Will They Pay

SEPTEMBER 2026







The Payment Pulse: Insights on B2B Payment Transparency

Shining a light on payment processes



Chapters

Page 2 – Welcome Note
Welcome to Will They Pay's monthly round-up. We're on a mission to bring fairness, transparency, and trust back into business transactions. Meet our founders and discover why we started this movement

Page 3 – The Cost of Late Payments
Exploring the real impact of late payments on businesses — and why it's time to demand better.

Page 4 – Tell Your Story Highlight
Every business has a story. In this section, we highlight one powerful experience shared by a real business owner — from cash flow struggles to moments of resilience.

Page 5 – WeResolve
A short option to help you understand your options t paid? Tailored for small business needs.

Page 6 – Helping Businesses Bridge the Gap
Connecting you with LenderPortal to keep projects moving and businesses financially resilient.

Page 7 – Recommended Merchants
A celebration of companies known for fairness and prompt payments. These businesses raise the bar for trust and professionalism.

Page 8 – Support Spotlight
Showcasing a Business who values fairness and supports good payers.

Page 9 – Highlighting some good business
Showcasing verified Businesses from our community

Page 10 – Payers & Delayers Spotlight
Showcasing verified reviews from our community — real experiences that build trust and promote transparency

Page 11 – Trusted Partners
This section shines a light on partners who align with our mission — improving payment practices and offering trusted solutions across industries

Page 12 – Standout Business of the Month
A celebration of companies known for fairness and prompt payments. These businesses raise the bar for trust and professionalism.

Page 13 – Support Spotlight
Each month we feature a trusted business helping businesses stay resilient, supported, and financially in control.

Page 14 – Blog Feature of the Month
A teaser of our latest blog article — with practical advice, platform updates, or industry insight. Tap in, read on, and stay informed.

Page 15 – Time's Up on Unpaid Invoices
Still chasing money you rightfully earned? Browse the trusted debt recovery services and take the first step toward getting paid.

Page 16 – Automated Assist Tools
Discover tools that help take the pressure off. From invoicing platforms to cash flow forecasting, we're spotlighting smart solutions every month.

Page 17 – Join the Movement.
Want to be featured in The Payment Pulse?

Page 18 – Get Help
Support When Payments Get Difficult — On Either Side



Welcome to The Payment Pulse

A monthly update on payment transparency.
September 2026

Prepared by: The Founders

Welcome to Will They Pay's monthly round-up. We're on a mission to bring fairness, transparency, and trust back into business transactions. Meet our founders and discover why we started this movement — to make sure good businesses thrive and the ones who delay payments are no longer hidden.



Ashley Fry



James Bell

SIGN UP HERE

The Cost of Late Payments

IThe Numbers Are Improving. The Pressure Isn't.

Britain's payment statistics are heading in the right direction, but behind the national averages, businesses are telling a very different story.
On paper, the UK's payment culture appears to be improving.
Large businesses are paying suppliers faster than they were several years ago, and fewer invoices are officially being recorded as late.
Yet ask the businesses actually carrying the risk and the picture becomes considerably less comfortable.
New 2026 research suggests late payment, bad debt and the cost of collecting money are becoming increasingly embedded in everyday business. The danger is that something once regarded as unacceptable is slowly becoming normal.
And when late payment becomes normal, businesses begin planning around money they cannot rely on receiving.

The Latest Picture
Large UK businesses now pay suppliers in an average of 32 days, remaining broadly unchanged over the past year. GOV.UK
• 15% of invoices issued to large businesses are still paid late, while 14% of the total value of invoices is also paid after agreed terms. GOV.UK
• Manufacturing continues to record some of the longest payment times of any major UK sector.

85% Report More Late Payments
Late invoices do not always eventually become paid invoices.
75% of organisations surveyed by Marsh reported an increase in bad debt write-offs, while 76% said they had suffered financial losses because of late payments. Marsh
For businesses already operating on tight margins, writing off an invoice can mean absorbing the cost of labour, materials and overheads without receiving the income that was supposed to pay for them.
The work has been completed.
The costs have already been incurred.
The money simply never arrives.

The Cost of Chasing Is Rising Too
Average annual collection costs among the organisations surveyed have risen to £421,800, compared with £368,400 in 2025.

•That represents an increase of approximately 14.5% in just one year. Marsh
Of course, these figures relate to the larger organisations surveyed and should not be treated as the typical cost for an SME. But the underlying problem applies across businesses of every size.
Every hour spent chasing money already earned is an hour that cannot be spent winning customers, completing work or growing the business.

17.48 Million Overdue Invoices
The scale becomes even clearer when looking beyond individual surveys.
Analysis from R3 and Creditsafe found 17.48 million overdue invoices sitting on UK company books during the first quarter of 2026.
That was 3% higher than a year earlier.
More than 1.57 million UK businesses were carrying overdue invoices during the period. R3
Late payment isn't affecting a small corner of British business.
It is sitting throughout the supply chain.

Payment Pulse Insight

Late payment becomes particularly dangerous when businesses start accepting it as normal.
The latest figures show two things can be true at once.
Headline payment performance can improve while individual businesses continue to experience serious financial pressure.



Sign Up

The Payment Pulse User Story

Real Experiences, Real Insight



Nick Parry's Story:

Nick Parry's Memorable Success

"A former colleague from his days at Carillion recommended him to a builder who needed estimating support. He priced their first project competitively, the builder won the work, and what began with a single recommendation developed into a lasting business relationship."

The Owners Story

""I started with the aim of earning an income doing the job I love. Today I have around 25 regular clients and a business that gives me the flexibility my family needs.

Discover how late payments nearly derailed everything—and why payment transparency is essential in the e-commerce retail world

Read The Full Story

NICK PARRY QS

Available For a Limited Time Only

Before You Escalate, Explore Your Options.

NEW READER SUPPORT INITIATIVE

There may be a better way forward than you think.

For a limited period, ***Will They Pay*** is offering readers access to a free confidential consultation.

If you're dealing with an unpaid invoice, a difficult customer, a contract disagreement or a strained business relationship, a short conversation may help you understand your options.

WE-RESOLVE
A different route forward.

SUPPORT AVAILABLE FOR

- Unpaid invoices
- Contract disagreements
- Communication breakdowns
- Strained business relationships

HERE TO HELP

Confidential
Talk through your options privately

No Pressure
Options give you choices

Practical
Consider your next steps

BETTER OGETHER

BOOK YOUR FREE CONSULTATION →

Helping Businesses Bridge the Gap

At Will They Pay, we know that late or missed payments don't just delay income — they can disrupt projects, affect livelihoods, and place real pressure on small businesses.

That's why we've partnered with LenderPortal, a trusted and innovative platform dedicated to helping UK businesses manage cash flow confidently and responsibly.

LenderPortal
Business Lending Made Easy

FREE TO USE
Impartial comparison service with no hidden fees.

NO IMPACT ON CREDIT SCORE
Compare options with complete peace of mind.

FAST & SIMPLE
Intelligent AI matching connects you to the right lenders quickly.

70+ TRUSTED LENDERS
Access a wide panel of reputable UK funding providers.

BETTER TOGETHER

SHORT-TERM OR LONG-TERM FINANCE

Whether it's short-term finance to cover a delayed invoice or long-term asset funding to support growth, LenderPortal helps you find the right solution.

EXPERT SUPPORT EVERY STEP OF THE WAY

Their experienced team manages the entire process from start to finish — ensuring you get the help you need without unnecessary complexity or delay.

KEEP YOUR BUSINESS MOVING

For companies affected by late or non-payment, LenderPortal provides a vital bridge between instability and security — keeping operations running smoothly, protecting staff, and ensuring suppliers are paid on time.

Cash flow challenges don't have to hold your business back.

LenderPortal helps you compare funding options from over 70 verified UK lenders, all in one place, with no impact on your credit score.

Whether you're bridging the gap after a delayed invoice or planning your next project, LenderPortal helps you stay in control and keep your business on track.

70+
VERIFIED UK LENDERS

0
IMPACT ON YOUR CREDIT SCORE

EXPLORE SMARTER FUNDING →

A Will They Pay Partnership | In Partnership with LenderPortal

The Merchant Market

Jewson

Jewson is one of the largest chains of British general builders' merchants, selling to small and medium building contractors. Visit

Town & Country Merchants

Support a wide range of projects, from small renovations to major builds Visit

Frank Key

A well known regional merchants. Supporting trade and DIY customers alike. Visit

Travis Perkins

National builders' merchant and home improvement retailer with head offices based in Northampton. Visit

Browns Builders Merchants

Well-known in the region for their hands-on service and wide range of building materials. Visit

Markovitz

Supply everything from heavy building materials to decorative finishes. Visit



Discover trusted merchants who support local traders with exclusive services and offers. See how they can help your business grow, save, and succeed.

See The Full List

CREDIT CONTROL ASSIST

YOU RUN YOUR BUSINESS. I'LL TAKE CARE OF THE CHASING.

OUTSOURCED CREDIT CONTROL FOR SMEs

CHASE OVERDUE INVOICES
Persistent, professional follow ups to encourage timely payments.

REDUCE AGED DEBT
Targeted strategies to reduce overdue balances and improve cashflow.

CUSTOMER RELATIONSHIP FOCUS
I communicate professionally and diplomatically, keeping your customers happy.

INVOICE & ACCOUNT MANAGEMENT
From raising invoices to managing accounts and payment reminders.

PAYMENT RECONCILIATION
Payment posting and account reconciliations to keep everything accurate.

CREDIT CHECKS & ACCOUNT REVIEWS
Assess risk and support informed decisions.

DISPUTE RESOLUTION
Resolving queries quickly and professionally to keep payments on track.

FLEXIBLE & COST EFFECTIVE
Outsourced support tailored to your business needs and budget.

PEOPLE PAY PEOPLE.
Good communication makes all the difference.

IMPROVED CASHFLOW
Better cashflow means more time, less stress and room to grow.

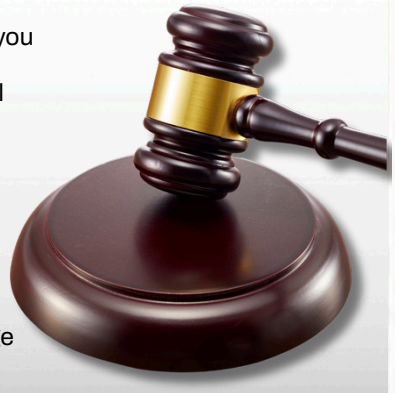
FOCUS ON YOUR BUSINESS
I'll handle the chasing so you can focus on what you do best.

01484 212100
liz@creditcontrolassist.co.uk
www.creditcontrolassist.co.uk

sprintlaw

Debt Recovery Without The Traditional Legal Fees.

Fixed-fee legal services to help you recoverunpaid invoices.Fast, transparent and built for small businesses



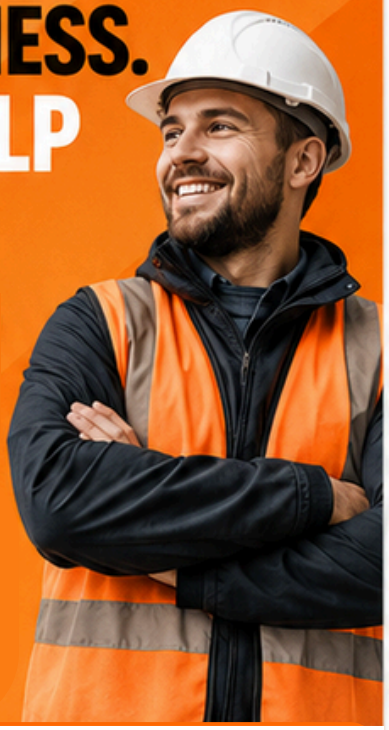
- Fixed-fee legal services
- Fast online process
- England & Wales Coverage

Visit Website →

TRADE BUSINESS SUPPORT

YOU BUILD THE BUSINESS. WE'LL HELP RUN IT.

Specialist Virtual Assistants helping trades and construction businesses save time, improve efficiency and grow with confidence.



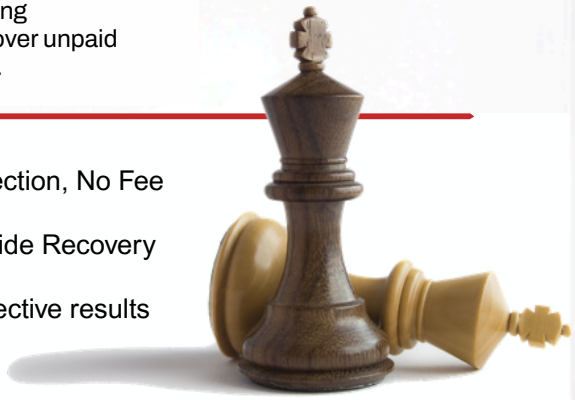
- Bookkeeping & VAT
- Job & Diary Management
- Marketing & Administration
- Virtual & On-Site Support

Visit Website →

ACTIONS NOW
DEBT RECOVERY SERVICES

GETTING PAID STARTS HERE.

Commercial debt recovery specialists helping businesses recover unpaid invoices quickly.



- No Collection, No Fee
- Nationwide Recovery
- Fast Effective results

Visit Website →

Optimised Factoring



Get Paid. Stay Sane.

Flexible invoice finance helping businesses unlock cash tied up in unpaid invoices



- Faster Cash Flow
- Simple Funding
- Flexible Finance
- Support When you Need It

Visit Website →

Payers & Delayers Spotlight





Leave A Review Today

Each month, we shine a spotlight on the voices shaping the future of fair business. These reviews are more than feedback — they're real experiences helping businesses make smarter decisions and building a culture of trust. From celebrating reliable payers who honour their word to calling out the late ones who disrupt cash flow, every review counts.



Trusted Partners

We collaborate with businesses and organisations that share our values. Our Trusted Partners are committed to improving payment practices across industries. This section shines a light on those who are helping us create real change — one honest transaction at a time.

creditsafe

Credit & Risk Intelligence

Helping businesses make smarter credit decisions with reliable data and insights.

Visit

LenderPortal
Business Lending Made Easy

Business Lending Solutions

Connecting businesses with funding options to grow, adapt and succeed.

Visit

sprintlaw

Debt Recovery Solicitors

Tech-driven legal consultancy providing fixed-fee debt recovery services for small businesses across England and Wales.

Visit

paystorm.ai

AI-Driven AR Automation

AI agents automate invoice collections, predict payment risks, personalise debtor communication and improve cash flow visibility.

Visit

Celebrating Our Trust Builder's

AK Electrical Services

A Standout Business of the Month

Industry:
Real estate

Location:
Northamptonshire

Trust Score:
100%



SIX MJ (RENTALS) LTD

HIGHAM FERRERS, GB

BUSINESS

5.0 1 Reviews

"Great payers. Mark always pays correctly and on time, and any queries or disputes are handled promptly and professionally. A reliable business to work with, and one we would happily recommend to others."

Beam Clean

[Discover the success story behind this month's featured Trust Builder]

paystorm

Overdue invoices, collected.

Paystorm makes sure businesses are paid on time, keep payment conversations organized, and get paid without manual chasing.



Chasing payments takes time.

Every overdue invoice creates small tasks: checking status, writing reminders, following up again, and keeping track of replies.

Paystorm keeps it organized.

See what needs attention, send clear follow-ups, and keep every payment conversation in one place.

How it works

1
Connect
QuickBooks, Xero, FreeAgent, and many more

2
Prioritise
Immediately see clients that need attention right now.

3
Approve
Review and help it learn how you chase invoices.

4
Automate
Let Paystorm collect, just like you would.

Why you should try it now

- Spot risky invoices earlier
- Send better follow-ups
- Keep cash flow visible

> $3.2M
Collected through Paystorm actions.

80%
Time saved resolving overdue invoices.

3x
Faster average payment turnaround

Get a free Paystorm risk assessment and see which clients need attention right now.

Find your riskiest unpaid invoices

Transparency Is the New KPI

”Revenue Tells You How Much You Sold. Payment Behaviour Tells You the Quality of That Revenue.”

Businesses measure almost everything. Revenue, profit, margins, conversion rates, debtor days and cash reserves all help tell the story of commercial performance.

Our latest article explores why payment behaviour should become part of the modern business KPI dashboard. By combining credit checks, real payment experiences and traditional financial measures, businesses can understand not just how much revenue they are generating, but how much of that revenue may be exposed to payment risk

Don't wait until debtor days increase or an invoice becomes overdue to start asking questions. Measure the risk before it becomes the problem.



Read The Full Article

Time's Up on Unpaid Invoices



Get Paid

Get Help

Late and non-payments can put serious strain on your cash flow and your peace of mind. Our trusted debt recovery partners are here to help you get paid. Explore the full list and find the right support for you.

Paystorm

Predict payment risks instantly with AI-powered insights to protect your cashflow.

Visit →

JMS Credit Consultancy

Protecting cashflow through proactive credit control, debt recovery expertise nationwide.

Visit →

Tower Enforcement & Colleciton services ltd

Nationwide High Court enforcement and debt recovery services delivered professionally

Visit →

Actions Now

Recover unpaid invoices fast with trusted UK wide commercial debt recovery specialists.

Visit →

Debt Law Collections Ltd

Recover unpaid debts faster with expert, no-win-no-fee debt collection specialists.

Visit →

Cobra Financial Solutions

Improve cash flow with trusted, professional debt recovery partners delivering proven results.

Visit →

Why use a professional debt recovery service?

Protect your cash flow
Improve liquidity and keep your business moving.

Save time and focus
Let the experts chase, so you can get on with the day job.

Stay professional and compliant
Maintain relationships while recovering what you're owed the right way.

Better results, faster
Experienced teams use proven strategies to maximise recoveries.

Don't write it off.
Take action today.
Explore the full list of WTP trusted debt recovery partners.

SEE THE FULL LIST →

Assist Tools for Late Payments

Credit Control Assist

Helps small and medium-sized businesses manage cash flow with fixed-fee credit control services. We take the stress out of chasing overdue invoices so you can focus on running your business.

Visit

Sunbay.io

Sunbay.io automates invoice follow-ups and collections with smart reminders, multichannel communication, and seamless accounting integrations to improve cash flow and save time for busy finance teams.

Visit

Paystorm

One of the world's most popular accounting tools, QuickBooks lets you create branded invoices, accept online payments, and manage expenses — perfect for businesses that want more than just invoicing.

Visit

Discover smart automated tools

Designed to take the hassle out of payments. Streamline your processes, save valuable time, and keep your business running smoothly

See The Full List

Join the Movement. Share Your Story. Protect Your Business.



Share real stories
In every corner of the business world, there are stories waiting to be told – of resilience, of triumph, and yes, of struggle too.

Make a difference together
At Will They Pay, we're more than a platform. We're a growing community of business owners, freelancers, and creators who believe in fairness, transparency, and being paid what's owed. We believe that shining a light on the truth can shift the way business is done – and your voice can help lead the way.

Raise awareness
So, if you've experienced the sting of a late payment, or if you want to champion those clients who do pay fairly and on time, we'd love to hear from you.

Educate and empower
Each month, our Payment Pulse booklet brings together real stories from across industries – highlighting trusted payers, exposing harmful practices, and sharing tools and services to help businesses protect their cash flow and grow with confidence.

Be part of the solution
Now, we're inviting you to be part of it. Whether you'd like to be featured, contribute a story, or just show your support for honest business, we welcome you into the fold.

Partner for better business
And if you're a service provider, platform, or organisation who believes in better business practices and wants to work in partnership with Will They Pay – let's talk. We're looking to collaborate with those who want to help businesses get paid on time and build a system of trust across the economy.

Want to be included in our next issue?
Use the subject line "Payment Pulse" and let us know how you'd like to get involved — whether that's telling your story, recommending a great payer, or exploring a partnership opportunity. Together, we can build a stronger, more accountable business culture — one story, one review, one voice at a time. Will They Pay is your platform. But together, we are the movement.

Get In Touch →

Sales Opportunities in the Payment Pulse

- Advertorial features and spotlight listings
- Display advertising in print and digital editions
- Newsletter sponsorships and dedicated placements
- Partner directory listings and premium placement
- Sponsored content and co-branded campaigns

Let's create impact together.

Amplify your brand
Align with trusted content businesses rely on.

Reach decision-makers
Connect with an engaged audience across the UK.

Drive real results
Generate visibility, trust and qualified leads.

Get Help

Get Help: Support When Payments Get Difficult — On Either Side
At Will They Pay, we understand that late payments don't always come from bad intent. Sometimes businesses struggle to get paid, and sometimes they're struggling to pay.

Cash flow gaps, unforeseen circumstances, delayed client payments — they all affect how money moves through your business. Whether you're chasing overdue invoices or trying to find breathing room to pay one, this page is here to help you navigate the pressure.

We don't take sides. We believe in transparency, empathy, and finding solutions that protect relationships and livelihoods.

If You're Struggling to Get Paid

1. Small Business Commissioner
smallbusinesscommissioner.gov.uk
✔️ Free help resolving payment disputes and guidance on challenging unfair terms.

2. Business Debtline
businessdebtline.org
✔️ Free, confidential advice for self-employed people dealing with late payments and cash flow issues.

If You're Struggling to Pay Others

We know that not every unpaid invoice is a refusal — many are the result of difficult times, unexpected delays or waiting on your own payments. If you're trying to do right by your suppliers but can't yet, here's where to turn:

3. Business Debtline
www.businessdebtline.org
✔️ Help with managing creditor pressure, negotiating with suppliers, and making a repayment plan that works.

4. Citizens Advice – Money & Debt
citizensadvice.org.uk
✔️ Free, impartial support for businesses and sole traders juggling bills, staff and creditor pressure.

5. FSB (Federation of Small Businesses)
fsb.org.uk
✔️ Legal advice, financial templates, debt negotiation help — available to members.

6. Creditsafe Tools
creditsafe.com
✔️ Use insights and credit data to build better payment plans and avoid bad debt spirals in the future.

Mental Health Support — For Every Business Owner

7. Mind
www.mind.org.uk
✔️ Leading UK mental health charity — because stress over money can feel isolating and overwhelming.

8. Samaritans (Free, 24/7)
116 123
✔️ You don't have to be in crisis to call. A safe space to talk — day or night.

We're Building a Payment-Positive Business Culture

Whether you're owed money or owe someone else — you're still part of the solution. The way forward is visibility, honesty and a willingness to work toward fairer payment practices.

That's what Will They Pay is here for.

Need to Talk to Someone?

Email us at contact@willtheypay.co.uk with the subject line GET HELP.
We'll listen, offer advice, and help point you to the right support.