



**“There was complete consensus to proceed with DebtFlow.”**

#### The company

Invocas Group plc is one of the UK's leading debt solutions businesses and an acknowledged market leader in personal debt solutions in Scotland. With offices across Scotland and the north of England, the majority of Invocas' personal insolvency business is currently Protected Trust Deed (PTD) work; however the organisation has more recently evolved towards a more comprehensive personal debt solutions business offering a complete range of services.

#### The business requirement

Invocas recognised the need to upgrade their existing software to a more comprehensive automated solution which would allow greater functionality, efficiency and flexibility as their requirements and that of the personal insolvency market changes.

With over 4000 personal insolvency cases and growing, Invocas wanted to maintain their best practice processes, whilst obtaining the significant benefits provided by a software solution like DebtFlow from Sawfish Software. DebtFlow's integral processes and procedures would allow for a substantial increase in the number of client debt solutions, whilst increasing control and monitoring of an expanding portfolio.

**“We were keen to choose a supplier that would not only tick the boxes on our wish list but would also work with us in partnership.”**

#### The DebtFlow solution

After a thorough and rigorous assessment process, and positive references from existing DebtFlow customers, DebtFlow Personal Insolvency Suite was chosen in a deal worth £290k on the basis that it was able to bring automation, standardisation and best practice to the Invocas Newtomorrow Advice Centre, Debt Management and Personal Insolvency business.

debtflow	
Save	Account: Samantha Cooke
Account ID	10015
Total Paid In	£238.00
Total Paid Out	£150.00
Total Reserved	£0.00
Available Funds	£88.00
Number of Receipts	2

With a very high success rate of completion for clients with a PTD, Invocas wanted to be able to replicate this success as they move into the Individual Voluntary Arrangement (IVA) and Debt Management markets. There was a need to maintain this growth without having to significantly increase their cost base as they grow, managing a higher volume of cases requiring automation of repetitive and time consuming tasks.

#### DebtFlow in practice

The advice centre based in Glasgow with a team of 25 advisors will benefit from the Decision Engine which is at the fore of the DebtFlow solution, best advice and compliant recommendations will be made in a matter of minutes as the system uses business logic to produce the best solution for the client based on their individual circumstances.

#### The benefits to Invocas Group plc

DebtFlow will manage the organisation's communications with the client and streamline processes right through to the completion of the case. Many tasks such as annual reviews and letters will now be produced at the touch of a button with DebtFlow. In addition DebtFlow, which is a web-enabled application, will make the sharing of client and case information across sites a reality, ensuring that staff always have up-to-date customer information available whether in the office or on the road.

“We were keen to choose a supplier that would not only tick the boxes on our wish list but would also work with us in partnership to deliver the business benefits we are looking to achieve. We reviewed the DebtFlow solution in comprehensive workshops, at the end of which there was complete consensus with the decision to proceed with the development and implementation of DebtFlow.” Says Stephen Lightley, CEO.



Steve Hull, CEO, Sawfish Software says “We're very pleased to be working in partnership with Invocas as they grow their personal insolvency business. We're able to bring a complete end-to-end solution to automate and streamline their processes, as well as the experience of dealing with many leading organisations in the personal insolvency market over the last few years.”