

## The Quandary of Payment up Front

We (The Phoenix Group) wish to manufacture a memorial diamond for you. But it is a hugely technical and massively expensive to make a real diamond. You, feel apprehensive at paying 'Up Front' – especially 50% of (say) £12,500. Your worries may stem from the thousands of scams that exist on the internet, which we fully appreciate. But even the 50% would not cover the 10 weeks of preparation, processing, laboratory work, the pressing of the carbon and the expertise needed to perform this modern day miracle.

After all the labour, costs and overheads, when the diamond is ready, we have to trust that your finances are enough to pay again – the due balance. If you do not or cannot pay, your diamond is of no use to us! We cannot sell it (who would wish to buy a diamond made from someone else's ashes or hair?)

As a fully engaged group, your order has costs from the start – all the way to the completion [just one press costs over £2Million] These diamonds are very costly.

Could you be protected by paying using a credit card to gain the protection of the the Consumer Credit Act? Who then should pay the extra % to the credit card Co.? In nearly 20 years, we have never used credit card payment, it is fraught with problems [one of which involves you taking delivery of the diamond and then contesting the diamond up-to 180 days afterwards?]

Could you pay into an 'Escrow' account? Again, who should pay for this legal expense and are we not then both relying on a 3rd party to stay in business?

For the hundreds of diamonds made, we have enjoyed the mutual trust between the customer and our company. I do not think we have any unhappy customers – though some have expressed the worry of this needed trust.

As a group, we have purposely NOT traded as a 'Limited Liability Co'. There are huge cost and you could well be the loser once a liquidation is forced.

This group is owned outright by Mike Kelly who is trading as 'Phoenix Diamonds'. He alone controls the income from sales to the lab's and handles the whole transaction. Mike does not wish to be sued or made bankrupt.

Perhaps our bank could offer some comfort? You could enquire from NATWEST to gain confirmation 'Phoenix' have traded with them since 'day 1', but just what would they legally be able to tell you??? That we have never overdrawn??? That our credit is worthy of many thousands..... It has to come down to TRUST

So to all involved, to all our many hundreds of customers – Thank You for your trust.



**Phoenix**  
Memorial Diamonds