

“**Onyx** membership aims to unite and empower the professional tradespeople.”

Stephen Windsor, **Onyx** Founder

## Business Introduction



Join me in cutting out the Cowboy Clients.  
0800 02 84 577  
Onyx X

**Join me in cutting out the Cowboy Clients (professional non-payers)**

- **Fact:** Every-time you buy something on credit account or take credit you are Credit Checked.
- **Fact:** Every time you start a job you are effectively giving credit 'WITHOUT' a Credit Check.
- **Fact:** It's illegal to take the goods back that you have supplied and fitted.

**Onyx Smart Checks are for you to Credit Check your clients**

- **Smart Checks** protect you against Cowboy Clients who can't and won't pay you.
- **Smart Checks** include the Onyx database of Cowboy Clients and a bank credit reference.
- **Smart Checks** are specifically for tradespeople.

**Benefits of Onyx Membership**

- Access to **Smart Checks** and bank credit references agency's.
- Access to resolving dispute specialists; Mediators, Solicitors, Council, Barristers.
- Access to expert advisors; Accountants, Architects, Structural Engineers, Qualified Tradespeople, Healthcare, Insurance, HR Managers, Policy Advisers, Skills Training, Customer Service.

**Register your Cowboy Clients for FREE**

- Open to **Onyx** members and non-members alike.
- Feel good about registering your Cowboy Clients - you might even get paid!
- Email for more information [info@onyx4business.com](mailto:info@onyx4business.com)

Phone Onyx : 0800 02 84 577  
[info@Onyx4business.com](mailto:info@Onyx4business.com)  
[www.Onyx4business.com](http://www.Onyx4business.com)

**Onyx.**   
Cutting out the professional non-payers



### A note from the founder

**Onyx** was founded to make life easier for my fellow tradespeople and I. Having been a sparky for over two-decades myself and coming from a builders family, Grand-dad was a sparky, Dad a carpenter, Uncle Michael a painter and decorator, Uncle Barry a bricky, I recognise the importance of being paid at the right time, on time, every time.

**Onyx** is a new addition to your toolbox. Offering peace and mind to every tradesperson, **Onyx** membership is available nationwide and our aim is to unite and empower the professional tradesperson.

*Stephen Windsor*

### Onyx, Cutting Out the Professional Non-Payer

The service is designed to monitor the professional non-payer. The clients who doesn't pay their bill (the Cowboy Client).

**Onyx** monitors these professional non-payers so that when an **Onyx** member makes a **Smart Check**, **Onyx** reveals all. This includes outstanding finance, county court judgements, finance arrangements, redemption holders, previous non-payments and late payments.

### Building the Onyx Database

**Onyx** members and non-members can register their non-paying clients by calling our customer liaison officer on 0800 02 84 577 or by emailing [info@onyx4business.com](mailto:info@onyx4business.com)

### Membership Requirements and Fees

- Member of a professional body  
OR have two years trading and supply three work references.
- £163.00 (+vat) Annual membership.
- £41.50 (+vat) **Smart Check**.