



**Robert Barnard**  
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Financial and legal services professional with over 20 years' operational litigation and business recovery experience. In that time working and acting for leading financial institutions such as Yorkshire Bank and Skipton Building Society covering all aspects of the credit process through to litigation and business recovery. Robert works closely with all his clients reviewing and assessing all their credit requirements with specific attention to the prevention and management of bad debt.

Full comprehensive evaluation of clients credit workflows from risk assessment through to recoveries and legal enforcement. Specific sector experience in volume driven industries including utilities and financial services. Experienced in both the consumer and commercial debt sectors, Robert is also involved in the growing commercial debt purchase market offering clients guidance and support.

**Personal Information**

A keen sportsman but often described as Tiger Woods minus 90% of his talent !! Robert enjoys both socialising with family and friends along with trying to keep in shape by running half marathons - a guilty pleasure of endurance and perseverance.