

Contents



1. Introduction
2. Objectives
3. Client participation
4. Questionnaire fields
5. Scaling of questions
6. Interpretation of results
7. Qualitative questions
8. Clients' description of Jacobs
9. Jacobs's perceived performance
10. Client recommendation of Jacobs
11. Understanding and meeting client needs
12. Jacobs handling of problems
13. Jacobs' unique web system
14. General comments received
15. Recommendations
16. Summary and Conclusions

“ Knowledge of your clients' true perception of your organisation is a powerful tool that can help you to differentiate from your competitors and succeed! ”

Jacobs Certificated Bailiffs

Client Perception Report – January 2008

1. Introduction

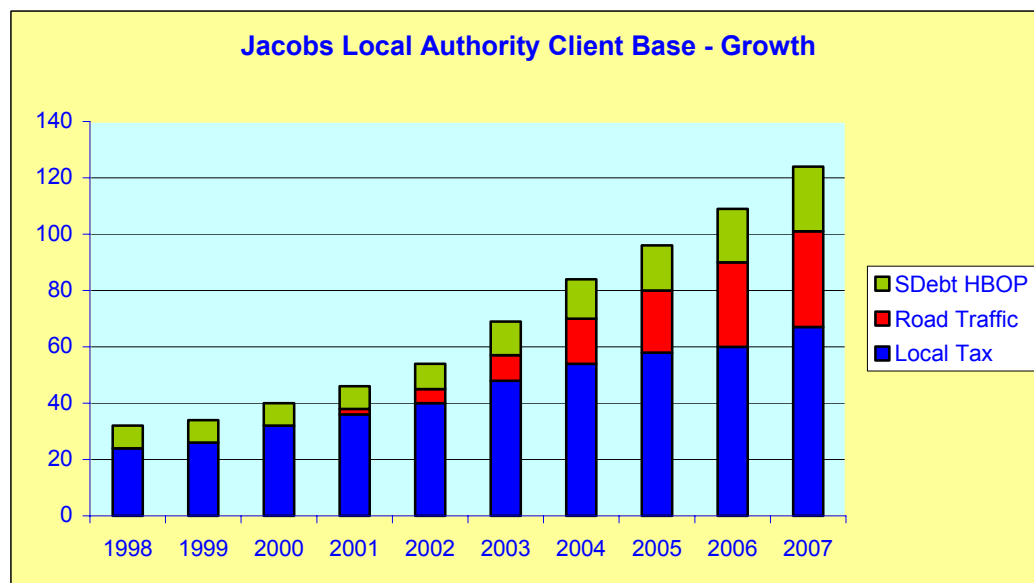
Established in 1959, Jacobs currently provide professional bailiff and debt recovery services to local authority clients throughout England & Wales.

The firm has Quality Management Systems and Procedures in place satisfying the British Standards Institution (ISO 9001:2000) accreditation requirements and also operates a totally transparent “open book” policy for clients.

As part of Jacobs Quality Procedures the Partners of Jacobs recognise the importance and potential benefits of carrying out regular “Customer Perception Surveys”. Surveys are used to assist the Partners to fully appreciate and understand client’s perception of the firm and of the services provided. Surveys are, there, along with regular client liaison contact meetings to identify continuous improvements for the firm as the client base increases.

In order to introduce a truly independent review of Jacobs client’s perception the firm commissioned Results Management Consultants (www.resultsmc.co.uk) to devise, collate and report the results of surveys undertaken in 2002 and 2005. The formats of both surveys differed slightly but proved invaluable to the firm.

For the latest survey Jacobs felt it important to undertake a direct comparison to the initial survey. Jacobs client base has expanded in a controlled and sensible manner over the last five years so it is critical to know that customer perception levels remain consistent or have improved.



The latest “Client Perception Survey” sent to clients in November 2007 was identical in **all** aspects to the one first used in 2002. This has meant that direct and meaningful comparisons can take place in respect of service delivery over the last 5 years – these are reported in the remainder of this report.

2. Objectives

- Issue a market questionnaire (identical to the one devised by Results MC in 2002) and carry out a survey of clients’ current perception of Jacobs from a representative sample of local authority clients.
- Identify opportunities for improvement so that appropriate action can be taken.

Jacobs Certificated Bailiffs Client Perception Report – January 2008

3. Client Participation

The majority of Jacobs' local authority clients participated in both the 2002 and 2007 surveys - representing some 65% and 70% of cases respectively issued to the firm for enforcement. The opinions recorded can therefore be considered as statistically representative.

Clients that agreed to participate were pleased to be involved and happy to express their opinions. They offered both constructive criticism and genuine praise of Jacobs.

4. Questionnaire fields

A simple questionnaire was designed for Jacobs with the following fields:

- Clients' descriptions of Jacobs
- Jacobs performance in key areas of service
- Would clients recommend Jacobs to a colleague?
- Understanding & meeting client needs
- Problems experienced & effectiveness of corrective action
- Use of Jacob's unique "client web" access service
- General comments

5. Scaling of Questions

Quantitative questions were scored against the following scales:

For example: How would you rate Jacobs' recovery rates?

5	4	3	2	1
Excellent	Good	Average	Poor	Very Poor

The results of the survey have been statistically analysed and illustrated in graphical form to highlight opportunities to improve clients' perception of Jacobs' service.

Comparisons to the scores recorded in 2002 are also included.

6 Interpretation of results

The survey questions, structure, scaling and statistical tools are designed to enable us to elicit and quantify, where possible, the personal opinions of the clients.

The averaged scores are computed and presented in graphical form to enable a comparison of the perceived position of key attributes of Jacobs' services.

Results MC recommend that a score 3 (60%), whilst representing an "average" performance should be considered as a base line. Scores below 60% reflect less than satisfactory performance in the clients' opinion.

Clients will often state that a firm is "average" meaning that they are not impressed.

7 Qualitative questions

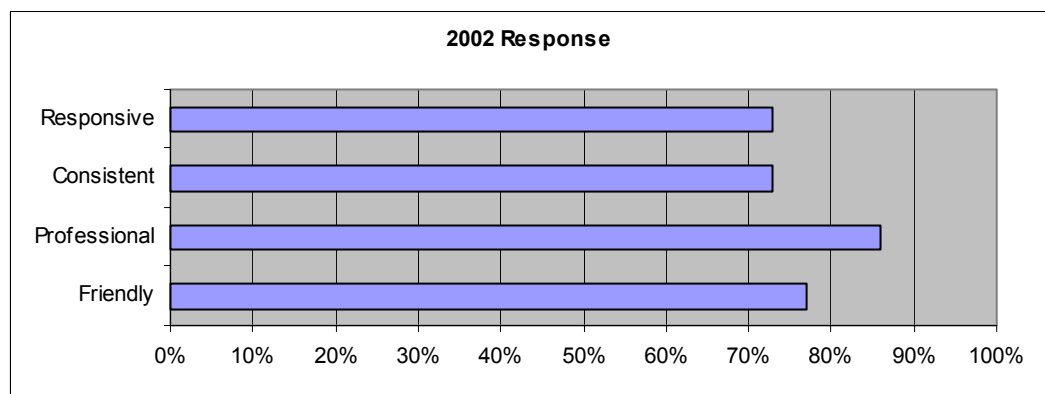
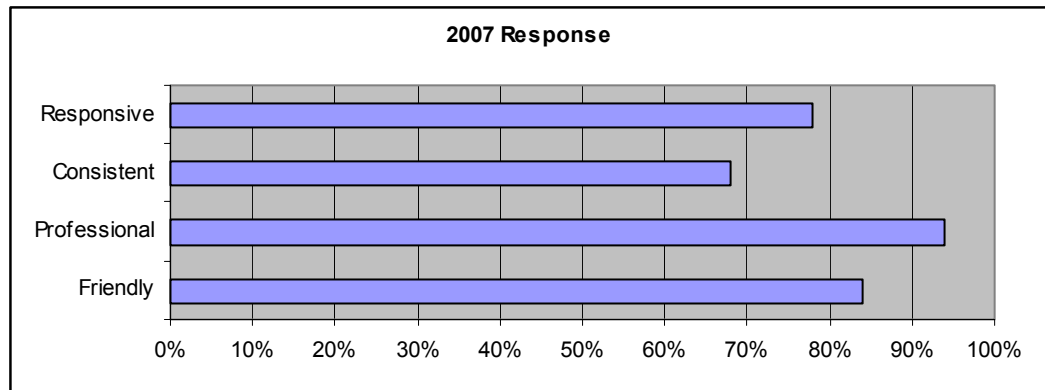
Open, qualitative questions were used to support and elaborate on the statistical response and to encourage respondents to offer their broader opinions of Jacobs.

Jacobs Certificated Bailiffs Client Perception Report – January 2008

8 Clients' description of Jacobs

Clients were asked the question: "How would you describe Jacobs to a colleague (a Revenues Practitioner/another local authority)?" The 5 options given were Responsive, Consistent, Friendly, Professional and none of the above

The percentage of clients selecting each descriptor in 2007 and 2002 can be plotted as follows:



Comment –

When analysing the responses it was noticeable that the majority of clients either ticked one of the options or all four of them. On further investigation it was found that some clients felt that the question led them to indicate the **best** way to describe Jacobs rather than allow multiple descriptors.

In view of the fact that exactly the same survey form was used in both years it is reasonable to analyse the responses

It is pleasing to note that significant improvements are made in the Friendly and Professional categories – (up by 7% to 84% and 8% to 94% respectively).

The other 2 categories fluctuate marginally with Consistent reducing by 5% to 68% and Responsive increasing by 5% to 73%.

The overall effect is that our descriptors have increased from a collective average of 77% in 2002 to 81% in 2007. The Partners are therefore pleased with the continued high scoring in this aspect of the survey.

Jacobs Certificated Bailiffs Client Perception Report – January 2008

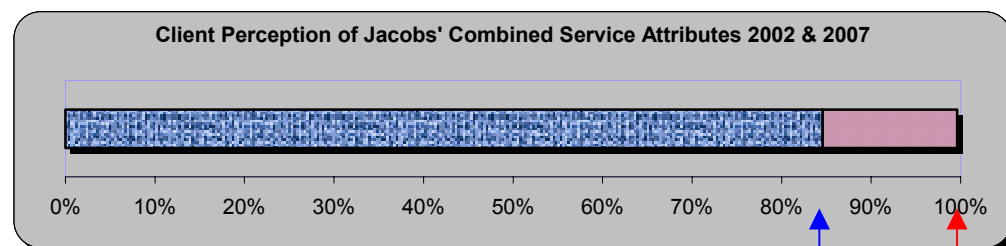
9 Perceived service performance

Clients were asked to rate Jacobs' service performance against the key service attributes. The results follow:

Service attributes	2007 Average Score	2002 Average Score
Answering telephone calls promptly	87%	90%
Response to enquiry/instructions	86%	90%
Frequency and regularity of Payovers	87%	88%
Handling of complaints	88%	86%
Administration	81%	85%
Performance Review meetings	82%	82%
Clarity and usefulness of reports	80%	81%
Recovery rates	77%	80%
Frequency of statistics	87%	78%
OVERALL AVERAGE SCORE	84%	84%

Comment

For both 2002 and 2007 **ALL** of the average scores were considerably above minimum average acceptable of 60% and the overall perception of the combined service attributes was **84% for both surveys**.



In 2002 Average scores ranged from 78% to 90% and a similar range was experienced in the latest survey – 77% to 87%.

Jacobs Perfection

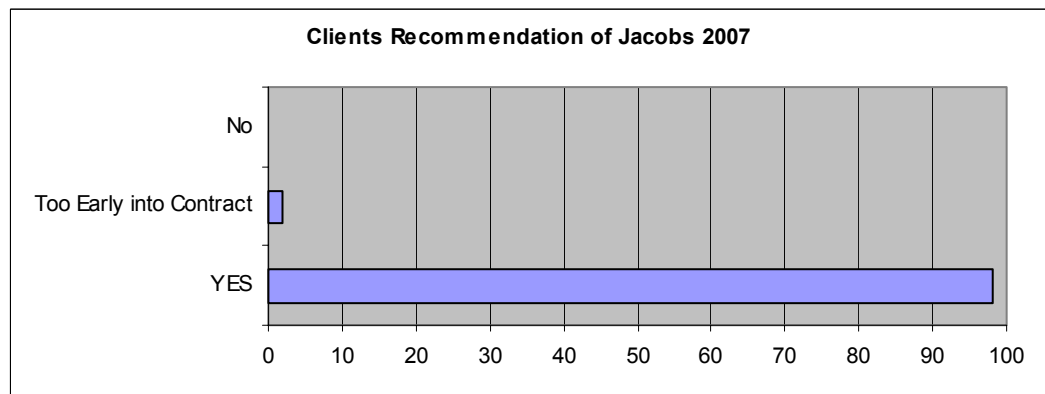
Overall the scoring has remained constant which is a pleasing result given our continued expansion of our client base. Jacobs are proud of the long standing relationships we have with client and a client retention rate at procurement / tenders of 100% in the last 3 calendar years.

Jacobs Certificated Bailiffs Client Perception Report – January 2008

10 Client recommendation of Jacobs Bailiffs

In 2002 100% of the local authority clients that took part in the survey stated they would act as referee in tenders for Jacobs and would recommend the firm to fellow revenue practitioners and other local authorities.

In 2007 the figure reduces slightly to 98%. The other 2% however represent relatively new clients who felt it too early into their contract to formally act as references.



Comment

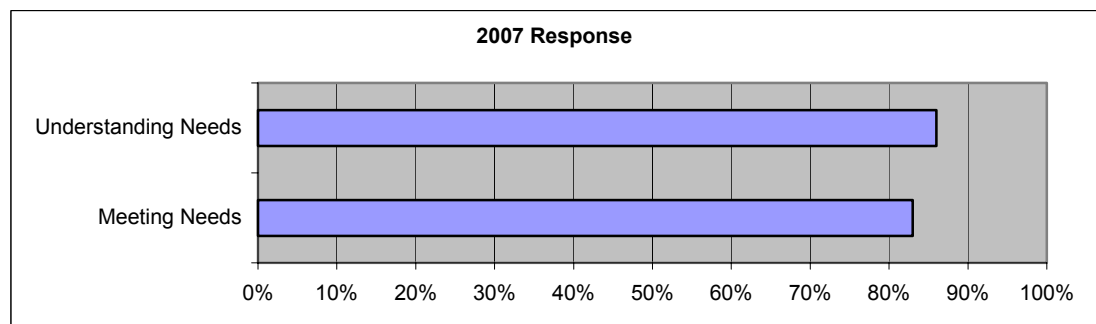
The level of commitment to giving recommendation proves that Jacobs reputation and standing amongst clients is that of a solid and established organisation.

11 Understanding and meeting Client's needs

In both 2002 and 2007 Clients were asked:

- "How well do Jacobs in understanding your requirements?"
- "How well do Jacobs meet your requirements?"

The Results for 2007 are as follows:



Understanding client needs: average score 86% - up from 84% in 2002.

Meeting client needs: average score 83% - same as 2002.

Comment

Again scores in both categories in 2002 and 2007 are well above average and show the performance level of consistency has remained constant despite company growth.

Jacobs Certificated Bailiffs Client Perception Report – January 2008

12 Jacobs' handling of problems

In 2007 66% of clients stated that they had **not** experienced any problems with Jacobs Bailiffs.

34% of clients had experienced problems of relatively minor issues – all of which are now satisfactory resolved.

Indeed examples of how well did Jacobs resolve any problems encountered are as follows –

- Very well – bailiffs spoken to and reminded of need to be courteous at all times
- Very efficiently
- Queries all answered satisfactorily
- Procedures amended and improved
- You listened to our request and took it on board
- Resolved at performance review meeting
- All problems are resolved quickly

Comment

It is accepted that clients will encounter some day-to-day issues and operational queries that need swift action and resolution. In an environment that is rapidly changing with new working tools and technology the challenge to ensure client queries are answered quickly and efficiently is ever more critical and important.

The % of clients who had experienced some problems has increased by 11% from the 2002 figure of 23% however the fact remains that two thirds of clients have not encountered any problems throughout the period that Jacobs have worked on their behalf.

Through a network of nominated client liaison staff and management of contracts by the Partners Jacobs aim to ensure ALL enquires and issues continue to be of a relatively minor nature and resolved satisfactorily.

13 Jacobs' unique "Client Web" system

The frequency of usage has increased greatly since the 2002 survey **from 70% to the current 2007 level of 94%**.

Main uses summarised in 2007 -

- To obtain a complete case history and up-to-date position.
- Checking individual accounts.
- Payments reconciliation.
- Updating records (including posting direct payments, placing cases on / off hold, inserting new forwarding address etc)
- Monitoring cases.
- Confirm up to date costs on cases and visits made
- To obtain statistics and performance information
- To view bank account details

Jacobs Certificated Bailiffs Client Perception Report – January 2008

Suggested Improvements to the system

34% of responses in 2007 commented that NO IMPROVEMENTS were needed to the current client web system. One comment made was **“Compared to other bailiff web sites Jacobs client web facilities are excellent.”**

Certain suggestions / improvements made by clients in the 2007 survey are listed below along with Jacobs comments in **(bold)**.

- (6 Clients) Extend automatic log out time - **(Comment – the log out time has been extended to 1 hour with effect from December 2007)**
- (4 Clients) Better if we could highlight all linked cases and input one notebook to cover all accounts rather than individually enter details **(Comment - Jacobs have previously asked the software suppliers – OneStep – to implement this request and it is on the “wish list” of improvements).**
- To see on-line how many accounts are over a certain time period and their current balance **(Comment – there is a facility for clients to run reports on “ClientWeb” showing “live” cases in date of issue order and to save these details in excel spreadsheet format. From the worksheet the number of cases and cash value can be identified. Although instructions and training is given to clients on “ClientWeb” any query with regards running reports can be directed to Simon Jacobs or Dave Cornes).**
- If Jacobs decide to put a case on hold we are unable to take the hold off on the “Client Web” system. **(Comment – For audit purposes only a case placed on hold by Jacobs staff can be taken off hold by our staff. However if the client wishes such a case to progress then a quick email or telephone call to their nominated client liaison officer is recommended. Please note this only relates to cases placed on hold at Jacobs request - currently only 38 in total - and NOT at client request - so if a client puts a case on hold then they CAN take it off hold via “client web”).**
- The implementation of the digital pens should help the system. **(Comment – all bailiffs are now using the digital pens system and case histories are therefore updated much quicker than previously. Our aim is fully implement office procedures that ensure all visits are updated within 24 hours in 2008).**
- We would like to see further reports from the system automatically produced. **(Comment – in addition to the reports that can currently be run on “Client Web” Jacobs are also willing to run bespoke reports at the request of each client. Where a report will be of use to more than one client Jacobs intend to set parameters enabling all users to have the option to run the reports themselves).**
- Allow updates on closed cases. **(Comment – again from an audit viewpoint only Jacobs staff can re-open a case. An email or telephone call is needed in these cases. Once re-opened the client can update / amend case history and records in the normal way).**
- Being able to view scanned in letters. **(Comment – this facility has been operational for several months – any client unsure of how to view image should refer to the training notes or contact Simon Jacobs / Dave Cornes).**

Jacobs Certificated Bailiffs

Client Perception Report – January 2008

- Return reports will be easier to follow with pen visits instantly updated. **(Comment - Clients are already seeing the benefits of this improvement with the full implementation of digital pens for all bailiffs completed in 2007).**

Comment

Jacobs are pleased that the vast majority of clients are now using the “Client Web” facility. This has proved a very useful aide to the day-to-day working partnership supplementing the telephone and email contact methods.

The “Client Web” facility already has many optional facilities that Jacobs currently provide for all clients including client account balances and a full transparent breakdown of fees raised. As mentioned above Jacobs will look to further improve the facility with increased report facilities being made available over the coming months – this reduces the need for clients to make bespoke request for reports although these will be accommodated and produced within 5 days of request if required.

Jacobs are also excited at the improvements made to the case history format and the scanned images of all paperwork following the introduction of digital pen technology allowing instant update of visits / fees and images during 2007.

14 General comments received

An opportunity was offered for any other comments that clients wanted to make produced the some individual responses as recorded below **(Any Comments from Jacobs in brackets and bold)**:

POTENTIAL IMPROVEMENTS IDENTIFIED BY INDIVIDUAL CLIENTS

- The time between receiving our cases and the bailiff attending could, occasionally, be reduced by a few days but despite this Jacobs are providing an excellent service. **(Comment – Jacobs realise the importance of making the first visit within a short timescale once a case is passed to bailiffs. Due to fluctuating workloads there is occasionally a short delay in allocating work to bailiffs and a report is available showing the days to first visit for each client on request. Our main aim is to ensure the smooth workflow of all debts and that stagnation of cases does NOT occur at any stage of the process).**
- Generally the service is good but sometimes the payovers are slow. **(Comment – Jacobs payovers are set up to suit the client and run weekly, twice monthly or monthly. Any client wishing for more frequent payovers of cleared funds need to request a change in frequency).**
- It is useful to know what bailiffs are in the area so we can prepare for potential telephone calls. **(Comment – Jacobs inform the majority of clients of bailiffs working in their area weekly including contact mobile telephone numbers. We have extended our list of clients that require informing of bailiffs in area to include this particular client).**
- Bailiff identify someone is employed but do not always get employment details. **(Comment – Jacobs Bailiffs are all briefed to ascertain full details of employment and where debtors have absconded. However full information is not always forthcoming – where this is the case bailiffs have been reminded of the need to specify what details requested on the paperwork to assist clients).**
- We sometimes have to leave a message on the answer phone and although Jacobs respond very quickly it is better to deal with things when the debtor is

Jacobs Certificated Bailiffs Client Perception Report – January 2008

making the enquiry. (Comment – Jacobs abandonment rate for clients remains at around 5% and call returned within an hour wherever possible. The level of abandonment should improve due to specific nominated client liaison being re-introduced by the firm in November 2007).

- Sometimes get an answer service – better to have direct dial numbers. (Comment – Jacobs now provide direct dial numbers for all clients to a nominated officer along with the group number for the client liaison team).

GENERAL INDIVIDUAL COMMENTS OF PRAISE FOR JACOBS SERVICE DELIVERY -

- A very smooth unobstructive operation.
- I like the fact that Jacobs employ people from the local area.
- I rarely have to deal with any complaints about Jacobs.
- Jacobs are a good efficient company with whom we are happy to do business.
- We are satisfied with the service provided by Jacobs.
- Very pleased with all aspects of the service provided to date.
- Jacobs have been an excellent partner in being aware of future developments which will affect the enforcement services we mutually undertake.
- A huge challenge is for our bailiff partner to meet increased levels of collection and performance – we are pleased that Jacobs are able to fulfil this challenge.
- All our staff have a very good working relationship with the staff at Jacobs.
- Just recently been allocated a nominated member of staff for queries and this works well.
- Excellent service – keep up the good work.
- All enquiries are processed efficiently, effectively and quickly.
- Bailiff contact is always polite.
- I have always found your staff very friendly and helpful. When I ring the phone is answered very quickly and the information received usually accurate.
- If the query cannot be answered at the time of my call I always get an email or call back later that day.

Comment –

The above comments speak for themselves. We are continuously looking for ways to improve our service and we, therefore, listen to constructive comments from our clients.

Part of Jacobs attraction to prospective clients is the Quality of the Administrative staff along with a “Open Book” / transparent approach. This approach is reflected in the summary above as we have included a full range of client comments and responses to show a true representation of those received and how we have amended administrative practices.

Jacobs Certificated Bailiffs Client Perception Report – January 2008

15 Recommendations

This full survey report details quantified comparisons key attributes of Jacobs' service to local authority clients.

Whilst the results are consistently above average, the Partners have already reviewed the findings of the report and introduced improvements (**included in the comments and shown in bold in this report**). Clients' qualitative comments have also been considered and acted on appropriately.

The marketplace is a continuously changing environment and clients' needs. It is intended that similar surveys will be repeated every 2-3 years to ensure that Jacobs' services are kept focused on meeting client requirements effectively.

16 Summary and conclusions

As can be seen from the comments received, Jacobs Bailiffs is considered as a professional firm providing a good service to their clients.

This report has also helped Jacobs to develop their service performance through their programme of continual improvement.

The survey and report should therefore help to further improve client perception and help the firm to maintain and develop its market position.

The Partners are particularly grateful to Results MC for their contribution in providing the initial survey and analysis framework in order to produce a fair and reflective survey report.

This survey report illustrates that Jacobs services are considered by clients to be **significantly better than average** in every area tested. Also that standards remain strong and consistent over the last 5 years despite the expansion in workload.

Therefore - the ONE critical theme of this report is that between 2002 and 2007 Jacobs have managed to expand and develop its' client base in line with the firm's Business Plan. This sensible and controlled expansion has been achieved whilst maintaining extremely high client perception levels of service for both existing and new clients throughout.