

Message from the Partners



Pictured above are the Partners: Dave Cornes, Paula Jacobs & Simon Jacobs outside The Head Office

Welcome to our May newsletter that includes the latest topical information from our firm and the bailiff profession.

We are pleased to announce that we have recently been awarded the Quality Standards for Health & Safety (OHSAS18001) and Environment Management (ISO 14001) following a rigorous inspection from the British Standards Institute.

Also further to the Citizens Advice Bureau's national campaign spotlighting the work of

bailiffs we have attended several local meetings with advisers where we agreed the most practical method of recovering debts from the less fortunate without causing undue distress to the debtor. We see such meetings as an important part of our service delivery and beneficial to all parties involved.

We hope you enjoy our latest publication.

Simon Jacobs, Paula Jacobs and Dave Cornes

The Tribunals Courts & Enforcement Bill

The Bill has completed the Committee Stage in the House of Commons and we are now awaiting a date for the Report Stage and Third Reading (these 2 are usually done on the same day). Once that happens it is for the Lords and Commons to agree the final wording of the Bill (which is a formality) and it will then receive Royal Assent and become an Act of Parliament. The anticipated date for Royal Assent is now June 2007.



The parts of the Act relating to Enforcement may not, however, be brought into force for some time as there is the requirement for Regulations to be made and these will be subject to consultation before passing through Parliament. The current estimate for all the Regulations to be in force is April 2009 – we will keep you up to date with developments in future newsletters.

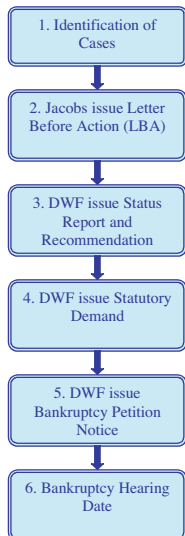


In 2006 Jacobs started discussions with other professional organisations to devise a bespoke bankruptcy service at effectively a NIL cost to Council's. Subsequently an initial trial was undertaken for Flintshire County Council along with DWF Solicitors (Manchester) and Horsfields Insolvency Practitioners (Bury).

Martin Brayford, Head of Collections at Flintshire County Council states "We were pleased to be involved in the pilot scheme and to be able to assist in revising the processes to ensure the most effective system for future users. We have recovered some monies that previous would have been written off and made 3 individuals bankrupt in order to realise our debts in due course."

Jacobs have recently undertaken a further trial with a revised criteria with South Lakeland DC whose Head of Revenues and Benefits, Simon McVey, states "We are impressed that the Local Authority is involved at key stages throughout the process and that in the main, costs can only be invoiced when the bankruptcy order is made."

The Process



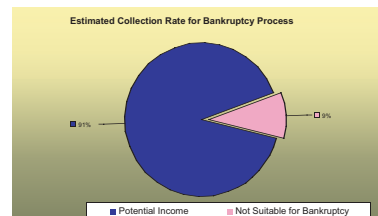
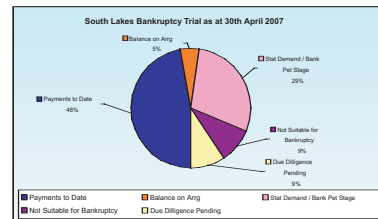
Costs to the Council

The costs are borne by Jacobs / DWF throughout the process and an invoice only raised on the issue of the Bankruptcy Order or if action is withdrawn. As cases are carefully selected the outlay to the Council is therefore minimal.

Case withdrawn by Council following issue of Statutory Demand	Cost = £95
Case withdrawn following issue of bankruptcy notice	Cost = £603
Bankruptcy order made	Outlay = £1038

South Lakeland case study –

21 people were issued a 'letter before action' in November 2006 with a cash value of £82,587. Status reports were required on 11 people and 5 of these are progressing through to bankruptcy. The Council has NOT been invoiced any costs at the present time. If the 5 people are subsequently made bankrupt an outlay of £5,190 will be invoiced but this will be recovered once assets are realised. Income to the authority currently stands at over £40k resulting in huge financial benefits to the Council.



Why consider Bankruptcy Now –

John Lee from Horsfields states "The level for Bankruptcy of £750.00 was brought about by Insolvency Act 1986. Since 1986 the level of personal debt has risen significantly along with inflation and changes in the retail price index. In my opinion local authorities have a 'small window of opportunity' to utilise bankruptcy as an effective enforcement remedy before amendment regulations are passed to increase the 'threshold' to around £2,000 to £3,000."

Simon Jacobs concludes "We are pleased with the results of the South Lakeland trial and the fact that several other clients are now progressing this initiative. The financial benefits are clear for clients and provide flexibility as we can offer the options of a full service, from letter before action stage, from statutory demand or act as process servers only. If anyone wants to find out more about this service they should contact Dave Cornes on 0151 650 4994 or myself on 0151 650 4995."

Jacobs experienced a busy exhibition at Parkex 2007 in Birmingham recently. We met many current clients and also had interesting discussions with prospective ones. Following the Barnet case it is pleasing to see that normal business is now being resumed in relation to issue of RTA warrants to bailiffs.

The introduction of the Traffic Management Act will no doubt increase the number of local authorities who implement decriminalised parking regimes and we hope that our track record for our 30 current clients helps us increase our client base in the future.

We are shortly to send out a survey to Road Traffic practitioners as part of our commitment to continuous improvements. The idea being to identify / confirm what is important to Council's in how Bailiff Services are provided. As we have previously indicated a summary of response will be posted onto the website in due course.

For current clients DVLA have requested that each client issues to us a fresh letter confirming we act for your authority in relation to Road Traffic Debts and that any information received via DVLA queries will be used solely in respect of your debts. If you have yet to send us your letter please do so as soon as possible on headed paper – if you want to discuss further please contact Dave Cornes on 0151 650 4994.



Forthcoming Conferences:

Jacobs will be present at the following Conferences and hope to meet with you if you are in attendance:

- 15th – 16th May 2007 – Stand 2 IRRV Collection & Enforcement Conference in Kenilworth
- 9th – 12th October 2007 – Stand 16 IRRV National Conference in Brighton



Paul Kelly IRRV MESA

Over the last 4 months Jacobs has experienced great success in our tender submissions for local taxation clients with 8 appointments out of 10 completed procurements.

We are pleased to announce that we are new service providers for the Councils of Chester-le-Street, HBS / Milton Keynes, Nottingham City and Solihull. Significantly, we have been re-appointed to work for all 4 current clients who have tendered in 2007 – these being Derwentside, Flintshire, LB of Hackney and Wear Valley Council's.

We are also expanding our additional services client base in particular in the area of **Sundry Debts** and **Housing Benefit Overpayments**. We are able to offer a debt recovery service at very competitive rates. For just **15% commission** we will send debtors a suite of 5 letters, make personal visits and pro-active debt recovery telephone calls. We had a good response from exhibiting at IRRV Benefits Conference in February 2007 and our client base in this area has increased to 30. We aim to build on this platform in the coming months.

Another initiative that we currently offering is Outdoor Inspections of empty properties for Council Tax and Business Rates. We are currently undertaking a cost benefit analysis of the exercise and will then decide on a suitable pricing schedule.

On a personal note I was very impressed with the set up at Parkex exhibition where I submitted my application for membership of the Institute of Parking Professionals. I am encouraging other members of our firm to follow suit to enhance our knowledge in the Parking Profession.

Should any prospective client wish to contact Jacobs to discuss our services further please contact Paul Kelly on: **Tel: 0151 650 4988**
Email: pk@jacobsbailiffs.co.uk

Alternatively write to Paul at:
4 Europa Boulevard, Birkenhead, Merseyside,
CH41 4PE

Bailiff Workshop / Staff Awards 2007

As part of our commitment to training all bailiffs new to the profession complete the Enforcement Services Association's examination within 12 weeks of joining our firm. The examination is the only nationally recognised professional enforcement qualification and is designed to ensure professional service standards are given to local authority clients.

In addition to the qualification Jacobs will be holding bailiff workshop sessions for all 1st call/levy, van/enforcement and road traffic bailiffs on Friday 15th June 2007. During the sessions, which will be facilitated by the Partners, the top 5 performing bailiffs for each type of work will explain how the process their work from receipt of instruction to case completion. The purpose of the workshops is to spread knowledge and also good working practices amongst our workforce.

The sessions will be followed with full training on usage of the "Digital / Magic" Pens. After significant and extensive trialling of the pens for several clients we will now be fully operational from June 2007. The pens allow for instant update on client web for details of visits and costs along with image update of levies and arrangements. This facility will greatly assist Council officers when dealing with queries from debtors.

The day will be completed with a meal where the Partners present their Annual Report and present Performance Awards to bailiffs and office staff. As a result of the awards meal our head office will be closed from 12 noon (Stockton all day) on Friday 15th June.

Jacobs Website

The re-design of the website is now complete giving up to date information of our firm. The website will be updated on a regular basis. A new initiative currently being implemented is "Debtor Web" which allows debtors to make payment "on-line" and offer payment arrangements.

www.jacobsbailiffs.co.uk



Design & Print by Dimensions: 0151 709 6375 images@-can.co.uk

Licensing of Bailiffs



The consultation period is now over and the Government have to decide which of the 3 options is most appropriate. The first option to do nothing is a non-starter but there are arguments both for and against for the other 2 options.

If the Government opt for their initially preferred option of regulation under the Security Industry Authority (SIA) there are concerns that it will not have sufficient authority to properly regulate the profession. For example the SIA would NOT be responsible for –

- Administration and training of bailiffs
- Overseeing a complaints procedure
- Accreditation of the Professional Associations
- Making recommendations to the Lord Chancellor

- The introduction of a compulsory approved contractor scheme.

The criticism of the SIA is, therefore, is that it will issue licenses and then leave things similar to currently in terms of operation and policing of bailiffs.

The Enforcement Services Association (ESA) has joined forces with other professional bodies to produce a response supporting the third option that the Government considers a self-financing independent regulatory body that will have extended powers to ensure transparency and raise confidence in the public domain.

We will report on the outcome of the Government's consultation exercise in future newsletters.