

Recovering commercial debts across international borders often requires specialist expertise, local market knowledge, and an understanding of complex regulatory frameworks. This case study demonstrates how CCICM successfully recovered a substantial overdue debt in Germany, a jurisdiction with strict regulatory requirements for debt collection activity, through a collaborative international recovery strategy.

Case Study: Overseas Debt Recovery Case Study - Germany

The Client
CCICM was instructed by a financial services company to recover an overdue commercial debt owed by a German footwear supplier. The outstanding balance, valued at €39,000. By the time the matter was referred to CCICM the debtor had entered administration proceedings, creating additional complexity and uncertainty around the prospects of recovery. Our objective was clear: maximise recovery of the outstanding balance while navigating the legal and regulatory challenges associated with insolvency proceedings in Germany.

The Challenge
This case presented a number of significant challenges from the outset. Germany is considered a restricted jurisdiction for debt collection activity, requiring local expertise and strict adherence to regulatory requirements. As a result, direct collection activity from the UK was not appropriate, making the involvement of experienced in-country specialists essential.

In addition, the account documentation required extensive review and reconciliation before recovery action could commence. Purchase orders, invoices, and supporting records needed to be verified, corrected, and matched accurately to ensure a complete and defensible account position. Establishing a clear audit trail and comprehensive understanding of the debt was critical before engaging with the debtor, insolvency representatives, and other stakeholders. Without this groundwork, any recovery efforts would have been significantly weakened.

The Recovery Strategy
Recognising the regulatory complexities involved, CCICM engaged its trusted debt recovery partner in Germany to manage local activity and represent the client's interests within the jurisdiction. Working closely with our client and German partner, we undertook a detailed review of the account history and supporting documentation. This collaborative approach ensured all relevant records were accurately reconciled and that a robust evidential position was established.

Once the documentation had been validated, our German partner engaged directly with the appropriate parties, navigating local insolvency procedures and regulatory requirements while maintaining regular communication with CCICM and the client.

Throughout the process, the case was centrally managed from the UK, providing the client with consistent reporting, transparency, and strategic oversight.

The Outcome
Despite the complexities associated with an insolvent debtor and a regulated overseas jurisdiction, CCICM's structured recovery approach delivered an exceptional result. Through close collaboration between CCICM, our German recovery partner, and the client, negotiations progressed successfully and all outstanding issues were resolved.

Just six months after instruction, payment of the debt was secured in full. The successful outcome was achieved without unnecessary escalation and demonstrated the value of combining local expertise with experienced international debt recovery management.

Benefits of Partnering with CCI Credit Management

Global Network, Local Expertise: Access experienced debt recovery professionals and legal partners in more than 130 countries worldwide.

Cross-Border Commercial Debt Recovery: Specialist support for recovering overseas B2B debts across multiple jurisdictions and regulatory environments.

Strategic Negotiation: Commercially focused recovery strategies designed to maximise collections while controlling costs.

Reduced Reputational Risk: Professional and compliant collection practices that protect your organisation's reputation.

Transparent Reporting: Regular updates, clear communication, and full visibility throughout the recovery process.

Collaborative Approach: We work alongside internal credit control teams to deliver a seamless extension of your existing collections function.

About CCI Credit Management

CCI Credit Management (CCICM) is a multi-award-winning UK credit management and debt recovery specialist with more than 40 years of experience delivering results in credit control and debt collection.

- Proven expertise in complex overseas debt recovery and cross border collections.
- More than 40 years of experience in commercial debt collection and credit management.
- Trusted by governments, banks, insurers, accountants, asset-based lenders, private equity firms, multinational organisations, and SMEs.
- International recovery capabilities supported by over 90 partner offices worldwide.
- Headquartered in the UK
- Fully FCA authorised and regulated, with ISO 9001 and ISO 27001 accreditation.

Flexible, Results-Driven Pricing Model

No Win, No Fee Debt Recovery: Contingency-based pricing ensures you only pay for successful outcomes.

Debt Portfolio Purchasing Options: We do purchase debt portfolios and will consider each opportunity on a case-by-case basis.

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