

# A Better Debt Recovery Service for Councils

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## Featured Articles:

- How Target Collections Keep Councils In Control
- Why Switch to Target Collections?
- New Provisions of the Civil Liability Act
- The Social Media—Facebook
- Contact Us

## How Target Collections Keep Councils in Control

Target Collections Pty Ltd are an experienced collection agency specializing in debt recovery services. We understand the importance of keeping the client in control of every stage of the debt recovery process. And we understand the importance of cash flow; that's why we make it our aim to deliver on time, every time.

### **What We Offer**

Speed and efficiency, a dedicated collections officer for each Council and electronic upload of data.

First two letters of demand **FREE OF CHARGE**.

Electronic debt system which allows Council secure online access to all relevant files 24/7 as well as the ability to obtain reports and load debts.



**TARGET  
COLLECTIONS**

Daily report of action listing fees incurred in the event that Council are requested to issue a certificate

### **How We Achieve Results**

Highly trained staff who are knowledgeable in all areas of Council process and relevant legislation.

Use of leading technologies which allow Councils to stay in control of the debt recovery cycle.

Streamlined processes which result in a high percentage of debts being recovered before legal proceedings are issued.

Management who focus on building relationships with Council and their staff to ensure the highest levels of customer service are delivered.

Understanding the importance of maintaining positive relationships between Council and it's Constituents.

### **You Get More**

Target Collections Pty Ltd is a wholly owned subsidiary of the highly respected law firm Anderson Rice Lawyers. Council can rest assured knowing that their debt recovery service is being managed by the best legal professionals in the business.

## Why Switch to Target Collections?

### **Experience and Understanding**

Target Collections has experience dealing with Council and we have made it our job to fully understand their requirements. From timelines and performance standards to automated processes and tailored daily reporting. We work hand in hand with Council to deliver a bespoke debt collection service.

### **Council Keeps Control**

Through the use of our secure online system, Council can access files 24 hours a day, 7 days a week. Data is automatically uploaded and ready to view and Council staff can generate tailored reports and even upload debt files.

### **Cost Effective Solutions**

Target Collections offers a streamlined and professional service which results in a high percentage of debts being recovered before legal proceedings are issued. Combine this with the first two letters of demand **FREE OF CHARGE** and you have an effective means of reducing costs while ensuring cash flow.

# New Provisions of the Civil Liability Act



**Michael Coldham**

*Managing Director of Target Collections Pty Ltd and Partner with Anderson Rice Lawyers*

## By Michael Coldham, Managing Director of Target Collections

The newly elected coalition government introduced on 8 February 2011 the Civil Procedure and Legal Profession Amendment Bill 2011 ("CPLPA Bill") to, inter alia, remove section 43 mandatory pre-litigation requirements which would have otherwise come into effect from 1 July 2011.

The main reasons for this proposal are, per the Explanatory Memorandum ("Ex Memo"), to ensure the general community has access to judicial assistance without unnecessary costs and/or undue delay. This is not to say that pre-litigation requirements have no practical relevance anymore:

A more restrictive note appears at paragraph 2 at page 1 of the

### Ex Memo:

The "Bill will ... end mandatory pre-litigation procedures for debt recovery and other inappropriate proceedings by removing the pre-litigation requirements for the civil procedure act 2010".

Paragraph 4 also noted that the "courts will retain their power to consider a party's use of mandatory or voluntary pre-litigation process.

Further, the Bill will allow rules of court to be made for or with respect to any mandatory or voluntary pre-litigation processes in relation to specified civil proceedings or specified classes of civil proceedings."

Where "appropriate", pre-litigation co-operation (such as roundtable conference and/or limited discovery) may remain necessary prior to institute a proceeding.

This legislation still has the requirement that a Plaintiff in any proceedings must sign the Overarching Obligation Certification.

Some Councils consider that providing a Power of Attorney or authority for the legal practice to provide the certificate is in order, it is our view that this creates a direct conflict of interest and flouts the intention of the legislation and may lead to an order by a Magistrate not in the best interests of Council.

"it is our view that this creates a direct conflict of interest and ..... may lead to an order by a Magistrate not in the best interests of Council."

## The social media—Facebook

Facebook and twitter have become household words in such a short period of time. As reported in the news just last week even the Police have resorted to Facebook to find information about missing people.

In fact Skype and Facebook were recently used in a facial recognition trial where crowds at major football events were scanned and people were identified in facial

scanning from their Facebook pictures.

In the collection business we have the use of many tools including Veda advantage but it is the Social media that is the winner.

Here at Target Collections we use Facebook to contact debtors and leave private messages and the success rate has been high as the debtor calls, we expect

mainly from being found, more than anything else.

There is much for us to learn in the modern world of instant communication. Have you tried a Facebook search? Our goal is to secure payment of accounts that are outstanding and communication with the debtor is vital in achieving this objective.

## Contact Us

To find out more about Target Collections Pty Ltd, go to [www.targetcollections.com.au](http://www.targetcollections.com.au)

There you can also view our online system. Visit the access tab and client to enter. Use the user-name demo and password demo (both lowercase).

There are only 2 debts in our demo case manager but the system allows you to view, notate and obtain reports, load debts and much more. Please

check that you are searching closed files and not open files as the demo lists are all settled.

You can also call Target Collections on (03) 9672 2601

Or email Michael Coldham, the Managing Director with any queries at: [michael@targetcollections.com.au](mailto:michael@targetcollections.com.au)

# TARGET COLLECTIONS PTY LTD

Ensuring cash flow for your business

ABN 41 080 844 499