



**Wangoko, Wairimu Giathi  
& Co. Advocates**

Debt Recovery  
Company Profile



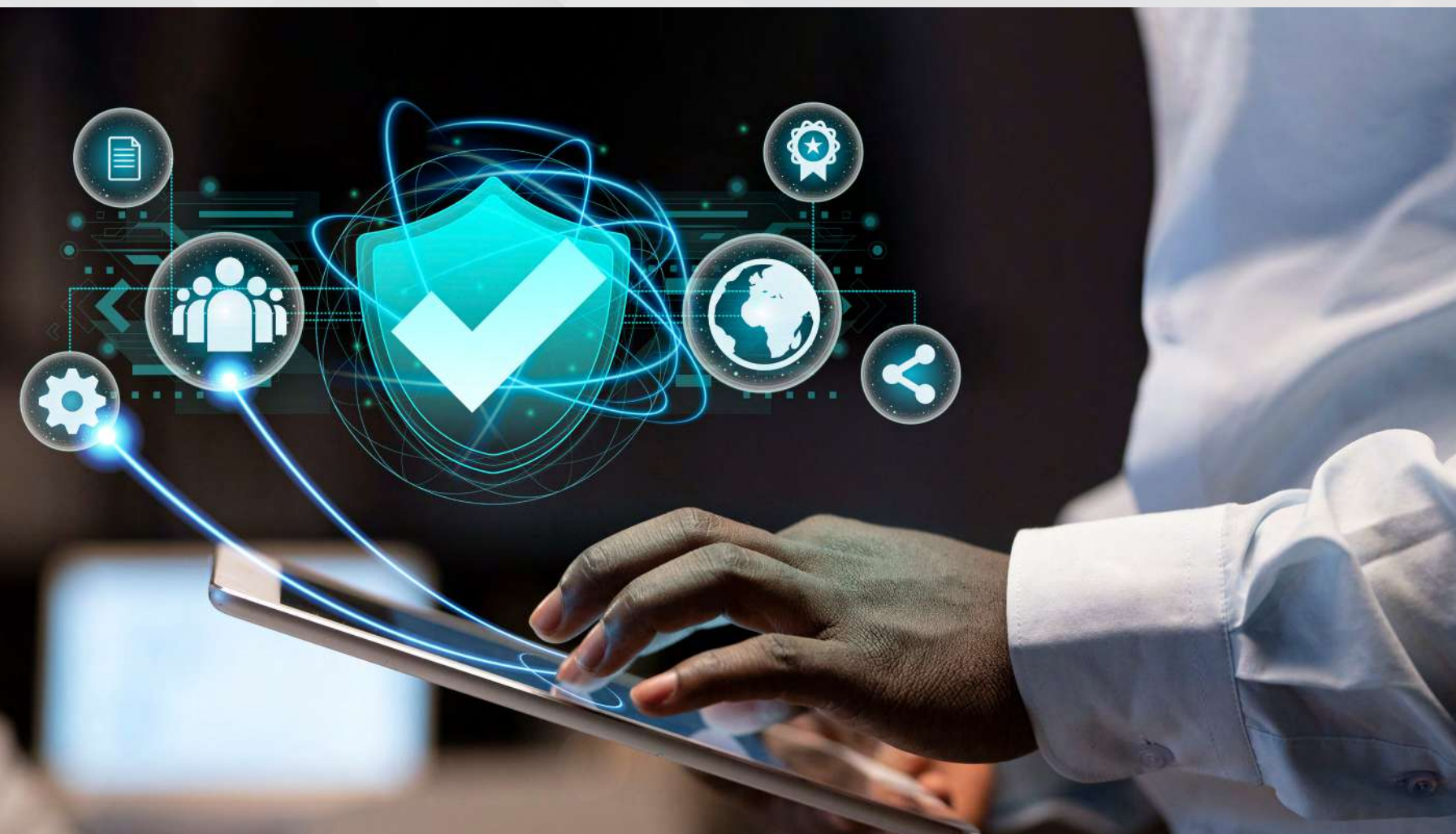
# SMART RECOVERY FOR SUSTAINABLE CASH FLOW

With an annual collection success rate of **35-40%**, our solutions offer your business a reliable way to strengthen cash flow without upfront costs, prolonged legal disputes, or distractions from core operations. Partner with us to protect your valuable time, uphold your reputation, and maintain steady, predictable revenue streams—empowering your institution to focus confidently on growth and impact.

Our Debt Recovery and Restructuring services will give you these results and so much more!

Our **Mission** is to provide cutting edge debt recovery services that improve revenue, minimize bad debt, while maintaining respectful, professional relationships with debtors.

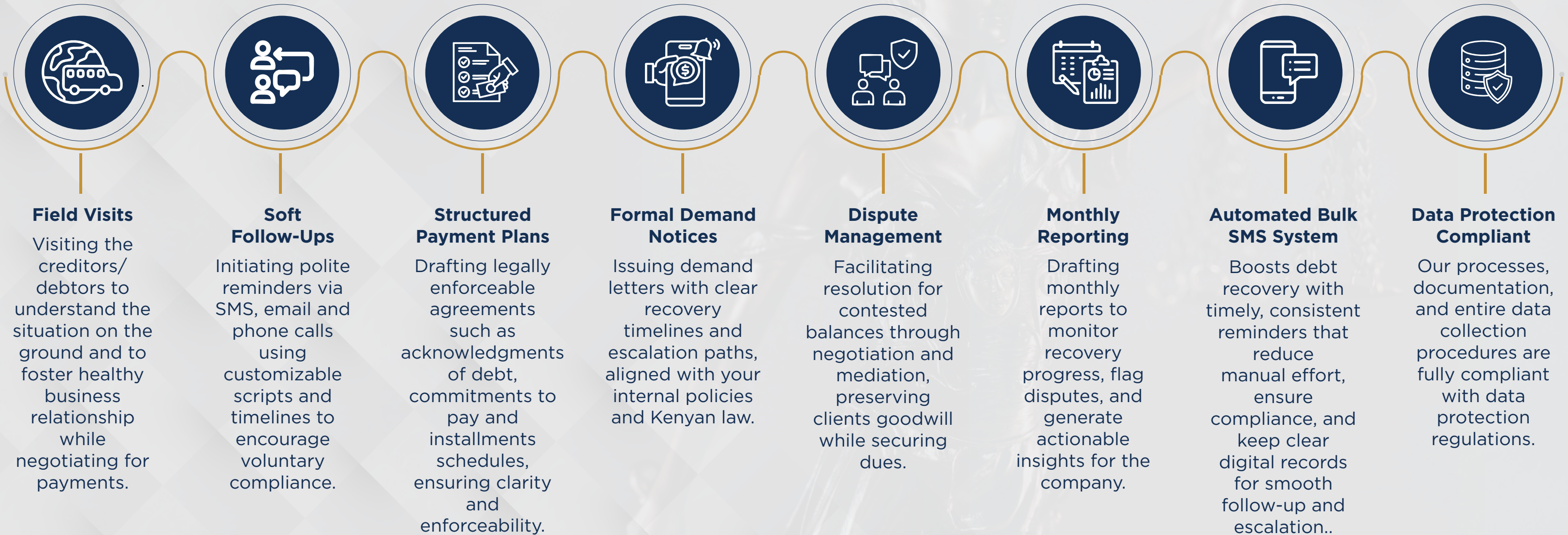
Our **Vision** is to be the most trusted partner in ethical debt recovery across East Africa, empowering businesses with practical solutions that protect relationships, optimize cash flow, and uphold the dignity of every stakeholder.



We are committed to Ethical Practices, Alternative Dispute Resolution (ADR) mechanisms and legal actions to deliver timely, transparent, and compliant receivables management.

- **Client-Centric Focus:** We put client's interests and needs first. This informs our payment model of No Recovery, No Fee under a commission-based of all successfully recovered amounts. We also Prioritize customer satisfaction and retention while recovering debts.
- **Cash Flow Optimization:** Ensuring high levels of receivables collection to support business or organization's liquidity.
- **Fair Treatment of Debtors:** Maintaining dignity and professionalism in all interactions.
- **Compliance & Integrity:** Adhering to legal standards and ethical guidelines.

## We execute Debt Recovery in the following ways;



**We also scrutinize documents to ensure compliance with Debt recovery standards and empower businesses with skills and knowledge to prevent recurring debts through trainings and constant evaluation.**

# PRIVACY-CONSCIOUS DEBT RECOVERY APPROACH

As part of our debt recovery practice, we integrate strict privacy and data protection safeguards into every stage of the recovery process. Our methodology aligns with the Data Protection Act and the right to privacy protected under Article 31 of the Constitution of Kenya, while also reflecting regulatory expectations of the Office of the Data Protection Commissioner.

We recognise that digital lending portfolios involve the handling of large volumes of personal and financial data. Our recovery strategy therefore balances efficient recovery outcomes with the protection of borrower privacy, confidentiality, and dignity, thereby safeguarding both the Bank's regulatory position and its reputation.



## Key Elements of Our Methodology

### 1. Lawful and Purpose-Limited Data Processing

Borrower data shared with our firm is processed strictly for the purpose of debt recovery. We apply data minimisation principles and restrict access to authorised recovery personnel only.

### 2. Secure Case Management

All borrower information is handled through secure internal systems with controlled access, encrypted communication channels, and strict document confidentiality protocols.

### 3. Respectful and Confidential Borrower Engagement

Our recovery communications are structured to protect borrower privacy. We avoid disclosure of debt information to third parties, contact borrowers through appropriate channels, and maintain professional, non-harassing engagement.

### 4. Privacy-Sensitive Digital Communication

For digital lending portfolios, we ensure that SMS, email, and electronic notices are carefully structured to avoid exposing sensitive financial information or compromising borrower confidentiality.

### 5. Staff Confidentiality and Compliance Culture

All personnel handling recovery matters are bound by professional confidentiality obligations and receive continuous training on data protection and privacy compliance.

### 6. Responsible Data Retention

Borrower information is retained only for the duration necessary to fulfil recovery and legal obligations, after which it is securely archived or disposed of in accordance with applicable legal requirements.



## ABIGAIL GIATHI

MANAGING PARTNER  
ADVOCATE OF THE HIGH COURT  
DEBT RECOVERY SPECIALIST

Abigail Giathi is a high-impact legal executive and the Managing Partner of WWG Giathi & Co. Advocates. She is recognized for her ability to navigate the intersection of aggressive debt recovery and ethical business preservation. With a career dedicated to “Justice as the Firmest Pillar,” Abigail has pioneered risk-free legal models that optimize cash flow for East African enterprises while upholding the highest standards of corporate governance and human rights.

### EXECUTIVE LEADERSHIP & FIRM GOVERNANCE

As the firm’s visionary, Abigail has transitioned WWG Giathi Advocates from a traditional legal practice into a technology-driven, results-oriented consultancy.

**Performance-Centric Business Model:** Engineered a high-incentive “No Recovery, No Fee” structure, effectively removing the barrier of entry for clients and aligning the firm’s operational success with client liquidity.

**Operational Excellence & Digital Integration:** Directed the full-scale implementation of a **Bulk SMS System**, automating debtor notifications and client alerts. This ensures real-time data flow, providing stakeholders with instant updates and supporting a rigorous reporting protocol of daily and weekly performance reviews.

**Regulatory & Compliance Oversight:** Serves as the oversight on firm-wide compliance, ensuring all documentations and internal policies align with evolving Kenyan legislation and international ESG (Environmental, Social, and Governance) standards.

### LEAD ADVOCACY & COMMERCIAL LEGAL STRATEGY

Abigail provides high-level oversight for the Debt Recovery and Commercial departments, managing complex legal lifecycles for a prestigious client base including Gertrude’s Children’s Hospital SACCO, Hazina Development Trust, and Robisearch Limited.

**Strategic Litigation & ADR:** While she is a formidable litigator in Commercial Law, Abigail prioritizes Alternative Dispute Resolution (ADR). She acts as a lead mediator to resolve contested balances, ensuring that legal disputes are settled without the costs of prolonged court battles.

**Complex Debt Restructuring:** Specializes in multi-stage recovery—from initial “Soft Follow-Ups” and mediation to the enforcement of court-mandated warrants and the attachment of goods. She manages a prestigious portfolio including Gertrude’s Children’s Hospital SACCO, Hazina Development Trust, and Robisearch Limited.

**End-to-End Conveyancing & Land Law:** Provides sophisticated counsel on land transactions, managing the entire lifecycle from rigorous due diligence and contract negotiation to the final acquisition of completion documents and title registration.

**Corporate Contract Management:** Expert in the drafting and termination of complex commercial agreements, including loan facilities, service provider contracts, and business partnerships. She collaborates closely with in-house counsel to manage charges and discharges of securities.

### CLIENT LIAISON & DISPUTE RESOLUTION

Abigail’s approach to client relations is rooted in Reputation Preservation. She understands that a debt recovered at the cost of a business relationship is a net loss.

**ADR & Mediation:** Acts as a lead negotiator in commercial disputes, leveraging Alternative Dispute Resolution (ADR) to settle contested balances and avoid the cost of lengthy litigation.

**Strategic Stakeholder Networks:** Manages a vetted network of private investigators, auctioneers, and court officials to ensure that enforcement actions are executed with precision, speed, and ethical compliance.



## GEORGINA W. GIATHI

SENIOR PARTNER

ADVOCATE OF THE HIGH COURT  
OF KENYA

DATA PROTECTION EXPERT &  
POLICY ANALYST

Georgina Giathi is a seasoned Advocate of the High Court of Kenya and a recognized authority in data protection and privacy governance. As a Senior Partner at **Wangoko Wairimu Giathi & Company Advocates**, she specializes in navigating the intricate regulatory landscapes of the Health, Finance, and Regional E-Commerce sectors—with a particular focus on cross-border trade under the AfCFTA.

### Strategic Compliance & Regulatory Liaison

Georgina maintains a robust collaborative relationship with the **Office of the Data Protection Commissioner (ODPC)** in Kenya. She acts as a vital bridge between regulators and the private sector, ensuring corporate compliance and vigorously representing clients in data privacy violation matters. Her proactive engagement with the ODPC reinforces her reputation as a trusted advisor who balances business interests with stringent legal safeguards.

### Pan-African Impact & Innovation

Her expertise extends across the continent, characterized by high-level contributions to regional privacy initiatives:

- i. Nigeria Data Protection Commission (NDPC): Contributed expert insights during the Africa Data Privacy Hackathon 2025, fostering innovation in regional data sovereignty.
- ii. National Data Privacy Competition (Kenya): Served as a key contributor during the January 2026 event held at the Supreme Court of Kenya, hosted by the ODPC.
- iii. Privacy Tool Development: In a strategic collaboration with Scratch & Script and ISACA (Kenya & Abuja Chapters), Georgina co-developed a specialized privacy tool. She personally presented this innovation with Team to the current Nigeria Data Protection Commissioner, highlighting her role in the future of automated compliance.

### Policy & Community Empowerment

Beyond the boardroom, Georgina is a passionate Policy Analyst and Data Protection Trainer with the **Digital Rurals Foundation**. She is dedicated to bridging the digital divide by enhancing cybersecurity awareness and “cyber-diplomacy” within underserved rural communities.

An active member of the **Data Protection and Governance Society of Kenya (DPGSK)** and the **Association of Privacy Lawyers in Africa (APLA)**, Georgina remains at the forefront of emerging digital trends, ensuring her clients and community are prepared for the future of the global digital economy.

# MEET THE TEAM



## ANN N. RUKUNGU

LEAD RECOVERY OFFICER  
(CCP) - ADVANCED LEVEL  
(ONGOING), KASNEB

Ann N. Rukungu supervises the team of recovery officers at WWG Giathi Advocates and is a results-driven Credit Control and Receivables Specialist with over 10 years of progressive experience in credit management, debt recovery, and financial operations. Demonstrated success in strengthening credit control systems, accelerating collections, and maintaining strong client relationships while safeguarding organizational cash flow.

Recognized for consistently improving debtor performance through structured follow-ups, dispute resolution, and policy enforcement. Proven ability to support business growth by aligning credit strategies with organizational objectives, reducing risk exposure, and enhancing operational efficiency.

A highly dependable professional with strong analytical, communication, and leadership skills, capable of working independently and delivering measurable results in fast-paced environments.

### Key Achievements:

- 1. Improved Debt Collection Efficiency:** Successfully enhanced collections performance through structured follow-ups, reconciliations, and enforcement of credit policies, leading to improved cash flow consistency.
- 2. Strengthened Credit Control Systems:** Played a key role in implementing and enforcing credit policies and procedures that minimized bad debts and improved debtor accountability.
- 3. Reduced Dispute Resolution Turnaround Time:** Streamlined handling of debtor queries and disputes, ensuring faster resolution and stronger client relationships.
- 4. Enhanced Reporting & Visibility:** Developed and maintained accurate, timely reports on collections, debtor status, and bounced cheques, supporting informed management decisions.
- 5. Optimized Accounts Receivable Processes:** Ensured accurate invoicing, daily posting of receipts, and up-to-date debtor records, improving financial transparency and audit readiness.
- 6. Supported Legal Recovery Actions:** Identified high-risk accounts and recommended escalation to legal channels, contributing to improved recovery outcomes.

# OUR EXTENDED EXPERTISE

## Training and Advisory Services

WWG Advocates provides specialized Training and Advisory Services to help organizations and individuals manage debt recovery effectively within complex legal and regulatory frameworks.

Our Training Services include tailored programs on legal compliance, contract management, risk mitigation, and dispute prevention—key areas essential for successful debt recovery. These sessions are designed for corporate teams, SMEs, NGOs, and public institutions to ensure practical and relevant knowledge.

Through our Advisory Services, we offer clear, actionable guidance on debt recovery strategies, risk assessment, policy development, and dispute management. We collaborate closely with leadership to strengthen governance and compliance frameworks that support efficient recovery processes.

WWG Advocates is committed to delivering client-focused, practical expertise and proactive support, empowering your team with the skills and knowledge needed to enhance debt recovery outcomes and maintain organizational resilience.

## LEGAL ACTION:

Engage our Litigation Department as your trusted legal partner in the Recovery of Debts, as Follows;

- a. **Negotiation Stage:** Issuing 7 days demand letter, negotiating for a payment plan or written commitment to pay.
- b. **Legal Action Stage:** Draft court documents, court attendance and legal representation.
- c. **Enforcement stage:** Procuring Attachment of goods to service the payment of debt whereby we engage the Auctioneers and/or in the alternative procuring Warrants of Arrest from the courts.

We also engage private investigators to ascertain attachable properties or trace debtors for enforcements of Warrants of Arrest.



GERTRUDES HOSPITAL SACCO



MIRGA CONSULTANCIES



HAZINA DEVELOPMENT TRUST LIMITED



METROLINKS DEBT COLLECTORS LIMITED



ROBISEARCH LTD



DIRECTOR'S REFERRAL NETWORK



SFAI PROLIFIC KENYA



DANCO CAPITAL LTD



BLUESHIELD SECURICOR LTD



Do you have a debt? We can look at it for FREE and advise on proven Recovery strategies.

## CONTACT US

for a free consultation



**GIATHI & CO**  
ADVOCATES

**Wangoko, Wairimu Giathi  
& Co. Advocates**

 +254 713 957 601 / +254 111 954 613

 [info@wwgiathiadvocates.com](mailto:info@wwgiathiadvocates.com)