



TEACHING MATERIALS: ROLE PLAY SIMULATION ON INDIVIDUAL BUSINESS DEBT COLLECTION IN BRAZIL

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ABSTRACT

This paper addressed successfully the issue of individual business debt collection negotiation in Brazil. Approximately 62.6 million individuals are registered at the Brazilian Credit Service Protection (Serviço de Proteção ao Crédito – SPC) with overdue accounts in 2018. Therefore, this article shed more light on the subject business debt negotiations and presents a full set of teaching materials with compiled notes, through a two-party role play simulation, designed to prevent individual firm's debt collection from ending in the court of law. This case was chosen because its extensive replicability in business scenarios. There are more debtors in Brazil than inhabitants in Italy. Key findings pointed preparation, value creation, and addressing underlying interests as critical success factors to deal with debt collection negotiation. The case was applied to N=56 participants in a credit recovery executive seminar southern Brazil. Findings are analyzed and discussed here. The role play simulation was conceived essentially: (i) to provide negotiators, facilitators, teachers, instructors, practitioners, financial agents, creditors, debtors, among others, with tools on how to deal with individual business debt collections; (ii) to prepare negotiators from real life scenarios through mutual gains, and consensus building approaches. Finally, (c) to provoke debates in classroom regarding business negotiations. Future research complete the present work.

Keywords: Debt collection, Negotiation, Customer Satisfaction, Teaching materials, Individual, business, Brazil

INTRODUCTION: -

This article investigated debt collection negotiations, applied to individual firms in Brazil. The aim was to discuss best practices on business negotiations, aiming at preventing debtors from ending in the court of justice, and creditors losing valuable customers. As the result of this endeavor, a two-party role play simulation with a full set of teaching notes and instructions is presented (see Appendixes I and II). The afore mentioned teaching materials involves one debtor and one creditor, regarding an individual business past due account, very popular in Brazil and in emerging countries, the unit of analysis (Yin, 1988).

Debt collection in emerging countries represents a major concern (Dias, M.O, Ribeiro, and Albergarias, 2019). In 2018 the default rates in Brazil reached 62.6 million individuals (SPC, 2018)¹. This research aimed at investigate debt collection negotiations. The purpose is to prevent business conflict and ultimate damages for debtors and creditors.

The subject under research is addressed through a two-party role play simulation (see the Appendixes I and II). The teaching materials are helpful to: (i) professors, teacher, instructors, facilitators, financial agents, debtors, creditors, practitioners in

¹ The SPC Brazil (Credit Protection Service) is largest database on credit information system in Brazil.

general; (ii) to provoke debates on the negotiation issues, especially debt collection; (iii) to be used in negotiation short seminars, workshops, master courses, financial executive education courses, among others, with the purpose to deepen insights on negotiation skills and techniques, as well as to be prepared to negotiate in worse case scenarios.

Business negotiations are defined “as the social interactions between two or more persons, regarding their interests, and dedicated to reaching an agreement on making, buying, or selling goods or providing services in exchange for money, or part of a job” (Dias, 2016, p.30).

Dias, M.O. (2018) also defined negotiation as “a social interaction process, which involves two or more persons, regarding their interests, identity, and cognition, and dedicated to reaching an agreement over the substance negotiated through mutual gains” (p.29). Negotiation had been defined as a “process of communication by which two or more parties seek to advance their interests or those of the persons they represent through an agreement on the desired future action” (Salacuse, 2003, p. 11).

Role play simulations have been studied for the following purposes, not restricted to: non-market forces (Dias & Navarro, 2018); public agents (Dias, M. O., 2018); generational interactions (Aylmer & Dias, M. O., 2018);); aircraft manufacturer industry (Dias, M., Teles, and Duzert, 2018; Dias, M.O. and Duzert, 2018); e-business negotiation (Dias & Duzert, 2017); governmental relations (Dias, M. O. & Navarro, 2017); social mediation (Dias, M. O. & Teles, 2018); retail business (Dias, M. O., et al., 2015); fashion business such as Dudalina case (Dias, M. O. et al., 2015, 2014); carmaker case, as in BMW in Brazil (Dias, M. O. M., Navarro and Valle, 2013), and Fiat Chrysler in Brazil (Dias, M. O., et al., 2014, 2013); over the top streaming industry, such as Netflix in Brazil (Dias, M. O., & Navarro, 2018); mining industry (Dias, M. O., & Davila, 2018), Craft beer industries (Dias, M.O. and Falconi, 2018; Dias, M. O., 2018); civil construction (Dias, M.O., 2016); copier manufacturer industry (Dias, M.O., 2012).

This case was designed for dealing with debt collection negotiation between creditors and debtors. Although the wide range of applications, in this case it is discussed the debt negotiations involving a credit union and a debtor, individual firm in southern Brazil. Recently, cooperative societies, including credit cooperatives have been extensively studied in Brazil (; Dias, M.O., Ribeiro and Albergarias, 2019; Dias, M.O. 2019h Dias, M.O. & Teles, 2019; 2019b; Dalacosta, Dias, M.O, Meirelles, 2019; Dias, M.O., 2018; Dias, M.O & Craveiro, 2019; Dias, M.O, Krein, Streh, Vilhena, 2018; Dias, M.O. & Ramos, 2018; Dias, M.O & Teles, 2018).

METHODS AND RESEARCH LIMITATIONS: -

This is a qualitative, inductive, interpretive study. The case at hand occurred at Francisco Beltrão, Paraná state, southern Brazil. Multi methods were used, such as direct participation, archival research, in-depth interviews and case study.

Two interviews were conducted, with 100 percent rate response, through semi-structured questionnaire. The sample chosen was purposive, since the case occurred with one individual firm and one financial agent. Real names were omitted because of compliance issues. Hence, the identities are here preserved.

This article is limited to the Brazilian credit cooperative Laws, such as Law 5.746/71 (Brasil, 1971), and Constitution (Brasil, 1988). It is supported Goffman's dramaturgical theory (1959, 1961), and Karpman's drama triangle (Karpman, 1968), and transactional theory (Berne, 1961). Other business environments may differ and are not addressed in the present study. Finally, the risk denominations are provided by Central Bank Resolution no. 2682/99 (Bacen, 1999), and followed here.

Individual business in Brazil is regulated by the General Law on Micro and Small Business (Complementary Law 123/06), As known as individual micro entrepreneur, whose activities are legalized. Introduced by Complementary Law 128/08, issued by the Brazilian Federal Government since 2009. Tax regime is simplified (*Simplex Nacional*), and the individual entrepreneur pays monthly BRL 48.70 (trade or industry), BRL 52.70 (services) or BRL 53.70 (mixed activities, trade and / or industry and services). In sum, this is the smallest business unit in Brazil.

ROLE PLAY SIMULATION: INDIVIDUAL FIRM DEBT COLLECTION NEGOTIATION: -

General Instructions

The role play simulation involves two parties, one debtor and one creditor. The overall time for the exercise should not overpass 2 hours, to a set of 40 participants, not exceeding 60 participants per instructor. Parties should take 45 min to 1-1/2 hour for reading instructions, and to prepare to negotiate.

The full set of instructions is displayed in Appendixes I and II. The ultimate time for negotiation varies from 1 hour to 1 ½ hour, depending on the local facilities, and the size of the group to be trained, and the instructor teaching objectives and planning. It can also be adapted to available time and resources, at discretion of the instructor.

Case dynamics, and set materials

The instructor divides the group in two and delivers roles number one and two (debtor and creditor, respectively). Then, give instructions on negotiation time and other relevant information regarding the negotiation itself. Next, after reading and preparation, negotiation starts. Finally, instructor collects data to be further discussed in the debriefing session.

Presenting outcomes

The facilitator may write all the results in the whiteboard, or the parties doing it. Alternatively, the instructor writes all deals (and no-deals) in an electronic spreadsheet and presents the overall results gathered in on single piece of information. It depends if the local facility provides media presentation or not.

Debriefing session

After approximately one-hour debate, the facilitator announces the end of the exercise. The total amount of time employed in the task should not overpass 90-120 min, within a class with 40 participants. Then, the facilitator starts the debates in class, by analyzing each result, from beginning to end.

CASE RESULTS AND ANALYSIS: -

The individual business debt collection role play simulation has been applied to N=56 participants of the first week of credit recovery in Cresol Confederation at southern Brazil, on August 2019. The groups were divided into groups of four people each (two debtors and two creditors each), by request of the course manager, just to integrate the whole group, investing more time on preparation.

The preparation session was conducted in two ways: (i) first, parties should read their roles and prepare their negotiation strategies; (ii) second, before negotiation started with the other party, they should discuss with their own constituents (debtors with debtors and creditors with creditors) in advance, to devise common strategies to deal with the other parties. The group gathered 75% accountants, 5% managers, and 20% lawyers out of N=56 participants. From which, 70 percent were female and 30 percent male.

The average group age was between 24-32 years old. 100 percent participants are low-level management, basically credit analysts. Only 20 percent had more than five years of bank experience, while 80 percent had less than one-year experience in the position. Out of the N=56 participants, 20 percent married, 80 percent single. The role play simulation outcomes are depicted in Figure 1, as follows:

#	Value (BRL)	Grace period	Corporate Credit Card	To bring other bank account to Cresol	Insurance	Bank check discount
1	6.450,00	1 day		•		
2	6.450,00	15 days	•	•		•
3	6.450,00	1 day		•	•	•
4	6.450,00	7 days		•		•
5	6.450,00	5 days	•	•	•	•
6	6.450,00	3 days		•		•
7	6.500,00	2 days		•		
8	6.450,00	15 days	•	•	•	
9	6.450,00	2 days		•		
10	6.450,00	5 days		•	•	•
11	6.450,00	2 days	•	•		•
12	6.500,00	3 days		•		•
13	6.500,00	1 day		•		
14	6.450,00	7 days		•		•
Total	6.460,71		15%	100,00%	30%	64%

Figure 1 Case results of the N=56 participants.

Note in Figure 1 that 100 percent of the negotiators reached a deal and recovered credit, all of them setting different grace periods (one-day minimum - negotiations #1, 3 and 13, and grace period of 15 days maximum - negotiations #2 and #8)

Observe in Figure 1 that four option that were not part of the case instruction were added – stimulated by the case instructor: (i) corporate credit card (15 percent); (ii) to bring another bank operation account to the credit cooperative (100 percent); (iii) insurance (30 percent), and (iv) bank check discount (64 percent over the 14 negotiations).

Key findings evidenced asymmetrical results, i.e., not all negotiations ended the same way. Although a minimum result was noticed: (a) value; (b) grace period; (c) bring the other account to the credit cooperative.

It is also important to ask participants, at the end of the exercise, if they though the exercise valid for their daily practices. In the current case, 100 percent of the participants reported the exercise as a constructive and reliable experience for their careers as credit negotiators. Finally, key findings revealed some creditors behaving more judgmental to debtors than others.

6. DISCUSSION

This is the typical case of Rescue and Victim game (Karpman, 1968). On one hand, the debtor may play a victim, the creditor the persecutor. However, direct observation pointed out shifts in the attitudes and behavior, alternating roles in some cases. The instructor, in the debriefing session should encourage negotiators to avoid play rescue and victim game, because it tends to conflict escalation, where strong negative emotions may arise.

The absence of real-life debtors in the exercise may affect the final result, given the fact that real creditors playing debtors in the exercise may behave condescendingly towards the other party. In this sense, real debtors would bring more reality to the case.

One observation regarding the exercise is about their generosity on dealing with the other parties: despite the instructions mentioned a tough environment, the negotiators ultimately played softer with debtors than in real life, as feedbacks evidenced after the conclusion of the exercise.

The environment was also calm and comfortable, what contributed positively to the total outcome. No case went to the SPC serasa, nor the risk downgraded, or the case end court of Justice, as possible anticipated results in real-life scenarios.

In the debriefing session, the instructor should tell creditors to prevent criticism and to avoid the victim-rescuer trap (Karpman, 1968).

Faunally, one more item to be discussed regards the availability and confirmation bias (Kahneman, Slovic, and Tversky, Amos, 1982). Some creditors were more judgmental than others. When interviewed, these creditors (70 percent of the group) answered that Brazilian Central Bank risk classification AA played a significant role in the way they would treat the debtors (in this case, treating well). Conversely, the same creditors declared that if the debtor's risk was C, D, E or higher risk, the negotiation would be different, with less concessions. Therefore, the point of discussion came into a consensus that creditors could jeopardize their negotiations, even might influence negatively their performance in the debt collection negotiation (sometimes called renegotiation in Brazilian bank jargon). In this sense, the case proved effective in simulating and preventing real-life issues regarding confirmation and other bias, affecting negatively performance.

FUTURE RESEARCH AND CASE LIMITATIONS

The results shown were valid to the Brazilian creditor-debtor audiences. Limited to individual firms. The case is also limited to dyadic relationships between creditors and debtors. Future researcher are encouraged to investigate the role of a mediator in the case, both qualitatively, through in-depth interviews, direct observation, as well as quantitatively, through performance assessment of the negotiation at hand.

Finally, the impact of confirmation bias on creditors should be investigated in the future. Also, also teaching material should be designed to other forms of debt collections, for instance, small business, large corporations, farm producers, local familiar businesses, among others.

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APPENDIX I

Teaching notes

Scenario: the case illustrates the daily debt recovery credit cooperative activities in real life scenarios.

Mechanics: Parties should take 45min to 1 ½ hour to read the case and to prepare themselves to negotiate. Total time should not exceed 2 -3 hour, otherwise the participants get bored and dispersed.

Major Lessons:

To migrate from distributive into integrative negotiations; to map and focus on underlying interests; to practice empathy towards each other; to develop promptness in creating mutual value to be later distributed. To avoid the loss client for the financial institution, preventing client evasion to competitors.

Objectives:

This exercise intends to discuss the role of creditors and debtors regarding individual firms and their relationship with their respective institutions – in this case the credit cooperative. The case was designed to provoke debates among practitioners, business managers, financial agents, teachers, instructors, facilitators regarding the best practices of debt collection negotiations.

CASE SPECIFICS	
Time required	1 hour – 2 hours
Number of participants	2 parties, one debtor, one creditor
Groups involved	No
Agent present	No
Third part present	No



APPENDIX II – PARTIES' ROLES

PART 1

◆◆ DEBTOR: JOSÉ ANTONIO ◆◆

GENERAL INFORMATION

You're Mr. José Antonio Santos, has an individual Firm (FI), six years ago, transporting fruit and cereals, basically. Pick up basically for small producers in the region that the affectionately nicknamed "Zé das Couves". Is honey and known to all by your integrity and honor commitments. You have a 2010 Mercedes Benz truck, maximum capacity of 22,500 kg traction, who handles with care, paid for with a lot of sweat and sacrifice. Wheel approximately 2,000 km per month, making deliveries and servicing agricultural cooperatives in the region.

You are CRESOL's customer for the last five years, with overdraft limit in the amount of BRL 6,500.00. Usually use quite the same. This month, used completely, paying only the monthly interest of 7%.

Right now, he's into account advance (AD), in the amount of BRL 6,500.00, nine days ago, without interest or penalty. The Cresol approved your cheque, believing in your promise that there would be coverage on the same day.

To your individual firm, J.A. Santos, pick up the small producers in the region, many years ago, so archaic and rudimentary even because it depends on the so-called producers and receives their freights at the end of each month, always relying on their customers, with notes on your book, working the old-fashioned way. Zé das Couves just has the complete elementary school.

You have a blank sheet in the Serasa-SCR AA level. Never got a loan. Has worked with other banks, current account and savings account, IE never needed really.

Is paying its suppliers with small delays, but did not fail to pay off their debts. In short, has a good name in the square where he works.

CONFIDENTIAL INFORMATION

Equity: in record of Cresol, rumor has it you rented a residence plot of 450 m² and has only the truck valued at BRL 80,000.00, free of charge. Below, the statement with the cash flow situation this month.

CASH FLOW

Gross Income	Expenses	
BRL 5,950.00	Diesel	BRL 800.00
	Rent	BRL 1,450.00
	interest	BRL 290.00
	Maintenance	BRL 450.00
	Pro-labore	BRL 2,600.00
	Total	BRL 5,590

You received a few calls from the Bank, but didn't answer. As the calls were pushy, decided to attend. Requested the attendance to your agency today. You promised to end a delivery and would today, if possible.

When it came to the Agency, caught the following dialogue with Carlos, an employee of Cresol:

Carlos:-"Zé"², I'm glad you came to visit us, how long! After the initial conversations and asking for a cup of coffee for both entered the subject:-We cover your check in the amount of BRL 6,500.00, through to your promise of deposit on the

² Zé = short for José Antonio, in Brazilian Portuguese.

same day, which did not occur. The current account is your negativada for nine days, above the value of the overdraft. What happened?

You: I had an extra expense to the truck (broke an axle) and, in that time, I'm hoping to get a few late customers, this has never happened to me and I'm afraid this situation turn into a snowball.

Carlos: I understand your situation perfectly. Of course, we're going to help you, we're here for you always. Mr. had mentioned that he had other business to other banks, if I remember correctly. It also has some of these investments?

You: Yes, a little savings, money that I had saved for emergencies. Can you fix the truck and make ends meet. I'm running, while the truck repairs, with a loan. Tomorrow the mine should be ready.

Carlos:-But in your statement of cash flow, says that Mr. has a monthly revenue of BRL 2,600.00.

You: Yes, but this month it's compromised. The crisis has affected my clients and I have a few accounts with suppliers with minor delays.

Carlos: well, the cooperative has always been your partner, so much so that we approve of the your check. Unfortunately, the bad news is that debt needs to be paid soon, because we are also monitored by the Central Bank.

You: can I pay in four installments, with the first installment in a couple of weeks, when I have just being deposited in my account.

Carlos:-Wow ... This proposal is unworkable. As we talk, we need to resolve this situation as soon as possible, preferably today.

What to do? you never had a problem like this and needs help. you told carlos that she needed to make a second delivery, quickly, and thinking about the solution and he'd be back later to negotiate. prepare yourself to negotiate with carlos.



PART 2
◆◆ CREDITOR: CARLOS ◆◆

GENERAL INFORMATION

Are you Carlos, counter and Cresol employee for eight years. Has your wallet a client named Jose Antonio Santos, who owns an individual firm (FI), six years ago, transporting fruit and cereals, basically. Pick up basically for small producers in the region that the affectionately nicknamed "Zé das Couves". Is honey and known to all by your integrity and honor commitments. Has a 2010 Mercedes Benz truck, maximum capacity of 22,500 kg traction, who handles with care, paid for with a lot of sweat and sacrifice. Wheel approximately 2,000 km per month, making deliveries and servicing agricultural cooperatives in the region.

José Antônio is a client of CRESOL five years ago, with overdraft limit in the amount of BRL 6,500.00. Usually use quite the same. This month, used completely, paying only the monthly interest of 7%.

Right now, he's into account advance (AD), in the amount of BRL 6,500.00, nine days ago, without interest or penalty. The Cresol approved your cheque, believing in your promise that there would be coverage on the same day.

To your individual firm, J.A. Santos, pick up the small producers in the region, many years ago, so archaic and rudimentary even because it depends on the so-called producers and receives their freights at the end of each month, always relying on their customers, with notes on your book, working the old-fashioned way. Zé das Couves just has the complete elementary school.

Jo see Antônio has a blank sheet in the Serasa-SCR AA level³. Never got a loan. Has worked with other banks, current account and savings account, IE never needed really. Recently reported that is paying its suppliers with small delays, but did not fail to pay off their debts. In short, has a good name in the square where he works.

CONFIDENTIAL INFORMATION:

Heritage Register of Cresol, José Antonio reportedly lives in rented residence on a plot of 450 sqm and has only the truck valued at BRL 80,000.00, free of charge. Below, the statement with the cash flow situation this month.

CASH FLOW

Gross Income	Expenses	
BRL 5.950,00	Diesel	BRL 800,00
	Rent	BRL 1.450,00
	interest	BRL 290,00
	Maintenance	BRL 450,00
	Pro-labore	BRL 2.600,00
	Total	BRL 5.590

You gave some phone calls to Joseph Antônio, who is a nice guy, but he didn't answer. When finally got his attendance requested the Agency today. He promised he would end a delivery and would today, if possible. When it came to the Agency, caught the following dialog:

You:-"Zé"⁴, I'm glad you came to visit us, how long! After the initial conversations and asking for a cup of coffee for both entered the subject:- We cover your check in the amount of BRL 6,500.00, through to your promise of deposit on the same day, which did not occur. The current account is your negativada for nine days, above the value of the overdraft. What happened?

José Antônio: It Had an extra expense to the truck (broke an axle) and, in that time, I'm hoping to get a few late customers, this has never happened to me and I'm afraid this situation turn into a snowball.

You:-I totally understand your situation. Of course, we're going to help you, we're here for you always. Mr. had mentioned that he had other business to other banks, if I remember correctly. It also has some of these investments?

José Antônio: Yes, a little savings, money that I had saved for emergencies. Can you fix the truck and make ends meet. I'm running, while the truck repairs, with a loan. Tomorrow the mine should be ready.

You:-But in your statement of cash flow, says that Mr. has a monthly revenue of BRL 2,600.00.

José Antônio: Yes, but this month it's compromised. The crisis has affected my clients and I have a few accounts with suppliers with minor

³ According to the Brazilian Central Bank, AA is the lowest risk possible, which means that José Antonio is a good payer.

⁴ Zé = short for José Antonio, in Brazilian Portuguese.

delays.

You: well, the cooperative has always been your partner, so much so that we approve of the your check. Unfortunately, the bad news is that debt needs to be paid soon, because we are also monitored by the Central Bank. José Antonio: I can pay in four installments, with the first installment in a couple of weeks, when I have money coming in to the account. You:-Wow ... This proposal is unworkable. As we talk, we need to resolve this situation as soon as possible, preferably today.

WHAT TO DO? MR. JOE SAID HE NEEDED TO MAKE A SECOND DELIVERY IN HALF AN HOUR, QUICKLY, AND WHO WOULD HAVE THOUGHT IN THE SOLUTION, BUT I NEED YOUR HELP-AND-AND HE'D BE BACK LATER TO NEGOTIATE. PREPARE TO NEGOTIATE WITH JOSÉ ANTONIO. WHEN IT CAME TO THE AGENCY, CAUGHT THE FOLLOWING DIALOG:

YOU:-"ZÉ", I'M GLAD YOU CAME TO VISIT US, HOW LONG! AFTER THE INITIAL CONVERSATIONS AND ASKING FOR A CUP OF COFFEE FOR BOTH ENTERED THE SUBJECT:-WE COVER YOUR CHECK IN THE AMOUNT OF BRL 6,500.00, THROUGH TO YOUR PROMISE OF DEPOSIT ON THE SAME DAY, WHICH DID NOT OCCUR. THE CURRENT ACCOUNT IS YOUR NEGATIVADA FOR NINE DAYS, ABOVE THE VALUE OF THE OVERDRAFT. WHAT HAPPENED?

JOSÉ ANTÔNIO: IT HAD AN EXTRA EXPENSE TO THE TRUCK (BROKE AN AXLE) AND, IN THAT TIME, I'M HOPING TO GET A FEW LATE CUSTOMERS, THIS HAS NEVER HAPPENED TO ME AND I'M AFRAID THIS SITUATION TURN INTO A SNOWBALL.

YOU:-I TOTALLY UNDERSTAND YOUR SITUATION. OF COURSE, WE'RE GOING TO HELP YOU, WE'RE HERE FOR YOU ALWAYS. MR. HAD MENTIONED THAT HE HAD OTHER BUSINESS TO OTHER BANKS, IF I REMEMBER CORRECTLY. IT ALSO HAS SOME OF THESE INVESTMENTS? JOSÉ ANTÔNIO: YES, A LITTLE SAVINGS, MONEY THAT I HAD SAVED FOR EMERGENCIES. CAN YOU FIX THE TRUCK AND MAKE ENDS MEET. I'M RUNNING, WHILE THE TRUCK REPAIRS, WITH A LOAN. TOMORROW THE MINE SHOULD BE READY. YOU:-BUT IN YOUR STATEMENT OF CASH FLOW, SAYS THAT MR. HAS A MONTHLY REVENUE OF BRL 2,600.00.

JOSÉ ANTÔNIO: YES, BUT THIS MONTH IT'S COMPROMISED. THE CRISIS HAS AFFECTED MY CLIENTS AND I HAVE A FEW ACCOUNTS WITH SUPPLIERS WITH MINOR DELAYS.

YOU: WELL, THE COOPERATIVE HAS ALWAYS BEEN YOUR PARTNER, SO MUCH SO THAT WE APPROVE OF THE YOUR CHECK. UNFORTUNATELY, THE BAD NEWS IS THAT DEBT NEEDS TO BE PAID SOON, BECAUSE WE ARE ALSO MONITORED BY THE CENTRAL BANK.

JOSÉ ANTONIO: I CAN PAY IN FOUR INSTALLMENTS, WITH THE FIRST INSTALLMENT IN A COUPLE OF WEEKS, WHEN I HAVE MONEY JUST BEING DEPOSITED IN MY ACCOUNT.

YOU:- WOW ... THIS PROPOSAL IS UNWORKABLE. AS WE TALK, WE NEED TO RESOLVE THIS SITUATION AS SOON AS POSSIBLE, PREFERABLY TODAY. WHAT TO DO? MR. JOE SAID HE NEEDED TO MAKE A SECOND DELIVERY IN HALF AN HOUR, QUICKLY, AND WHO WOULD HAVE THOUGHT IN THE SOLUTION, BUT I NEED YOUR HELP-AND-AND HE'D BE BACK LATER TO NEGOTIATE. PREPARE YOURSELF TO NEGOTIATE WITH JOSÉ ANTONIO.



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