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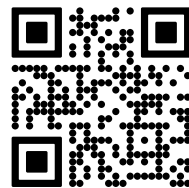


ETHICAL ENFORCEMENT

A special report from Court Enforcement Services

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How an enforcement company endured the turbulence of 2020

Never again will enforcement firms face the complicated set of challenges they experienced in the past year. A once-in-a-century pandemic triggered emergency legislation, policy changes and temporary suspensions of enforcement activity that gave companies a matter of days to prepare, adapt and transform their operations.

This is the background to this report, a collaboration with Court Enforcement Services that explores the company's own transformation during the Covid-19 pandemic. It not only discusses how the company acted quickly to support staff and maintain high standards for clients, but also ongoing market trends, regulations and best practice. Rob Thompson, chair of the Civil Court Users Association, has also contributed his views on other sector issues, specifically another proposed increase in court fees. Read about that on page 5.

Looking back at the string of rapid, seismic changes imposed upon enforcement firms in March last year, it is evident that so much of what was business as usual was overhauled almost overnight. Guidance that prevented residential evictions was issued on 26

March, and on the same day, agents were given advice that in-person visits would have to be suspended unless they could comply with social distancing rules, and/or be equipped with suitable PPE. The following day, the lord chancellor issued the directive on the 90-day stay of possessions proceedings. Further updates with huge implications for enforcement firms' operations followed on 31 March, 21 April and 30 April.

This plainly shows the extent to which companies like Court Enforcement Services had to be agile. The report outlines how they managed it, with an introduction on page 4 and observations on market stats, along with an explanation of fair practices adopted during the pandemic, explained by industry expert Paul Caddy on page 7, as well as a more in-depth look at the clients Court Enforcement Services works with, and why its services are critical, on page 8.

Combined, they evidence the notion that if an enforcement company can remain resolute and be in better shape after such a year, no challenge in the future will be insurmountable.

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Some of the articles and guidance included in this edition may well make a contribution to the reader's personal CPD requirements.

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An introduction to the directors and managers at Court Enforcement Services

Our strategy at Court Enforcement Services for 2021 and beyond

Daron Robinson, managing director of Court Enforcement Services, details the company's achievements in the most difficult year the market has ever faced



Daron Robinson

Court Enforcement Services

Throughout the pandemic, Court Enforcement Services has been proud to have led the way by enhancing our processes in line with legislative amendments and communicating the changes and implications to our clients.

Despite the difficulties presented by the lockdowns, we have still had several notable achievements over the past year. Late in 2020, we received from the Ministry of Justice the high court writ volumes for 2019, which showed a market share gain for the fifth year running, making us the fastest growing company in the high court enforcement sector.

In 2019, our writ volumes increased by 29% on our 2018 numbers, which continues our positive year-on-year growth since our formation in 2014. In the past three years our writ volume has grown by 194%.

The market increased by 16% on the prior year volumes, which is an encouraging sign that more creditors are looking to High Court enforcement as a means of recovering their judgments.

To have achieved such a large market share in just six years is an exceptional achievement and would not have been possible without the commitment and hard work of our team, and the support and trust of our clients.

We have also added to that expertise with several internal promotions and the appointment of some excellent external candidates, who have slotted in seamlessly alongside our existing team and will assist us in maintaining the growth we have achieved over the past six years.

2020 in review

One of the key indices of activity in the enforcement profession is the county court judgments (CCJ) statistics published by Registry Trust Ltd.

Of course, during the lockdown the number of CCJs was always going to drop, but the trust's figures reveal how far they have fallen. They show total CCJs issued against consumers and businesses reached 1,191,336 in 2020. This is a drop of more than 426,000 compared with 2019, when 1,617,863 were processed.

That being said, CCJs started to increase towards the end of last year, rising to 214,649 in Q4 from 188,775 in Q3. Registry Trust also noted in its Q4 release that high court judgments against businesses increased 85% compared with the same period in 2019, and the total value of these judgments increased to £46m from £7.5m in Q4 the previous year.

At Court Enforcement Services, we have also seen an uplift in activity during Q1 and business volumes have held up well despite the circumstances.

During this period, we have evolved and adapted in various ways. We haven't imposed any redundancies and have instead focused on supporting our staff; we've run training courses and programmes to look after their welfare. We have also increased our capabilities in debtor welfare and support, with new ISO accreditations, as well as continuing to work with organisations such as CICM and the Civil Court Users Association to support best practice and access to justice for creditors.

In a year where safety has been

paramount, we have been on the front foot to ensure all staff can work in an environment where every precaution is taken for their protection.

We have launched a new Employee Assistance Programme, which gives our staff access 24/7 to telephone support to talk about anything that is concerning them; bereavement, finances, coping mechanisms, alcohol consumption, relationship breakdowns or anything else they need to talk to someone about. The service is completely free for them to use. During the last year, more than ever, it has become even more important to look after mental wellbeing as much as physical wellbeing.

We are in an excellent position for a full return to business as usual.

Our pillars of service

The way we have adapted also extends to our branding, but crucially, our promise on what we will deliver for our clients. Last year, we launched a new brand identity and website. Along with the rebrand came our new slogan: Fast. Fair. For You. This is complemented by the launch of our Fairness Charter and Expertly Resolved promise, which commits to successfully resolving matters for clients using our unrivalled knowledge and expertise.

2021 is off to an encouraging start for us and we hope that the successful rollout of the vaccination programme will allow the country to emerge from the restrictions of the pandemic and return to some normality. We hope this will enable enforcement operations to resume normal business very soon.

What price justice?

The current plans to align online money claims fees with paper application fees are nothing short of scandalous, argues Rob Thompson, chair of the Civil Court Users Association



Rob Thompson

Chair, Civil Court Users Association

For many years, court users have been encouraged to move to online. This was on the basis that it made it easier for HM Courts and Tribunals Service (HMCTS) to deal with the administration – in other words, it meant cost savings for them. To encourage this, they were able to offer court users reduced fees if they were willing to move away from paper.

So, what has changed to justify this proposed fee alignment? Absolutely nothing. The administration remains easier and cheaper for HMCTS to provide. In fact, now that so many court users are making use of these electronic methods, it must be easier to administer than ever before.

Every court user I speak to has the same questions. Why is this change necessary? If there does need to be alignment, why not down to the lower level, given that the objectives have been met? Or, if not to the lower level, why can't the court user at least be met halfway, with new fees pitched between the two?

Once again, the money claim court user is being cynically treated as a cash cow. Since the introduction of 'enhanced fees' a few years ago, it is no longer the case that the civil courts merely break even financially. Now they additionally provide a significant amount of funding towards other areas of work, such as family and criminal.

We in the Civil Court Users Association (CCUA) believe this is wrong. Where necessary, the state should be providing for the provision of justice. It is one thing for money claim court users to be expected to "pay their own way" but quite another to expect them to finance other areas.

“The current fee structure is not fit for purpose. It is preventing access to justice and providing unjust outcomes to the detriment of all parties”

Even before the introduction of enhanced fees, the structure was already unfair. The fees are front-loaded to an horrific extent. The fact that it can cost £10,000 to issue a claim form, a purely administrative and largely automated step, is utterly shameful.

The huge fees at the front end have a huge impact on access to justice. That concept is not just limited to impoverished court users. Every trainee litigator is told that however good a party's case appears to be, “the outcome of litigation is never certain”. It is always a risk. Many parties are failing to exercise their legal rights as they are effectively “priced out of the market”, unable to justify risking the huge fees required.

The impact of such disproportionate and excessive fees has been seen for some time now. Leaving the current pandemic situation

to one side, recent years have seen an increase in small claims cases, which of course attract the smallest issue fees. Fast-track cases have not increased to anything like the same extent. The number of multi-track claims, which attract the highest issue fees, have plummeted. Clearly, the fee structure is significantly influencing whether claims are being brought.

This fee structure is thereby causing great harm to the concept of justice. Creditors who are owed greater amounts of money are effectively being dissuaded from commencing claims. That is an obvious access to justice concern. It could also steer creditors to other more draconian measures, such as insolvency, or even drive them to alternative measures that are worse still.

This is equally unfair on defendants. People and businesses who owe a smaller amount of money have a greater chance of being sued and thereby receiving a county court judgment than if they owe a larger sum. That is not in the interests of justice. This is all completely wrong and risks bringing the whole system into disrepute.

Given the clear and obvious difficulties that have been caused by the front-loading of fees and subsequently by the introduction of the so-called enhanced fees, the CCUA feels that a full fee review should now be undertaken. The current fee structure is not fit for purpose. It is preventing access to justice and providing unjust outcomes to the detriment of all parties. Rather than alignment, the current cost structure should be scrapped and replaced with a structure that promotes both access to justice as well as the just outcomes themselves.

A virtual green light? Not quite

A court decision on video calls in the enforcement process, and whether they are sufficient to enable a controlled goods agreement to be secured, failed to provide clarity. Neil Jinks explains the implications



Neil Jinks

Court Enforcement Services

A court case on video calls heard in January was an important one for enforcement firms – and the creditors who depend on us for reliable, highly professional services in debt recovery.

The case was heard by Victoria McCloud, a master of the senior courts, Queens Bench Division, and centred on whether court approval and agreement could be given to the following:

- Subject to the consent of both judgment creditor and debtor, a high court enforcement officer would not be prevented from conducting a video call, as opposed to a physical visit, at the debtor's property pursuant to a writ of control;
- A high court enforcement officer would be able to enter into a controlled goods agreement with a judgment debtor during a video call;
- Having secured a controlled goods agreement, the high court enforcement officer could take control of the debtor's goods, pursuant to the legislation.

During the hearing, the enforcement trade associations – the high court Enforcement Officers' Association (HCEOA) and the Civil Enforcement Association (CIVEA) – were both represented as interested parties.

Master McCloud stated in her decision that provisions in the Tribunals, Courts and Enforcement Act 2007 do not prevent what she described as a “non-entry CGA” (controlled goods agreement).

The court also issued a declaration in the form proposed by the HCEOA and CIVEA that: “An enforcement agent may enter into a controlled goods agreement within the meaning of Schedule 12 to the Tribunals, Courts and Enforcement Act 2007 with a debtor whether or not the enforcement agent

“Crucially, the court stated that the ruling was a matter of statutory construction and was not an endorsement of a specific approach”

has physically entered the premises on which the goods are located.”

It was found that nothing in the current regulations prevents the taking control of goods by way of a video call. This may not give the green light for controlled goods agreements to be made via a video call – because nothing in the regulations expressly permits this process either.

Crucially, the court stated that the ruling was a matter of statutory construction and was not an endorsement of a specific approach. The court also found that “the Act, in short, does not forbid a non-entry CGA, but the regulations do not fully enable it to be given effect as they presently stand”.

Effectively, the decision did not provide clarity on video calls and taking control of goods agreements in all scenarios – nor was it able to. Full clarity can only emerge once the issue is reviewed by the Ministry of Justice. Even this would take time, due to the consultation process required with all stakeholders, and the department's decisions and next moves after the initial call for responses.

Another aspect of the court decision was a statement that a ‘non-entry’ CGA would offer limited enforcement options if breached unless (a) a warrant for forcible entry could be obtained or (b) peaceable entry was obtained legitimately. This also shows the

extent to which the industry needs clarity and, to this effect, the court has asked the Ministry of Justice to review the regulations and consider whether any changes need to be made.

In the meantime, most enforcement agents acting under the authority of a high court enforcement officer will continue to make physical attendances where required until the position has been clarified or regulations have been updated. Obviously, this is subject to any prohibition on such activity due to any lockdown during the pandemic.

It is also relevant to state that high court enforcement officers already engage with debtors remotely at the compliance stage without having to take control of their goods or apply any additional fees other than the compliance fee of £75 plus VAT.

Best practice for high court enforcement

The HCEOA issued updated best practice after this judgment. It confirmed that during the compliance stage, an instalment arrangement can be entered into where the judgment creditor has given written instructions to the high court enforcement officer to accept an arrangement during an extended compliance period. Therefore, no visit of any type is required to secure a long-term payment arrangement.

The compliance period is the first step in the process following the issue of the writ when a notice of enforcement is sent to the debtor and the first opportunity for engagement. Where the debtor engages with the enforcement agency, they will often secure full payment, a payment arrangement or identify any issues such as vulnerability.

Enforcement follows only where there is no engagement or a breach following an (agreement/arrangement) set up during the compliance period.

Navigating the enforcement landscape

Paul Caddy, a high court enforcement officer who has worked in debt recovery for more than 30 years, explains how Court Enforcement Services has adapted during the pandemic



Paul Caddy

Court Enforcement Services

Enforcement visits on writs and warrants of control recommenced in August 2020, subject to compliance with the justice secretary's request not to enter residential premises, and adherence to Covid-19 guidance issued by the Ministry of Justice.

This includes instructions that enforcement agents must:

- maintain social distancing as far as possible, using appropriate PPE;
- minimise contact with householders;
- minimise physical contact with surfaces and objects;
- keep interactions to well-ventilated areas where possible; and
- follow good hand hygiene.

Our parent company, CDER Group, developed bespoke training to reinforce lockdown safety procedures, which was shared with the industry to promote consistent best practice. The training included Covid-19 safe working practices and modules on identification and support for vulnerable debtors. Enforcement agents are instructed to consider whether an individual is or has been symptomatic, self-isolating or shielding and to be aware that some individuals or groups of people with protected characteristics may have a greater clinical vulnerability to severe illness from Covid-19.

The restrictions on possession proceedings, use of commercial rent arrears recovery (CRAR) and forfeiture of commercial leases remain in force (at the time of writing), with only limited exceptions and there is a possibility this will be extended until restrictions end on 21 June at the earliest.

Adapting during the restrictions

At Court Enforcement Services, we achieve an average engagement rate of 39% during compliance, meaning many cases are resolved

for clients without needing a visit to premises. A visit is only undertaken when there is no engagement in compliance, or when engagement has failed to achieve a resolution.

Since the 2014 reforms, enforcement businesses have focused on engagement during compliance and a key success has been the investment in training, technology and contact strategies, enabling Court Enforcement Services to resolve more than 20% of all debts without physical attendance.

When a visit is required, it is used to establish engagement, investigate potential vulnerability and negotiate a resolution, with taking control via a controlled goods agreement or entry and removal of goods a last resort, even in normal times.

A modern approach to vulnerability

At Court Enforcement Services, fairness is embedded in our culture. We are committed to treating those in debt fairly and operate 11 vulnerability principles, which ensure we identify vulnerability, engage early and provide essential support.

We don't just rely on information from debtors or clients; we utilise credit reference data and analytical tools to assist in the early proactive identification of potential vulnerability and to gain insights into the behaviour and circumstances of those in debt. Insight via analytics allows individual enforcement strategies to be deployed, ensuring collections are effective and fair.

Potential vulnerability is assessed in line with FCA principles and is considered to exist if a judgment debtor is deemed more susceptible than others to detriment due to personal circumstances such as health, capability, life events or resilience. The status of characteristics can be constantly changing, meaning a person could be vulnerable at different points in time.

All frontline staff receive specialist training to identify and support vulnerable debtors, and refer to external sources of support and advice where appropriate. Emphasis has been placed on identifying and assisting people with poor mental health and during the current crisis, those experiencing income shocks. Crucially, frontline and welfare staff are all trained and empowered to be flexible in their response to customers' needs.

Payment trends

We understand that Covid-19 will have a longer-term impact on some customers and many of those who are currently paying may experience future income shocks. Our policy of forbearance and fair approach to assessing affordability ensures customers financially and mentally impacted by the pandemic will receive continued assistance.

Since the resumption of enforcement, the use of payment plans has increased by more than 15%, both during compliance and the enforcement stage and those arrangements are being set over an increased term. Additional resources have been deployed to monitor and support these arrangements, which has helped keep default rates in line with prior years.

New working practices

Court Enforcement Services will continue to operate a multi-channel engagement strategy, and invest time and resources to identify potential vulnerability early; to maximise engagement pre-enforcement and increase resolutions during compliance. The financial impact of the pandemic will continue to be felt for years but we are committed to maximising collections while balancing the competing rights and interests of our instructing clients – and those indebted to them.

When a bad debt can break a business – we can make the difference

Whether it is recovering cash for utilities companies, law firms, larger businesses or even to help save SMEs from insolvency, the ethos of Court Enforcement Services is embodied in its commitment to clients, writes Wayne Whitford



Wayne Whitford

Court Enforcement Services

At Court Enforcement Services, we offer our clients a combination that is intentionally difficult for our competitors to match – vast legal experience and knowledge, a dedication to the best client service levels and, most importantly, the highest collection performance levels in our sector.

We value our relationships with clients and work in close partnership with them. A lot of these relationships have been developed over many years. The foundation is built on trust and mutual advantage, and many clients have been happy to confirm this by way of endorsements and testimonials.

Our core focus since forming in 2014 has been to operate differently to the traditional high court enforcement companies. We are progressive and, from the outset, we have designed our business model to provide bespoke strategies. This has made a valuable difference and has been central to our growth.

We are focused on speed, efficiency and being effective – we get on with the job of enforcing the writ. Where there is an opportunity to recover payment in full and/or take control of goods, we will maximise this and our enforcement agents will stay on site for as long as it takes to achieve the result. We are acutely aware of our clients' needs.

We add value, free of charge, at every stage, from our data enhancement and verification before the first visit and throughout the process, to desktop tracing. We also offer a post-abortive collections process (our 'salvage process') to exhaust the case before closing and to obtain as much valuable information as possible to enable clients to consider another course of action if we are unsuccessful.

The modern market

Figures from the Registry Trust show the number of county court judgments (CCJs) registered against businesses fell 39%

between 2019 and 2020. The number of CCJs issued against consumers in 2020 also fell by 45% compared with 2019. It is worth noting that CCJs against consumers in the last quarter of 2020 were 73% higher than the third quarter, suggesting numbers are rising sharply.

We expect volumes of unpaid judgments transferred to the high court for enforcement to increase significantly as we emerge from lockdown, as restrictions are lifted and normal business resumes.

Despite the pandemic, our clients have continued to instruct us, which we believe represents best practice. Despite restrictions preventing us from physically entering the debtor's premises, we are still able to communicate with them remotely and achieve great results.

We achieve high levels of early-stage engagement during the compliance stage and often resolve matters at minimal cost without making an attendance. These results are beneficial for all stakeholders; clients are paid sooner and debtors face the least intrusive outcome without incurring substantial fees.

Some creditors ceased enforcement activity during the pandemic, but we expect that once the restrictions are lifted, normal service will resume as more judgment debts need to be enforced.

We have adapted during the pandemic and our success at the compliance stage has been

“One bad debt can make or break a company, so speed of action can be key to making a recovery before a debtor enters insolvency”

beneficial for us and our clients. We have enhanced our processes in line with legislative amendments and communicated the changes and their implications to clients and suppliers throughout the pandemic.

Our offices have been converted to Covid-safe workplaces and through e-learning platforms and guidance, and we have demonstrated safe ways of working for staff and enforcement agents, which has facilitated a safe return to work.

Jurisdictional issues

Some judgment creditors are prevented from gaining access to justice because certain judgments cannot be transferred up to the high court for enforcement. These include judgment debts under £600 and consumer regulated judgment debts, unless they are for more than £25,000.

The consequences of this jurisdictional issue are heightened by the pandemic. Creditors who cannot enforce through the high court have to issue a warrant of control in the county court, which is then enforced by a county court bailiff.

We understand the county court bailiff service is currently overwhelmed with instructions and has limited resources. There are only about 274 bailiffs covering England and Wales, and they are faced with a backlog of at least 6,000 possession cases in addition to high volumes of warrants of control to recover outstanding money judgments.

The high court Enforcement Officers Association has offered to provide resources to help clear the backlog in the county courts. Court Enforcement Services fully supports this and has resources available to help.

Addressing these points and providing greater promotion of the options available would ease the burden on the county court bailiff service and improve access to justice for all; and ensure there are more paid and satisfied CCJs.

Taking responsibility

All our clients are unique and have different requirements; we adapt and tailor our approach to suit their needs. Ultimately though, they all want the same thing, an efficient enforcement solution to maximise their post-judgment recoveries. During the pandemic, clients have taken differing approaches and have had different expectations. Some clients have refrained from enforcing at all even when they have been entitled to do so, while others have been keen for us to maintain our attendances as much as we can in the circumstances. Fortunately, we are always quick to adapt; we are resilient and focused on treating everyone fairly despite the nature of the business.

We are always mindful of the fact that our solicitor and creditor clients are putting their debtors and customers in our hands, which is a great responsibility. In effect, we take over the relationship during the enforcement phase.

We believe everyone has the right to be treated fairly, with dignity and respect. By working in this way, we maintain good relationships and preserve the good names, brands and reputations of our clients. We endeavour to go about our business in the right manner and ensure that this applies to all individuals involved in every aspect.

Can't pay, won't pay or gone away

We appreciate the importance of distinguishing between those debtors that can't pay and those that won't pay.

We endeavour to help our clients avoid throwing good money after bad where the prospects of making a recovery are either slim or non-existent. We apply data enhancement and analysis, assessing propensity to pay to enable us to advise on the prospects and enforceability of judgment debts.

We have our own in-house trace team, which means where we are faced with evaders or a 'gone away' debtor, moving to

another address, we can enable enforcement to continue. Tracing proactively at no additional cost increases prospects of a successful outcome.

We also provide pre-visit intelligence to our enforcement agents to ensure they are well prepared and have a good idea of the circumstances of each debtor they are due to meet. The information is provided via our field app.

The combined expertise of our agents in the field and our welfare team helps us to identify any vulnerability or mental health issues. We find most people that are vulnerable do not even realise it. Often, true vulnerability is only identified and recognised on the doorstep. We recognise it is appropriate to accept the validity of vulnerability and mental health issues, and ensure people are signposted to obtain the right advice and support.

The bulk of the writs we enforce come from solicitor clients and their creditor clients. We work with more than 200 legal businesses and their clients who come from all sectors of commerce and industry.

We also work with creditors directly and their own in-house legal and debt recovery operations, as well as debt collection agencies and debt purchasers. Another major area for us is the utilities sector, where we work with

four of the big six energy companies and more than 20 utility company clients.

Saving small businesses

We are also proud to provide access to justice for all other judgment creditors from individuals and sole traders, SME businesses and commercial landlords to major corporates.

One bad debt can make or break a company, so speed of action can be key to making a recovery before a debtor enters insolvency and results in the failure of the creditor's business. We regularly see the difference our work can make to sole traders and SME businesses. The following are examples of recent cases highlighting this.

A sole trader faced with an unpaid judgment debt of £12,000, who, at the same time, owed VAT of £6,000. If we had not recovered the judgment debt for him, HMRC would have more than likely have petitioned for his bankruptcy, which would have been devastating.

Another client, a small sub-contractor working in the construction sector, was faced with an unpaid invoice of £115,000, which prevented him from paying overheads such as wages. The owner said if we had not recovered the debt, his business would have failed.

EMPLOYMENT TRIBUNALS

Court Enforcement Services also enforces employment tribunal awards for people who have had to go through this process. Often, they have been through a difficult period and left without any pay for some time. We have recovered significant sums, which can be life changing when many do not expect us to recover anything.

They have not only lost their job but also their income, so it is great news when we make a recovery. They have often been treated unfairly and left feeling vulnerable, and the situation can often cause mental health issues. We provide this service at no cost as a solution for a hard-hit person facing difficulties through no fault of their own.

A strategic approach that has been with us since our foundation



Daren Simcox

Chairman



Wayne Whitford

Director



Daron Robinson

Managing director

The founders of Court Enforcement Services worked together at their previous company where they acted for an extensive client base. In 2014, after the sale of their previous business, they created Court Enforcement Services, which has become the fastest growing high court enforcement company in the UK. Its reputation for delivering an outstanding service and commitment to evolving bespoke client solutions was, and still is, unprecedented.

Founding chairman, Daren Simcox, has led the company since its inception. He served as managing director from 2014 until taking up his chairmanship in 2020. Daren is an experienced civil enforcement professional, with more than 35 years of experience and is a member of the Civil Enforcement Association (CIVEA).

Daren has come a long way from when he started out helping his late father in his enforcement business as a youngster. Since the business eventually emerged through a management buyout several years ago, it can now claim a £12m turnover and in excess of a 25% market share.

Wayne Whitford is also a founding director, with more than 30 years' experience within the enforcement and debt collection sectors. He is the client champion, ensuring every client is provided with the individual care and attention required and the highest levels of customer service and client satisfaction. He is a fellow of the Chartered Institute of Credit Management (CICM) and has been included in the Credit 500 for three successive years.

Managing director Daron Robinson has

more than 15 years' experience in the enforcement, debt collection and legal sectors. He was appointed to the board in 2016 and promoted to managing director in 2020. Daron has vast experience in all aspects of operational management.

Since Court Enforcement Services was established in June 2014, Daron has played a key role in servicing high court and utilities clients. A champion for innovation, Daron has been responsible for major operational projects, which provide new solutions for clients. Notable examples include overall responsibility in the development of the company's case management system and the implementation of the ground-breaking, award-winning 'Agent Patroller' Enforcement App.

Confidence and trust

Court Enforcement Services is a progressive business and doesn't rest on its laurels. The business is always looking to the future. Between them, the founders have well over 100 years' experience in enforcement. The obvious chemistry between them is apparent. There is a confidence and a trust that comes from building a business together. The directors have collectively done as much as anyone else to promote professionalism within the industry.

A number of colleagues from their previous business moved across from the beginning; a common theme for them all has been the fact that they enjoyed working with the founders so much that it was a 'no brainer' to join the new business.

Staff development has been key to the success of the business; it has developed and

bred a culture of service excellence, staff progression and bespoke solutions which has led to it creating a team of industry leaders, many of whom have worked with the company from the first months of trading.

The original employees who made the move across include Adele Whitehurst, client account manager; Jodie Martinelli, head of business process & strategy; Claire Brimson, client services manager; and Vicki Lungley, projects and data systems manager. All have flourished, developing their careers and earning promotions into senior positions of trust. It has been very satisfying for the founders to see how they have all developed as individuals and become permanent fixtures. Staff retention and satisfaction levels are very high in the business.

Director of audit & compliance and AHCEO, Alan Smith, is also a former colleague from the previous business, as is Paul Caddy, another AHCEO. Malcolm Davies is also a leading AHCEO working in the business.

Two members of the senior management team – director of business development, Michael Whitaker, and head of client development and communications, Neil Jinks – both come from a background of working in senior positions in legal recoveries within leading law firm clients.

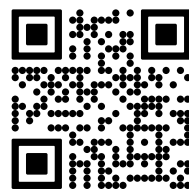
The business started out as a boutique – an approachable, customer-centric business that puts relationships at the very heart of what it does. It has very much 'grown up' as a business and is never afraid to try new things. It goes above and beyond the 'traditional', with skill sets and experience that are core to its success. This will never change.

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THANKS TO OUR MULTI-AWARD-WINNING TECHNOLOGY WE
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