOUT US

ODM Collections is highly specialised in receivables management and purchasing. Founded in 2013, the company is the fastest-growing business in the receivables management sector on Western Balkans. For over 10 years of successful work, we managed to process more than 2.73 million cases with a total value of 2.56 billion euros, as well as to make a collection in the amount of over 155 million euros. Having identified opportunities for expansion, we have been extending our business beyond the borders of Serbia to cover the entire Western Balkans market whilst always taking into account local distinctions, clients' needs, and legal regulations. Our company has won the trust of a wide variety of clients from different sectors and industries.

Our portfolio comprises over 375.000 cases, with accounts receivable valued at more than EUR 280mn.



- We employ a personalised and professional approach, use cutting-edge technologies and innovative business solutions, and follow the most stringent ethical principles to provide a broad range of services tailored to your needs or those of your clients.



ODM Collections continuously strives to improve its operating processes and invests in the best people and technologies to be able to provide top-tier services. Our team leverages its knowledge and extensive experience in business law, sales, finance, tax, non-performing loans (NPLs), cash and non-cash asset management, and data privacy to handle all cases professionally and consistently. Clients receive tailored solutions based on detailed portfolio analysis, including recommendations for improving their own internal collection procedures.

In collaboration with noted Serbian law firm VP and professional enforcement officers from across the country, ODM Collections has deployed a unique, centralised receivables monitoring and collection process, making the company a true turkey servicer.

Our synchronised, three-tier structure, comprising call center, legal professionals, and enforcement officers maximises efficiency across all stages of receivables collection.

Back-office support relies on state-of-the-art software, developed in house and unique in the region, which facilitates service delivery and business processes, case tracking throughout all stages of collection in real time, and exceptional statistical performance, whilst permitting clients to keep abreast of all activities through regular monitoring.

Our flexibility comes from continuously improving our operations, adapting existing business solutions, and efficiently introducing new services, allowing us to respond rapidly to individual clients' needs and developments in the fast-paced receivables management market.

- Help your business grow using the wealth of expertise and long-standing experience of turnkey receivables servicing specialists ODM Collections.

ODM Collections specialises in receivables purchasing and collection/servicing, as well as consulting. Our clients can count on us when non-performing receivables become a threat to their business. At that point we assume full responsibility for their portfolios, approaching this task thoroughly and professionally.

[www.odmc.rs](http://www.odmc.rs)

# SERVICES



## RECEIVABLES PURCHASING

Receivables purchasing takes the stress out of your business: we get your money right away and we assume default risk. Selling matured receivables is becoming an increasingly popular strategy for organisations looking for rapid cashflow improvements and liquidity boosts or seeking to address the very many administrative and operational issues common with receivables portfolios.

Your company no longer has to worry about collecting late receivables and securing the vast resources needed to service them. We are here to professionally and comprehensively manage your receivables, focusing on addressing reputational risks and ensuring efficient collection proceeds. By purchasing your receivables we help your firm free up resources for growth, provide an injection of liquidity, and ensure you can reduce your negative balances.

Any receivables portfolio considered for purchase is always analysed in detail: its overall structure is reviewed, the types of receivables are examined, debtor information is verified, and collectability is assessed based on previous incoming payments. We seek to offer the best price for each portfolio based on the findings of this analysis.

After the final purchase price is agreed, we will sign a contract with your company to transfer your receivables and all relevant documents to ODM Collections. You will thereafter bear no additional risk nor be liable for any collection costs. Your firm will quickly receive payment and can continue operating without the drag of the outstanding receivables on your business.



## HOW WE MANAGE RECEIVABLES PURCHASING

Client interested  
in selling receivables



### Advantages of receivables purchasing

- Cash made available immediately, shoring up liquidity
- Saves time and resources
- Internal collection costs are optimised
- Operating efficiency is increased
- Ability to clear balance sheets
- Professional approach, no reputational risk
- Debtors can restructure repayment modalities and deadlines
- Beneficial tax treatment





## RECEIVABLES COLLECTION/SERVICING

We stand ready to assist you at all stages of collecting matured, written-off, and contested receivables. We propose solutions that support your strategies and business policies and tailor collection efforts to the types of receivables and debtors involved whilst upholding the rights and safeguarding the interests of all stakeholders. Our use of the success fee model reduces cost and risk of failure in both in-court and out-of-court collection. Both as servicers and as new creditors, we always strive to resolve collection issues amicably, never exceeding the bounds of professional communication and observing the strictest ethical standards.



## HOW WE MANAGE RECEIVABLES COLLECTION/SERVICING

Our long-standing expertise with collection has allowed us to continuously test and develop a wide range of effective solutions and methods. We tailor our approach to the features and strategy of each of our clients, the structure of their receivables portfolios, and the types of their debtors.



## OUTSOURCING OF ALL RECEIVABLES MANAGEMENT FUNCTIONS

Companies that choose to outsource all their receivables management functions to ODM Collections are able to focus on their core business and reduce internal collection costs whilst maximising collection efficiency.



## SPECIALISED COLLECTION/SERVICING CALL CENTER

Our call center ensures professional communication with debtors and is one of our key tools at all stages of the collection process. We ensure efficient collection by managing payments as they come in and reminding debtors of their outstanding accounts payable.

We are fully aware managing receivables is the most sensitive part of doing business. Our call center employs over 100 operators who undergo comprehensive training tailored to the needs of each client and constantly improve their knowledge and communications skills. Their professional approach helps defuse conflicts and allows clients to preserve relationships with their debtors.





## Professional approach to collection

### 01 Invoice monitoring

Timely and appropriate invoice sequencing and monitoring, from origination to maturity to ultimate collection.

### 02 Early ('soft') collection

Contacting debtors by telephone and letter to offer a polite reminder their payment is due.

### 03 Pre-legal collection

Lawyers are involved at this stage to send formal notices demanding payment, producing summaries of debts and projected costs in the event of failure to pay, proposing repayment plans, and negotiating with debtors.

### 04 In-court collection

If the client agrees, we work with our partner law firm and enforcement officers to initiate a formal court procedure that entails any possible in-court collection options. Our strategy always seeks to avoid legal action wherever possible in an effort to preserve relationships between clients and their debtors.

### 05 Legal action in insolvencies

We provide an effective mechanism to safeguard our clients' legal interests if their debtors become insolvent. Our legal team has a wealth of experience with all stages of bankruptcy proceedings, including filing claims, communicating with bankruptcy administrators, serving on bankruptcy bodies, monitoring bankrupts' asset sales, and collecting receivables.

Our company is also highly experienced in developing effective strategies to address complex issues and procedures at both the national and the regional level. We also provide assistance with restructuring and reorganisation efforts, always seeking to strike an optimal balance between the distress of a company and its future potential, where our legal team and business and financial experts collaborate with reputable external law firms.

# CONSULTING SERVICES

We offer a wide range of consulting services to investment funds and other investors wishing to enter our markets. Our experienced team is exceptionally well versed in legal regulations, key industries, and business environments in Serbia and the Western Balkans. We help identify business opportunities, engage in detailed analysis of receivables portfolios, review documents provided by selling clients, and offer the best price for each portfolio. Our key consulting services include:

1. Advisory support, opinions, and analyses of NPL portfolios
2. Retaining legal experts specialised in NPL portfolios
3. Drafting contracts, procedures, and general and specialised corporate byelaws
4. Anti-money laundering (AML) compliance
5. Risk procedures

Our consultancy goes beyond investors alone. Our long-standing experience and wide knowledge can also be highly helpful for creditors, who can benefit from our support in:

1. Identifying non-performing receivables and portfolios
2. Using key criteria to segment and optimise non-performing portfolios
3. Adopting strategies and best options for addressing non-performing receivables
4. Monitoring and overseeing implementation



### **Consulting services entail:**

- Portfolio due diligence and collectability assessment over a five-year period, based on similar portfolios analysed previously
- Detailed review of client documentation, analysis of all available information, and assessment of whether the documents and data are sufficient to proceed with collection
- Where receivables are secured by real estate collateral, verifying the legal status of the property and options for selling it in a reasonable period of time
- Real estate valuation using licensed property valuers
- Detailed examination of receivables owed by bankrupt debtors and assessment of bankruptcy estates and creditors' orders of priority
- Assessment of whether receivables are in danger of becoming barred due to statute of limitations and possible legal actions to extend time limits for collection
- Assessment and valuation of receivables secured by other types of collateral (such as securities, movable assets, and the like)
- Advising clients about receivables that may be prohibitively expensive or complicated to sell or where mortgages cannot be transferred
- Directly negotiating and aligning the process with clients at debtors' request

# REGION'S ONLY INTEGRATED BACK OFFICE AND COLLECTION SOFTWARE

Our expert team has designed a tailor-made IT solution that provides actionable information in real time and supports all ODM Collections operations. The only such system in the Western Balkans, this software uses cutting-edge technologies and meets all applicable global and national standards. The system is constantly updated to reflect operating changes and evolving technologies, allowing us to maintain our edge over the competition.

## **Advantages to our clients**

- Tailor-made software provides comprehensive support to both out-of-court and in-court collection and all related processes and procedures
- Detailed analytics of all phases of collection, including case duration, success rates, publicly available debtor information, and income and expenditures, by stage or overall
- Flexible software adapted to suit each client's needs
- Detailed personalised reports and summaries of collection efforts at any time
- Secure data exchange
- Big data approach to case entry and processing allows efficient portfolio evaluation
- High security standards for both hardware and software
- Constant optimisation and upgrades to hardware and software to deliver top-tier services
- New software solutions developed to suit clients' needs and comply with legal regulations and security standards

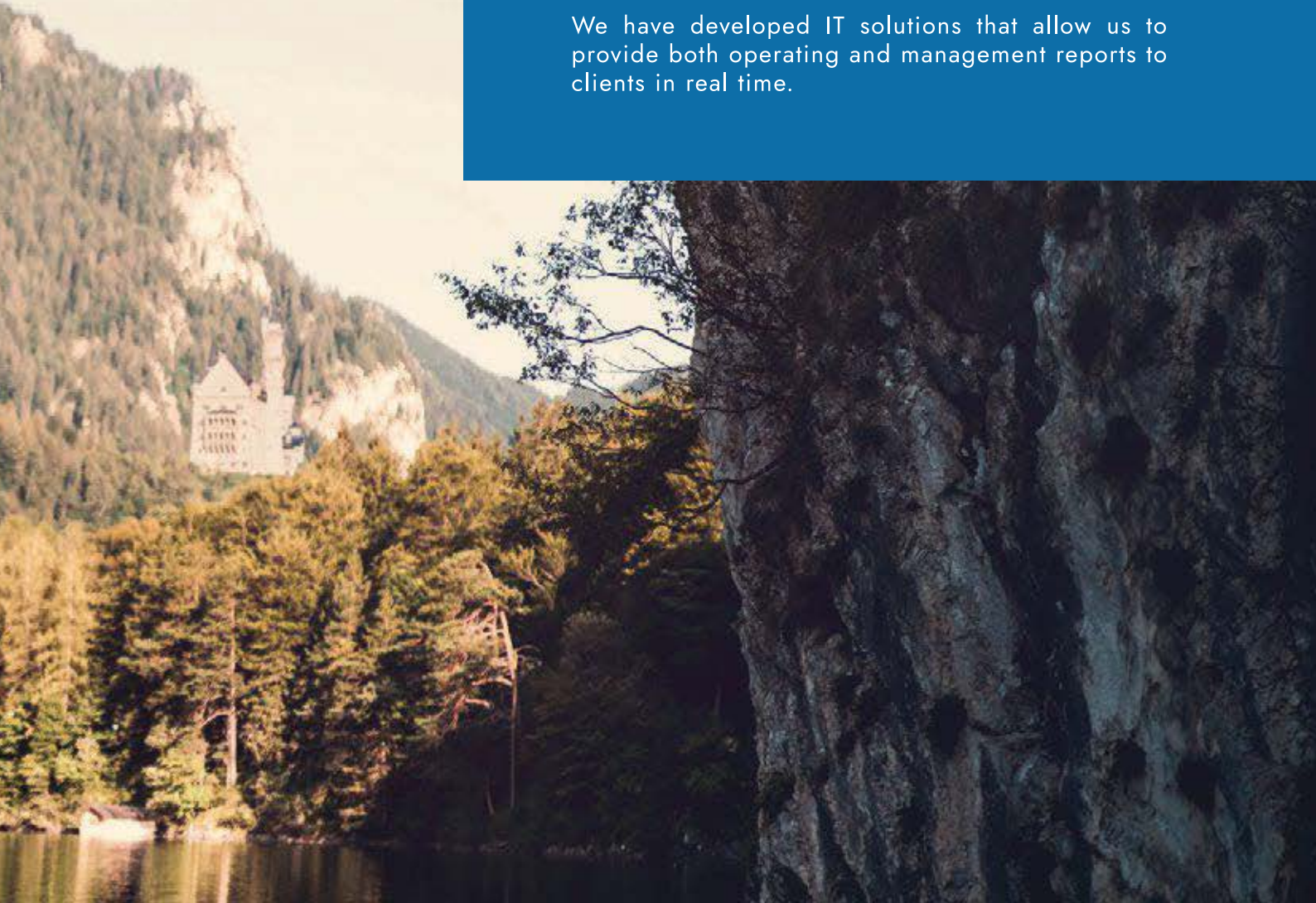


## REPORTING

Successful business requires active communication with clients and fast-paced information exchange.

Efficient and comprehensive regular reporting arrangements, including receivables amounts and outcomes of collection, are invaluable for both ODM Collections and our clients.

We have developed IT solutions that allow us to provide both operating and management reports to clients in real time.



# KEY CONCERNS AND POSSIBLE MISCONCEPTIONS

## **Potentially distressing practices in communicating with clients/debtors**

All communication with debtors is structured and follows scenarios prepared in advance that are based on the debtor's area of activity, nature of the receivables in question, and circumstances surrounding the receivables. We adhere to the strictest professional and ethical standards of communication. We never make distressing telephone calls, disturb debtors' neighbours or family members, or engage in any similar socially unacceptable conduct.

## **Disproportionate costs of collection for debtors**

Any costs of litigation to collect receivables are paid by the debtor, so that our clients receive the full amount of their receivables less only the collection service fee. Our strategy is always to avoid in-court collection wherever possible to safeguard relationships between clients and their debtors.





### **Inventory, assessment and confiscation of property**

We seek to avoid inventory, assessment and confiscation of property and are proud of the fact it accounts for fewer than 1 percent of the cases we manage. Where this process is unavoidable, we seek to reduce cost for the debtor to the absolute minimum.

### **Complicated paperwork**

To minimise paperwork, all documents are exchanged in digital formats and processed using the integrated IT solution designed by our expert team that provides all actionable information required for the collection process in real time. This software relies on cutting-edge technologies and meets all applicable global and national standards. The system is constantly updated to reflect operating changes and evolving technologies, allowing us to maintain our edge over the competition.

### **Treatment of receivables**

Receivables should not weigh down your business. They are assets that require appropriate treatment and management.

# REGIONAL PRESENCE

Since its inception in February 2013, ODM Collections has been growing, evolving, modernising, moving to increasingly sophisticated technologies, and improving its business model to respond to the demands of the market and the latest trends in the worldwide collection industry.

We have been extending our business beyond the borders of Serbia to cover the entire Western Balkans market whilst always taking into account local distinctions, clients' needs, and legal regulations. ODM Collections is the only one-stop-shop receivables firm operating in all six Western Balkans jurisdictions, Serbia, Montenegro, Bosnia and Herzegovina, Kosovo, Albania, and North Macedonia. Our ability to recognise the specific needs of the region and our exceptional effectiveness have helped us gain the dominant position in the receivables management market. In 2023 we plan to expand to Croatia and Slovenia, and thereafter to Romania and Bulgaria, seeking to become market leaders in South-Eastern Europe.











# REASONS TO CHOOSE ODM COLLECTIONS

- Professional receivables management and support across all stages of collection
- Maximum efficiency in collection through threefold synergy between call center, lawyers, and enforcement officers
- Integrated collection tracking and co-ordination from one center
- Your clients are our clients: professional treatment of debtors without reputational risk
- Flexibility through use of advanced IT solutions
- Compliance: long-standing experience in business law, finance, tax, and personal data protection guarantees adherence to highest standards and consistency in case management
- Robust and detailed collection analytics confirmed by client experiences
- Well-developed real-time reporting system adapted to clients' needs
- No initial costs due to use of a success fee model
- Regional presence across all six jurisdictions of the Western Balkans
- Reliable and reputable partner







## OUR CLIENTS

We build professional but at the same time close relationships with our clients, focusing on flexibility, pragmatism, thoroughness, dedication, and trust, and relying on both high-level knowledge and practical skills when considering our clients' needs from the perspectives of finance, law, public relations, and social sustainability.

In doing so, we strive to go beyond the traditional buyer-seller relationship and its emphasis on financial aspects that tends to neglect all other issues crucial for the success of both sides.

Our business relationships are guided by strict professional and ethical motives: no company is industry is too large or too small.

Our clients include major commercial banks, insurance companies, investment funds, telecommunications firms, and businesses in many other sectors and industries.



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