

جسر JISR. لتحصيل الديون

Your trusted partner for recovering rights and enhancing financial liquidity.

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Who We Are



We are a Saudi company specialized in providing debt collection solutions for companies and individuals.

Jisr was established to serve as a secure and effective link between creditors and debtors. In our work, we rely on modern negotiation strategies and a highly capable legal team to recover outstanding debts as quickly as possible and at the lowest cost, while maintaining our clients' business relationships and professional reputation

Qualifications



Academic Qualifications and Specialization

Master's Degree in Corporate Finance Law,
University of Westminster
Bachelor's Degree in Sharia, Qassim University

Ali bin Mohammed Al-Jarbou Founder & Chief Executive Officer



Overview



The Founder and Chief Executive Officer of the company, Ali bin Mohammed Al-Jarbou, holds a Master's degree in Corporate Finance Law from the University of Westminster, London, United Kingdom. He serves as a legal advisor to a number of business leaders and companies on regulatory and legislative matters related to real estate and financing activities.

He has also worked in the public sector as a former advisor to the Housing Program, where he contributed to legislative and regulatory development projects for several regulations, including the Real Estate Transaction Tax, Value Added Tax (VAT), and Real Estate Finance and Lease Finance Regulations.

In addition, he has served as a consultant to the Board of Grievances. With more than 15 years of experience, he has strong expertise in commercial law, having previously worked as an Executive Director of Legal Affairs for several companies, some of which are listed in the financial market.

He also possesses extensive experience in financing regulations and the legal risks faced by financial institutions licensed by the Saudi Central Bank, both from regulatory and enforcement perspectives. He has worked as a lawyer and legal advisor for several licensed financial institutions, including Al Rajhi Bank since 2012, where more than 140 cases were filed and supervised as part of the legal execution of judicial procedures related to non-performing financing contracts exceeding SAR 2 billion.

Furthermore, he served for five years as the Head of Legal Affairs at Amlak International for Real Estate Development and Finance, where he managed the legal aspects of real estate development projects and financing products. He also worked on numerous banking facilities agreements for the company, exceeding SAR 2 billion annually with several local banks.

Our Mission



To provide integrated financial and legal solutions for our clients that help them recover their cash liquidity, through a professional team committed to the highest standards of professional ethics and legal regulations.

Our Vision



To be the first and most trusted “bridge” in the Kingdom in the field of credit solutions and debt collection, by providing services characterized by professionalism and transparency.

Our Values



Compliance

Commitment to the ,established rules laws, and poli

Confidentiality

Safeguarding and protecting information, and not sharing it without permission.

Transparency

Clarity in dealings and providing information honestly without concealment

Professionalism

Performing work efficiently and responsibly, with the highest level of ethics.

Company Goals



- The company operates in full compliance with the Saudi Central Bank regulations, adhering to all compliance standards, which enhances trust with banks and financing companies and ensures procedural integrity.
- Strong operational expertise in managing non-performing debts, with a specialized team skilled in negotiation, phone and field collections, and handling various default cases efficiently.
- Utilization of advanced modern technologies, adopting professional CRIM systems, real-time dashboards, and smart analytics capabilities to enhance collection efficiency.
- Strategic partnerships with law firms and a robust legal network that enable the company to handle legal cases effectively and achieve high recovery rates.
- Capability to manage large and diverse debt portfolios, fully prepared to handle portfolios from banks, financing companies, telecommunications, retail, medical, and educational sectors.
- High-quality customer service through accurate reporting, professional communication, and high transparency in case follow-ups for contracting parties.
- A specialized technical team for data protection, adhering to information security standards and ensuring the confidentiality of client and debtor data in accordance with regulatory requirements.
- An integrated performance and operations monitoring system to track KPIs and continuously improve processes to achieve optimal results and the highest collection rates.
- A flexible and scalable business model, allowing the addition of new services, expansion of portfolios, and increased operational capacity without compromising quality.
- Competitive operational costs that deliver high returns; the company's operational model balances cost reduction with productivity enhancement, promoting profitability and sustainability.

Our Services



Debt Portfolio Management



Comprehensive portfolio management, client segmentation, and preparation of periodic reports for banks and companies.

Field Collections



Field visits, delivering formal notices, and electronically documenting the results

Telephone Collections



Conducting telephone call campaigns, following up with clients, and recording calls through the CRM system.

Non-Performing Debt Management and Collection



Monitoring overdue debts, negotiating, and developing repayment plans for defaulting clients.

On-Site Collectors



Providing skilled collectors working at the client's premises to deliver telephone collection services.

Default Prevention Consulting



Designing default reduction policies, evaluating clients, and developing collection strategies.

Reports and Analytics



Preparing performance reports, measuring collection KPIs, and providing recommendations to improve credit performance.

Legal Collection



Filing lawsuits, monitoring legal proceedings, and achieving recovery through the enforcement of judgments and executive instruments.



Key Performance Indicators (KPIs) for Collection Services

The best digital data management service companies are measured by collection efficiency, client trust, compliance accuracy, and infrastructure readiness—not just by price or volume. Among the most important key performance indicators for evaluating the maturity and operational excellence of debt collection companies are:

Performance Indicators	Definition	Capability Area
Number of Clients, Market Share, Brand Recognition Index	It refers to the company's visibility, reputation, and market share in the debt collection sector.	Market Significance
Recovery Rate (%), Average Resolution Time, Collection Cost Ratio	It measures the effectiveness and speed of debt collection across its various stages.	Collection Efficiency
Complaint Rate, Legal/Regulatory Incidents, Customer Satisfaction (NPS) for the Brand	It evaluates how well the company preserves client trust and its brand through ethical practices.	Reputation Protection Capability
Tender Win Rate, Fee Structure vs. Market Average	It reflects the company's ability to offer competitive pricing while maintaining operational continuity	Ability to Offer Competitive Pricing
System Integration Time, Service Downtime Incidents, Client Technology Compatibility, Business Continuity	It evaluates the company's ability to integrate with client systems securely and efficiently.	Technology Integration
Call Quality Score, Dispute Resolution Time, Customer Satisfaction Level	It evaluates the effectiveness and integrity of customer interactions throughout the collection process.	Customer Service Quality
AI Adoption, Technology Investment Ratio	It tracks the adoption of new tools, automation, and analytics to improve collection outcomes.	Ability to Innovate
Number of Successful Audits, Internal Control Incidents, Frequency of Compliance Violations	It monitors compliance with regulations, policies, and internal controls to mitigate non-compliance risks.	Compliance and Risk Management
Renewal Rate, Customer Satisfaction (NPS), Average Contract Duration	It demonstrates the ability to build long-term relationships and ensure business continuity.	Customer Retention Rate
Issue Resolution Time, Escalation Rate, Backlog of Unresolved Cases	It measures the speed and integrity of resolving customer disputes.	Dispute Resolution Efficiency

How We Work



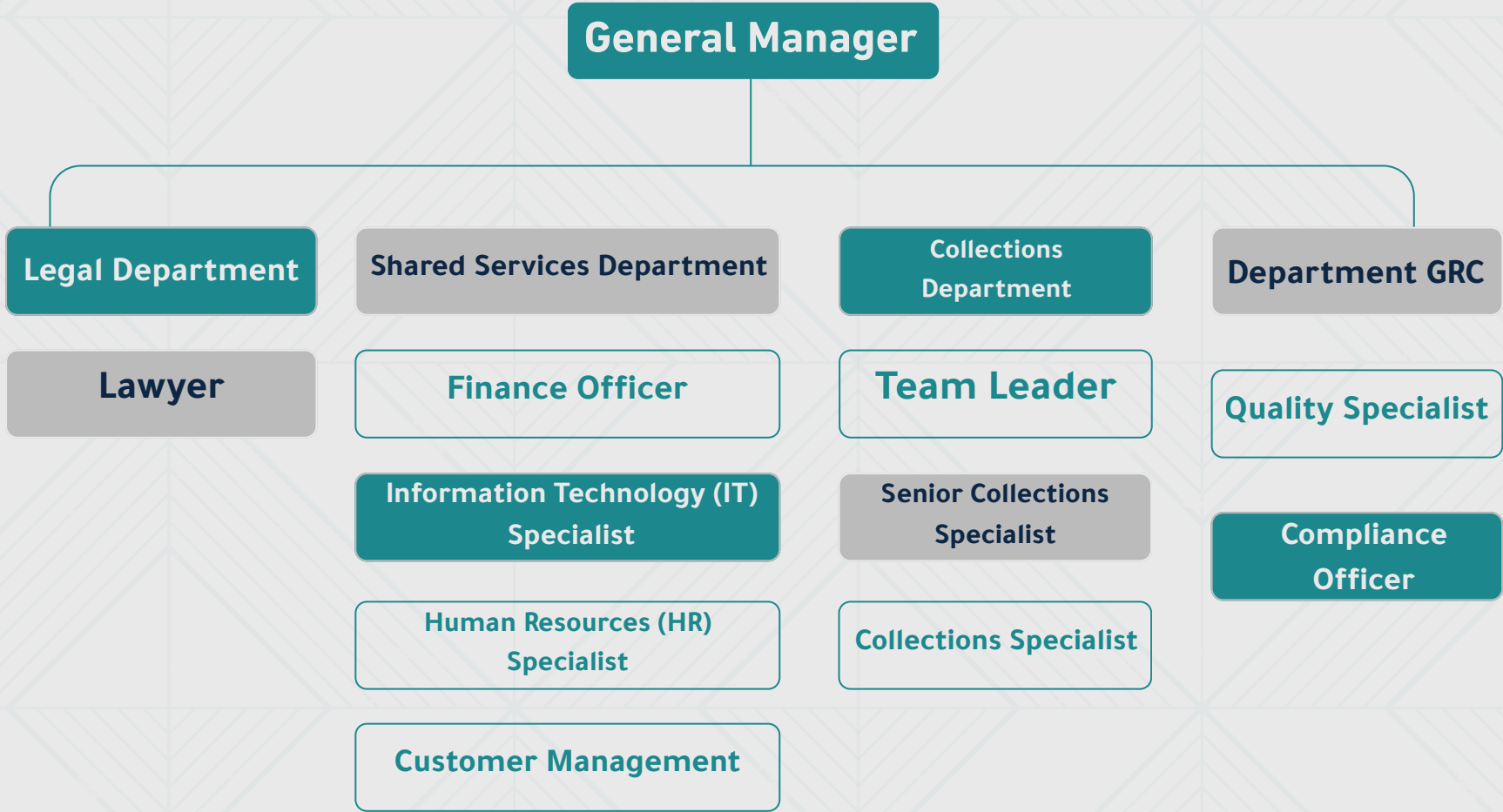
Receipt and Analysis: Reviewing documents and analyzing the status of the debt and debtor.

Initial Contact: Communicating through official channels in a professional manner.

Negotiation and Settlement: Proposing installment plans or immediate repayment through amicable methods.

Legal Action: Escalation to competent courts if there is no response (when necessary).

Organizational Structure at the Department Level



Operational Organizational Structure



The Collections Department and the Legal Department constitute the revenue centers of the collection company, while the other departments serve as cost centers



Organizational Structure



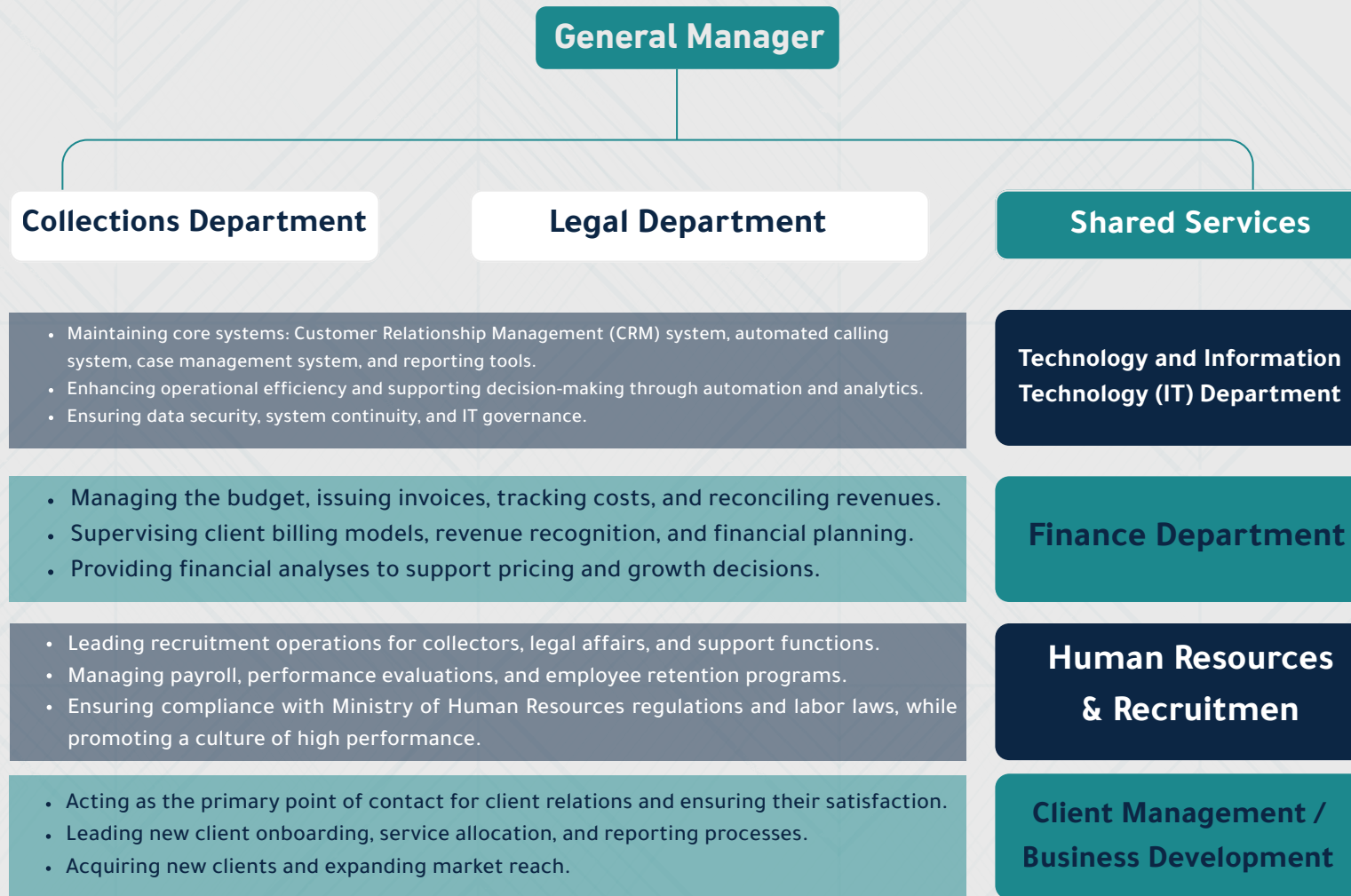
The Collections Department and the Legal Department serve as the revenue centers for the collection company, while the other departments function as cost centers.



Organizational Structure



The Collections Department and the Legal Department constitute the revenue centers of the collection company, while the other departments act as cost centers.



Employee Training



Training programs are the cornerstone of the company's growth and sustainability strategy. They are not merely supplementary measures but essential tools to enhance operational efficiency and ensure compliance. In the debt collection sector, continuous training serves as the main driver for turning field challenges into successful recovery opportunities by equipping staff with the latest negotiation techniques and emotional intelligence tools, ensuring the achievement of the company's financial targets while maintaining its corporate reputation and client relationships.

Management

For All Company Employees

Collections Department

Collections Department

For All Company Employees

Collections Department

Collections Department

Courses

Personal Data Protection

Collectors' Ethics

Credit Management and Debt Analysis

Cybersecurity Risks

Effective Communication Skills

Negotiation Skills and Call Time Management

Service Prices



At Jisr Company, we believe that true partnerships are built on results. Therefore, we have designed a pricing model that is entirely performance-based (“Success-Based”), ensuring that our partners incur costs only for amounts actually recovered.

We also offer flexible and competitive pricing structures, tailored to accommodate different debt segments (“Buckets”) and types of financing products, guaranteeing maximized returns and minimized non-performing debts with the highest possible efficiency.

Commission Rate

5%

12%- 7%

20% - 15%

35%- 25%

Debt Classification (Aging)

Early Bucket (Day 90 - 30) Early-Stage Portfolio

Mid Bucket (Day 180 - 91)Mid-Stage Portfolio

Late Bucket (Day 360 - 181)Late-Stage Portfolio

Bad Debts (MoreThan 365 Day) Write-offs

Partners in Success



We believe that success in the debt collection sector can only be achieved through strategic partnerships built on trust, transparency, and commitment. Therefore, we take pride in our long-standing relationships with partners who share our vision of promoting financial stability and achieving optimal results.

مصرف الراجحي
alrajhi bank



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