

You present your client with your detailed invoice, stating your clear payment terms e.g. "Nett payment due in our office 29 days from the date of this invoice".
Request a 'read receipt' if sent by email.

First reminder phone call one day after your payment term expires

Second call requesting payment after 7 days.

You send/deliver a
Letter of Demand

[click [here](#) for a simple template]

Debtor pays the debt

Or Debtor negotiates payment

Or Debtor asks for more information

Or Debtor denies the debt

You provide more information

You choose not to provide more information

Debtor pays the debt

You apply for a
Statement of Claim
(registered with the local court)

Defence

Debtor's Response

No Response

Particulars of Defence
Subpoenas / statements

Settlement by negotiation
– Debtor pays the debt

Court Hearing

Judgement

Default judgement

**Debt Recovery
Flow Chart**

Enforced judgement

Sherriff's action.
Goods confiscated.
You get paid.