



*“Pioneering and passionate in our ways and approach”*

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## **VVM - A 28 YEAR TRACK RECORD**

VVM is in its 28th year of business and continues to grow as a market leader in the credit management, debt collection industry and business process outsource.

## **MISSION STATEMENT**

‘Pioneering and passionate in our ways and approach’

We believe that each of our clients have their own unique challenges when it comes to credit management and debt collection, our competitors tend to use mainstream and standard practices to support clients, VVM prides itself on assessing the needs of its clients individually, whilst developing a unique service offering as part of a sustainable solution.

## **OUR SOLUTIONS**

Our solutions include credit management and project management expertise, dedicated customer service and query resolution personnel. Highly skilled and trained staff to support stringent service level agreements, allowing us to measure service levels efficiently and deliver on our clients’ strategic business objectives. Our methodologies are flexible and customisable, thus ensuring alignment with our clients.

In order to continue developing our service offerings, we have re-invested in the business to develop:

- Technological advanced operating platforms
- Innovative revenue enhancing solutions
- Data analytics, account scoring and reporting
- Staff training and skills development
- Quality assurance
- 3rd party integration: Credit Bureaus, Payment gateways and selected data partner.



### Competitive advantages

- 28 year track record with a blue chip client base.
- In house call centre system development and integration team.
- Proprietary algorithms to improve contact with customers (best time to call ; best channel ; best day)
- Best of class systems to enhance the customer experience
- Experienced management team with international exposure
- Omni channel communications with customers fully entrenched in the CRM strategy
- In house Customer Information System ('CIS') 50 million South Africa IDs with regular contact information updates from reputable sources
- Dedicated quality assurance team
- In-house training department & facilities
- High levels of corporate governance



### Infrastructure support

- VVM operates two call centres: Randburg and Umhlanga, employing +- 900 staff. (1600 seats FTE)
- Full disaster recovery plan
- Dell server farm
- Voice recordings
- Operating 6 days a week, extended hours
- Skilled management and staff to support all projects



## **THE SOUTHERN AFRICAN LEADER IN CREDIT MANAGEMENT AND BPO**

VVM aspires to be the leading organisation in receivables management and outsourcing in Southern Africa.

Our vision for growth includes VVM being the most technologically advanced and data driven service provider to the credit industry, focusing on delivering superior results for our clients, within the guidelines of our core values, which include:

- High Ethical standards
- Strict Corporate Governance
- Treating staff & management fairly
- Environmentally responsible
- Debtors dealt with in a caring and responsible manner

VVM operates across many industries, platforms, mandates and service level agreements over the last 28 years, we have learnt how to adapt and engage with clients so as to achieve high levels of success.



### **Analytics, data and reporting**

- Online reporting and analytics provided to clients
- Detailed data sets available
- Contact rates improved by applying VVM databases to non right party contact customers
- Trend analysis with a view to assist the client with improved service levels and cost cutting



## **VALUE SYSTEM**

Core to our value system is VVM's, "We Care" Strategy. The 'We Care' strategy (WCS) is a methodology that VVM has adopted when dealing with its various stakeholders

Stakeholders include the following:

- Debtors
- Clients
- Staff
- Executive management
- Shareholders
- The public at large

## **WE CARE STRATEGY**

At the heart of WCS is VVM's intention to transform into an organization that is considerate and approachable.

For VVM to subscribe to the above values, certain fundamentals must be in place throughout the organization.

- Improved service delivery (heightened operational efficiencies)
- Communications with clients and debtors must be more fluid, in other words it should be easier to transact with VVM, be it resolving queries, making payments, concluding arrangements, accessing information about your account.
- Being accessible to debtors to make more affordable and sustainable arrangements.
- Adopted best practices in terms of processes.
- Utilizing best of breed technology.
- Adopting a reputation for being leaders in the industry through excellent performance, leading to growth and improved brand value for VVM.
- Stabilising staff moral and developing a highly committed and motivated workforce.



### **Human Asset Management**

- Staff are permanently employed
- Client centric teams are established
- Ongoing skills development and training
- VVM is services seta accredited (training)
- Strict code of conduct and ethics standards applied

### **SMARTZ HUMAN ASSET MANAGEMENT**

Human Asset platform that allows us to better manage our workforce:

- E-learning Surveys
- Quality Assurance assessments
- Library of HR reports
- Online examinations for staff

### **TECHNOLOGICAL INNOVATION AT VVM**

#### **OMNI CHANNEL COMMUNICATIONS**

- Improving communications with debtors through social media channels (messenger, Linked in & others)
- Allowing for two way Chatz in a structured and organised manner
- Unique queuing system
- Assists in reducing inbound volumes and complaints, whilst being able to communicate with those debtors who do not prefer to utilise traditional call centre dialogues.

#### **AI / MACHINE LEARNING**

- Aligning certain aspects of the machine learning to operational outputs and data correlations
- Applying the machine learnings to existing business intelligence reports and data profiles
- Being able to find opportunities in a more intelligent manner
- Introducing operational efficiencies