



**EQUIFAX**<sup>®</sup>



## Case Study

**Our recoveries pricing benchmark analysis enabled our client to negotiate a 50% reduction in their suppliers fees resulting in a cost saving of £200K per year**

### Situation

The Growth Company Business Finance (GCBF) engaged the TDX<sup>®</sup> Group Advisory team to conduct a comprehensive Strategy Review of GCBF's early and late arrears management capabilities. Utilising expertise in collections and recoveries, TDX Group supported GCBF to define and implement improvements in GCBF's operational model.

The aim of the engagement was to ultimately increase efficiencies and effectiveness within GCBF's collections strategies, management of data and subsequent execution flows.

### The project

In accordance with the latest Consumer Duty regulations, TDX Group promoted a customer-centric approach to the operation which aligned to GCBF's ethos of delivering the optimal outcomes to their partners and customers. TDX Group championed a number of improvements that also created a more sustainable, efficient and robust operation.

### Results



**Conducting a comprehensive strategy review resulting in an annual cost saving of £200K and increased efficiencies in collections and recoveries**



**Moving towards a champion-challenger DCA strategy, estimated to generate further performance uplift in the range of 10-20%**



**Implementing a new MI Framework as an enabler for more effective DCA management and a more robust compliance approach**



[equifax.co.uk/business](https://equifax.co.uk/business)

**TDX<sup>®</sup> Group**



#### Client

The Growth Company Business Finance (GCBF). GCBF is a not-for-profit lender specialising in the deployment of publicly backed capital in simple, hassle free loans to help businesses start, grow and thrive.

<https://businessfinance.growthco.uk/>

#### Why TDX Group?

Having previously worked with the TDX Group, GCBF had confidence of effective collaboration with best practice and policies being incorporated efficiently - as such the prompt and safe execution would cause limited disruption to existing business operations.



GCBF found the leadership, execution and delivery of the Project from Charlie and Vessi to be first class and above expectation. GCBF is very grateful for Charlie and Vessi's contribution and would recommend the services of TDX externally where appropriate."

#### Paul Breen

CEO, The Growth Company  
Business Finance



## Let's talk

Contact us today to schedule a consultation with one of our experts.

[Speak to our experts](#)

Copyright © 2025, Equifax Inc., Atlanta, Georgia. All rights reserved. Equifax is a registered trademarks of Equifax Inc. TDX® is a registered trademark of TDX Group Limited a wholly owned subsidiary of Equifax Inc. TDX Group Limited Registered in England with Company Number: 05059906. Equifax Limited is registered in England with Registered No. 2425920. Registered Office: 1 Angel Court, London, EC2R 7HJ. TDX Group Limited and Equifax Limited are authorised and regulated by the Financial Conduct Authority. All other registered marks, service marks, and trademarks listed are the property of their respective owners.