

# IMA NEWS

AUTUMN / WINTER 2010

*The IMA News is now available to download from our website [www.i-m-a.org.uk](http://www.i-m-a.org.uk)*

## University Education – Restricted Access!



Our national future prosperity depends on having a highly skilled workforce. There is some confusion then as to why, when every other developed nation is investing in education to aid their economic recovery our Government's plans are to scrap the Education Maintenance Allowance, raise tuition fees and cut spending in Higher Education restricting access to many.

Top up fees required by Universities are currently around £3,000 per year per student but Universities will soon be allowed to charge as much as three times more. The concern is that these increased fees will lead to massive post graduate debt with an average debt of £50,000 for students on a three year course living away from home. Ministers argue that their proposals will allow an expansion of the education system by transferring more of the cost from the taxpayer to the individual graduate who they say, will be aware of the increased earning potential provided by a 'good' degree.

This competitive market model will allow stronger universities to expand and weaker ones to wilt which unfortunately is likely to further reduce the number of university places available. Students have already expressed their frustration against the plans for the next generation's education.

The implications are beginning to filter through to us all, that these plans will further limit the number of

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'poorer' students who will be able to access a Higher Education.

During times of economic crisis education is more important than ever both for the individual and for the economy on the whole.

**The IMA is proud** to have launched their new qualification for Money Advisers, the Certificate in Money Advice Practice. We have made the qualification accessible to all in terms of study method, time and cost. The IMA sees this as an investment in Money Advisers and the sector.

## IMA Performance Awards

The IMA is pleased to announce the opening of the Performance Awards scheme for Money Advice in 2011. As the professional body for money advisers our role is to celebrate excellence and reward good performance, and these awards are designed to do just that.

The scheme is open to everyone working in the free to client sector and covers both individuals and organisations who deliver money advice. The application process is straightforward and an application form has been designed to make applying as easy as possible. A panel of judges made up from leading experts in the money advice field will consider applications submitted by the closing date of 28<sup>th</sup> February 2011.

All finalists will be notified by the 30<sup>th</sup> March 2011 and invited to a reception at the IMA Annual Conference on Monday 16<sup>th</sup> May where they will be awarded certificates. The winners will be announced later in the evening at the Gala Dinner at the Chesford Grange hotel in Kenilworth during the IMA Annual Conference.

There will be 5 categories for award as follows:

- ◆ **MONEY ADVISER OF THE YEAR**
- ◆ **DEBT TEAM OF THE YEAR**
- ◆ **BEST PARTNERSHIP AWARD**
- ◆ **BEST NEW INITIATIVE AWARD**
- ◆ **BEST SOCIAL POLICY INITIATIVE**

### How to Enter:

Entries for all categories can be either self nominating or through nominations by a third party. Submissions must be received no later than 28<sup>th</sup> February 2011 by using the official application form which is available by contacting Caroline Siarkiewicz at [execdirector@i-m-a.org.uk](mailto:execdirector@i-m-a.org.uk)

### What the Panel are looking for:

The Awards Panel will be looking for applicants to meet specific criteria in each category as follows:

**Money Adviser of the Year:** The panel will be looking to make the award to an individual who has excelled in their field and made a contribution to clients individually or to money advice more generally that is over and above the call of duty.

**Debt Team of the Year:** The panel will be looking for a team of two or more advisers who have raised standards and achieved high performance levels. The panel will be looking for evidence of effective procedures and an advice service that is customer focussed with high levels of customer satisfaction.

**Best New Initiative Award:** The panel will be looking for a new initiative that has been introduced within the last 2 years that has improved the service to individual client's needs or groups of clients and has resulted in higher levels of performance and or client satisfaction.

**Best Partnership Award:** The panel will be looking for evidence of a pro-active partnership between two or more organisations focussed on improving the advice service to clients.

**Best Social Policy Initiative Award:** The panel will be looking for organisations to demonstrate that they have contributed to the area of social policy. There will need to be evidence of an initiative that has led to changes in practice and / or policy either locally, regionally or nationally and that these changes have improved the situation for clients in debt.

## Courses, Venues and Dates: December 2010 to April 2011

Course	Venues	Dates
<u>Advanced DROs (New)</u> <i>Complexities and legal developments</i>	Newcastle Norwich London York Manchester London Birmingham Bristol	14 January 2011 28 January 2011 2 February 2011 4 February 2011 11 February 2011 4 March 2011 28 March 2011 4 April 2011
<u>Avoiding Mortgage Repossession</u> <i>All of the options</i>	York Manchester	14 December 2010 22 March 2011
<u>Bailiffs' Law - Advanced</u> <i>A legal update</i>	Manchester Birmingham	27 January 2011 03 March 2011
<u>Benefits and Tax Credits – An Essential Guide</u> <i>For Money Advisers</i>	Manchester Newcastle	16 / 17 Feb 2011 14 / 15 March 2011
<u>Challenging County Court Judgments (New)</u> <i>What can you do if you are not happy with a county court judgment?</i>	Birmingham Newcastle Bristol London Manchester	6 December 2010 21 January 2011 11 February 2011 11 March 2011 7 April 2011
<u>Charging Orders &amp; Orders for Sale</u> <i>Understanding and opposing them</i>	London York Birmingham	18 January 2011 08 March 2011 05 April 2011
<u>Consumer Credit Act Update (New)</u> <i>Advising on regulated agreements following the implementation of the CCA 2006</i>	Newcastle London Leeds	28 February 2011 24 March 2011 28 April 2011
<u>Finding &amp; Using the Civil Procedure Rules</u> <i>Don't forget your Civil Procedure Rules</i>	Birmingham Newcastle	14 February 2011 11 April 2011
<u>Legal Update (New)</u> <i>Exploring current issues in money advice, including recent developments in case law and legislation</i>	London Birmingham Sheffield	07 December 2010 25 January 2011 08 February 2011
<u>Quality &amp; Consistency in Money Advice (New)</u> <i>Thinking about how to improve current practice</i>	Norwich Lancaster York London	01 February 2011 01 March 2011 01 April 2011 29 April 2011
<u>Supervising Money Advice</u> <i>Tools for effective supervision of Money Advice</i>	Leeds London	17 January 2011 07 February 2011

# **IMA Policy Officer – Debt Relief Orders**

**Based at our Leeds Office (Part Time)**

**Salary £23k to £25k pro rata**

**(Dependant on experience)**

The Institute is the second largest competent authority for Debt Relief Orders with almost 300 approved intermediaries. We are currently going through a period of expansion, as membership grows, activities increase and the new Money Advice qualification takes off.

We are looking to recruit an individual who has a background in Money Advice to take on the responsibility for our application and approval processes for AI's and to take the Institute forward in meeting the demands of our members and others working in the sector.

The job role will focus on:

- Managing the IMA's Authorised Intermediary application process.
- Supporting IMA's authorised intermediaries
- Maintaining contact with other competent authorities and the Insolvency Service.
- Collating statistics and regular communications with IMA intermediaries.

Ideally candidates will have a sound knowledge of debt solutions and experience of delivering and developing money advice in the Not for Profit sector. We are also looking for someone who is an IMA member and has an interest in Policy work and championing free to client advice.

If you are interested in the role which will initially be for 15 hours a week please send a current CV and a covering letter explaining why you are interested in the job to Caroline Siarkiewicz at [execdirector@i-m-a.org.uk](mailto:execdirector@i-m-a.org.uk) by 14<sup>th</sup> January 2010.

## **IMA Notice Board**

### **Environmentally Friendly**

In order to avoid unnecessary costs and to reduce our carbon footprint, the IMA uses electronic correspondence wherever possible. As such it is vital that you ensure we have your correct and current email address. If you are not sure please get in touch:

### **Contacting the IMA**

IMA, Stringer House, 34 Lupton Street, Hunslet, Leeds, LS10 2QW

Email: [office@i-m-a.org.uk](mailto:office@i-m-a.org.uk)  
Telephone: 0113 270 8444

Website: [www.i-m-a.org.uk](http://www.i-m-a.org.uk)  
Fax: 0113 270 2111

## **The IMA is moving soon**

The IMA will be leaving the office premises at Stringer House early in 2011 to move to a new office in Leeds. We will be contacting all members with our new address and any changes to our contact details in January.

## **Membership**

The IMA membership continues to rise and currently stands at 1674.

## **AGM**

The IMA Annual General Meeting will be taking place on 16<sup>th</sup> May prior to the IMA Conference. It is never too early to start to think about resolutions or nominations to the board.

## **Conference**

Conference next year will be held on 16th and 17th May at the Chesford Grange Hotel in Kenilworth Warwickshire. Watch our website for early booking discounts.

## **The IMA Board is:**

Steve Meakin (Chair)  
Simon Bolton (Vice Chair / Secretary)  
Stuart Braley (Treasurer)  
Mike Barry  
Tim Lett  
Alistair Chisholm  
Andrew Leakey (Co-opted)  
Mark Savage (Co-opted)  
Karenina Page (Council Representative)

## **The IMA Certificate in Money Advice Practice**

*“It’s good for advisers, good for the credit industry and most important of all it is good for clients”.*

The IMA Accreditation Qualification provides independent and external evidence of your key skills. This qualification allows **employees** to take a pro-active role in their own professional development. It can be used to enhance job security, open up a wider range of career possibilities, to demonstrate expertise to current employers or to help transfer competence to other jobs or work contexts. In addition, it will give individuals confidence that they are knowledgeable, working to best practice standards, presenting a professional image and are speaking with authority.

By demonstrating commitment to supporting the development and empowerment of workers, **Employers** will in return receive assurance that their staff have good level of competence, skill and knowledge in order to carry out their role successfully. The quality assurance associated with an accredited workforce will help to gain and retain contracts and funding.

The take up of the qualification has been a resounding success. Since May 2010, 350 money advisers have already registered for the course and the first cohort has now completed the qualification, 93% of students taking the exam in the first cohort have passed.

We are very proud of our first students who started in July 2010 and would like to congratulate them on their success and for being the first 42 Money Advisers to pass the qualification.

**Julie Blairs**, New East Manchester Ltd  
**Jo Blyth**, Colchester CAB  
**Diane Bradshaw**, Stoke on Trent CAB  
**Andrew Bridges**, Bristol CAB  
**Nicola Brocklehurst**, New East Manchester  
**Lauren Buckley**, Cambridge & District CAB  
**Sharon Burt**, Plymouth CAB  
**Jan Channing**, Bargoed CAB  
**Heather Choudhary**, Bradford & Airedale CAB  
**Shonagh Dodd**, London Borough of Camden  
**Simon Dowling**, Bristol Debt Advice Centre  
**Andrew Fisher**, Howells Direct  
**Michelle Graham**, Derwentside CAB  
**Emma Hanbury**, Hillingdon Law Centre  
**Mirynda Heath**, Cheadle CAB  
**Faye Jeffrey**, Swansea CAB  
**Elizabeth Jones**, Dudley District CAB  
**Kasia Kalowska**, Nucleus Legal Advice Centre  
**Andy King**, Cambridge & District CAB  
**Mandy Larder**, Wakefield District CAB  
**Amanda Lewis**, Neath Port Talbot County Cncl  
**Craig Lydon**, Newcastle Debt Advice Service  
**Dean Mahony**, South Bristol Advice Service  
**Karen Maving**, Newcastle City Council  
**Natasha McCarthy**, Rhondda Housing Assoc'n  
**Peter Myford**, Wolverhampton CAB  
**Sandra Owens**, Perennial  
**Sue Perkins**, Will Rolt Solicitors  
**Donna Poole**, South Bristol Advice Service  
**David Porter**, East Yorkshire CAB  
**Julie Prendergast**, Newcastle & Kidsgrove CAB  
**Nicola Ramsden**, Burley Lodge Centre  
**Sindu Sebastian**, Wolverhampton CAB  
**David Sheridan**, Shelter - Cymru  
**Lucy Sleight**, Howells Direct

**John Smith**, Shelter - Devon  
**Fiona Wardle**, Berwick CAB  
**Julia Wiggan**, Saltley & Nechells Law Centre  
**Elaine Wilkinson**, New East Manchester Ltd  
**Melanie Williams**, Flintshire County Council  
**Amanda Williams**, North Bristol Advice Centre  
**Heather Wilson**, Shepway CAB

**All of these successful students will now be able to use the initials MIMA (Cert) after their name.**

**Some of the comments from students who took part:**

A Money Adviser from North Wales said: It was good to be able to do the qualification online; it meant that I could fit it in around my work and home commitments. I am a frontline Money Adviser and I found the content 100% relevant to me. My learning was reinforced by Milestone Tasks at the end of each section. I enjoyed it.

A Money Adviser in Berwick said “That working on the qualification was a really good opportunity to reflect upon my own procedures and ensure that I am working to the best possible standard. It was also useful, in a world of changing legislation and practice to ensure that I am up to date.

A Money Adviser in Bradford said that “The qualification was something which I have wanted to do for a long time. I really, really enjoyed it and found it very useful. I was able to use the content to refresh my knowledge. The module also provided me with an opportunity to evaluate the systems I use. I found the support provided brilliant and was really appreciated.

A Money Adviser in Newcastle said “Overall a positive and enjoyable experience. I found the content useful. I think the fact that I now have the qualification in Money advice will also be useful”.

Since our first group of students finished we were also able to take some of student’s suggestions for improvements and incorporate them into the course.

**For those of you who have not yet looked into it, some facts about our first qualification:**

- It is a 12 week course aimed at Caseworker level and is designed for both learning and assessment, so what you don’t know – you can learn.
- It is all carried out on-line; all you need is access to the internet; you can study around your work, when it is convenient
- The entire qualification costs £300 but this cost can be reduced to £100 as the IMA is able to offer handsome bursaries thanks to the generosity of MBNA
- There are four intakes per year (July, October, January and April)

For more information visit our website [www.i-m-a.org.uk/qualifications](http://www.i-m-a.org.uk/qualifications) On this page we have a comprehensive list of answers to Frequently Asked Questions which you might find useful.

### **Our next stage:**

We can now announce that thanks to funding from Thames Water Trust Fund we will be starting work on the development of a new higher level, specialist qualification. This qualification will be available for those who have completed the Certificate in Money Advice Practice and who want to go even further. We will be taking into account the areas of development which our members are particularly interested in and we aim to be able to present a range of qualification options for further development. For example, we will be looking at being able to incorporate Rights of Audience into our next award for those who are interested in being able to represent at court.

### **DRO Resources**

On the DRO page of the IMA Website we have a page of resources ([Intermediary Resources](#)) which you should find useful. This includes the most recent Intermediary Guidance docs, DRO Newsletter from the IS, leaflets and legislation. Please also check out the Questions and Answers section of Autumn 09 Quarterly Account where Specialist Support Consultancy has published some popular queries.

### **DRO news**

Secretary of State for Work & Pensions v Payne & Anor [2010] EWCA Civ 1431 (14 December 2010)

Deductions from benefits for overpayments and social fund loans pursuant to s71 and s78 Social Security Administration Act 1992 are unlawful after Debt Relief Order - full Court of Appeal judgment now handed down and available without a subscription from the British and Irish Legal Information Institute - search at [www.bailii.org/](http://www.bailii.org/)

### **Rent Arrears**

A number of joined up appeals regarding issue of possession proceedings and enforcement of possession orders post bankruptcy/DRO to be heard by the Court of Appeal on 16th and 17th May 2011. The court will consider whether possession proceedings are "a remedy against the property or person of the bankrupt in respect of the debt" for bankruptcy, or "a remedy in respect of the debt" for debt relief orders.

Until then, the advice remains to make an arrangement with the landlord, or if none can be made, apply to the county court for a stay of proceedings pending the outcome of the above appeals, which include NBH v Sharples, A2 v Godfrey and Newport City Homes v Dearden.

## Creditor Contacts List

The Creditor Contacts update section is in a separate document emailed out with IMA News.

### Money Advice Branch News

#### Branch Reps

We still have vacancies for IMA branch representatives in: West Chilterns and Anglia West

#### Branch representatives are expected to:

- a) Act as a conduit between the branch and the IMA council
- b) Represent the views of the branch to the IMA council
- c) Act as a representative for the IMA within the branch area

**Branch representatives are generally responsible for organising meetings though some branches have incorporated their meetings with the regional Money Advice Groups (MAG's).**

The IMA council meets approximately 6 times a year and has responsibility for overseeing the development and delivery of IMA services to its membership.

If you are interested and would like to find out more you can contact either: Dean Stockwell current council convenor; [dean.stockwell@blackpool.gov.uk](mailto:dean.stockwell@blackpool.gov.uk) or any other member of the council, whose email details are available below and on the IMA website.

#### Branch News

##### East Anglia

Bob Johnson: 01223 222674 [lsc@yarevalleycab.org.uk](mailto:lsc@yarevalleycab.org.uk)

##### Cornwall and Devon

- Cornwall
- Exeter
- Plymouth

Jane Guy: 01752 507712 [jane.m.guy@gmail.com](mailto:jane.m.guy@gmail.com)

##### Lancashire and Cumbria

Dean Stockwell: 01253 477553 [dean.stockwell@blackpool.gov.uk](mailto:dean.stockwell@blackpool.gov.uk)

**London**

Michael Clark: 020 7424 6859 [michael\\_clark@sky.com](mailto:michael_clark@sky.com)

**North East MAG**

Helen Clarke: 07866 254443 [helen.clarke@payplan.com](mailto:helen.clarke@payplan.com)

**Southern Money Advice Forum (IMA)**

Don Curtis: 02392 794533 [donc@hermitage-housing.co.uk](mailto:donc@hermitage-housing.co.uk)

**South Wales**

Peter Madge: 029 2037 6763 [Peter.Madge@citizensadvice.org.uk](mailto:Peter.Madge@citizensadvice.org.uk)

**Wessex**

Lucy Hunt: 0117 946 2564 [LucyH@BristolCAB.org.uk](mailto:LucyH@BristolCAB.org.uk)

**Yorkshire and North Lincolnshire MAG**

Diane Laybourn Tel 0113 2245843 [diane.laybourn@citizensadvice.org.uk](mailto:diane.laybourn@citizensadvice.org.uk)

Anthony Dockray Tel: 01709 822332 [anthonydockray@rotherham.gov.uk](mailto:anthonydockray@rotherham.gov.uk)

**East Midlands**

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**South East**

Karennina Page Tel 07795 447735 [karennina.page@gtuk.com](mailto:karennina.page@gtuk.com)

**North Wales**

Dave Sheridan Tel 01978 317909 [daves@sheltercymru.org.uk](mailto:daves@sheltercymru.org.uk)

**West Midlands**

David Hawkins Tel 01902 572217 [david.hawkins@wcabx.org](mailto:david.hawkins@wcabx.org)

**Merseyside**

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**The next edition of IMA news will be issued in March 2011**

If there is something you think we should include please contact me:

[sallie.johnson@i-m-a.org.uk](mailto:sallie.johnson@i-m-a.org.uk)