

Consumer Credit Counselling Service

Significant Time Savings and Increased Efficiency

The company

The Foundation for Credit Counselling, based in Leeds, is the umbrella charity for the Consumer Credit Counselling Service in the United Kingdom and was established in 1993. Through its free national telephone service, ten regional centres and online CCCS Debt Remedy, CCCS is able to help people with debt problems wherever they live.

The business requirement

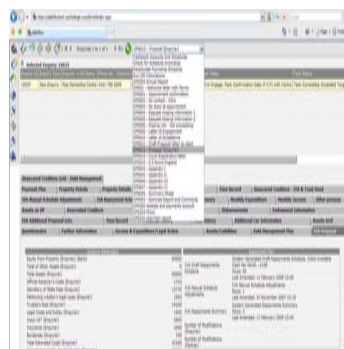
Having provided debt counselling and debt management plans for over 14 years, CCCS was a new entrant to the Individual Voluntary Arrangement (IVA) market in April 2007 when CCCSVA was setup. With many years of experience offering debt advice CCCS immediately set about looking for a software solution that would provide the amount of automation needed.

“DebtFlow is the best end to end IVA solution on the market.”

The first step for CCCSVA was to contact peers in the IVA market to find out what solutions were available and what recommendations there were, if any. Having visited some of the larger IVA providers CCCSVA was even more convinced that the chosen solution needed to be automated. Three main suppliers were short listed but the competition was ruled out and DebtFlow was chosen as the preferred solution.

The DebtFlow solution

CCCSVA currently refers IVAs from the main CCCS operation, however the longer term plan was always to be able to receive referrals from other sources, so it was important that DebtFlow would be able to handle volume cases automating as much of the process as possible. Nicholson says “It’s a productivity thing. Our aim as a charity has always been to run an efficient and effective service, driving out costs so that we can reduce fees and pass on the savings to our clients whilst still allowing our insolvency practitioner to maintain control of cases.”



CCCS knew it was essential to implement software to streamline their processes, and deal with the increasing demands from both debtors and creditors whilst also driving down costs. The powerful workflow engine and Customer Relationship Management (CRM) functionality also ensures they provide superior customer service.

“The DebtFlow solution will enable our organisation to scale up and take on more IVA cases without having to take on more staff and all the associated costs. We have the ability to double our capacity within a very short time.”

Steve Nicholson, CFO of CCCS comments,

“The last two years were a difficult time in the IVA market; I believe that for those organisations’ that survived, 2009 will be a positive year. We are now using DebtFlow to manage our IVAs from Nominee through to Supervisory; we have an extremely efficient operation which allows us to produce annual reviews at the touch of a button and makes monthly payments to creditors by BACS. DebtFlow is the best end to end IVA solution on the market.”

Steve Hull, CEO, Sawfish Software says,

“DebtFlow truly is an end to end system, with the ability to manage personal insolvency cases from the initial enquiry right through to completion, allowing our customers to benefit from true case management. Over the last 12 months we have worked closely with staff at CCCSVA, ensuring they reap maximum benefits from the DebtFlow system as well as developing a good professional working relationship to the benefit of both parties, now and for the future.”

“We now have an extremely efficient operation...”