



The gold standard in global receivables

We redefine receivables with
expertise, innovation and
exceptional service – delivering
you impactful solutions.

About us

Baker Ing International supports organisations seeking reliable resolution of complex receivables

Our experienced specialists handle high-value accounts globally, providing steady, professional cash collection across borders, time zones and languages.

Our services include debt recovery, insurance referrals and end-to-end processing, all delivered with a first-rate focus on customer service and a value-added experience.

A modern approach to high-value collections

Detailed risk assessments draw on multiple quality data sources to evaluate commercial exposure and deploy resources effectively, delivering highly efficient, targeted strategies for organisations whose needs exceed routine collections.

Built by experts for experts

Founded by credit directors, Baker Ing is specifically for senior credit professionals managing complex portfolios. Cases are handled by our in-house experienced specialists with native-language capability and cultural knowledge – not call centres.

Defined by control and flexibility

Our reputation rests on combining tight internal oversight with the scalability of outsourced support. This hybrid structure provides reliable capacity while maintaining expert supervision, so we can manage international receivables efficiently and adapt to changing commercial demands.

A trusted global partner

Clients rely on us when outcomes matter and failure isn't acceptable. By removing unnecessary administrative layers, we enable action without single points of failure. This approach, applied consistently across jurisdictions, has earned the confidence of leading organisations worldwide.

"Baker Ing has been proactive, relentless, and highly successful in collecting outstanding payments. The team's professionalism and their superb local and international knowledge of collection rules and laws have been second to none."

Becktash M.

"What began as a trial quickly became a long-term partnership based on results, reliability, and trust."

Theo Van Der Molen

Expert solutions for receivables that demand more

Overdue receivables restrict cash flow and absorb internal time. Baker Ing converts outstanding invoices into available capital with minimal disruption.

We're a leading receivables management provider with a focus on high-value accounts. Across time zones and languages, our team delivers reliable cash collection services worldwide.

- » **Improve working capital immediately**
Aged receivables become working capital you can now use. Funds that once sat idle in the business can support operations and investments.
- » **Intelligence-led approach**
Ongoing data investment, insight and our purpose-built DebtMatrix platform underpins informed strategies, continuous monitoring and consistently high standards – helping recover your outstanding funds more quickly.
- » **Global reach with local understanding**
Our teams operate across borders, time zones and languages to deliver consistent cash collection through in-country specialists with native knowledge of regional law, business practice and culture.

- » **Zero financial risk**
No collection, no fee. There are no upfront costs or budget commitments. You pursue overdue accounts without financial exposure.
- » **Protect commercial relationships**
A professional third-party collector gives you distance while maintaining respect. This allows payment to be pursued without closing the door on future business.
- » **Full transparency**
Our proprietary DebtMatrix platform provides a live view of the same system used by our credit managers. Live updates, a continuous audit trail and integrated credit data provide full transparency as cases evolve – including escalation to legal action. This gives you complete control to monitor progress closely and recover funds more quickly.

The bottom line; we're not another provider, we're your partner in recovery.

TRUSTED BY:



RESOLVE - RECOVER - REBALANCE

CREDIT RESOLUTION

INTERNATIONAL DEBT COLLECTION

CORNERSTONE

Pre-insurance debt protection that stops problems escalating

Baker Ing supports your credit strategy at an early stage – before matters escalate to formal recovery or insurance involvement.

Most businesses manage overdue accounts internally for as long as possible. You know your customers. You value the relationship. You want to resolve matters directly.

There comes a point though, where structure adds strength.

Baker Ing is there to provide that structure, so you can achieve stronger outcomes while keeping options open.

A smarter way to manage recovery

Introducing recovery support early doesn't remove control, it reinforces it. When Baker Ing is involved at the right time, you benefit from:

- higher recovery success
- lower escalation
- reduced legal exposure
- stronger insurance protection
- lower overall cost

Contact Baker Ing

Speak to a Baker Ing specialist today and put the right structure in place from the start.

An extension of your credit function

Baker Ing works alongside your finance team. The approach is professional, measured and commercially focused.

- » You remain in control of the relationship.
- » You decide how and when to escalate.
- » You receive clear reporting at every stage.

Baker Ing is there to apply authority, add leverage and accelerate resolution where required.

Commercially, it's very simple

- ✓ Seamless integration through a single workflow
- ✓ No collection, no fee – pay only on successful recovery
- ✓ Clear, transparent pricing – 10% + VAT worldwide
- ✓ Flexible engagement with no obligation
- ✓ Commercial, sector-aware expertise
- ✓ Interest and cost recovery to reduce net exposure
- ✓ International capability with multilingual support
- ✓ Strategic help with access to resources

Build recovery into your process

Recovery works best when it's part of your system, not a last option.

Baker Ing provides structure, authority and international expertise that strengthens your credit control framework from the very beginning.

Because waiting reduces options. Timing improves outcomes.

How the insurance referral service works

Fast, structured recovery
that protects your cash
flow and your claim

What you can expect

Every case follows a clear three-stage framework:

1. In-house recovery

Commercial engagement focused on swift resolution.

2. Pre-legal escalation

Formal action where required, without upfront cost.

3. Court action

Recommended only where commercially viable and aligned with your objectives.

The earlier a matter is introduced, the less likely it is to reach the final stage.

Designed to work alongside insurers

The process integrates smoothly with your credit insurance policy.

1. You inform us.
2. We notify your insurer.
3. Everything's logged onto the portal for you.

This ensures:

- » compliance with policy requirements
- » clear documentation
- » protection of your claim position

If a customer can pay, you will be paid.

If they can't, your policy can respond promptly.

TRUSTED BY:



MARSH



RESOLVE - RECOVER - REBALANCE

CREDIT RESOLUTION

INTERNATIONAL DEBT COLLECTION

CORNERSTONE

With Cornerstone, partnership powers possibility

Effective credit control is about more than collecting faster. It's about protecting cash flow, customer relationships and your brand - at the same time.

Trusted outsourced partnership

We work as an extension of your credit finance team, safeguarding your brand while delivering top-tier receivable performance and optimal working capital.

Relationship-led collections

We'll handle professional, respectful customer communication end-to-end through experienced in-country credit specialists.

Maintain and accelerate cash flow

Aligned to your policies, SLAs and KPIs, we speed up collections using proven credit risk expertise and active monitoring.

Building an effective team together

With 50+ years in international credit management, we help you refine processes to maximise collection effectiveness.

Simple 4-step process

The Cornerstone experience looks like this:

1. Onboarding and scope

Initial consultation to understand your business needs, followed by confirmation of scope and success measurements as well as finalisation of service terms.

2. Setting up

- Utilising client ERP – favoured by a lot of clients and keeps data in one place, it allows you to see performance in real time in a familiar environment.
- Using Cornerstone – a two-way data feed using our system which maps your collection paths and ensures all communication, as well as branding, are approved prior to go live.

3. Continual feedback

We provide live data on your customers' payment behaviour and potential risk of default to suggest ways to optimise the collection process by country, customer segment or risk profile.

4. Reporting and updates

Using your preferred setup, we provide clear monthly performance updates against your KPIs, supported by our expert assessment. We work closely with your team, recommending tactical adjustments to continuously enhance performance.

We elevate your credit processes, strengthen customer trust, reduce your risk and accelerate your cash flow, so you can focus on growth.

- Transforming credit control processes together.
 - Enhancing your customer relationships.
 - Improving your cash flow.



LISA BAKER-REYNOLDS MCICM
Chief Executive Officer

Lisa has over 20 years' experience working in senior roles across the credit industry. Beginning her career advising multinational companies on Credit Risk and Credit referencing, Lisa then worked to introduce automation into client and credit onboarding before latterly moving towards operational Credit Management support in Debt Collection and Litigation.



LEE ALLEN
Chief Revenue Officer

Lee is a global sales and revenue leader with over 30 years' experience driving SaaS, digital transformation, and enterprise B2B growth. He brings global experience in order to cash and business process operations, helping organisations improve cash flow, reduce complexity and improve scale. Having successfully launched and sold a high-growth business within accounts receivable, he knows exactly how to turn ambitious growth strategies into excellent client value.



CHRIS SNELSON
Chief Finance Officer

Chris has been in the credit profession for over 30 years and has been credit manager within construction, telecoms, automotive industries. Prior to joining Baker Ing, he was Senior Director of International Credit for VF Corporation. Chris was chief executive of AICDP for three years from 2018 to 2021 and was a European board member of ICTF from 2012 to 2014.



LIZ DOTTER
Chief Operating Officer

Liz is an experienced operations, credit, and legal leader with over 25 years' experience across international receivables management, legal recoveries, and operational leadership. As Chief Operating Officer, she oversees the day-to-day operations of the business, working closely with the CEO and CFO to deliver strategic objectives, drive revenue performance, and ensure operational efficiency, compliance, and risk management across global markets.



Contact us

Take the next step in tailored credit management.

Contact us to discuss your requirements and explore how we can streamline your processes.

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Whatever your receivables need, we're here to provide expert support every step of the way.

Let's turn outstanding balances into outstanding value.