

GREETING:

After some years on the market of unpaid, and dragged for the growth of our company, we appear the challenge of catching new clients and at the same time to extend our area of performance.

When we sit down to elaborate a document that was serving us to be able to say to our future clients: how is it our company?, what type of professionals do we her(it) form?, which are our methods of work?, what services do we offer?, in short, what can we contribute his initial confidence to win us?; the great disadvantage appeared, how can we express with words the work that we realize, all the persons of the company, during these years?

Really it is not not easy at all, but we have elaborated this Dossier, in order that at least, it uses as the first capture of contact, between(among) our company and the one that you represent; we will have obtained our aim(lens), if with him(it), we wake up his) interest to know ourselves a bit better, if it is like that, know that we will be been charmed with of attending to him.

Javier Sánchez Fernández
Administrador

THE COMPANY:

Gescosa is born, as a Galician small enterprise, is constituted, as a Civil Society, and his offices are fixed in full center of Santiago de Compostela, integrated by professionals with wide experience in the sector of Unpaid, throughout the time it has consolidated a clients' portfolio and a wide relation of services, which now we put to his disposition (regulation).

From the first day, we understood that to be capable of being able to remain on the market, together with the big companies of the sector and be able to support, beside doing well our work, we it would have to complement with other services, that these cannot or for his high cost and few "Profitability" for them, they do not want to give.

The only activity of the company in the moment of his constitution, was the recovery of the obligations, which our clients were entrusting to us; today in day it is not the only one, but it continues being the principal one.

Throughout these years, there were joining additional services, all of them directed to being able to fulfill the principal aim of the company; " The recovery of the debt of our clients ".

Thus they arose, several types of services, some directed to facilitating our clients, the means to be able to verify the solvency of his debtors, and be able like that (this way) to lower his indexes of delinquency; " Monitorings Register Them, Services of Indexes, Checking of Vehicles, Location of Domicile, Location of Work " Etc; Others directed the Recovery of the Debt; " Juridical Advising, Expert's reports, Management and Sale of Impeded Goods "; and finally another Group of Services, which are directed the own (proper) debtors, in order to put in his hands the means, which allow them to confront the debt contracted with our clients, " financial Intermediation, Discount of Commercial paper (role), Management and Sale of Goods, Unification of Obligations ", etc.

We continue incorporating, new services, some on initiative of our own (proper) company, depending on the needs of our work and others requested by our clients.

The last one of the built-in ones, for our clients of automotion, is the service of; " Credit audits Stock ", across this one service we realize, Audits in the banks and in the grants, so much of new, secondhand vehicles or of demonstration (proof), trying, this way to take an exhaustive control of his fleets, avoiding, arrears in the payments, of the sold units, possible frauds, etc.

A continuous innovation and the exceptional one, relation with our clients, grants us, to place to the forefront of the companies of our sector, permitting this way to reinforce our operative and technological capacity, and to confront the challenges of the future with the enthusiasm that our clients deserve.

OUR ORGANIZATION:

Gescosa, is placed in Santiago de Compostela, city that for his unsurpassable one, geographical situation and communications, allows the total control, of the area of performance of the company, which initially is fixed in the autonomous community of Galicia, and later it was extended to the communities of Asturias, Cantabria and to León's province.

At present we are in full process of expansion and it is in study, the possible opening of offices, inside and out of our current area of performance, on the one hand, to be more close to our clients and to be able to obtain a perfect collaboration; and for other one, the management of street, to improve the recovery of our portfolio of bad debts.

This process of expansion, it implies in turn, the amplification of our human eEquipo, for which, we are establishing also new contacts with professionals, with wide experience in the services that we offer to our clients, in the new zones of performance them to be able to incorporate to our equipment(team) of work.

At present we have professional collaborators practically in the totality of the national territory, that we can possess(rely on) for punctual performances.

The human equipment(team) they form it: Administrative, Active / Operadores/as of Telegestión, Agents of Street, Investigators, Experts in expert's reports, Experts in Management and Sale of Real estate, Juridical Advisers, Labour Advisers and Tax consultants, all of them with a wide experience in His sector, and with an average antiquity of 14 years; the control is done, under the control of an equipment(team) of government that directs, coordinates and unifies the actions of the previous ones.

OUR GUARANTEES:

Gescosa, ride from the year 97, working on this difficult market, was created, for the demand(lawsuit) of several clients, who wanted to entrust to us her Unpaid ones; these the same clients, continue working today in day with Gescosa.

From our beginning, we do not stop catching clients, adding those that already we had, and without having lost any. This one is Our Major Guarantee.

Gescosa; it he does not have any problem, in facilitating, the telephones of the anagers, Persons in charge, The Directors of Banc, and other Companies, with which of a form or other one it she works or collaborates; in order that there could be asked references, (previous authorization of the same ones for every concrete case).

Gescosa, knows and unfounds his agents collaborators, the Ethical Code and Deontológico, which this profession needs; since we think that recovering is our labor, but doing it always, from the respect, without "staining" the most minimal thing, the image of our clients.

Gescosa, is given of discharge in the Protection Agency Of Information, inside the requirements that the Law marks.



Gescosa, has an assurance compound, Multirriesgo, of 300.000 Euros, for anyone, contingencies, could arise.

OUR SERVICES:

The services that our company offers, we have classified them under two groups, depending on both types of clients, which are directed, though some product can fit perfectly any client.

On the one hand we have products directed the Banks and Financiers and on the other hand to the Small and Medium Companies as well as autonomous and particular:

BANK AND FINANCIAL ENTITIES:

- Management of Unpaid.
- Monitorings and Reports.
- financial Intermediation.
- Expert's reports.
- Juridical Advising.
- Management and Sale of Goods Furniture - real estate.
- Credit audits stock.

SMALL AND MEDIUM COMPANIES, AUTONOMOUS AND PARTICULAR.

We have packages of products, adapted to the needs of his company that for a cost similar to that of his current agent, we offer him(her) all the services of our company.

- Management of unpaid.
- Monitorings and Reports.
- Juridical Advising.
- Fiscal Advising.
- Labour Advising - Countable.
- Discount of Commercial paper(role).
- General Assurances.
- Opportunities of Investment.
- Merchanting company.
- Buy Of Default / invoice.
- Integral Management Gescosa.

MANAGEMENT GIVES UNPAID

Gescosa, company specializing in the Treatment and Management of Unpaid, offers to his clients the possibility of improving his collections, reducing his levels of delinquency. We are specialists, and give special attention to preserving the good commercial relations with his own clients.

Confidentiality in the management; All the information, which is provided to Gescosa in relation to the processes, will be treated as a confidential form and only it will use her with the only end(purpose) of the Recovery of the Debt. We have direct connection with bases of information of some of Our Clients across systems AS/400 ó S/300. Efficiency in our work; we are specializing agents, more than fourteen years of professionalism support us. Our offices are provided with the technical necessary

means, to realize with efficiency our work. We have systems of he(he) sent of letters, SMS. We possess(rely on) collaborators, practically in the totality of the national territory.

We take charge of everything

Our tariffs:

(Tariffs calculated for companies that us yield the management of obligations originated by diverse concepts " Banks and Credit financial institutions) and they will have to be checked, in any case, in the moment to formalize the contract of collaboration)

We establish the tariffs in a particular way with each of our clients, they will be able to be linear commissions, or, based on percentages of recovery, depending on the different factors that influence the management, since they can be: Volume of Portfolio, Type of Paper(Role) to recovering, Geographical Location (concentration or dispersion), etc. Other concepts of invoicing will be able to be established likewise, since(as,like) for example: Retreat of Goods, Cancellation of Operations, Refundings of the Debt, Formless, etc.

Like example we indicate them the following ones (linear %):

Hypothecary lendings.

From 1 to 60 3,0 %

From 60 to 180 4,5 %

From 180 to 360 6,0 %

On More than 360 7,5 %

Personal Lendings and loan accounts.

From 1 to 60 6,0 %

From 60 to 180 7,5 %

From 180 to 360 9,0 %

On More than 360 11,5

Disclosed %, cards and collaterals, etc.

From 1 to 60 8,0 %

From 60 to 180 10,0%

From 180 to 360 15,0 %

On More than 360 20,0 %.

Located (direction or telephone) 20,0 % not located 30,0 %

(Tariffs for Small and Medium Companies, autonomous and particular). Depending on the volume, zone and other factors.

For punctual actions: 30,0 % Depending on the volume, zone and other factors that influence the management. The tariff might be established in one: 20,0 % In these tariffs and after a previous study of every case, might be included the expenses of the possible Judicial Claim of the debt.

PLANING OF WORK:

(Commissions calculated for an example of tariffs based in percentage on the recovery)
This one might be the way of taking to end our work:

HIS(HER, YOUR) COMPANY, it would deliver the processes of the debtors, of the form that is established, with the major possible information both of the debt and of the debtor so that Gescosa could obtain the major efficiency and agility in the recovery of the debt, the period of permanency of these processes in power of Gescosa, would be, at first(in principle), two months counted(told) from the date of his delivery.

During this period the processes will be managed by Gescosa, proceeding this one to his(her,your) return, of the form that is established, in the following cases:

1. Those that during this period, we could not have realized any collection.
2. Those who have stayed to zero in his) nominal unpaid debt.
3. That for special circumstances, there is impossible his collection, (insolvency, death, disappearance, etc.).

For other cases, (processes of which part(report) of the debt has recovered), it will be assessed a new period of two months from the date of the last collection.
Periódicamente, in the term that decides, Gescosa will report to YOUR COMPANY, of the condition(state) of the processes that they should remain in your power.

YOUR COMPANY, it will be able to ask for information of some process in concretly, when he(he) considers it oportune, information that will be contributed by Gescosa, in the maximum space of 48 hours.

The collections effected(carried out) to the clients will submit to YOUR COMPANY, in a way that it is established.

The collections realized by Gescosa, will generate a few commissions, which will be invoiced to ,YOUR COMPANY, monthly, in the first fifteen days of the month; the obtained ones be invoiced in the previous month.

For the calculation of the amount of the commissions, there will be situated the corresponding percentage, of the whole of the recovered quantities, included all the concepts, (nominal, defaults, expenses of returns, etc.). The applied(hardworking) percentage will be the resultant one of the following table:

| Recovered percentage (*) | |
|--------------------------|--------|
| Commission Up to 70 % | 9,0 % |
| from 70,1 to 80 % | 9,5 % |
| from 80,1 to 90 % | 10,0 % |
| from 90,1 to 100 % | 11,0 % |
| More 100 % | 12,0 % |

(*) he will understand herself for recovered percentage, the calculated one depending on the nominal next capital, and the nominal capital recovered in the same month.

For example:

In September YOUR COMPANY delivers Gescosa, processes for a nominal total amount of 39.000 Euros., during the negotiations of this month they are achieved to recover 30.000 Euros., of the nominal one of the debt, (it can only the nominal one for recovering of 9.000 Euros).

Since the recovered quantity corresponds (fits) to 76,9 %, in the first fifteen days of October, Gescosa will present to YOUR COMPANY, an invoice for an amount of 9,5 % of 30.000 + other collections (defaults, expenses of returns, etc.). During October YOUR COMPANY delivers processes to Gescosa for the nominal one of 19.200 Euros and Gescosa recovers 23.400 Euros of the nominal earring (slope) (they stay for recovering 4.800 Euros).

In November one will present an invoice for 12,0 % of the recovered.

The processes that overcome the term of management without collections, will be returned by a report of the realized negotiations.

They will be able to be accompanied of a report of solvency (Indexes, labour and traffic), we would invoice 50 Euros for returned process, in case of agreement of return with report for all the processes.

They will be able to be you, which decide, if they wish, for concrete processes some type of monitoring or report, in this case, we would invoice the quantities indicated in the paragraph of monitorings, special prices will be able to be established depending on the volume of the requests.

Other concepts of invoicing will be able to be established likewise, since for example: retreat of vehicles, cancellation of operations, reports, etc.

MONITORINGS.

We manage all kinds of monitorings:

Record of the Property (Monitorings of Estates, Certifications They Register, Service of Indexes, Checking of Vehicles, Labour Checking, Birth certificates, Death certificates Certified of Marriage (Couple), Confirmation of Qualifications, etc.

Formless Tariff (for Delivery time titles) + iva

Indexes 7,00 Euros 24 hours

Traffic for matriculation 6,00 Euros 24 hours

Traffic for name, domicile and D.N.I. 21,00 Euros 48 hours

Location I domicile 15,00 Euros 7 days

Location I Domicile and Work 25,00 Euros 15 days

Monitorings of Fincas:

Santiago up to three fincas: 4,52 Euros for finca.

Santiago more than three fincas: 4,10 Euros for finca.

Resto Galicia two fincas: 10,22 Euros for finca.
Resto third Galicia and siguientes: 6,00 Euros for finca
Resto Spain two fincas: 12,02 Euros for finca
Resto third Spain and following: 6,00 Euros for finca Mercantile Record And

Balance of Cuentas:
Galicia: : 6,00 euros
España 9,00 euros

For Attorneys: It includes: Means of vida: Bienes capable of embargo: Localización of domicilio: Localización of trabajo: Tráfico: Índices and monitorings of fincas: Con follow-up: 125,00 Euros. To consult. 15 days.

For Insurance companies: It includes: Location of domicilio: Localización of trabajo: Con follow-up: To consult. 15 days
Formless special GESCOSA (for an operation, up to three signatories) It Includes: Indexes: Traffic: Location I domicile: Location I Work: I register Property: Cadaster: 180,00 Euros 10

Different days informes: Últimas voluntades Certificados of defunción Derechos of traspaso Localización Mobiliario-Maquinaria Etc. To consult

FINANCIAL INTERMEDIATION

We manage Mortgages, Refundings, Debt unification, (with Hypothecary Guarantee), it is not important if problems of incorporation exist, in files of Delinquency, across agreements, with different Financial institutions, as well as with the best Brockers, of the market, we can obtain the best conditions, without down payment, him(her) do not even eat you, simply the necessary documentation assemble and we take charge of the rest.

EXPERT'S REPORTS.

We realize all kinds of expert's reports: real estate, vehicles, crafts, agriculturalists, manufacturers

JURIDICAL ADVISING (Judicial Management).

GESCOSA, can take charge of the judicial claim of the obligations, so much personnels as(like) of companies. For it he(he) has attorneys and attorneys specializing in this type of judicial processing, always under the assent of our clients and with the supervision of GESCOSA's direction. One of our products "is" "starred" by "it" for ,your efficiency

it's heAdmonitory Process called they are processes, rapid, and in them Gescosa takes charge of everything (Location Cliente/s; Inquiry Patrimony, Presentation Demands Etc.). For this one Service, our percentages are based on the following scale:

- Obligations Lower than 300 Euros. Commission 30 %.
- Obligations between(among) 300 and 600 Euros. Commission 25 %.
- Obligations between(among) 600 and 3.000 Euros. Commission 20 %.
- Obligations up to 30.000 Euros. Commission 15 %.

To initiate this one type of Claims, only it would be enough to us with the Original Documentation, which bases the debt, Invoices, Delivery notes, etc., that is to say any documentary support, which the unpaid one bases.

Apart from the mentioned one, also it turns out to be very effective, the Verbal Judgment(Reason), which is different of the modalities of Declarative Judgment(Reason), with some differences of the previous one, especially as for debt to protesting refers, since in this process, it would be only up to an amount not superior to 3.000 Euros. In any of the cases, it would be suitable, to have a Power, of the Company or Entity Plaintiff.

These are, between(among) others and to big features, our products and commissions, (orientativas), since as in the Management Precontenciosa, they influence circumstances as(like) (Volume, Geographical Dispersion etc.).

MANAGEMENT AND SALE OF GOODS.

GESCOSA, has direct contacts with private investors, to national level, interested in buys of goods that come fundamentally from seizures(indigestion) (hotels, parking, houses, areas, commercial places, vehicles, crafts, etc.), therefore if you have the above mentioned goods, we can manage his sale, for it it,she does not have send any more than us a relation of the same ones, as detailed as possible and his,your price of sale, as well as the commission that his entity would pay for the sale of the same ones.

CREDIT AUDITS STOCK:

We realize Credit audits Stock, for our clients of automotion, realizing checkings of the documentations in the Banks depositaries of the same ones, as well as the physical checking in the grants both of the new vehicles and of the vehicles of demonstration(proof), in order to avoid possible frauds or arrears in the payments of the sold units.

FISCAL ADVISING.

Processing tax: Tax on the Successions Real. Patrimonial transmissions. Juridical Documentary acts. You appraise. Taxes of Patrimony. Claims of these juridical and tributary(tax) relations. Resources in administrative route. Fiscal representation before the different administrations.

LABOUR - COUNTABLE ADVISING

Labour advice: Lists. Social Security. Confection of contracts. You help to the contracting. I dismiss(see off). Inspections.

I DISCOUNT COMMERCIAL PAPER(ROLE).

We discount, Letters, IOUs, in the space of 48 hours, without limit of risk, without account opening, or collaterals, you were not even guaranteeing, we do not need any economic information of his(her,your) company. BENEFIT from our advantages, many companies already are doing it.

GENERAL ASSURANCES.

We manage all kinds of assurances, with Entities leaders in this one sector: Decennial. Vehicles. Industrial ships. Agriculturalists. Communities. Home(fireplace). Personnels. Accidents. Life. Autonomous. Health. Etc.

OPPORTUNITIES OF INVESTMENT.

We manage for his(her,your) sale, goods, proceeding in the majority of the cases, of our clients.

These perform the most diverse thing, and National area:

AREAS. HOTELS FLOORS(FLATS). LOW COMMERCIAL. VEHICLES. CRAFTS. Etc.

MERCHANTING COMPANIES.

Gescosa, across different agreements with attorneys' bureaus(buffets), preferably managerial, offers a juridical - financial service, for companies needed from funding, relating to the moment or structurally.

BUY OF DEFAULT / INVOICE.

We buy Default, Debt and Invoices, to Companies, which for different motives, cannot negotiate with his(her,your) Entities, (effects R.A.I.; A.S.N.E.F., etc).

INTEGRAL MANAGEMENT GESCOSA:

This Service, it is focused on the Companies and Professionals, that for circumstances of, shortage of time, to give a good attention to his(her,your) clients etc., Gescosa can offer them:

- attention Telefonica (from 9 to 20 hours(o'clock)), of uninterrupted form.
- service of Secretariat (Sending(Parcel) and receipt of Fax, e-mail, attention of calls, to coordinate visits with his(her,your) clients).
- Labour, Fiscal, Countable, Juridical advising.
- marketing, Mailing, Faxing.
- punctual negotiations: Presentation of Documentation, in Public Organisms(Organisations), or any negotiations, which they need of a service, professionally, rapidly and effectively.

OUR CLIENTS. In this moment, Gescosa, good is; for direct agreements, Services that Subcontract us, Punctual Negotiations Etc., it knows and manages practically processes, of the majority of the Banks and Financiers, of this Country.

OUR COLLABORATORS (TO NATIONAL LEVEL).

We have collaborators, in almost the totality of the Spanish cities, later we mention some of them:

CORUÑA ;LUGO OURENSE PONTEVEDRA
NATIVE OF AVILA OVIEDO LION ALAVA BURGOS MADRID VALENCIA
MALAGA HUELVA SEVILLE CADIZ MERIDA

Opposite to any doubt, call us We will be been charmed with of attending to him