

Consulting & Debt Management

CONTACTS

TRIESTE

via XXX Ottobre n. 4,
34122 Trieste, Italy
tel. +39 040/7600429
fax +39 040/7600432

MILANO

viale R. Serra n. 6,
20148 Milano, Italy
tel. +39 02/92875409
fax +39 02/92875430

MONFALCONE

via E. Ceriani n.8
34074 Monfalcone, Italy
tel. +39 0481/281283
fax +39 0481/281283

www.studiocogefin.it

Email:

info@studiocogefin.it

commerciale@studiocogefin.it

Studio Co.Ge.Fin Srl is a financial consultant and a management company founded in 1990 in Trieste, Italy. It has the aim of recovering debts throughout Italy and abroad.

The purpose of our services is to satisfy the needs of companies that operate in Italy and abroad, and want to work with a unique partner able to guarantee the best service with the highest professionalism.

Our company, being effective and flexible, is able to adapt itself to the needs of our clients by delivering personalised services.

We are a founder member of UNIREC (National Association of Credit Collection Enterprises) based in Rome at Confindustria. The Association is a guarantor of quality, having adopted a strict code of conduct to whom all members must adhere to. We are also members of EBITEC, Italian bilateral organization for credit protection.

Here it follows a description of our agency and its operational areas.



Studio Co.Ge.Fin. Srl
TRIESTE



Studio Co.Ge.Fin. S.r.l.
Registered at the Italian
Chamber of Commerce in
Trieste, number 00790720320

Invested capital
€ 51.000,00

Yearly turnover
around € 1.000.000,00

Company profile

Studio Co.Ge.Fin. is a collection agency based in downtown **Trieste**, in the North East region of Italy. Recently two new offices opened in **Monfalcone** and **Milan**, areas that have been chosen since the majority of our clients are located there.

Our core value is based on **high-qualified professionals**, employees and collaborators, who have a considerable experience in the debt collection field. All of them have been rigorously selected and are regularly trained.

In order to give the most serious and efficient service, it is our commitment to protect our client's business and image. All collection procedures are performed by following an **internal code of conduct** strictly observed by our employees and collaborators.

Studio Co.Ge.Fin. Srl has been chosen, for his diligent observance of the current guidelines, by the Bankruptcy Section of the Courthouse of Trieste, who has been given us several important debt recoveries projects who had been handled fast and with a great satisfaction.

Services

Our company is in charge of handling the debt collection on behalf of important clients operating in the sectors of: credit cards, consumer credit and for known Italian commercial companies.

We have been licensed by the local Authority in Trieste and we are allowed to give services such as:

- **extrajudicial management and debt recovery**
- **assistance in legal contentious matters**
- **fiscal advise for obtaining evaluations for write-off of credits**
- **financial consulting on credit management**
- **business information service**

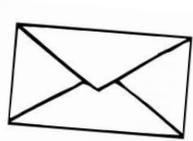
Based on License N. 6944 released on February 14th 2013 by the local authority in Trieste, we can provide **Business Information Service**. This is a complete and very precise Business Report containing the most important official data about a company or individual, analysed and reviewed by expert analysts.

The analysis and the evaluation of such data and the delivery of a detailed Information Report, is an useful tools to understand who you are dealing with. Knowing a customer means reducing the credit risks when doing business.

Debt recovery: extrajudicial phase

The aim of our service is collecting difficult credits and converting them, in the shortest time, in cash flows for our clients. To get good results Studio Co.Ge.Fin. works with the most important Italian data banks, enabling us to get information regarding traceability and the financial status of a debtor.

To achieve our mission, we adopt an efficient operating procedure following these steps:



Letter

It is the first approach with the debtor. A letter is sent to inform him that we are in charge of collecting the credit on behalf of our clients. This phase is used to produce the first reaction.



Phone contact

To succeed in the debt recovery process is necessary to have a contact with the debtor. The purpose of the phone call is to evaluate the real situation of the debtor, by trying to solve all those problems that could block making the payment. With our client we provide a personalised debt recovery plan aiming to a timely collection.



Agent intervention

Professionals, trained and registered solicitors, registered at UNIREC, meet the debtor to discuss the payment. It is an attempt to make the collection in person by our local agent.

Our solicitors network, which is mostly present in Northern Italy, is directly organised and monitored by our headquarter in Trieste. We are constantly connected with them through our WEB-ON-LINE system called Ulisse.



Statistics and control

With our software we can run statistics, update and control our data everywhere and anytime thanks to the "e-link internet platform".



Ulisse credit solution software

It is the "heart" of our system. It allows of controlling and sharing information and it represents also the perfect solution for a fast and precise accounting administration.



Final analysis

At the end of the recovery process, in case of missing payments by the debtor, we prepare a detailed report where we analyse the reasons that brought an unsuccessful outcome. We provide to our client a complete documentation about the case that can help the creditor in evaluating the necessity of a legal action against the debtor.

Business Information Service

This is a complete and very precise Business Report containing the most important official data analyzed and reviewed by expert analysts.

Through our services, you can obtain the most important data who define an economical and financial profile of an Italian company and/or an individual. We produce useful analysis for recovering credits or for diligently performing a business agreement.



Business information report

It is an indispensable tool to transmit information about the economic and financial situation of a company or individual. It is a necessary analysis for estimating the reliability and solvency level of a company/individual.



Headquarter: Via XXX Ottobre, 4 34122 Trieste, Italy

Tel. +39 040/7600429 - +39 040/7600431

info@studiocogefin.it commerciale@studiocogefin.it