STARGIRA ADVISORS

STEWARD · A SERVICE OF STARGIRA ADVISORS

CREDIT CONTROL FOR CONSTRUCTION SUBCONTRACTORS

Applications chased, pay-less notices answered, retentions tracked and recovered. Run for you, every week, for less than half a day a week of a QS's time.

WHO IT IS FOR

M&E, electrical, groundworks, civils and specialist-trade subcontractors with roughly 5 to 50 staff in England and Wales, paid on applications, certified valuations and retentions, and working under main contractors.

WHAT STEWARD DOES

Chases every application, invoice and certified sum on a fixed rhythm, by email and phone.

Watches the notices. Payment-notice and pay-less-notice deadlines tracked on every application; a missing notice is spotted the day it happens.

Recovers. A retention ledger per job, statutory interest where owed, and a collections agency or construction solicitor on pre-agreed terms when a debt needs more than chasing.

HOW IT WORKS

1. **Connect the ledger.** Steward reads your accounting system and applications. Nothing changes in how you invoice.
2. **Drafted, then approved.** AI drafts every email, call note and notice response from your ledger and contract terms. A named operator approves before anything is sent; in the first months, you approve too.
3. **A one-page report every week.** Overdue sums, notices due, retentions coming up, money recovered.
4. **Escalation arranged in advance.** Debts needing an agency or a solicitor go over with the file already built. Steward introduces; the partner acts for you directly.

PRICING · LAUNCH, EXCLUDING VAT

STEWARD SITE

£395
per month

- Up to about 30 live applications and invoices
- Chase and escalate by email and phone
- Every message drafted for your approval
- Retention ledger tracked

STEWARD MANAGED

£595
per month

- Up to about 100 live applications and invoices
- Routine chasing runs without sign-off
- Payment-plan negotiation and statutory-interest claims
- Notice-deadline monitoring on every application

STEWARD FULL

£795
per month

- 200 or more live applications and invoices
- Retention recovery campaigns across old jobs
- Adjudication and legal referral, file prepared
- Priority operator

Three-month initial term, then rolling thirty days. No percentage of what is collected. Founding clients: price held for twelve months and a direct line to the operator, in return for permission to publish anonymised results.

WHY NOW

The Commercial Payments Bill (House of Lords, May 2026) proposes a 60-day cap on payment terms, interest at 8% over base, and a ban on construction retentions. None of it is law yet; Steward applies each rule as it arrives.

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TWENTY MINUTES, NO COMMITMENT
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