

ENFORCEMENT NEWS

The quarterly magazine from CIVEA, the Civil Enforcement Association



A TURNING POINT FOR ENFORCEMENT

CIVEA Conference 2026

Also in the issue:

- A day in the Life of an Enforcement Agent
- Dates for your Diary
- Vulnerable customer support
- ECB first Insights report

and much more!

Spring 2026



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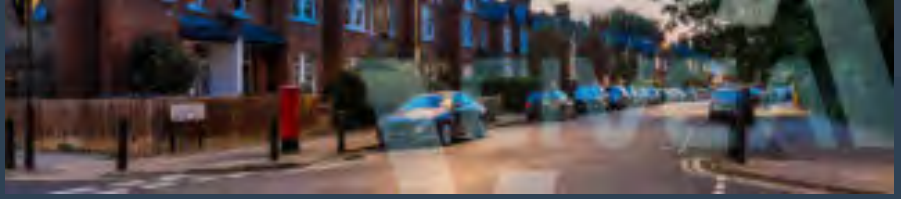
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Contents & Contacts

4 A Day in the Life
Feature with Mark Bytheway from Dukes, who highlights the realities of frontline enforcement



5 CEO's Welcome



6 News and Political Scraps



7 President's Final Welcome



8 CIVEA Conference 2026
A Turning Point for Enforcement

10 Practice and Welfare Together, and WIRE

11 A New Era
Amy Collins, Managing Director of Rundles and CIVEA Vice President discusses ECB's first Insight Report

13 Editorial from Destin

14 Protecting Frontline Enforcement Agents

17 Wellbeing
Why JTR Collections has teamed up with huddleUp

18 ECB's First Insights Report
A summary from Chris Nichols, CEO of the ECB

20 Key Dates for your Diary

22 Editorial from Hope4U



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A Day in the Life of an Enforcement Agent



Consistent professional standards and transparency are central to the continued evolution of the enforcement sector. In this article, one of our certificated Enforcement Agents shares insight into the realities of frontline enforcement, from preparation and communication to vulnerability awareness and mentoring the next generation. It offers a practical perspective on how the profession continues to evolve to meet higher standards and expectations.



By Mark Bytheway
Certificated Enforcement Agent
at Dukes | CIVEA Outstanding
Enforcement Agent Award
Winner 2022



When people ask why I chose this profession, my answer is always the same: being an Enforcement Agent is about far more than debt recovery. It is about fairness, accountability and professionalism.

Our work plays a vital role in maintaining confidence in the system. Councils, businesses and organisations rely on recovered funds to deliver essential services and operate effectively. When debts remain unpaid, the impact extends beyond the individual case. Effective enforcement ensures that obligations are met and that the system remains fair for everyone.

No two days are the same, but preparation is constant. Each morning begins with reviewing my caseload, assessing background information, prioritising visits and ensuring all compliance requirements are met. Organisation and attention to detail are essential. In one day, I may visit a commercial premises and a residential address, each requiring a different approach, but the same professional standards.

The most important part of the role begins when someone opens the door. Communication, judgement and professionalism matter more than anything else.

Some people are ready to engage; others may feel anxious or frustrated. Listening is just as important as explaining the process. Resolution is achieved through dialogue, clarity and consistency.

I recently visited a small business owner who had fallen behind on commercial rent. The conversation was constructive and professional. By the end of the visit, we agreed on a sustainable payment plan that balanced the creditor's needs with the business's viability. That outcome was achieved through communication, not confrontation, a reminder that effective enforcement is built on trust and sound judgement.

In recent years, many households and businesses have faced increasing financial pressure. Vulnerability is not always obvious and requires careful assessment. As Enforcement Agents, we are trained to identify potential indicators and to respond appropriately. Where vulnerability is identified, cases are managed with additional safeguards and, where necessary, referrals for specialist support are made. The industry has made significant progress in strengthening its approach to vulnerability, and we take that responsibility seriously.

The enforcement profession has evolved considerably. Regulation is stronger, expectations are higher, and transparency is central to how we operate. Structured training, ongoing professional development and clear standards support consistency across the sector. At Dukes, professionalism underpins every visit and every decision.

Technology is also enhancing the way we work. Improved case management systems, digital communication tools and robust audit processes enable us to operate efficiently while maintaining fairness, accountability and compliance.

Alongside frontline work, I mentor and support new certificated Enforcement Agents. Developing technical knowledge is essential, but so too are values - integrity, respect and balanced judgement. Watching new agents build confidence and capability is one of the most rewarding aspects of the role.

Enforcement is challenging and demands resilience, professionalism and discretion. But when conducted correctly, it delivers resolution, upholds legislation and reinforces fairness within the system.

We uphold the legislation, but we do so with respect and understanding. Every visit, every conversation, is an opportunity to resolve a problem and restore balance. That's why I'm proud of what I do, and proud to help shape the next generation of Enforcement Agents to do the same.



CEO's Welcome

Welcome to the Spring edition of Enforcement News.



Russell Hamblin-Boone
CEO, CIVEA

At the time of writing, we are on the verge of significant operational developments and plans for the CIVEA conference are well advanced.

We have progressed discussions with the Ministry of Justice on the long overdue fee uplift. The transition process is complex enough to require additional guidance and CIVEA is assisting government officials. At the same time, we are advising the Enforcement Conduct Board (ECB) on the new conduct standards on vulnerability.

CIVEA was instrumental in the establishment of the Enforcement Conduct Board and we are committed to its success, and the model of independent oversight eventually becoming a statutory regulator for our industry.

There are seldom expressions of gratitude for the unpopular, yet essential, work of enforcement agents and oversight of the industry can be an equally thankless task, which attracts more criticism than plaudits.

So it was encouraging that the ECB was able to present a factual Insight Report, based on statistically valid data analysis and robust evidence from complaints and compliance reviews. It is the most robust and irrefutable state of the industry report ever, and draws a line in the sand under all other studies, commentaries and self-serving research.

We have a new point of reference that shows categorically that there are no systemic problems with the civil enforcement process and it makes a huge contribution to the economy, funding of local services and tackling unlawful practices. In the large majority of cases, enforcement firms and agents follow the rules that the ECB sets, delivering a professional service. 2024 Body Worn Video research -based on 600 video recordings across 12 firms - found that rules were being breached in just 6% of doorstep interactions. In the main these were breaches where agents were indiscreet, rather than harmful and data protection was infringed.

However, the report found that in almost 10% of visits there was no body worn video recording. This is a concern for the industry and requires further investigation.

Chris Nichols has summarised the Insight Report on page 18, but the data confirms our estimate that CIVEA members are recovering around £1 billion annually for the public purse. In the first six months of 2025, firms recovered around 25% of the total passed for enforcement for all types of debt. We know that around of third of debt is uncollectable and passed back to the creditor after inquires have completed.

In another project, we have been working with the ECB to assist in developing Standards on Vulnerability and Ability To Pay. In essence,

the ECB wants to move to a "safe by design" or "vulnerability first" approach where firms and agents are proactive in someone because of their circumstances rather than because they are displaying specific characteristics. The ECB wants this to be using a three-part process that involves defining, identifying and responding to vulnerable debtors.

We are confident that the Standards will make a material difference and codify much of the good practice that firms are already delivering to support people with additional needs and facing financial challenges.

In contrast to the vulnerability standards, the ECB also consulted on Standards on Ability to Pay. This is more difficult to standardise, especially as creditors' statutory obligations may run counter to the ECB's expectations.

CIVEA has taken a strong line to distinguish between affordability and ability to pay. We do not use the term affordability because it can create confusion. CIVEA members are not lenders and do not carry credit risk. The amount to be repaid is decided by public sector creditors and the courts and enforcement agents are instructed to recover payment in full or take control of goods in lieu of payment. They do not collect a fee for non-payment or returned cases, so are incentivised to recover the entire debt within a set period of time.

Clearly in recent years, councils and enforcement firms have developed ways to provide more flexibility where council tax reduction schemes have been cut back and the cost of living has created additional financial pressures. In particular, those with aged debt and council tax arrears are afforded a lighter touch where the objective is to recover as much debt as possible but not necessarily the full amount.

The ECB has taken learnings from the sector and adapted its expectations in the past and we are confident that the ECB will recognise the limitations of ability to pay in its requirements for vulnerability standards.

Thank you to the sponsors that enable us to produce an excellent quarterly magazine.

As ever, I am grateful to all the contributors who write for Enforcement News and continue to offer healthy debate and insightful commentary. We are always looking for new content, so please speak to me or the CIVEA team if you would like to discuss an article.

JAN

CITIZENS ADVICE REVIEWS BREATHING SPACE SCHEME

In January 2026, Citizens Advice published a [review](#) of the Breathing Space scheme with recommendations for improvements. In 2025, Citizens Advice supported over 400,000 people with debt – nearly a 45% increase compared with 2021.

Recommendations:

1. Ensure people who can bring their debt situation under control, but need more than 60 days to do so, can access additional time
2. Allow repeat access within 12 months where a person's circumstances change significantly
3. Close key protection gaps in relation to Universal Credit advances and debt deductions
4. Strengthen creditor compliance through clearer reporting requirements, consistent liaison points and more effective enforcement of existing rules

CITIZENS ADVICE CALLS FOR BETTER CREDITOR – ADVISER COMMUNICATIONS

In its report *Closing the Loop: Building strong creditor-adviser communications*, published in January 2026, Citizens Advice comments on the relationship between debt advisers and creditors, suggesting that too often communication goes wrong or faces unnecessary barriers.

To overcome communication barriers and improve outcomes for creditors, advice providers and people in debt, this report **recommends three key solutions:**

1. **Standard checks:** Simple, secure and consistent processes for advisers to show creditors they have permission to act on a client's behalf.
2. **Specialist support:** Wherever possible, dedicated contact routes for advisers to reach the right creditor teams to resolve client issues.
3. **Secure digital channels:** Email or equivalent auditable channels for ongoing communication and supply of documentary evidence.

WIRE LAUNCHES WEBSITE

We're happy to share that WIRE has launched their new website [wiregroup.org]. They are a not-for-profit organisation committed to driving diversity and inclusion in a sector where women remain under-represented.

16/02

'LOST IN THE SYSTEM' REPORT

The MAT has published a report building on its response to the government's proposals for council tax collection. [Lost in the system](#) concludes that councils are not providing adequate support for people in council tax arrears and concurs with the government's plans for reform.

08/12

Munira Wilson Liberal Democrat Spokesperson (Education, Children and Families)

To ask the Secretary of State for Housing, Communities and Local Government, with reference to Budget 2025, if he will set out how the High Value Council Tax Surcharge will be collected.

Alison McGovern Minister of State (Housing, Communities and Local Government)

The High Value Council Tax Surcharge will be collected from April 2028. Local Authorities will collect this revenue on behalf of central government. Revenue will be used to support funding for local government services, with further detail set to be set out at the next Spending Review. The government will work closely with local government and will undertake a new burdens assessment to ensure costs to local authorities are fully funded. Further details to be consulted on next year.

18/12

Thomas Tugendhat Conservative, Tonbridge

To ask the Secretary of State for Work and Pensions, what assessment his Department has made of the effectiveness of enforcement, including the recovery rate following (a) liability orders, (b) bailiff action and (c) deduction orders.

Andrew Western The Parliamentary Under-Secretary of State for Work and Pensions

The Department for Work and Pensions has indicated that it will not be possible to answer this question within the usual time period. An answer is being prepared and will be provided as soon as it is available.

22/12

Luke Evans Shadow Parliamentary Under Secretary (Health and Social Care)

To ask the Secretary of State for Housing, Communities and Local Government, what recent discussions he has had with [i] Local Councils and [ii] third party charities and advice organisations to understand the potential challenges faced with [a] supporting people with council tax debts and [b] using bailiffs to collect unpaid council tax.

Alison McGovern Minister of State (Housing, Communities and Local Government)

The government has recently consulted on the administration of council tax, including its collection and enforcement. As part of this consultation, my officials held direct engagement sessions with local councils and the debt advice sector on these issues. The government is currently considering all responses to the consultation and will publish its response in due course.

Separately, the Ministry of Justice has consulted on proposals to introduce independent statutory regulation of the enforcement sector. The government will publish its response to that consultation in due course.

23/12

Ben Maguire Liberal Democrat Shadow Attorney General

To ask the Secretary of State for Work and Pensions, how many cases of bailiff action have occurred as a result of outstanding child maintenance payments in each of the last five years.

Ben Maguire Liberal Democrat Shadow Attorney General

To ask the Secretary of State for Work and Pensions, how many liability orders have the Child Maintenance Services applied for in respect of non-resident parents who have repeatedly failed to meet their child maintenance payment obligations in each of the last five years.

23/12

Andrew Western The Parliamentary Under-Secretary of State for Work and Pensions

The Child Maintenance Service may seek a Liability Order only when a Paying Parent has not met their obligations and other measures have been exhausted. In England and Wales, such orders may enable referral to enforcement agents, previously known as bailiffs, to recover arrears. In Scotland, enforcement proceeds through the Scottish civil court system.

The Department regularly publishes Child Maintenance Service official statistics, with the latest statistics available to September 2025. Table 6.1 of the accompanying National tables provides the information about enforcement actions used by the CMS. The table shows quarterly statistics for liability order applications and enforcement agent referrals for England & Wales, between October 2015 and September 2025.

28/01

Zöe Franklin Liberal Democrat Spokesperson (Local Government)

To ask the Secretary of State for Work and Pensions, what assessment he has made of the adequacy of enforcement correspondence issued by the Child Maintenance Service in cases involving very small arrears, including where that correspondence refers to bailiff action, licence removal and imprisonment.

Andrew Western **The Parliamentary Under-Secretary of State for Work and Pensions**

The Child Maintenance Service (CMS) missed payment and arrears notifications do reference potential enforcement action that can be considered, should a paying parent continue to miss or avoid making child maintenance payments. This is to ensure the paying parent fully understands the potential consequences if their non-compliance persists.

The notification also asks the paying parent to contact CMS immediately, so we can work with the parent paying to negotiate a sustainable and feasible repayment plan. For small arrears, payments can be spread over an appropriate timescale negating the need for enforcement action. Only where this is not possible will CMS consider the use of our wider enforcement powers.

CMS uses a small-value threshold (de minimis) before taking certain enforcement actions. This is to make sure any charges to customers are fair and not excessive. Therefore, enforcement action is not likely to be taken against very small arrears.

02/03

Elsie Blundell **Labour, Heywood and Middleton North**

To ask the Secretary of State for Housing, Communities and Local Government, whether his Department will make an assessment of the potential merits of a uniform council tax support scheme for all local authorities.

Alison McGovern **Minister of State (Housing, Communities and Local Government)**

Council tax support for pension-age residents is centrally prescribed and provides up to 100% reduction for those on the lowest incomes. Council tax support for working age households is designed by councils in consultation with their residents, taking into account the resources available to them and the needs and circumstances of their local communities. Each year, councils must consider whether to revise or replace their scheme in consultation with their residents.

President's Final Welcome



Sarah Naylor
President, CIVEA

Valedictory Reflections: Progress and the Road Ahead

As my tenure as President of CIVEA draws to a close, it is a natural moment to reflect on the past two years, what we have achieved, where challenges remain, and what lies ahead for our sector.

When I began this role in April 2024, I set out a clear focus for the next phase of evolution in enforcement, one that demanded more: more collaboration, more transparency, greater investment in technology, and a stronger focus on social and environmental responsibility. Since then, there has been meaningful progress.

A key priority during my tenure has been strengthening the support available to members to ensure consistent standards across all member firms regardless of size. This has included partnering with the National Support Network, subsidising and making it accessible to all members, and introducing a programme of workshops. These sessions have not only showcased emerging technologies but have also created space for open discussion on how we embrace oversight and regulation in a way that strengthens, rather than constrains, our sector.

I was also keen to change the perception of enforcement. As the first President, alongside Vice President Amy Collins, to undergo formal media training, I had the opportunity to represent the industry across TV, radio and podcast platforms. Whether live or pre-recorded, the focus was consistent: to highlight the risks of "scam bailiffs," provide practical guidance to the public, and present a clearer, more accurate picture of the professionalism within enforcement. This marks an important step in shifting how our sector is understood.

Enforcement is too often judged by anecdotes rather than evidence. Encouragingly, we are now seeing more robust data emerge to reflect the reality of our work. Recent insights from the Enforcement Conduct Board (ECB) indicate that 94% of enforcement activity is compliant with National Standards, and only 0.01% of complaints are upheld, equating to two to three upheld complaints per day. During the same period, the sector recovered approximately £527 million for the public purse, directly supporting essential local services.

When viewed in context, this level of compliance is particularly notable. Compared to financial services; one of the most regulated sectors in the UK, enforcement operates in more complex, face-to-face environments, often involving conflict and vulnerability, yet continues to deliver strong outcomes at scale. This is increasingly recognised beyond our own sector, with members receiving awards across wider financial services, credit and technology forums.

These outcomes demonstrate a sector performing strongly, and in many areas,

ahead of the curve while underpinning the financial sustainability of local authorities and the communities they serve. We recognise there are always opportunities to improve, as we continue to maintain and raise standards. However, sustained improvement must be supported by a remuneration structure that reflects inflation and the increasing expectations placed on the sector.

The delay to the fee uplift has not only eroded its value through inflation, but risks constraining the sector's ability to invest in technology, training and vulnerability support. Looking internationally, jurisdictions such as the Netherlands demonstrate how regular fee review and fair valuation of services can support higher standards and stronger public confidence. If we are serious about professionalising the sector, the Taking Control of Goods Regulations 2013 funding model must support that ambition.

There is a shared commitment across the sector to transparency, accountability and raising standards. However, it is fair to say that the ECB's progress against its objectives has been slower and more resource-intensive, than many had hoped.

The upcoming CIVEA conference, centred on the theme of a "Turning Point for Enforcement," is particularly timely. It provides an opportunity for industry, local authorities, the MoJ and the ECB to come together, reflect honestly, and shape the future direction of the sector. The accompanying awards evening will also play an important role in recognising those driving positive change.

As my tenure concludes, I remain optimistic. Progress may not always move at the pace we would like, but it is moving. The foundations being laid through data, dialogue and collaboration are creating the conditions for meaningful, long-term change.

It has been a privilege to help shape this period of progress for the sector. I want to extend my warmest wishes to Amy Collins as she steps into the role of President in April. I am confident that she will bring fresh perspective and steady guidance as CIVEA continues its journey forward.

CIVEA Conference 2026

A Turning Point for Enforcement

The CIVEA Conference 2026 brings together leaders from across enforcement, local government, technology, welfare services and policy to explore the future of civil enforcement at a pivotal moment for the industry.

With a programme focused on innovation, regulation, community impact and operational excellence, this year's conference will provide delegates with insight and valuable networking opportunities across the sector.

The day opens with scene setting and fresh new research assessing changes in public attitudes. Guest speakers will provide topical commentary to pave the way for a series of in-depth expert panels designed to tackle the most pressing issues facing enforcement.



1

Panel One, sponsored by Rundles, examines how technology and better data can improve outcomes in public debt recovery. Bringing together leaders in technology and the experiences of a local authority, the discussion explores how partnerships and smarter information sharing can help local authorities and enforcement firms work more effectively together.

2

Panel Two, sponsored by Marston, looks ahead to statutory regulation and asks how the industry should prepare for future oversight. Speakers from regulated finance sectors will examine what effective and proportionate regulation could look like and how the sector can help shape a robust framework for the future.

Enforcement, society and social value

In the afternoon, attention turns to the wider role enforcement plays in supporting communities and upholding the law. Chaired by broadcaster Shari Vahl (BBC Scam Secrets – Radio 4), Panel Three explores issues ranging from persistent evasion and road safety to welfare intervention and frontline safety. Expert will discuss how enforcement increasingly intersects with vulnerability support, public safety and social responsibility, and how partnerships across public and private sectors can deliver lasting positive outcomes.

“CIVEA Conference 2026 brings together experts, innovators and practitioners to shape the future of enforcement — focusing on collaboration, regulation, technology and social impact.”

Open debate: the future of enforcement

The conference concludes with an interactive Question Time and fireside chat, giving industry voices the opportunity to debate the future of civil enforcement. Featuring representatives from leading firms and chaired by Shari Vahl, this session invites open discussion on innovation, procurement, social value and the practical challenges facing enforcement companies today — ensuring delegates leave with new insight and fresh perspectives.

Following closing remarks from newly anointed President, Amy Collins MD of Rundle & Co, the event ends with networking, reflection and celebration — including the conference raffle and recognition of the people and organisations helping drive the industry forward.

Registration for the conference has now closed. If you are interested in attending please email info@civea.co.uk

CIVEA Dinner & Awards

The CIVEA flagship conference is followed by the industry Excellence Gala Awards, bringing delegates together for an evening of celebration, networking and recognition of excellence. The event shines a spotlight on the outstanding individuals, teams and organisations whose work is helping to raise standards and drive

positive change across the enforcement sector. With shortlisted nominees demonstrating performance, innovation and commitment from across the industry, the evening offers a chance to connect with peers, acknowledge achievement and celebrate the collective progress being made throughout the profession.



Awards Shortlist:

Innovation & Technology in Enforcement Award Applications

CDER Group
JTR Collections
Equivio
Hambury Tilmond
Excel Enforcement
Newlyn
Whyte & Co

Apprentice Newcomer of the Year

Whipps Enforcement Agents
Marston Holdings
Hambury Tilmond

Training & Development Initiative

Rundles
Marston Holdings

Local Authority Partnership

Rundles
Hambury Tilmond
Whyte & Co

Woman in Enforcement

Rundles
Equivio
Marston Holdings
Dukes Bailiffs Ltd
EXCEL

Best Vulnerable Support

JTR Collections
Equivio
Whipps Enforcement Agents
Hambury Tilmond
Whyte & Co

Outstanding back-office employee

Rundles
Bristow & Sutor
Marston Holdings
Hambury Tilmond

Team of the Year

Rundles
Marston Holdings
Dukes Bailiffs Ltd
Excel Civil Enforcement

Outstanding Enforcement Agent

JTR Collections
Rundles
Equivio
Stanford & Green Ltd

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Slido	Reventus
Gifts for Speakers	Stanford and Green
Raffle Prize	Verlingue
Visual Live Art Story	CDER

Dinner Sponsors and Awards:

Headline Sponsor	CDER
Drinks Reception and Disco	JTR Collections

Award Sponsors:

Innovation & Technology in Enforcement	IE Hub
Best Vulnerable Support Initiative	Supported by CIVEA
Training and Development Initiative	Supported by CIVEA
Outstanding Women in Enforcement	WIRE (Women in Revenues and Enforcement)
Local Authority Partnership	Supported by CIVEA
Apprentice/Newcomer of the Year	Business Smart Solutions
Outstanding Back-Office Employee	Supported by CIVEA
Outstanding Enforcement Agent	Supported by CIVEA
Team of the Year	Supported by CIVEA
Fellowship Award	Supported by CIVEA

Beyond the benefits calculator: Policy in Practice and Welfare Together join forces to offer 'last mile' support to vulnerable customers

Welfare Together, a provider of enhanced support for vulnerable individuals in arrears, has forged a partnership with Policy in Practice, a social policy and analytics company, to offer creditors an end-to-end income maximisation service.

The two 'mission-driven' organisations have come together to address the need for ensuring that vulnerable customers are supported through the 'last mile' of their journey to becoming debt free.

Policy in Practice's award-winning, free and easy-to-use 'Better Off Calculator' enables people to check what benefits they are eligible for. It is used by over two million people a year via GOV.UK and Policy in Practice's network of more than 300 clients, including one in three local authorities, to identify over £1.4 billion in unclaimed support.

Through its work with Welfare Together, Policy in Practice provides lenders, utility providers, local authorities, housing associations and other creditors with follow-up intervention for customers who are eligible

for benefits but need help claiming them. Welfare Together supports delivery as part of Policy in Practice's last mile network.

Rob Johnson, Head of Partnerships, Policy in Practice, says:

"Income maximisation is now front and centre in debt recovery, with organisations seeing the value and regulators recognising its inclusion in customer journeys as good practice. The end-to-end solution we're now able to offer through our partnership with Welfare Together completes the missing piece of our Better Off Calculator solution and is set to become the industry standard. Not knowing that you're missing out on £500 a month is one thing but knowing and not being able to apply is arguably worse. This partnership will solve that problem.

Policy in Practice chose Welfare Together as our 'last mile' partner because of the level of expertise and service they offer to the most vulnerable customers, going to any lengths to ensure that they can access the financial and wider support they need."

Tracey Stone, Founding Director of Welfare Together, adds:

"We are huge advocates of Policy in Practice's Better Off Calculator but know from first-hand experience that there are customers who, even armed with all the information, can't follow through to access what they are entitled to. Our one-to-one, empathetic and proactive support helps them with navigating complex systems, completing application forms, and contacting multiple external agencies to complete the journey.

Our aim is to offer creditors maximum commercial and social return on investment by finding proportionate, fair and sustainable debt resolution outcomes for those who can't pay, breaking the cycle of financial hardship."

Since it launched in 2022, Welfare Together has helped individuals save more than £800,000 through access to benefits, exemptions, discounts and financial relief for its local authority and housing clients. It is now geared up for working with other creditors through its partnership with Policy in Practice.

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Why the ECB's First Insights Report Marks a New Era for Enforcement



Amy Collins
Managing Director of
Rundles and CIVEA
Vice President

The Enforcement Conduct Board's first Insights Report is a landmark moment for our sector. For the first time, the industry has a truly independent, comprehensive, and verified dataset showing what enforcement looks like today—in practice, at scale, and across millions of cases. It marks the start of a new era where evidence, not anecdote, defines public debate.

This report does more than describe the industry. It challenges us to decide what kind of industry we want to be.

A Clear, Evidence-Based Picture of Enforcement Today

The report lays out the reality of enforcement in England and Wales with a level of clarity and detail the sector has long needed. Between January and June 2025, it is recorded that almost 3.7 million cases were passed to enforcement, representing nearly £2.2bn in debt—with £527m collected in just that six-month period.

With 55 accredited organisations, covering 97% of all enforcement activity, the ECB's data is not a sample or snapshot—it is the system.

This matters because local authorities depend on this system to function effectively. Enforcement is not peripheral to public finance; it is a critical pillar of it.

Data That Cuts Through Misinformation

The Insights Report also dispels some persistent myths.

- Only 2,624 cases involved goods being taken—almost all of them immobilised vehicles—demonstrating that actual removal remains extremely rare.
- The industry identified over 177,000 vulnerable cases, with specialist support provided in 43% of those cases and 8% returned to creditors.
- A complaint rate of just 0.1% was recorded, with the vast majority not upheld.

For years, the absence of independent data has allowed outdated narratives to dominate public discourse. This report provides the balance the sector has been waiting for.

But It Also Highlights Where the Sector Must Improve

The report is not uncritical — nor should it be. It identifies areas requiring urgent focus:

- Over 1,500 incidents of threats or assaults on enforcement agents in just six months, including 184 physical assaults.
- Cases where complaint investigations identified failures in process, vulnerability assessment, or agent conduct.
- Missing body-worn video (BWV) in around 10% of conduct-related complaints—an ongoing concern given BWV's central role in transparency.

These insights are essential—because identifying weaknesses is the first step to eliminating them.

There were also areas of the report requiring technical clarification, such as data accuracy, terminology relating to road traffic debts, and inconsistencies in how stages of enforcement were recorded.

This has been fed back to the ECB, who by their own admission, appreciate the significance of presenting future reports that are correct in both terminology and data accuracy.

A Sector That Cannot Afford to Stand Still

The Insights Report confirms a reality that some may still be reluctant to accept: the era of limited oversight is over. Independent

scrutiny is here to stay, and expectations of transparency are only increasing. Calls for statutory powers for the ECB are growing louder across Parliament and the advice sector and are supported by the industry.

Within that context, there is no future in resisting oversight or looking back nostalgically at how things used to be. Some internal reflections noted that efforts to disengage from the ECB or “turn the clock back” are unrealistic.

The data simply makes that position untenable. Instead, the sector must channel its energy into improvement, alignment, and leadership.

Shaping the Future — Not Waiting for It

There are several ways the industry can use this report as a springboard:

1. Embrace transparency as a competitive strength

Firms that exceed standards should be proud to demonstrate it. Those falling short should see this as the moment to improve.

2. Strengthen internal governance

The report flags issues such as inconsistent data, process deviations, and case handling weaknesses. Firms must address these systematically, not reactively. The sector's credibility depends on it.

3. Engage proactively with the ECB

Workshops already underway to review the first year of ECB complaints adjudication show that constructive engagement is both possible and essential.

4. Use insights to inform training and supervision

Frontline behaviour — both positive and negative — is now visible at scale through BWV and complaint investigations. Training must evolve to reflect this.

5. Support the move toward statutory regulation

Reliable, independent data strengthens the case for statutory regulation. The sector should help shape that transition rather than be shaped by it.

A Turning Point — If We Choose to Make It One

The ECB's first Insights Report is not just an operational document. It is a defining moment for enforcement. It shows a sector that is overwhelmingly professional and essential to public finances—but also one that must confront certain practices, protect both agents and the public, and embrace a new standard of accountability.

As the sector steps into discussions on statutory regulation, fee reviews, vulnerability standards, and increased scrutiny, this report should be our reference point—and our motivator.

If we choose to use this data to demonstrate leadership, openness, and a commitment to continual improvement, the Insights Report will be remembered as the moment the enforcement industry turned towards an era defined by trust, fairness, and evidence-led accountability.

And that is an era worth striving for.

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Appointing Enforcement Agencies has become an increasingly complex area for Local Authorities to navigate. It's getting harder to differentiate between each Agency as everyone raises their game in terms of proving they have the capacity to carry out the work and in a way that reflect the values of the Council when it comes to debt collection.

Debtor and case load profiling

What we are starting to see more of is Local Authority clients taking an increasing interest in the data being provided by their Enforcement Agencies, how they undertake their collections activity as well as the value add which can be offered. Transparency and accountability is of particular interest and being able to accurately view and report on how their account is being handled in real time helps build trust and confidence. We have developed a platform designed specifically to provide debtor and case load profiling so that at any point in time, real-time information can be provided to your clients on the status of their cases.

Delivering added value

We also work with a number of Enforcement Agencies to help deliver value-add for their clients which can assist with delivering higher scores during the procurement process. In some cases this means incorporating additional solutions into proposals which the Local Authority can then use to drive more revenue or automate workflow processes and which complements their debt collection goals.

Improving fees through strategic routing

More recently we have developed award winning, AI based, visit scheduling technology designed to optimise and automate routes taken by Enforcement Agents to collect debt and in a way that achieves the best possible outcome. Using this type of technology, Local Authority clients can benefit from a huge increase in the number of monthly visits your Agents can carry out on their behalf. Around a 144% uplift has been reported in the past thanks to strategic routing, ultimately resulting in improved monthly collection fees and a reported boost in client revenues of around 33%.

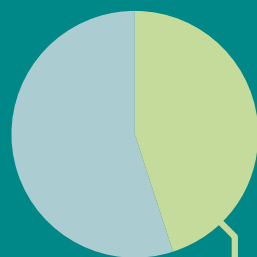
Building on this we have also automated the process of allocating cases to Enforcement Agents and incorporated the ability to identify the most advantageous debt to pursue. These are all powerful tools that give Enforcement Agencies a competitive edge, helping reduce the costs of doing business whilst significantly and demonstrably improving the level of service which can be provided to Local Authority clients.

Increased support to protect frontline enforcement agents as mental health cases rise

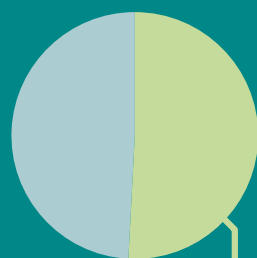


Darren Kilgallon

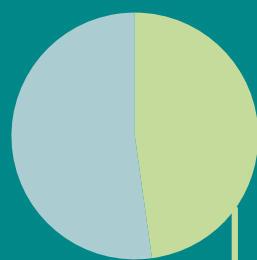
Enforcement firms across England and Wales are enhancing mental health support for frontline agents following new research which highlights the challenges and pressures of the role.



Nearly half of agents (45%) said their mental health has been impacted by anti-social behaviour experienced on the job



More than half of agents (51%) reported increased levels of stress and anxiety



Nearly half of the public (48%) say they would react aggressively or with verbal or physical abuse towards an enforcement agent visiting their property despite public sympathy for their role.

In a recent survey of member firms within the Civil Enforcement Association (CIVEA), 45% of agents said their mental health has been impacted by anti-social behaviour experienced on the job, with 51% reporting increased levels of stress and anxiety.

These figures underscore the challenging nature of providing an essential public service which collects over £1bn in unpaid debt each year. The money collected by enforcement agents goes towards funding vital local services, including schools, libraries, adult and children's care, and road repairs.

Industry research also revealed almost half (48%) of the public would react aggressively or with verbal or physical abuse towards an enforcement agent visiting their property despite public sympathy for their role. This is reflected in a recent industry report by the Enforcement Conduct Board (January 2026), which found 1,535 assaults or threats of assault on enforcement agents (between January-June 2025), equal to eight or more assaults every day. 184 assaults were physical and some agents required hospital treatment.

Enforcement firms already provide a wide range of practical resources, enhanced training and on-the-job support to help enforcement agents manage the unique pressures of working in a challenging, public-facing environment, including access to counselling, conflict management, stress management and wellbeing initiatives like yoga and mindfulness.

This holistic approach is seen as a key reason why so many enforcement agents have wanted to work in the industry over a long period of time. In the survey, nearly two-thirds (62%) of respondents said they had worked in the sector for more than seven years.

The spotlight on wellbeing reflects a growing, industry-wide focus on supporting and protecting agents as they carry out vital work in communities, ensuring they have the tools, backing and professional standards needed to deliver positive outcomes for the people they serve. The latest survey has prompted a further positive response from enforcement firms across England and Wales to continue to strengthen their wellbeing resources and professional safeguards.

Darren Kilgallon (52), an enforcement agent at Leicestershire-based firm Rundles, praises the support he has received in his 11-year career, including the introduction of body-worn cameras to deter aggressive and antisocial behaviour. Darren also encourages the public to change their perceptions of the enforcement sector.

Darren said:

"Although I'm not in a typical customer service role, I do represent Rundles and the wider enforcement industry, and I take responsibility for making a positive impression.

"I understand that a lot of people will see what I do in a negative way, but it is important to talk to people in the correct manner to reach the right resolution.

"The support I've received at Rundles has been first class, with a real emphasis on looking after people, not just performance.

"I would recommend this job if you enjoy meeting people and enjoy problem-solving. I want to change perceptions of enforcement agents because I think if people realise you are also a son, daughter, brother, sister, then they will realise you are a person just doing your job."

CIVEA member firms offer a variety of physical and mental health support to help agents navigate the challenges of their role, including dedicated advice lines, counselling, wellbeing initiatives like yoga and mindfulness, and specific training to help manage conflict and identify the signs of stress. Many firms also train Mental Health First Aiders to support and signpost colleagues towards wellbeing resources.

Russell Hamblin-Boone, CEO, CIVEA, said: **"Enforcement agents carry out an essential public service collecting over £1 billion of unpaid debt, which is vital to enable councils to deliver local services. Enforcement agents often face highly pressurised and emotionally challenging circumstances, and they are regularly required to deal with conflict, vulnerability and distress. It is vital that their own mental health and wellbeing is properly supported.**

The survey findings are a clear reminder that the industry must continue to strengthen the resources available to agents, ensuring they feel safe, valued and equipped to manage the demands of the job.

"CIVEA member firms are committed to fostering a culture where wellbeing is prioritised, whether through training resources or practical support on the ground. By investing in our people, we are not only protecting those working in enforcement, but also helping to ensure better outcomes for the communities they serve."

CIVEA is the principal trade association representing civil enforcement agencies in England and Wales. CIVEA represents approximately 40 firms that make up more than 95% of the entire enforcement industry.

Further information is available by visiting www.civea.co.uk.



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Technology Led Engagement

Supporting Fairness and Better Outcomes Across the Enforcement Journey

Across the civil enforcement sector, we are navigating one of the most significant periods of change in recent years. Expectations around fairness, transparency and the treatment of individuals - particularly those experiencing vulnerability - have increased markedly. As an industry, we have always played a central role in upholding the integrity of public services and supporting the revenues that fund them. But the environment in which we operate is evolving rapidly, shaped by shifting social attitudes, new regulatory frameworks and the growing importance of early, data driven engagement.



Lloyd Birkhead
Managing
Director, Engage

It is increasingly clear that enforcement can no longer be viewed purely as a reactive, end stage process. Authorities, agencies, service providers and partners across the sector are recognising the value of earlier, more constructive contact with individuals—long before enforcement becomes necessary. This shift reflects a wider cultural movement towards improving the journey for people in financial difficulty, increasing transparency for authorities and strengthening trust in the wider enforcement process.

A major driver of this evolution is the adoption of technology led and evidence based approaches. Whether through more detailed field engagement, secure digital channels or better analysis of case information, technology now enables earlier, clearer and more appropriate engagement. For individuals, this means greater clarity and more opportunities to resolve issues before they escalate. For authorities and clients, it provides a clearer understanding of circumstances on the ground and a transparent, auditable record of interactions.

New industry standards—particularly those shaped by organisations such as the Enforcement Conduct Board—have sharpened the focus on data quality, vulnerability identification and consistency in frontline engagement. These expectations are more than compliance requirements; they represent a meaningful step toward a fairer enforcement environment. High quality, technology supported field visits, clear communication pathways and robust evidence capture contribute to more informed decision making and more balanced outcomes.

One of the most important trends influencing the future of our sector is the recognition that vulnerability must be considered throughout the enforcement journey—from first contact to final resolution. Technology now allows early indicators of hardship to be identified, helping tailor the approach taken. This could mean signposting individuals to support, adapting communication routes or ensuring cases requiring additional sensitivity are handled by specially trained teams.

Technology enhances these capabilities; it does not replace them. The future lies in combining human insight with the clarity and consistency that digital tools provide.

Collaboration is also essential. The challenges confronting the sector today—cost of living pressures, increasingly complex household finances and rising expectations for service standards—cannot be addressed in isolation. Local authorities, enforcement partners, industry bodies and advice organisations all hold part of the solution. Sharing insight, standardising good practice and building processes that prioritise balanced outcomes are key to strengthening the system. Encouragingly, there is now more cross sector dialogue than ever, helping raise the bar for consistency and fairness.

While technology is enabling significant progress, people remain at the heart of enforcement. Skilled agents, trained communicators and empathetic case handlers

play an essential role in interpreting real world situations and engaging constructively. Technology enhances these capabilities; it does not replace them. The future lies in combining human insight with the clarity and consistency that digital tools provide.

Looking ahead, the sector has a valuable opportunity to shape an enforcement environment that is fair, transparent and responsive to the needs of both individuals and public bodies. By strengthening technology driven engagement, enhancing vulnerability support and building deeper collaboration across the industry, we can deliver outcomes that are efficient, ethical and socially responsible.

Enforcement will always have a necessary place in supporting public services and maintaining essential revenues. But how it is carried out—and the quality of the experience for individuals and clients—is evolving, and rightly so. Continuing to innovate, listen and adapt will ensure we remain aligned with the expectations of the communities we serve.



Wellbeing

Our regular Wellbeing feature shines a light on the businesses dedicated to keeping enforcement professionals at their best.

In our Spring edition, Michael Line, Managing Director at JTR Collections, explains why the business has teamed up with huddleUp.

Enforcement is a challenging profession. Our teams regularly work in high-pressure situations, engage with people in financial distress, and are often exposed to confrontation, abuse, and emotionally difficult conversations. At JTR Collections, we believe that looking after the wellbeing of our people is essential.

That's why we chose to partner with huddleUp.

huddleUp gives our staff access to confidential, professional mental health and wellbeing support, regardless of whether they are employed or self-employed.

More importantly, it helps create a culture where asking for support is normal, encouraged, and stigma-free. Our people know that if they are struggling, help is there—discreetly, immediately, and without judgement.

As a business operating at the front line of public services, we have a responsibility not only to deliver strong performance for our clients, but also to protect the welfare of those delivering that service every day. A supported workforce is a resilient workforce, and resilience leads to better decision-making, safer interactions, and better outcomes for everyone involved.



From the left, Sam Sayer (huddleUp partner), Adam Franklin (UK Sales and Marketing Director, huddleUp), Conner Botterill (CEO huddleUp) and Michael Line (JTR Collections)

Partnering with huddleUp reflects our commitment to doing enforcement the right way—with professionalism, empathy, and care for our people at its core.

Given the live issues faced by enforcement agents and office staff, huddleUp's ability to offer relevant levels of support within seven days is an industry-leading promise. This gives team leaders and business owners reassurance that their people have access to third-party resources that can genuinely make a difference.

Alongside this, huddleUp's innovative Wellbeing Calendar offers both office and field staff monthly tips on a range of wellbeing topics. This promotes inter-team discussion and helps ensure that no one feels isolated or alone in what can be a highly challenging role.

The bespoke nature of the service allows businesses to build a suitable and sustainable wellbeing offering—one that could make the difference in retaining and attracting staff; while providing them with the level of support they need to perform their roles effectively.

Michael Line
Managing Director
at JTR Collections

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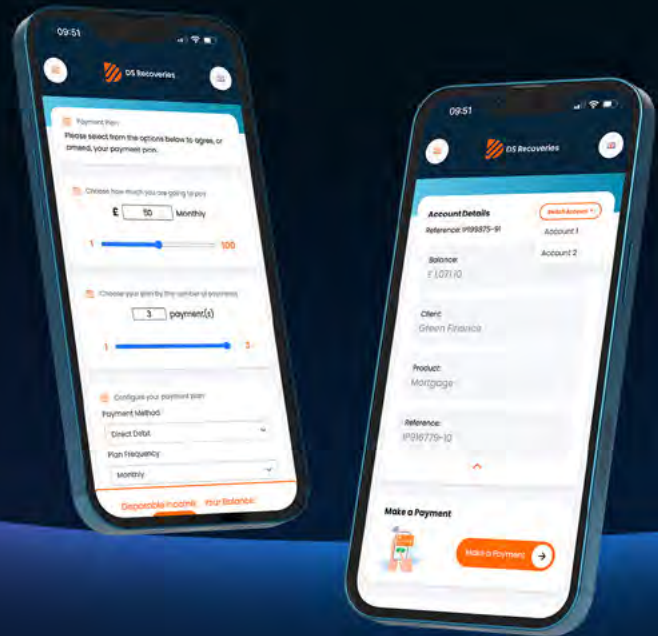
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ECB's First Insights Report

A summary from Chris Nichols, CEO of the ECB

In January, we published our first Insight Report, bringing together data from accredited firms, our complaints service, and our oversight work. With political interest in enforcement growing, having clear and reliable evidence has never been more important.

Size and scale

The report shows just how significant the sector's role is. Between January and June 2025, enforcement firms received **almost 3.7 million cases**, with a combined value of nearly **£2.2bn**. Enforcement agents collected £527m during that period, and **59% of all repayments happened at the enforcement stage**—though this varied considerably between firms.

Key findings

I was encouraged to see that more than half of repayments were made through instalment plans. It's positive to see payment plans so widely used, and we hope this trend continues.

The data also shows that firms identified vulnerability in **177,618 cases**, offering **support in 43%** of them. We were deeply

concerned by the number of assaults or threats against enforcement agents: **1,535 incidents were reported in just six months**. This remains a serious issue for the sector.

Complaints

Firms received **4,691 complaints—a rate of just 0.1%**—and fewer than one in ten were upheld. We were worried to find missing body-worn video in almost 10% of complaint cases, which would directly breach ECB Standards (except for complaints raised beyond the end of the retention period).

We launched our own complaints service in January 2025 and had received **515 complaints by September**, with 100 meeting our criteria for investigation. We upheld or partially upheld half of

the 38 cases that we concluded an investigation for in the period.

Our report also highlights several breaches identified through our oversight work, including overcharging of fees and misleading communications. If you haven't read it yet, I'd encourage you to take a look; it offers a clear picture of the sector and some of the challenges we're working to tackle.

Looking ahead

We're looking forward to speaking at this year's CIVEA conference, where we'll explore the Insight Report in more detail and outline what it means for our work in 2026. I hope to see you there.





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Connect with Luke to discuss how Equita can work in partnership to improve collection and quality performance.

Luke Fowler, Client Services Director
luke.fowler@colxgroup.com



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Connect with Alyn to explore the future of data led debt collection.

Alyn Lewis, Chief Commercial Officer
alyn.lewis@colxgroup.com



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Dates for the Diary

APRIL 2026

23 **CIVEA Conference, Exhibition and Gala Dinner**

MAY 2026

7 **Vulnerability Registration Service conference**

12 & 13 **IRRV Spring Conference & Exhibition**

20 **Credit Connect 2026 Industry Leaders Networking Dinner**

21 **Credit Connect Spring: Credit & Collections Technology Think Tank 6.1**

21 **CAP Insight Day**

JUNE 2026

17 **High Court Enforcement Officers Association (HCEOA) AGM**

JULY 2026

16 **Credit & Collections Technology Awards entry deadline**

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2 & 3 **Scottish Conference & Exhibition**


29 & 30 **IRRV Annual Conference, Exhibition and Awards**

NOVEMBER 2026

12 **Money Advice Liaison Group Conference**

19 **Credit Connect Autumn: Credit & Collections Technology Think Tank 6.2**

Do you have an event coming up that you would like to see added to this list? If so, email the details to: michelle.wilson@plmr.co.uk



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When Vulnerability is Identified, What Happens Next?



Turning Recognition into Practical Support

Across enforcement, local government and the wider public sector, recognising vulnerability has become an increasingly central priority. The Enforcement Conduct Board's proposed standards reinforce the expectation that organisations must not only identify vulnerability but respond in ways that prevent harm and support fair outcomes.

Yet for many frontline professionals a practical challenge remains: once vulnerability has been identified, what happens next?

While guidance increasingly emphasises recognising vulnerable circumstances, the pathways for providing rapid and practical support are often less clear. Individuals may not meet eligibility thresholds for statutory assistance, waiting times can be significant, and internal resources are frequently stretched. Without timely intervention, financial and personal difficulties can escalate quickly—affecting health, housing stability, employment and family wellbeing.

Hope4U was created to address this gap, providing practical support that helps organisations translate vulnerability recognition into meaningful outcomes for the individuals they encounter.

Working in partnership with utilities, local authorities and community organisations, Hope4U focuses on stabilising households facing financial hardship while supporting longer-term financial resilience.

Financial Hardship Is Rarely Isolated

In practice, vulnerability rarely presents as a single issue. Customers referred for support are often experiencing multiple intersecting challenges—low income, health conditions, caring responsibilities, fuel poverty or sudden changes in circumstances.

Addressing arrears or a single bill may provide short-term relief, but it does not

necessarily restore financial stability. Many households require a broader assessment of their financial wellbeing in order to stabilise their situation and prevent recurring crisis.

Hope4U's model focuses on both sides of the affordability equation: maximising income and minimising essential expenditure. Through structured financial wellbeing reviews, individuals can receive support with benefit entitlement checks, access to social tariffs, energy efficiency schemes, hardship funding and Priority Services registration where appropriate.

Where vulnerability presents additional barriers—such as digital exclusion, literacy challenges or health conditions—applications and engagement with services can be completed directly on the individual's behalf to ensure support is actually accessed.

Bridging the Gap Between Identification and Intervention

Professionals working across enforcement, housing and community services frequently encounter individuals whose circumstances fall between established forms of assistance. They may earn slightly above eligibility thresholds, be awaiting decisions, or require urgent support to prevent their situation deteriorating.

Recent cost-of-living pressures have intensified these situations. Rising energy prices and everyday

expenses have pushed many previously stable households into financial difficulty. The inability to heat a home, power essential appliances or afford transport can quickly worsen health outcomes and increase isolation.

Providing timely intervention during this period can prevent financial difficulty escalating into crisis.

Through partnership delivery models—to highlight Hope4U's work with SP Energy Networks—Hope4U has supported more than 35,000 individuals, including nearly 13,000 children, generating £17.5 million in recorded financial uplift through income maximisation, reduced household costs and targeted support interventions.

These interventions help restore affordability within household budgets while strengthening long-term payment sustainability.

Supporting Fair Outcomes

Meeting basic needs is often a prerequisite for meaningful engagement. Someone unable to afford heating, electricity or essential transport may struggle to respond to correspondence, attend appointments or participate constructively in resolution processes.

By stabilising household finances and addressing immediate pressures, individuals are more able to engage with creditors, enforcement processes, local authorities and support services.

Early intervention is particularly important. Partnerships with NHS professionals, community organisations and advice services can help identify vulnerability before financial difficulties become acute, allowing support to be delivered at an earlier stage.

This preventative approach aligns with wider expectations across regulated sectors that vulnerable customers should receive fair treatment and equitable outcomes.

Partnership as a Practical Solution

Addressing vulnerability effectively requires collaboration between sectors. Enforcement professionals, local authorities, utilities and third-sector organisations each play an important role in recognising vulnerability and supporting individuals facing hardship.

However, no single organisation can resolve the full range of challenges that vulnerable households may experience.

Independent services such as Hope4U can help bridge this gap, providing

practical assistance while enabling frontline professionals to continue their core roles and responsibilities.

As vulnerability standards continue to evolve, the focus will increasingly move beyond identification toward the quality of the response that follows. Ensuring that recognition of vulnerability leads to meaningful and timely

support will be essential in delivering fair outcomes — not only for individuals experiencing hardship but for the organisations working to support them.

Without timely intervention, financial and personal difficulties can escalate quickly—affecting health, housing stability, employment and family wellbeing.

By stabilising household finances and addressing immediate pressures, individuals are more able to engage with creditors, enforcement processes, local authorities and support services. Early intervention is particularly important.