

# By Royal Appointment

How creditors were able to cash in on the biggest event of the year.

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**D**EBT collection, and specifically High Court Enforcement, is not your typical 9-00am to 5-00pm job. Every case is researched to ensure time is spent effectively. Enforcement Agents target businesses when they are open and residential premises when occupants are most likely to be at home. This means being available 24/7.

'Operation Royal Wedding' was the latest in a series of targeted operations where the team of Enforcement Agents at Andrew Wilson & Co extended its working hours to take advantage of the fact that almost 18 million Britons tuned in to watch Harry and Meghan tie the knot. It meant that from 9-00am until 2-00pm, many were watching the event from the comfort of their own homes.

Sarah Roscoe, Managing Director of Andrew Wilson & Co, takes up the story: "On Saturday morning, Agents targeted six residential addresses where we had previously attended and identified vehicles for removal. We removed one BMW from a property in Worcester that should realise circa £5,500 at auction. Another debtor made a large payment of £4,000 to avoid the removal of his vehicle. This payment was well worth taking rather than removing the vehicle and the balance has since been settled in full."

The company planned 61 attendances in all divided across 11 Agents. Many of the

visits (55 in total) were actually at commercial premises: "Generally, we find that businesses are more likely to co-operate when targeted at peak times," Sarah continues. "Nobody wants a bailiff hanging around in front of customers. So, we identified a number of trades that we thought would be much busier than usual over the Royal Wedding weekend.

"Saturday mornings are busy for hair salons and the day of the royal nuptials was no exception. We collected £760 from one hairdresser in Guildford and a part payment of £1,200 from another in Newcastle."

## EXTENDED HOURS

The team anticipated that Saturday 19 May would be a bustling day and night for pubs, bars and clubs with the new Duke and Duchess of Sussex sharing their wedding date with the FA Cup final. Big screen coverage of both events drew in extra punters while extended licensing hours on Friday and Saturday enabled premises to stay open for two hours longer in national celebration. This widened the window of opportunity for Agents to target debtors in this trade.

"A part payment of £3,000 was collected from a bar in Stockport after 10-00pm. Further part payments were collected from two pubs in Warrington, but best of all was the full payment of £5,432.91 that was collected from a nightclub in Manchester in the early hours of Sunday morning.

"The environment was slightly hostile as I am sure you can imagine, as young ravers do not want their music stopping mid-party! Thankfully, the Agent had the skills to handle the situation professionally and peacefully while achieving the best outcome."

Most people feel hungry after a long session in the pub or a night out. The team therefore took the opportunity to target debtors at busy restaurants and takeaways: "We had a £51,000 case for a kebab shop that was open and trading. No offer of payment was received so the Agent contacted one of our High Court Enforcement Officers and Charles Taylor, our auctioneer business, for backup. They both came out to assist with the removal of kitchen and catering equipment that will now be auctioned."

## SIGNED, SEALED, DELIVERED

While this may not have been the fairy tale ending these debtors were hoping for, the clients were delighted with the fast results the company was able to achieve and appreciated the extra efforts made by the team.

"During this special operation, our Enforcement Agents collected almost £50,000 – not bad for one weekend," Sarah adds. "This figure is still increasing as payment arrangements were also drawn up and assets removed for sale at auction.

"London was where we collected the most money with card payments totaling just over £22,000 across four businesses that were trading. One was a restaurant in London full of diners (£14,600). Unfortunately, we were unsuccessful at

a restaurant in Leeds City Centre where ownership of the restaurant had changed.

"The single highest payment collected over the weekend was £18,000 at a residential address, of all places, in Cheshire, which confirms we can often have success enforcing judgments against individuals at residential addresses."

## PROFESSIONAL UNDER PRESSURE

Of course, Sarah understands that it's not pleasant for those involved when a bailiff comes knocking at their door: "It's not our job to form opinions and at all times we respect that we are dealing with real people with real problems.

"That's why we take care to employ Enforcement Agents with the right expertise, complemented by the appropriate temperament. Our agents also receive regular training in areas such as conflict management and we systematically review cases to ensure compliance with internal and industry standards."

Sarah says that bailiffs often get a bad press, but it is a very skilled and demanding job. The ability to stay calm under pressure, maintain a detached approach and communicate well in a range of circumstances, are all essential qualities of the role.

So, it's no surprise that the bailiff profession attracts many ex-policemen and service personnel: "Historically, our industry has been male-dominated, but this is changing. We are proud to have a number of women occupying vital roles throughout our business, including

one of the 11 Enforcement Agents who contributed to the success of Operation Royal Wedding."

## WHAT'S NEXT?

The team at Andrew Wilson & Co has coordinated a number of similar special operations over the years. One of the first was on Friday 29 April 2011, the wedding of the Duke and the Duchess of Cambridge and Britons were given an extra day off work. There was also a four-day 'Operation Diamond Jubilee' in June 2012.

"Big national celebrations like these only happen every so often, but we also have regular bumper weekends to co-ordinate with bank holidays," she concludes. "As this article went to press, we were planning further special operations to coincide with England matches in the 2018 FIFA World Cup.

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