

What you get back from collects.io

Customer paper · v4 · 5 October 2026

Sources

Document	Date	Used for
Questionnaire responses, April 2026 (includes every January–March response)	28 Apr 2026	Turnover, days to pay, bad debt, time spent collecting
Questionnaire responses, independent researchers (10 businesses)	Feb 2026	The same figures; turnover in bands
CFO reviews and April Technical Assumptions Papers	Apr 2026	Turnover where the questionnaire gave a band only
Collects pricing one-pager v9, as published on the collects.io price list	1 Oct 2026	The Collect fee
Collects capability paper v1, from "The AR Desk, Audited", 17 Sep 2026	24 Sep 2026	The 90% used in "Time saved": in assist mode, 356 of 396 resolution steps

What you get back

- **The typical business gets back 7 times what Collect costs in its first year** (median 6.9×).
- **4 in 5 get back more than they pay in year one** (21 of 26).
- **Every year after, the typical business gets back 1.6 times the fee** from less bad debt and less staff time alone.
- It works best when your customers take more than 37 days to pay you. It works least well when you are already paid quickly and raise thousands of invoices a year.

Where the figures come from

Our research covers 40+ UK businesses. 37 answered our financial questionnaire. 26 gave figures we could model. We left out a test entry, two with no turnover, six accountancy practices (they introduce clients to us rather than use us), a lender, and one with no figures.

How we worked it out

- **Cash you get in sooner:** 10 days faster payment × daily turnover, counted once in year one — and only where your customers take more than 37 days to pay.
- **Bad debt avoided:** 40% of the bad debt you told us you write off.
- **Time saved:** the hours you told us you spend collecting × £33.43 an hour (a London credit controller, fully loaded) × 90% (in assist mode, 356 of 396 resolution steps).
- **The fee:** the full Collect price for your invoice volume, as if we collected every invoice — the most Collect can cost you. Where invoice volume was not known it is taken from our nearest worked example.

The 26 businesses

Sector	Turnover	Days to pay	Cash in sooner (once)	Value every year	Collect a year	Year 1	Every year after
Technology agency	£4.0m	40	£109.6k	£27.6k	£1,743	78.7×	15.8×
Consultancy	£2.0m	90	£54.8k	£38.4k	£1,743	53.5×	22.1×
Facilities management	£3.0m	40	£82.2k	£5.9k	£1,743	50.5×	3.4×
Packaging	£2.0m	40	£54.8k	£5.6k	£1,743	34.7×	3.2×
Manufacturing	£50.0m	54	£1,369.9k	—	£47,803	28.7×	0.0×
Landscaping	£5.0m	60	£137.0k	£6.4k	£5,033	28.5×	1.3×
Technology data	£16.0m	45	£438.4k	£43.1k	£18,755.50	25.7×	2.3×

Sector	Turnover	Days to pay	Cash in sooner (once)	Value every year	Collect a year	Year 1	Every year after
Telecoms	£9.0m	38	£246.6k	£14.4k	£10,913	23.9×	1.3×
Recruitment	£14.0m	45	£383.6k	£14.0k	£18,755.50	21.2×	0.7×
B2B software	£1.0m	70	£27.4k	£1.7k	£1,743	16.7×	1.0×
Software	£1.0m	40	£27.4k	£1.4k	£1,743	16.5×	0.8×
Optical wholesale	£600k	45	£16.4k	£7.9k	£1,743	14.0×	4.6×
Brewing	£500k	5	—	£12.6k	£1,743	7.2×	7.2×
HVAC	£2.0m	35	—	£11.6k	£1,743	6.6×	6.6×
Bookkeeping	£2.2m	25	—	£8.8k	£1,743	5.0×	5.0×
Gas & plumbing	£1.0m	20	—	£4.6k	£1,743	2.6×	2.6×
Construction	£35.0m	30	—	£120.9k	£47,803	2.5×	2.5×
Telecoms	£15.0m	30	—	£46.8k	£18,755.50	2.5×	2.5×
Consultancy	£200k	5	—	£3.1k	£1,743	1.8×	1.8×
IT MSP	£6.0m	8	—	£6.0k	£5,033	1.2×	1.2×
IT services	£10.0m	36	—	£11.4k	£10,913	1.0×	1.0×
Food wholesale	£5.0m	30	—	£12.2k	£18,755.50	0.7×	0.7×
Recruitment	£20.0m	—	—	£9.4k	£18,755.50	0.5×	0.5×
Subsea cables	£1.0m	—	—	£0.7k	£1,743	0.4×	0.4×
Construction	£10.0m	—	—	£3.6k	£10,913	0.3×	0.3×
Financial services	£25k	12	—	£0.1k	£1,743	0.0×	0.0×

Sum checks

Check	Working	Result
Collect fee, 300 invoices	$£768 + 300 \times £3.25 = £1,743$	PASS
Collect fee, 3,670 invoices	$£7,788 + (1,625 + 7,500 + 670 \times £2.75) = £18,755.50$	PASS
Technology agency, 300 invoices, 40 days	$\text{cash } 10 \times £4\text{m} \div 365 = £109,589 \cdot \text{bad debt } 1.5\% \times £4\text{m} \times 40\% = £24,000$ $\cdot \text{time } 10 \text{ h} \times 12 \times £33.43 \times 90\% = £3,610 \cdot (109,589 + 24,000 + 3,610) \div 1,743 = 78.7\times$	PASS
Food wholesaler, 3,670 invoices, 30 days	$\text{no cash counted } (30 \leq 37) \cdot \text{bad debt } 0.25\% \times £5\text{m} \times 40\% = £5,000 \cdot \text{time } 20 \text{ h} = £7,221 \cdot 12,221 \div 18,755.50 = 0.7\times$	PASS
Median year 1 (26 values)	mid-point of the 13th and 14th values = 6.9×	PASS
At least 1× in year one	21 of 26	PASS
Median every year after	1.6×	PASS

What this does not claim

- It is a model from the figures each business gave us, not a measured customer result.
- Cash you get in sooner is working capital returned once, not profit. That is why the return every year after is shown separately.
- The two free weeks are not counted.