

London and Home Counties Association Newsletter

Welcome to the second edition of the L&HC Association Newsletter.

And there some of you were thinking the first edition may also be the last edition! Not quite the aim of bi-monthly but nearly there ☺ I hope you are all enjoying the typical summer weather of rain and clouds with a promise of a few days of sunshine at some point!

As with the last edition if you have any suggestions or would like to submit an item or article you feel may be of interest to members for future releases, please get in touch. All suggestions or feedback gratefully received.

Charlotte.acutt@southwark.gov.uk

A message from the new LHC president Chris Boylett

Hello All,

Just a short note to thank everyone for encouraging me and supporting my candidacy to be President for the coming year. I am really looking forward to continuing the great work of the association, especially the sterling efforts of Andy Cummins the outgoing President. One of the main aims of Andy's presidency was to encourage the Institute to involve all members in its decision making and in gaining representation at national level, this is something that many of us have been frustrated about for some time. I am really

pleased to see that after a number of efforts and the recent consultation process, proposals are being put to the AGM in Telford to allow voting rights for all members. Our association fully supports these proposals and I would urge all eligible members to attend and vote in favour of these much needed changes. If you are not yet eligible to vote but are attending the conference I would encourage you to attend the AGM to show the depth of support for these changes.

During the year ahead I look forward to encouraging increased involvement in the association from all members. With the executive I will be looking to put together a programme of events both professional and social that will appeal to all members. If you have any suggestions or would like to see a particular subject covered please let me or another member of the executive know.

As is customary I will be aiming to raise funds for a worthy charity during my year as president. I have chosen Shooting Star Children's Hospices as my charity. It is an amazing organisation that offers support for children who are suffering life limiting diseases and their families. Having had the honour of visiting one of their facilities the care and support they give is truly inspiring and I can't think of a more worthy cause. I am planning a challenge to help raise funds; it will be running related so watch this space. PS Andy, I still regularly look skywards in the hope of spotting you floating down from the perfectly good plane you promised to jump out of.

For those of you who have had the opportunity to get away this summer I hope you had a great time and those still to set off have fun.

All the best
Chris



Andy Cummins and Chris Boylett

Dates for the Diary

As we come towards the end of the summer holidays we bring you a fun packed September which will hopefully give everyone something to look forward to and allay those holiday blues.....



- 13th Sep 9am LHC Association Golf Day**
Hendon Golf Club, Ashley Walk, London, NW7 1DG
- 22nd Sep 5pm National Council voting closes**
- 25th Sep 5pm Post Summer Social**
The Oyster Shed, Angel Lane, London, EC4R 3AB
- 8th Oct 5pm National AGM**
Telford Conference Centre

8th to 10th October 2019 - IRRV annual conference (and exhibition) – Telford – further details can be found [here](#)

2019 Annual London & Home Counties Association golf tournament



Back by very popular demand the tournament will take place on **Friday 13th September 2019**.
Venue: Hendon Golf Club, Ashley Walk, London, NW7 1DG
Date: Friday 13th September
Time: Meet at 9.00am for rolls and coffee
First Tee Time: 10.00am
Format: Individual stableford scores using full handicap (max 24)
Open to IRRV members, sponsors and their guests

The tournament has been running for 15 years and due to generous sponsorship entrance remains at £25. This includes green fees, rolls and coffee on arrival at 9:00am, two course lunch (smart casual attire) and trophies.

If you would like to play or require further information please contact Andy Cummins
Andy.Cummins@phoenixcommercial.co.uk

Thanks to **Equita, Newlyn plc and Phoenix Commercial Collections Ltd** for their generous sponsorship

Post Summer Social

By 25th September all those summer holidays will be a distant memory, so why not come along and join friends, colleagues and even makes some new acquaintances on the north bank of the River Thames.

With views across the river of the Southbank including the Shard, The Oyster Shed is a lovely location to while away the time chatting with a drink in hand.

Date: 25th September
Venue: The Oyster Shed, Angel Lane, London, EC4R 3AB (nearest tubes Cannon Street & Monument)
Time: 5pm

Thanks to the generosity of **Marston Holdings** the event is free of charge. As nibbles and drinks will be provided numbers are needed in advance and numbers are limited so please get in touch with Christopher Grose at secretary.lhc@irrvassociations.org.uk to book your place.

A cash bar will also be available.

AGM Update

As per the minutes circulated with this newsletter the LHC AGM was held at Southwark Council Offices on 31st July 2019 and accompanied by wine and cheese.

Andy Cummins provided an annual report of his presidential year, as mentioned by Chris earlier, one of Andy's priorities during the year was to promote a change in the national rules to enable Technician members to vote on national issues. Andy's mantra being 'one member one vote' he amongst others have promoted and lobbied the cause which has led to proposals being put to members at the AGM in October.

It was reported that £2,000 had been raised through out the year in aid of the president's nominated charity Christians Against Poverty (CAP) with 50% of this sum being raised at the annual dinner.

Allan Clark provided an informative update on the year's accounts (copies of which are available from secretary.lhc@irrvassociations.org.uk on request) and was thanked by all in attendance for the excellent job he has continued to do as treasurer.

A proposal was made to amend the constitution to remove the post of assistant secretary and replace with a social secretary. The proposal was approved after a lengthy discussion regarding the responsibilities of each of the secretary posts.

Elections to officer posts and members resulted in the following:

<u>Association Officers</u>		<u>Executive members (Alphabetical Order)</u>	
President	Chris Boylett	Carla-Maria Heath	Louise Freeth
Past President	Andy Cummins	David Graaff	Matt Kelly
Vice President	Charlotte Acutt	Dominic Cain	Nick Rowe
Treasurer	Allan Clark	Duwayne Brown	Paul McDermott
Secretary	Chris Grose	Heather Adeyemi	Phil Black
Social Secretary	Andy Cummins	John Allen	Roy Tilbury

Following his election as president Chris Boylett thanked Andy for all the work he had undertaken during the last year and announced his nominated charity Shooting Stars Hospice. As Chris states above he will be undertaking some form of charitable run to raise funds.

IRRV National President Louise Freeth took to the floor addressing attendees indicating this was the last regional association AGM she was due to as president (as a member of the LHC exec she cant get away from us that easily). Louise provided an update on national matters, particularly the success of the apprentice scheme. Louise also spoke about the need to support the General Council and the proposed changes to the Constitution to permit 'one member one vote' as a 2/3rd majority at the AGM is required in order for the changes to pass.

Charlotte Acutt gave a vote of thanks to Louise for her commitment to her role of President and for being an inspiration to other members (particularly younger female members).

Your association.... your say..

Not all events the LHC organise are going to be everyone's cup of tea but we try and arrange a mix bag of professional and social events to peak members interests. If we are however missing something you would be interested, please drop us a line;



- Is there a particular type of event you would like us to organise?
- Have you seen a recent speaker that you could recommend for a meeting?
- Would you like to know more about the exec?
- Would you be interested in hosting a meeting?
- Anything else on your mind you think would be of benefit to members?

Just get in touch with secretary.lhc@irrvassociations.org.uk or charlotte.acutt@southwark.gov.uk

Ethical Enforcement and Managing debt through welfare reform – 30th May

Managing debt through welfare reform

Dominic Cain of Southwark Council provided an update on welfare reform and the current impacts within Southwark. Dominic discussed some of the alternative approaches and initiatives which are being trialled and explored at Southwark to increase customer engagement and maximise income collection. The foundation and basis of building a managed single view of debt process and approach was elaborated upon, along with Southwark's new Customer Commitment / pledge for customers entering into arrangements. Dominic provided further insight into some of the 'nudge' and 'BIT' techniques that Southwark are exploring.

Ethical Enforcement

Due to unforeseen circumstances Carole Kenney was unfortunately unable to deliver her talk on 30th May but her colleague Paul Caddy stepped into the breach at short notice and delivered Carole's presentation with the skill and competence we have come to expect of his experience, knowledge and standing in the Enforcement Industry.

Paul took us through the purpose of the 2014 Bailiff Reform leading to a discussion as to whether this has been achieved. Raising the question 'is Enforcement Ethical?' Paul led us through the perceptions we see in the press and some reports compared to the reality of those in the industry. Further techniques, values and cultures were discussed as to how the industry can improve the perceptions and an update on the Review of enforcement agent (bailiff) reforms: call for evidence and subsequent recommendations was provided.

This was a well attended meeting and our thanks go to both speakers.

IRRV Golf Tournament

Four of our members travelled to Maxstoke Park, near Coventry, on Monday 1st July to represent London and Home Counties in the Institute's annual inter association golf day.

The four person team was made up of Andy Cummins (Captain), Nick Rowe, John Allen and Matthew Kelly who had a difficult job to compete against strong teams from across the country, with nine associations represented.

Over the years the event has been hotly contested between, Northern Counties, Lancashire and Cheshire and The Midlands and this year proved to be no different with The Midlands winning, Northern Counties coming second and Lancashire and Cheshire finishing third. London and Home Counties had their best ever finish, coming fourth by beating Scotland by one point and missing out on third place by one point.



Pictured left to right: Matthew Kelly, Nick Rowe, John Allen, Andy Cummins

(If there was a prize for best dressed I think our reps should have won!)

Breathing Space and Social Value, Vulnerability and Welfare – 11th July

Breathing Space

We were very pleased to welcome Vicki Alexander of Ward Hadaway on 11th July where she presented an update on the breathing space and statutory debt repayment plan consultation response. I understand Vicki went down a storm and I have heard nothing but praise in relation to her knowledge and delivery of the talk.

Unfortunately I was unable to attend but a few key take aways were forwarded to me from another attendee...

Breathing Space:-

- Protection from creditor action for a 60 day period
 - Cant start court proceedings (however existing action can continue)
 - Pauses pre-action protocol
 - Pauses court enforcement (with the exception of AOE's)
- Eligibility
 - have to access debt advice (FCA regulated/exempt)
 - be assessed as being in 'problem debt'
 - not have entered into breathing space in last 12 months
- Covers arrears / debts only. Ongoing liabilities must be maintained outside of breathing space (i.e. stat council tax / NDR instalments)
- Mental Health crisis treatment – separate

Statutory Debt Repayment Plan:-

- Protection from creditor action for the duration of the scheme
- Eligibility
 - must have sought debt advice
 - must be assessed as being capable of repaying debts over reasonable period average 7 years, no longer than 10 years (exceptional circumstances))
 - creditors must agree to it/insolvency service rule fair and reasonable so creditors are bound by it
- Free debt advice will be provided by FCA regulated agency
- Objection mechanism for creditors
- AOE's will have to stop
- Proportion / allocation – priority debts

- Proposal is to proceed early 2021 for breathing space with a slightly longer timetable for the statutory debt repayment plan
- Administered / Overseen by Insolvency Service
- The full response to the consultation can be found here [Breathing space scheme: response to policy](#)

Social Value, Vulnerability and Welfare

We were also pleased to welcome Edd Moore from Equita to the meeting who delivered a presentation on Social Value and Corporate Responsibility based around the growth and recognition of the need for authorities to be including Social Value within tenders, as stated in the 2012 Public Services (Social Value) Act. Everyone can fully see and understand the requirement for Social Value and the benefits that it has, however, the ability to measure true social value needs to be improved so that a monetary cost is not the sole consideration. With high marking scores in local authority tenders it is important to make sure that the social value promised is delivered, and this needs clear, stringent measures to monitor and insure that suppliers are accountable.

Useful Links

The July edition of the [IRRV Newsletter](#)

Follow the President, Louise Freeth, on her blog at louisefreeth.blogspot.com

The London and South East Credit Circle have launched their new website check it out at www.lsecc.org.uk

Learn something new or add to your CPD points [IRRV Products and Services Brochure June 2019](#)

VTS web site at <https://www.valuationtribunal.gov.uk/>

Local government and social care ombudsman (England) <http://www.lgo.org.uk/>



You may have noticed the subtle messages through out the various updates with regards to voting. This section... not so subtle!!

If you are an Honorary, Fellow, Honours or Diploma Member you should have received an email advising you are now able to vote in this year's election to the IRRV National Council.

There are **9 candidates** seeking election to the **6 vacancies** on National Council. The candidates standing for election are

- Blair: Nigel
- Clark: Allan (LHC Executive member and Treasurer)
- Graaff: David (LHC Executive member)
- Grose: Christopher (LHC Executive member and Secretary)
- Hayward: Lisa
- Heath: Gordon
- Messenger: Roger
- Quilter: Simon
- Stewart: Kevin

There are **two ways** in which a member can cast their vote (Note: Members are entitled to vote for **up to six candidates**):-

1. Voting Area on the IRRV Web Site

To assist members with accessing the Voting Area of the IRRV Web Site, a **personal access key** has been produced for each member who is entitled to vote. A member can request their access key by sending an e-mail to Gary Watson (Deputy Chief Executive) at Gary.watson@irrv.org.uk; this will then be provided within 24 hours of receipt. Alternatively, a member can still access the Voting Area of the IRRV Web Site through the following link <https://www.irrv.net/election2019>. Biographies of all the candidates can be found in the Voting Area.

2. Postal Vote

A ballot paper (which will accompany biographies of all candidates) can be obtained by contacting Gary Watson (Deputy Chief Executive) at Gary.watson@irrv.org.uk or on 0207 691 8988. The completed ballot paper should then then be returned in the pre-paid envelope before the closing date.

The Institute's National Council is keen that all eligible members who are entitled to vote, do indeed vote. Closing date for voting is **Sunday, 22 September 2018 (5.00pm)**. The scrutineers' meeting to audit the process and certify the final results will then be held in the following week.



We would also like to encourage all members to attend the AGM on 8th October at 5pm if you are attending conference in Telford. Whether you are entitled to vote or not there are some significant changes to the constitution being proposed and all support is appreciated.