

# James Rosa Associates Ltd

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If you are a private individual or a company owner/director struggling with unmanageable debt (either personally or with the business), then James Rosa Associates can help. We deal with a broad range of clients, working with them on a bespoke process designed to resolve their specific debt problems which is tailored to their own unique circumstance. Should you be involved in a civil or commercial dispute, we can also offer mediation services (Julian Donnelly is a fully accredited and CMC Registered civil and commercial mediator). As licensed debt counsellors and debt adjusters, we work with the clients and will discuss the options available to them to resolve their debt problems. Once in possession of all the facts, we give “whole of market” advice as we feel that this education is the most important part of the process. We will describe in detail every solution that is open to the client, the mechanics of how they work, and the pros and cons that apply in the client’s own unique circumstances. By using this approach, the client can then make an informed choice about the best way forward. We give advice on all aspects including (but not limited to): Personal guarantees Debt management plans Negotiated full and final settlements Personal bankruptcy Individual voluntary arrangements (IVAs) Property repossession Company liquidations and dissolutions Company administrations, CVAs etc Civil and commercial mediation The solutions we offer in-house can be broken down into 3 key areas: If a lump sum is available (but not enough to pay the debt in full), we provide **NEGOTIATED SETTLEMENTS** If declaring yourself personally bankrupt is the appropriate solution, we provide a **PERSONAL**

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ASSISTED BANKRUPTCY service If you are a Company Director or an Insolvency Practitioner, then we offer an INSOLVENCY SUPPORT service