



Finuala Kelly

## Female touch works wonders

More women should be encouraged to pursue careers in debt recovery, says Bristow & Sutor's **Finuala Kelly**

FINUALA KELLY sees no reason why women should not be able to pursue successful careers as civil enforcement agents. In fact, she thinks that in some situations they may be more effective at putting debtors at their ease and defusing volatile situations.

She has worked for Bristow & Sutor for almost six years, initially as a bailiff before being promoted to assistant bailiff manager 16 months ago.

"There is no reason why a woman can't do this job provided they have the right attitude," she insists. "To get on in this job you need to be firm, fair and confident. You need to learn to deal with difficult customers."

Bristow & Sutor has 180 debt recovery agents, of whom over 10% are female. "I would like to see more females wanting to become bailiffs. It is still seen as a male role, but I think that no longer applies," she says.

"Even now people are surprised when a female bailiff turns up on their doorstep. They expect to encounter someone big, burly and male."

As a female bailiff, Kelly says she has never minded being out on her own visiting debtors. "But you do have to be permanently on your guard. For

instance, if you are driving down a cul-de-sac you make sure your car is pointing the right way in case you have to leave in a hurry. If there is any threat of violence you walk away, or run if necessary."

She points out that all bailiffs at Bristow & Sutor carry personal attack alarms, which can be easily and quickly activated.

Kelly spent six years as a police officer, and believes the skills she developed during that time are relevant to working in debt recovery. "In both jobs you learn how to deal with people and show understanding."

She says she enjoyed the challenge of being a police officer, but left after being offered a job running a bar and restaurant in the Canary Islands. "I was lured by the sunshine," she says.

In her current role, Kelly is office-based for three days each week, helping to manage Bristow & Sutor's team of civil enforcement agents. On the other two days she is on-street training bailiffs.

As a single mother with two children aged 18 and 19, Kelly believes that her own experiences make her ideally suited for the job. "Having a

maturity and understanding of life certainly helps," she explains.

"I have been on my own with my children for the past 17 years, so I understand the pressure of paying bills. Though I have never had a bailiff on my doorstep, there have been times in my life where I've had to juggle finances."

She joined Bristow & Sutor, based in Redditch, Worcs, after seeing the job advertised in a local newspaper. "It wasn't far from my home and I needed a full time job," she admits.

Since then, Kelly has come to see her job as a long-term career choice. She sees tough challenges ahead for the enforcement industry as a new type of debtor starts to emerge.

"Times are hard, and there will be people who used to pay their council tax on a regular basis but may not be able to now. These are people who will have liability orders issued against them for the first time."

Kelly said that she has learned to trust her judgement when deciding what payment arrangements to allow in each case. "There are a lot of people we meet who are genuinely struggling. But there are some who choose not to

pay their debts. You go around to their homes and they have a big plasma television."

She adds: "I've always made a point of paying my bills first. If there's anything left for life's pleasures then that's fine. But some people seem to have different priorities. They don't seem able to live within their means."

According to Kelly, some appear loath to pay their council tax. "They feel they are not getting anything back for paying it. I have had people say they don't see why they should pay their council tax because their streetlights don't work or they have never paid for an ambulance. They would rather spend the money on something else. In those cases we would apply a firm but fair approach, yet at the same time always agree an arrangement that is within our client's guidelines."

Kelly is certain that as other industries are forced to contend with employment challenges in the current economic climate, the enforcement industry will offer a sound career choice. With this in mind, she will continue the ongoing recruitment drive for additional female bailiffs. ■