

WILLIAMS, CHARLES & SCOTT LTD.

AN INTERNATIONAL COLLECTION SERVICE

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IMPACT OF BAD DEBT WRITE-OFF ON SALES

Bad debt write-offs affect more than your company's cash flow and bottom line performance. They also impact its sales and marketing efforts. The below table shows the "multiplier" impact on sales from bad debt write-offs. For example, a business with a net profit of **2%**, experiencing **\$100,000** in write-offs, would require an additional **\$5,000,000** in sales to offset the loss of profit on the \$100,000 in write-offs.

Bad Debt Write OffAnd Your Net Profit is				
	2%	3%	4%	5%	6%
\$100,000	\$5,000,000	\$3,333,333	\$2,500,000	\$2,000,000	\$1,666,666
\$250,000	\$12,500,000	\$8,333,333	\$6,250,000	\$5,000,000	\$4,166,666
\$500,000	\$25,000,000	\$16,666,666	\$12,500,000	\$10,000,000	\$8,333,333
\$750,000	\$37,500,000	\$25,000,000	\$18,750,000	\$15,000,999	\$12,500,000
\$1,000,000	\$50,000,000	\$33,333,333	\$25,000,000	\$20,000,000	\$16,666,666
\$2,500,000	\$75,000,000	\$50,000,000	\$75,500,000	\$30,000,000	\$25,000,000

A SERIOUS MATTER

Controlling and lowering your bad debt write-offs is serious business and Williams, Charles, & Scott, LTD. (WCS) has been serious about helping its client's lower their bad debt write-off's since 1983. With a diversified clientele on both a Domestic and International level, WCS possesses an established a track record in effectuating prompt, effective, and personal service in recovering all types of Commercial accounts. A technologically savvy collections firm, WCS is also longstanding members of the American Collectors Association (ACA) and are holders of the Certificate of Compliance with the *Commercial Law League of America*. Bonded and insured, WCS also maintains a separate Trust Account for all recoveries, so your funds are safe.

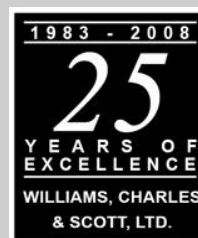
CONTACT

WCS is open from 9AM to 5PM M- F EST and can be reached at 1-800-652-4445 or by email at sales@wscollects.com. With a dedicated staff on hand, the WCS team is focused on being responsive to inquiries, suggestions, and requests at all stages of account placement.

Feel free to contact WCS for any reason regarding your past, present, or future collection needs.

CORPORATE HEADQUARTERS

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