

Serious enquiries. Better outcomes.

3 challenges for insolvency trustees today

1 Who is ready to act?

Many enquiries. Limited time.
Who wants a way forward?

2 Costly manual intake

Fact finding and document
chasing.
Less time for the outcome.

3 Risk after enrolment

Income and affordability change.
Missed payments put plans at
risk.

How Smartie solves it in 3 steps

1 ENGAGE & PRIORITISE

Send a secure link. Assessment completion signals engagement, helping you prioritise enquiries ready to discuss a solution.

2 FOCUS ON OUTCOMES

Income, spending, debts and disposable income are captured before the meeting. Validate the detail and discuss the right path.

3 MONITOR & INTERVENE

Automate ongoing monitoring of proposals and bankruptcies with consent. Flag affordability changes and payment risk, supporting compliance reviews and earlier intervention.

Less fact finding. More time for a meaningful conversation.



A pathway for smaller debts, too.

Where debt levels make a consumer proposal unsuitable, Smartie can recommend other options, including the DUCA Escalator Loan for eligible high-interest borrowers - an affordable alternative to explore.

SMARTIE-REPORTED PERFORMANCE*

5x

Digital engagement

90%

Lower operating costs

60 to 30

Minutes per intake

Just sign up. No minimum commitment required.

JOIN SMARTIE

*5x engagement and 90% lower operating costs: Smartie-reported UK digital journey results versus manual processing. Intake time: Smartie-reported 60 to 30 minutes. Results vary by workflow.

Monitoring supports trustee oversight and awareness of potential proposal annulments; statutory reporting and trustee judgement still apply. Escalator referrals are subject to programme eligibility and lender approval.

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