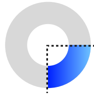
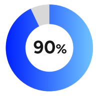
Make Repayment Agreements work for you:
Finance Professionals

For many social landlords, repayment agreements account for a significant portion of outstanding debt, often making up **25%-50%** of arrears. Alarmingly, break rates for these agreements can reach **up to 90%**, introducing significant unpredictability. This volatility poses challenges for finance professionals in strategic planning and accurate financial reporting.



25%-50% of arrears debt is tied up in agreements



These agreements break **90%** of the time

Key Challenges

Financial instability due to the unpredictability
The high break rates of repayment agreements hinder your ability to plan strategically.

Normalisation of indebtedness
The routine acceptance of debt from payment agreements limits funds available for reinvestment, thereby increasing the organisation's risk profile.

Reporting to stakeholders
Inconsistent repayment patterns and the lack of data available, complicate transparent and accurate reporting to stakeholders, undermining confidence and decision-making.

The Solution: *Agreements Manager by Voicescape*

Agreements Manager provides complete visibility into all repayment agreements, delivering actionable insights that enable finance professionals to identify the health of arrears. This clarity empowers finance teams to develop more effective debt recovery strategies, mitigate risk and ensure a more stable cash flow.

Key features include:

Dynamic Risk Profiling
Identifies the likelihood of agreement failure, allowing for targeted interventions.

A Strategic Asset
Providing a complete view of arrears, enabling better forecasting and informing senior-level decision-making. A capability that has never been attainable before!

Risk Dashboard
Visualises risk levels associated with each agreement, enabling finance teams to adjust repayment plans in alignment with organisational KPIs

Impacts and Key Benefits for Finance Directors

Enhanced Transparency: Achieve full visibility into repayment agreements, arrears debt, and associated risks, allowing risk mitigation strategies to be implemented.

Optimised Debt Recovery: Develop tailored repayment schedules, increasing the sustainability of agreements, thereby improving overall debt recovery rates.

Strategic Decision Making: Leverage improved forecasting, budgeting, for enhanced risk management and accuracy in senior-level reporting.

Operational Efficiency: Streamline processes to reduce the time and resources taken by the Housing Team to create and manage agreements, allowing staff to focus on higher-value tasks.

Achieve Financial KPIs: Demonstrate proactive financial leadership by adopting innovative solutions that stabilise and improve the organisations financial health.

Cultural Shift in Financial Responsibility: Promote a culture of accountability and consistency within the tenant community by addressing the normalisation of repayment agreement breaches, thereby reducing the overall risk profile.

Secure your financial health with Agreements Manager. **Contact us today.**

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