



Institute of Money Advisers®

Accreditation for Money Advisers is here See page 4

FrontPage Focus - on Fuel Debt



Picture: Daniel Bain, Perthshire, February 25th

As the winter goes on and on are the energy companies pushing up their profits by cashing in on the cold spell?

Cold weather has put the issue of energy bills back in the spotlight.

Ofgem's latest quarterly market report found that the 'Big Six' energy companies' net profit has grown as a result of their reduced wholesale fuel costs. Energy regulator Ofgem found that the average net margin for supplying the average gas and electricity customer was £105 a year in February. This was up from £75 a year in November and the biggest profit margin for 6 years. Watchdog Consumer Focus said the latest statistics should provide the evidence needed for companies to reduce domestic prices. Although many energy companies dispute the actual margins of profit made by energy firms, British Gas, and Scottish & Southern Electricity recently followed this advice and introduced a cut on their fuel prices. So far none of the others have followed suit. Ofgem's advice to customers was that they should switch suppliers to find the best rates.

With average household energy bills now totalling more than £1,000 a year, and many households are about to receive their bill for the winter period; many people might be worried about paying their fuel bills this winter.

What additional help is available?

Government help

- Winter fuel payments for the over 60
• Cold weather payments
• Energy Saving Trust http://www.energysavingtrust.org.uk
• Boiler Scrappage Scheme
• Energy Saving Advice Helpline 0800 512 012
• Warmfront – England
• Energy Assistance – Scotland
• Home Energy Efficiency Scheme and HEES – Wales
• Warm Homes Scheme and Warm Homes Plus – NI
• Home Energy Saving Programme
o All low-income and pensioner (over 70) are entitled to free loft and cavity insulation
o Everyone else can get half-price insulation

Suppliers help

Some suppliers offer:

- grants
• special tariffs
• Vulnerable users contacts
• other measures on a case-by-case basis

Contents

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IMA News Spring 2010

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IMA Contacts

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 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

Telephone: 0113 270 8444

Website: www.i-m-a.org.uk

Fax: 0113 270 2111

IMA Conference

We are proud to announce the 2010 IMA Conference is 9th and 10th May at the Majestic Hotel in Harrogate, Yorkshire. The brochure and booking form containing details of the programme and how to book are downloadable from our website www.i-m-a.org.uk

The IMA is growing constantly and the IMA Conference is *the* money advice event of the year so book soon to avoid disappointment.

A Free Conference Place – The Norman Laws Memorial Fund

This may be for you if you are an IMA full member, whether in paid or unpaid employment who has *not* previously attended an MAA/IMA Conference, who has an active interest in social policy work. If you are interested in finding out more please contact the IMA Office for more information and an application form. Forms will need to be returned to the IMA office by 12th March 2010 if you wish to be considered. The identity of the successful applicant and their employing agency will not be disclosed without their express consent.

IMA Annual General Meeting

The IMA Annual General Meeting is taking place during Conference this year on Monday 9th May, in Harrogate. The AGM is open free to all IMA Members. Members will receive their AGM documents, with manifestos of the candidates and proxy voting forms, either in email format by the **19th April** or in paper format by **12th April**. We will always use email medium where possible so please ensure that we have your current email address. Those who have not provided us with an email address will receive their documents by post.

Nominations to the Board must be received by the Company Secretary (Mike Barry) with election manifesto of not more than 1,000 words, a minimum of eight weeks before the date of the Company's General Meeting. This is the **15th March**. Voting will take place at the AGM but if you are unable to attend in person you can use a proxy vote. There is currently one vacant post on the Board which was not filled at last years AGM.

Resolutions must be submitted to the Company Secretary 42 days prior to the AGM. This is the **29th March**. Resolutions for the General Meeting may be accepted from the Board of Trustees, the Council and Branches. Individual Voting Members may also submit Resolutions for considerations, provided that they are proposed by a voting Member and seconded by at least 5 voting members. Emergency resolutions to the General Meeting may be submitted to the Company Secretary after this date up to and including the General Meeting itself.



IMA Notice Board

WANTED

NOMINATIONS FOR BOARD OF TRUSTEES VACANCY

Working on the IMA Board of Trustees is a great opportunity to:

- ❖ Help steer the development of the Institution and contribute to our aims and activities
- ❖ Allow you to help shape the future of money advice
- ❖ Ensure that the views of Money Advisers, rather than their employers are represented at the highest levels

If you are active in the field of money advice or related areas and feel that you can bring something to your Institute, please submit an election manifesto of no more than 1,000 words to the Company Secretary, Mike Barry by 15th March 2010:

Mike Barry, IMA Company Secretary, IMA Stringer House Lupton Street, Hunslet Leeds LS10 2QX

The IMA Performance Awards

Is the hard work you do day in - day out being recognised by anyone outside of your office?

- Do you go the extra mile?
- Do you think that everyone should hear about how well your project or scheme works?
- Do you work in a great team?
- Are you involved in trying to change a policy or practice locally or nationally?

I have a feeling that the answer to one of these is probably yes!

Well it's IMA Performance Awards time again and it's time to get some recognition for yourself, a colleague or for your organisation. We can confirm that there will be a short extension to the deadline to the application period – you now have until **22/03/2010** to send in a completed application form.

Our five categories are:

- Money adviser of the year
- Debt team of the year
- Best partnership award
- Best new initiative award
- Best social policy initiative award

Download an application form from our website www.i-m.a.org.uk

The winners will be announced at our Conference this year at the Gala Dinner.



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IMA Membership

The IMA membership has been rising steadily over the year and has now reached all time high of 1543. We are delighted that so many advisers want to be part of the Institute as it moves forward and increases its profile and of course take advantage of the enhanced and increased membership benefits including access to apply to be an Approved DRO Intermediary, and we hope that this trend will continue especially as we will have our IMA Accreditation Qualification in place by Spring / Summer 2010.

IMA Accreditation - It's here!

The IMA Accreditation scheme

The official launch of our accreditation will be at Conference in May but here's some information in advance to help you prepare.

What is it?

The Accreditation scheme will require Money Advisers to take and pass a professional qualification called 'Certificate of Credit in Money Advice Practice'. It will take the form of a distance learning module containing all the learning material and it will be assessed by the University. Applicants will be invited to apply during April, and you will soon be receiving further details of this. The method of study will be an online distance learning module and students will complete the course over a 12 week period, enrolments for 2010 will be the 1st July and 1st October. There will then be 4 intakes per year in 2011 and each year thereafter.

How much?

It will cost £300. Payment will be made to the IMA and must be paid in full prior to enrolment. We hope that employers will share some of this cost with advisers. We also have a bursary scheme where potential students will be able to apply to us for up to one third of the cost.



IMA Notice Board

IMA Accreditation - It's here!

Why is our accreditation good for advice agencies?

- Demonstrates your commitment to supporting the development of your workers
- Empowerment of workers to be proactive in their professional development and increase staff contribution
- External benchmarking and validation of your staff's level of expertise
- Recognition as a leader in Money Advice and of Professional Development
- Improve the quality of the service, resource allocation to projects, skills gap analysis and succession planning. An aid to align individual skills with organisational goals and targets
- Attraction and assurance of high calibre and motivated workforce
- Assure the quality required to win and retain contracts and differentiation from competitors when tendering
- Provide a common language and standards of quality in partnerships
- Enhance public confidence and understanding of the organisation and the sector

What are the benefits for line managers?

- Assurance that staff have good level of competence, skill and knowledge in order to carry out their role successfully
- Assist in establishing a framework for performance management and appraisal
- Help to establish assessment as an integral part their work
- Help to improve performance
- Allow them to delegate responsibility to accredited staff

What are the benefits for individual members?

- Provides independent / external evidence of skills
- Assurance of employer's commitment to professional development
- Supports professional development and allows individuals to take a pro-active role in this
- Open up a wider range of career possibilities
- Demonstrate expertise to current employers
- Help them transfer competence to other jobs or work contexts
- Give them confidence they are working to best practice standards
- Help them speak with authority and present a professional image



The IMA Training Programme

Courses March to September 2010

Please go to the IMA Website to see course aims and objectives, pre-course entry requirements, check prices and download a booking form www.i-m-a.org.uk/

Course	Venues	Dates
Avoiding Mortgage Possession <i>All of the options</i> This is a free course	Full	Full
Bailiffs' Law – Advanced <i>A legal update</i>	London	14 th May 2010
Bankruptcy in Practice - Half day <i>An explanation of the legislation and what happens in practice</i>	Birmingham Manchester	10 th March 2010 18 th March 2010
Benefits and Tax Credits – An Essential Guide <i>Everything Money Advisers need to know about Benefits and Tax Credits (New 2 day course).</i>	Birmingham	24 th and 25 th May 2010
Charging Orders – A Practical Application <i>Getting the best for your client.</i>	Birmingham	13 th April 2010
Finding and Using County Court Rules in Money Advice <i>Don't forget to bring your Civil Court Users Book</i>	London Manchester Sheffield	24 th May 2010 19 th April 2010 8 th February 2010
Local Authority Debt Recovery <i>Procedures, duties and responsibilities</i>	Cardiff	22 nd April 2010
Orders for Sale <i>Understanding and opposing them, including relevant statutes and caselaw</i>	Leeds	7 th April 2010
Parking Penalties – Liability and Enforcement <i>Understanding the legislation, liabilities and enforcement</i>	Birmingham London	22 nd April 2010 11 th June 2010
Supervising Money Advice <i>Tools for effective supervision and management of Money Advice</i>	London Manchester	7 th June 2010 5 th July 2010
Time Orders – Practical Application <i>Identifying the opportunity, drafting and arguing</i>	Birmingham London	28 th July 2010 29 th June 2010
Unenforceable Regulated Consumer Credit Act Agreements <i>Possible pitfalls and points to watch</i>	London	To be announced

Visit our website to download an application and the full brochure. We provide a range of courses in addition to those included in this programme; if you would like to take advantage of 'in-house' training to meet the needs of your organisation. This can prove cost effective where a significant number of people require a particular topic saving on time and travel; **Please email us at training@i-m-a.org.uk and we will try to arrange something for you.**



Social Policy

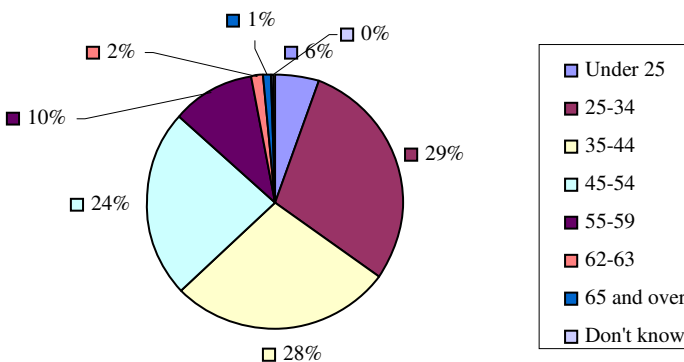
If you have some social policy evidence which you would like to submit you can do so using the Social Policy Evidence Tool on our website. All of the evidence submitted will be accessed by Alex MacDermott. For the most effective evidence the trick is to write a short succinct title or headline for the evidence so that he can readily identify the issue.

DROs and Pensions

The Competent Authorities within the Not for Profit sector joined together to change the treatment of pensions as an asset in DROs. Thank you for the excellent response to the second survey on pension funds and Debt Relief Orders between 1st and 14th February 2010.

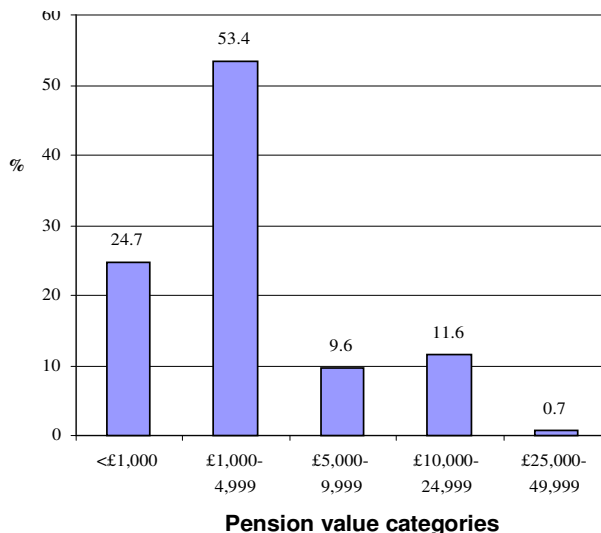
The findings: Overall information about 242 clients was received, all of which were ineligible for the debt relief order because they had pension funds of more than £300. The initial analysis of the findings shows that many of these people were young with relatively small amounts of money in their pension pots. 78% of people, who were excluded from DRO solely because of their pension, had a pension of less than £5,000. Of these, 42% were under 35, 69% were under 45. Qualitative data in the survey also suggests that many of the people affected by this rule had pensions which they had built up when they worked in the public sector (armed forces/civil service/NHS/local government).

Of those excluded, the amount of people in each age group



The good news is that on 23rd February Ian Lucas announced the Government plans to consult on changing the debt relief order rules on pension funds. Ian Lucas said: "Debt Relief Orders help people who would otherwise be trapped in poverty to get back on their feet. Following representations from independent money advisers, I'm proposing a common sense change to ensure that vulnerable people with a very small pension pot are treated fairly."

Of those excluded, the value of their pensions



The Government will consult on this change shortly." Ian Lucas has since asked us to make suggestions about what changes we would like them to make.

We have done this and also provided them with the results of our survey.

We don't know yet what the conclusion of this consultation will be but will keep you up to date.

DRO Update

Rent Arrears

Intermediaries should schedule any payments of rent arrears in a DRO application but should not mark the debt as excluded.

Experian Reports

Following enquiries from Intermediaries about having to provide identity documents to Experian on occasions in order to get their credit report, we spoke to James Jones from Experian who has given us further clarification as follows:

Experian provides free credit reports directly to authorised intermediaries overseeing Debt Relief Order applications. To obtain the client's Experian credit report, Experian will need the following.

- 1) An original free credit report application form completed and signed by the client
 - 2) Signed authorisation from the client for the adviser to receive their credit report
 - 3) A letter from the adviser to Experian confirming that the free report should be sent to them to help validate a Debt Relief Order application.
- 2) and 3) may be combined

Advisers can order supplies of free credit report application forms by emailing appforms@uk.experian.com or faxing 0844 481 8001. Please specify 'free report forms'. Experian can usually only accept original forms.

Please note that some applications may not pass Experian's electronic ID checks, resulting in the adviser being asked to send paper documents confirming a client's ID and address. Where documents are required, they will be returned and the credit report despatched once they have been checked. Clients who have moved home very recently are likely to be asked to send documents.

If you need to speak to Experian about this process or about your client, please call 0115 9055 482 and leave a message if necessary.

James says *"it is in fact standard procedure to ask for these documents where we are unable to confirm the name and address of the consumer, for credit reports applied for all channels."* He added *"You might also be interested to know that we are developing an online solution for these free reports which will cut out a lot of the hassle both sides can experience, although where there are question marks over ID we will still have to revert to paper proofs of name and address in line with the FSA Know Your Customer requirements."*

James has been working hard to ensure that the process of obtaining Credit Reports for DROs is processed by Experian as smoothly as possible. He has also been attending local Money Advice Groups to talk to Money Advisers.

Intermediaries Change of Employment

Any Intermediaries moving employment must contact their competent authority to receive guidance about changing their contact details and dealing with unfinished DRO applications.

Resources for Intermediaries:

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.

DRO Online System

The DRO Unit has recognised some of the problems that Intermediaries have been experiencing with the online system or Web Application and have produced a help sheet called 'Web Application – Issues and Solutions'. New users should find this particularly useful.



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News from around the Money Advice sector



Common Financial Statement

The Common Financial Statement (CFS) is a budgeting tool that can be used by advice agencies and other third party organisations to make debt repayment offers to creditors on behalf of clients. It provides a detailed budgeting format to provide an accurate overview of a person's income, expenditure, assets and liabilities. The Money Advice Trust has launched a new CFS website, www.cfs.moneyadvice.org

The CFS website will act as an information point, giving users and licence holders a thorough overview of the CFS. The site will feature a number of tools including:

- A comprehensive frequently asked questions (FAQs) section
- An online application form for the CFS licence
- A 'licence holders only' section of the site which will allow access to current trigger figures and a copy of the CFS spreadsheet; and
- Use of the CFS resources library for licence holders, giving information on the latest CFS developments and research, linked projects and e-bulletins.

Register now for the CFS Licence

IMA Creditor Liaison News from Alex MacDermott

Do the right thing – advisers' and creditors' experience of best practice in debt collection launch event

On the 24 February AdviceUK, Citizens Advice, the IMA and the Money Advice Trust launched our latest report - *Do the right thing* – which sets out the steps we believe creditors need to take to achieve best practice in debt collection, and invites all creditors to work with us to improve the way all debts are collected – including those collected by local and national government agencies. The launch event was a tremendous success and generated a great deal of support the best practice forums we'll be starting in the Spring.

Speakers on the night included David Harker, who gave an outstanding speech about the beneficial impact best practice has on advisers and their clients. We then heard from Keith Harris, the Deputy Chief Executive of Wessex Water who spoke passionately about the financial benefits of doing the right thing by people in debt. This message went down well with the creditor representatives in the audience, all of whom are always interested in saving money. Last but by no means least we heard from our keynote speaker Kevin Brennan MP, Minister for Further Education, Skills, Apprenticeships and Consumer Affairs, who outlined the Governments continued support for people in debt and reiterated are call for all creditors – including local and national Government agencies – to do the right thing and help people repay what they owe in way that suits their circumstances.

Since the report was launched we've been busy rallying support for our best practice forums. These will start in the Spring and as soon as we have any further news we will let you know. If advisers would like a copy of the report to use in their work with local creditors such as council tax collection departments or local home credit providers they can download a copy from www.citizensadvice.org.uk or contact



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Arguments against Statutory Demands

Last year the Office of Fair Trading stipulated that 1st Credit should only issue a statutory demand when it appeared economically viable for them to make a person bankrupt. This does not mean that 1st Credit, or any other creditor, have to follow every statutory demand thought to bankruptcy. In fact the OFT have no objection to 1st Credit, or any other creditor, withdrawing a statutory demand if further information comes to light, or a mutually acceptable repayment plan is set up.

Advisers can't therefore argue that their client must be made bankrupt just because a statutory demand has been issued. Similarly creditors can't argue that have to follow through on every statutory demand to avoid regulatory action.

We'll continue to work with creditors to find way of dealing with cases that reach this stage of recovery. In the meantime if advisers find that creditors are using statutory demands indiscriminately, or they are being intransigent in repayment negotiations, they should contact Alex MacDermott.

1st Credit and Bankruptcy

1st Credit has no plans to stop using bankruptcy as a means of debt recovery. However, they are willing to negotiate even if clients seek advice after bankruptcy proceedings have been commenced. If any of your clients are defending bankruptcy petitions served by 1st Credit you should contact Bob Kingdom of 1st Credit whose contact details can be found in Arian's Creditor Contacts. Bob should be able to help in most cases; however, the issue of costs will have to be dealt with on a case by case basis.

Claims that benefits can't be used to pay bank charges

It appears that some advisers are still claiming social security legislation prevents bank charges from being taken from welfare benefits. We believe this is wrong. We would therefore urge advisers not to use this argument as it won't be successful and can delay banks from dealing with other complaints. Instead advisers might want to refer to the Lending Code's commitment to treat people positively and sympathetically when asking for bank charges to be refunded.

Child Support Child Maintenance and Enforcement Commission (CMEC)/Advisers Summit

We've been working with the CSA and CMEC on a number of issues over the last few months; see the winter issue IMA News. This work is slow going and the officials we've been working with are keen to fully understand the issues before they commit to making any changes. So we've agreed to hold a CSA/CMEC/Advisers summit in the Spring to allow front line debt advisers to put their concerns directly to CSA and CMEC officials. This will be held in Sheffield and if you want to take part please contact Alex McDermott at alex.macdermott@citizensadvice.org.uk

'Offer is not acceptable'

When a creditor says that an offer is 'not acceptable' it does not mean it has been rejected or that the person payment will not be credited to their account. However, it is off putting for advisers and clients, many of whom don't make any payments because they think they will be rejected. We're still working with creditors to encourage them to stop using this phrase, but in the mean time advisers should get their clients to pay in-line with their offer from the moment their financial statement is finalised. This should in most cases reduce the number of calls and letters the client receives.

Updated contact details for Lloyds Banking Group (LBG)

Over the last few months we've had a number of updates from Lloyds Banking group, which include:

- An email address for urgent enquiries to Lloyds TSB's Financial Management Unit (FMU)

This email address should not be used for balance requests or offers of repayment. But it can be used for full and final offers where no response has been received within 7 days, or for urgent queries following letters Lloyds TSB have sent to you.

Unless your agency has Voltage encryption, there are strict guidelines that must be observed when emailing such requests:



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- If not already sent a form of authority must be attached
- No personal data should be put in the subject line of the email
- Only the minimum data necessary should be included in the email - i.e. one account number, but not name or address
- Advisers must include an individual case reference number in the email subject line

The FMU will respond by generating a new email, only quoting the unique case reference provided in the subject line by the money adviser. Queries should be dealt with in 24 hours, but if this is not possible the FMU will let you know.

- Single telephone numbers for Lloyds TSB and HBOS

Previously both Lloyds TSB and HBOS had several numbers which advisers could ring. These have now been replaced with one number for both Lloyds TSB and HBOS and advisers should be able to get through and resolve problems much more quickly, regardless of which department is handling their client case.

- HBOS's Customer Priority Team

The Customer Priority Team (CPT) at HBOS offer extra help and support to people who have long term health problems, critical illnesses, mental health issues or hearing impairments. They also offer extra help to prisoners.

Once an account has been transferred to this team advisers will be given a direct telephone number for the CPT. Please note this team can only deal with unsecured HBOS accounts that are in arrears but have not yet been defaulted. They cannot discuss full and final offers or write offs. But they can reduce the number of calls and letters these people receive and set up long term repayment plans.

Full details of all the new contacts can be found in Creditor Contacts which is sent out by email with IMA news. We hope they prove helpful but if advisers have any problems they contact Alex MacDermott at alex.macdermott@citizensadvice.org.uk.

Creditor Contacts List

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



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Money Advice Branch News

Anglia West

The IMA rep for this area Bob Johnson: 01223 222674 robertj@cambridgecab.org.uk

Bristol

Our next meeting will be Tuesday 20th April at Grant Thornton in Bristol from 10am to 2pm, and the following meeting will be Tuesday 20th July again at Grant Thornton Bristol from 10 am to 2pm.

Lucy Hunt: LucyH@BristolCAB.org.uk

Cornwall and Devon

• Cornwall

The last group meeting was, as usual, attended by the majority of money advisers in the county, ominously many who were unable to attend having to put in a "big push" to fulfil annual contract targets. This unremitting pressure from contracts is becoming much more common in the last couple of years and we must all be concerned that training and networking opportunities are being lost due to ever tightening targets. Those who did get to Truro were fortunate to hear presentations from Maria Wadsworth (CSA & AIC), Tom Finnemore (Cornwall Works) and Peter Jarman (Carrick Housing)

• Exeter

Has not met since the last issue of IMA News

• Plymouth

The Plymouth group met twice over the winter in December we had a talk from Peter Privett about the work of the EDF Energy Trust which he chairs and Jane Phipps who gave a wonderful training session on Capacity to Contract.

February's meeting was graced by Maria Wadsworth (CSA & AIC) and Bryan Clover the Head of Casework at Elizabeth Finn Care (EFC). I'd recommend anyone who is interested in raising money for their clients who hasn't already to made contact with EFC.

Steve Meakin: 01752 507712 steve.meakin@plymouthcab.org.uk

East Midlands MAG Dates for 2010:

4th March

24th June

2nd September

9th December

Lancashire and Cumbria

The next Lancashire Cumbria branch meeting is on Thursday 1st April at Preston Town Hall. In addition to the usual business session and IMA update Refat Naz Dhar from the Money advice Trust will be providing an update on the Common Financial Statement and Louisa Parker from the Money Advice Trust will give a presentation on the 'Cashflow' assisted self help in debt advice project due to be rolled out nationally this year.

Dean Stockwell: 01253 477553 dean.stockwell@blackpool.gov.uk

London

Michael Clark: 020 7424 6859 michael_clark@sky.com



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Manchester and Liverpool MAGs

Manchester and Liverpool members are welcome to attend either or both MAG meetings.

Liverpool

Liverpool next meeting is on 26th March at India Buildings Water St Liverpool for more information and booking contact Amy Britton amy.britton@citizensadvice.org.uk

Manchester

Manchester next meeting is 17th March for more information and booking contact Jayne Bellis jaynebellis@pennysmart.org.uk

North East MAG

11th March in Newcastle, Speakers: Experian and the Money Advice Trust
10th June, Guest speakers to be arranged but possibly Alex McDermott
Helen Clarke: 07866 254443 helen.clarke@payplan.com

Southern Money Advice Forum

Our next meeting is next week – Thursday 11th March 10 – 3 at Portsmouth City Council.
Jane Phipps will be giving us an Update on the Consumer Credit Act and leading a workshop on legal capacity to enter a contract. The subsequent meeting will be on 10th June, hopefully in Slough speaker will be Antoinette Eaton from HBOS
Sarah Carter: 02392 896723 sarah@farnboroughcab.org.uk

South Wales

Peter Madge: 029 2037 6763 Peter.Madge@citizensadvice.org.uk

Wessex

Andy Stewart: 0117 9268801 admin@bristolcab.org.uk

West Midlands MAG Dates for 2010

17th March
16th June
15th September
1st December

Yorkshire and North Lincolnshire MAG

Diane Laybourn Tel 0113 2245843 diane.laybourn@citizensadvice.org.uk
Anthony Dockray Tel: 01709 822332 anthonydockray@rotherham.gov.uk

The next edition of IMA news will be issued in June 2010

If there is something you think we should include please contact me: sallie.johnson@i-m-a.org.uk

The IMA News is now available to download from our website