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Contents & Contacts

A Day in the Life 4

of an Enforcement Agent feature with Paulina Hopkinson from Anglia Revenue Partnerships

CEO's Welcome 5



News and Political Scraps 6



President's column on the importance of trust 7

Households urged to stay alert to bailiff fraudsters 8

CIVEA's new guidance to members 9

Handling body-worn video recording gaps, equipment failure and missing footage

Apprentice Newcomer of the Year 10

Evan Lowerson from Whipps Enforcement Agents

Marston Holdings 12

discusses council tax recovery

Welfare Together spotlights Early Intervention

Meet Alex Stanyon 14

Winner of Outstanding Back Office Employee category at the 2026 CIVEA Excellence in Enforcement Awards

Dates for your Diary 2026 16

Not to be missed

Response to Good Morning Britain 17

Fuelling hostility towards Enforcement Agents

How debt recovery is changing 18

ECB Chief Executive Chris Nichols looks back on a busy summer 19

Enforcement regulation 20

How can the sector prepare and what should good regulation look like?

Wellbeing feature 21

Faring well through debt advice

CIVEA CEO

Russell Hamblin-Boone

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A Day in the Life of an Enforcement Agent



Becoming an Enforcement Agent was a natural next step in Paulina Hopkinson's career, shaped by supporting people through difficult circumstances.

She joined Anglia Revenue Partnerships in 2013, initially working in the benefits team before moving into enforcement in 2018.

Before joining enforcement, she spent 18 months as a Special Constable in Norfolk and volunteered at Fitchams Farm Turnaround Stays, supporting people affected by homelessness and addiction.

Paulina wanted a role that offered independence away from a desk.

Paulina Hopkinson
Norfolk-based Anglia
Revenue Partnerships



"Enforcement isn't how it is portrayed on social media or YouTube", she said.

"When I read the job description, I knew the role would challenge me. I wanted to work independently and didn't want to sit at a desk all day.

"All of my previous experiences have come together in this role. Every day is different, which I really enjoy."

A typical working day may begin early or continue into the evening, helping maximise opportunities for face-to-face conversations with debtors.

Preparation begins before Paulina arrives at an address when she reviews notes and checks whether the individual has responded to emails, texts or notices.

"Some people may think enforcement is simply about knocking on a door, but the reality is very different," she said. "There is a great deal of preparation and assessment before and after we attend.

"Despite attempts to make contact, an enforcement visit can still come as a shock. The person answering the door may be frightened, embarrassed, angry or frustrated.

"No one wakes up expecting an Enforcement Agent on their doorstep. People react differently, so it is important to look beyond the immediate emotion.

"I always give people the opportunity to explain their situation. If you stay calm and show that you are listening, it can completely change the direction of the conversation.

"Sometimes people tell me they've read online that they don't have to pay Council Tax or Penalty Charge Notices. Part of my role is to explain the legal position and correct misinformation. Then we can usually focus on finding a realistic way to resolve the debt."

Paulina believes body-worn cameras are an important safeguard for both Enforcement Agents and the people they meet. Alongside detailed visit notes, they help ensure an accurate record of every attendance.

As a woman in a traditionally male-dominated profession, Paulina, a member of Women in Revenues and Enforcement (WIRE), believes her presence can change the dynamic.

"Some people may expect a man to arrive and may be less confrontational," she said. "Others may feel more comfortable with a female agent, while some may underestimate me or assume I'm easier to intimidate.

"I rely on my knowledge, confidence and professional conduct. Staying calm, listening and treating people with respect are at the heart of modern enforcement.

"I want to be recognised as an exceptional Enforcement Agent because of my knowledge and the way I conduct myself, not because of my gender.

"Modern enforcement is not about confrontation or simply collecting debt or removing goods. We work within a strict legal and professional framework.

Wherever possible, the aim is a realistic payment arrangement.

"Assessing vulnerability is fundamental to our role. Enforcement Agents are trained to identify when someone may need additional support and make informed decisions about how a case should proceed.

"My benefits background helps me identify when someone may be entitled to financial assistance or specialist advice. In complex cases, I liaise with the creditor and may recommend the case is managed differently.

"If the notes show no engagement, but the person opens the door and begins to talk, that can be really rewarding. It allows us to understand what is happening and signpost them towards the right support.

"If I leave and that person is in a better place than when I arrived, that is a win."

After eight years as an Enforcement Agent, Paulina remains very enthusiastic about the profession's future, with greater emphasis on vulnerability, continued professional development and constructive engagement.

"It is not the job people often imagine it to be. I still have a great deal to learn and achieve, and I see myself remaining and growing in the profession."

CEO's Welcome

Welcome to Enforcement News, Autumn 2026.



Russell Hamblin-Boone
CEO, CIVEA

Over the summer, CIVEA has been busy responding to Government consultations and developing policy with the Enforcement Conduct Board (ECB). It is more by coincidence than design that the appointment of a new Prime Minister has come at the same time as us making some significant steps forward in our industry reform programme.

In addition to the implementation of the regulations enacting the fees uplift and changes to the taking control of goods procedure, which came into effect from 1 May, CIVEA members have also taken part in a programme of ECB workshops.

Following the implementation of the Professional Values and Standards of Practice for Enforcement Agents and Enforcement Firms, the ECB consulted on an additional set of Standards covering firms' and agents' approach to vulnerability. CIVEA and its members have worked with the ECB to develop guidance on applying the standards in different scenarios. The guidance will be circulated to the industry later this year.

We have also worked with the ECB on guidance on how fees are applied at different stages of the enforcement process. The ECB conducted a thematic review on a cross section of CIVEA members and concluded that all the firms met the requirements of the regulations. However, there was inconsistency in how the Taking Control of Goods regulations were interpreted. To address this issue, the ECB led workshops on the technical application of fees. The outcomes will be published and presented as best practice guidance.

The Government has also been consulting on extending an existing HM Revenue and Customs (HMRC) enforcement power to recover lower value tax debts from customers who have persistently not engaged with HMRC. Each year, over 750,000 lower value debts, collectively worth over £2billion, are returned to HMRC from debt collection agencies where efforts to collect what is owed have failed. With the consent of members, CIVEA has responded with a detailed proposal to assist in recovering the arrears. We will be progressing this discussion with HM Treasury.

Finally, last month we advised that the Government has announced that independent oversight will be made mandatory for enforcement agents in England and Wales.

We shared the ECB's concerns that firms and agents could choose to not be subject to ECB oversight and began work on a solution. In June, in collaboration with the High Court Enforcement Officers Association, we identified an opportunity through changes to the Certification of Enforcement Regulations 2014. In July we put a proposal to the Ministry of Justice and, after a series of meetings, the Government announced changes to legislation in late August.

This outcome is testament not just to the expertise within the CIVEA membership, but also to the strong regard in which the association is held by the Government. As Minister for Courts and Legal Services, Sarah Sackman MP, put it: "Bailiffs have an important job to do, but with that responsibility must come high standards".

We are supportive of the establishment of a statutory regulator and this could be the next iteration of the ECB, provided it has demonstrated that it can effectively oversee our sector – including individual EAs – by conducting robust compliance audits and adjudicating escalated complaints. In the meantime, we agree the ECB should have limited statutory powers, such as those announced by the Government.

While it is of great concern that some factions of the money advice and debt support charity sector continue to seek to undermine the excellent work of enforcement agents in increasingly difficult circumstances, CIVEA continues to challenge the rhetoric of those who exploit stereotypes to sensationalise their campaigns. We continue to develop our Safer Enforcement initiative to highlight the risks of misrepresenting the activities of enforcement agents. To this end, I am pleased that this edition features important articles about enforcement agents and their work, which counteracts the false narrative used against the men and women in our field force.

If we are to ensure that the new Government understands the reality of modern, professional enforcement and is not influenced by exaggerated polemic, we need to keep proving that our sector offers the most efficient, responsible and effective way to recover money to fund essential public services.

I hope you enjoy this edition of Enforcement News. We would be pleased to receive any feedback.



12/06

 **Lee Pitcher MP (Doncaster East and the Isle of Axholme)**

To ask the Secretary of State for Justice, if the Government will introduce legislation relating to the statutory regulation of the enforcement sector before the end of this Parliament.

 **Sarah Sackman, Minister of State (Justice)**

The Government supports the work of the Enforcement Conduct Board to make sure anyone facing enforcement action is treated properly. Following our consultation about statutory independent regulation of the sector, we have worked on proposals to ensure fair treatment for people in debt. The Government is committed to tackling rogue bailiffs and we will bring forward legislation as soon as parliamentary time allows.

07/07

 **Andy McDonald Labour, Middlesbrough and Thornaby East**

To ask the Secretary of State for Housing, Communities and Local Government, what steps his Department is taking to ensure that statutory pre-enforcement requirements for council tax debt include mandatory affordability checks, vulnerability identification and pauses in enforcement while residents are engaging with local authorities.

 **Andy McDonald Labour, Middlesbrough and Thornaby East**

To ask the Secretary of State for Housing, Communities and Local Government, what protections will be put in place for households already in council tax arrears to prevent escalation action while they engage with their local authority to agree sustainable repayment arrangements.

 **Andy McDonald Labour, Middlesbrough and Thornaby East**

To ask the Secretary of State for Housing, Communities and Local Government, what assessment he has made of the potential impact of capped council tax liability order costs on low-income households, and whether he is considering exemptions or reductions for those least able to pay.

 **Andy McDonald Labour, Middlesbrough and Thornaby East**

To ask the Secretary of State for Housing, Communities and Local Government, how he will ensure consistent application of council tax enforcement reforms across local authorities, including minimum standards on affordable repayment offers and advice signposting prior to court action.

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

The Government has published a technical consultation, targeted at local authorities and debt advice organisations, on proposed statutory steps for councils to take before formal council tax enforcement action, alongside accompanying guidance on other actions councils should consider before enforcement.

This follows the Government's response to its public consultation on modernising council tax administration, which announced wider reforms to council tax collection and enforcement. The technical consultation seeks views from local authorities and key stakeholders on how councils should support vulnerable taxpayers before moving to formal enforcement. The consultation closes on 29 July.

01/09

 **Iqbal Mohamed MP, Independent, Dewsbury and Batley**

I wish the new Prime Minister the very best, and welcome his commitment to a better kind of politics. Nationally, 4.4 million people are now in council tax debt, 1.2 million more than in the previous year, and last year 1.7 million instructions were made for bailiffs. Bailiff use comes at a significant human and economic cost, so will the Prime Minister look at this issue? Will he, for instance, consider revoking regulation 45 of the Council Tax (Administration and Enforcement) Regulations 1992, which allows councils to call in bailiffs, and introducing a new duty of care that puts harm reduction at the heart of council tax collection and helps to write off unfair debt?

CIVEA - The Civil Enforcement Association
 **Andy Burnham Leader of the Labour Party, The Prime Minister**

I happen to agree with the hon. Gentleman. I know that there have been moves to improve the regulation of bailiffs, but I would encourage the 10 councils in Greater Manchester to take a different approach to debt, because many people in the hon. Gentleman's Constituency and mine fear the sound of the letterbox opening or a knock at the door. Personal debt can be completely destructive of people's mental health, and I think that there is a different and better way, which the hon. Gentleman has described.

 **Nadia Whittome Labour, Nottingham East**

To ask the Secretary of State for Justice, what steps he is taking to improve the regulation of bailiffs.

14/09

 **Sarah Sackman, Minister of State (Justice)**

The Government is strengthening the regulation of the private enforcement (bailiff) sector. On 28 August 2026, I announced our plans to amend the Certification of Enforcement Agents Regulations 2014 so that enforcement agents may only obtain a certificate to practice if they work for a firm accredited by the Enforcement Conduct Board (ECB) or are accredited by the ECB themselves if operating independently. In effect, this means all bailiffs will be under the oversight of the ECB. If they do not comply, they will not receive a license to operate.

This will ensure that all enforcement agents undertaking Taking Control of Goods activity are subject to consistent professional standards and oversight, and that those facing enforcement action are able to access an independent complaints process.

14/09

GOVERNMENT IMPLEMENTS INDUSTRY PROPOSAL FOR UNIVERSAL OVERSIGHT OF ENFORCEMENT SECTOR

Independent oversight will be made mandatory for private bailiffs in England and Wales, requiring them to be accredited by the Enforcement Conduct Board themselves, or to work for an enforcement firm that is, in order to obtain or renew the certificate they need to work. This is effectively the Government's official endorsement of CIVEA's joint recommendation for changes to secondary legislation, which we put forward with HCEOA.

It's an excellent outcome to industry lobbying efforts to ensure a level playing field for all EAs. We will continue to work with the MoJ on the finer detail of the regulations and keep you informed on the policy development.

NEW COLLECTION RATES FOR COUNCIL TAX AND NON-DOMESTIC RATES IN ENGLAND, 2025/26

The Ministry of Housing, Communities & Local Government has published its annual collection rates statistics. In 2025-26, local authorities collected 95.6% of the council tax and 96.7% of the non-domestic rates due within the year. The collection rate fell across every type of authority.

Total council tax arrears rose to £7.4bn on 31 March 2026, an increase of £782m, or 11.8%. Non-domestic rates arrears rose to £2.6bn, up £286m. At 95.6%, the council tax collection rate is now at its lowest level in the five years to 2025-26, down from 95.8% in 2021-22.

In Wales, billing authorities collected £55 million of arrears and wrote off £9 million as uncollectable. The total amount outstanding at 31 March 2026 was £318 million, of which £119 million was in-year arrears.

STOP THE KNOCK REPORT REVEALS DROP IN COUNCIL'S USE OF ENFORCEMENT AGENTS

The Money Advice Trust has repeated its Freedom of Information request to assess how local authorities are using enforcement agents to collect unpaid council tax. The survey concluded "Overall, we found that 1.72 million council tax arrears cases were passed to bailiffs by councils during 2025/26, a figure largely unchanged from 1.74 million in 2024/25." However, there is evidence that councils are increasing the use of enforcement to recover council tax arrears from those on council tax reduction schemes; although many of these will be recycled cases that are known to the council.

Trust Is Earned



Amy Collins
President, CIVEA

Four months into my Presidency, I have found myself reflecting on trust.

Not trust in the abstract, but trust in our profession and how it is built, maintained and, sometimes, tested.

Over recent months, I have had the opportunity to engage with government departments, regulators, local authorities, advice organisations, representative bodies and frontline professionals. Some conversations have been supportive. Some have been challenging. Many have been both.

What has struck me is not that everyone agrees about enforcement. They do not, and nor should they.

What has struck me is the increasing willingness to engage with the reality of modern enforcement rather than the perceptions that have often shaped the debate.

That matters because we cannot expect recognition simply because we believe we deserve it.

1 Recognition has to be earned.

Public confidence is often shaped by a profession's most visible moments rather than its daily successes. That can feel frustrating for the thousands of people across enforcement and local government who carry out their roles professionally and responsibly every day, but it is a reality we cannot ignore.

2 Trust is not built by claiming perfection.

It is built through transparency, accountability and a willingness to improve. The enforcement profession has changed significantly. Standards are higher. Oversight is stronger. Expectations around vulnerability, transparency and professionalism continue to evolve.

3 We should recognise that progress.

But we should also recognise that progress and perfection are not the same thing. There are occasions when confidence in our profession is tested. Those moments do not define the thousands of dedicated professionals who do the right thing every day. Equally, they should not be dismissed. They remind us why accountability matters and why continuous improvement remains so important.

For me, one of the clearest signs of a mature profession is not how it behaves when everything is going well, but how it responds when challenged.

Do we become defensive?

Or do we listen, learn and continue improving?

I believe the future of our profession depends on choosing the latter.

When people think about enforcement, they often think about powers, procedures and legislation.

I think about people.

I think about the Enforcement Agent who identifies vulnerability on a doorstep and takes the time to listen.

I think about the revenues professional balancing the recovery of public money with a responsibility to treat people fairly.

I think about the colleague in a contact centre helping someone understand their options during what may be one of the most difficult periods of their life.

These roles require judgement, professionalism, resilience, empathy and communication skills.

In truth, modern enforcement looks very different from the image many people still hold.

The most effective professionals in our sector are not defined by physical presence. They are defined by their ability to communicate, assess circumstances, exercise sound judgement and recognise when somebody may need additional support.

Those skills deserve recognition.

So do the people who demonstrate them every day.

One of the most important discussions I have had since becoming President was with the National Police Chiefs' Council regarding the rise in assaults against Enforcement Agents and the need to improve understanding amongst frontline police officers of the role and legal powers of Enforcement Agents.

That conversation reinforced something I feel strongly about.

We must continue supporting and protecting the people who represent our profession.

This work is bigger than any one organisation.

While firms may compete commercially, confidence in our profession is shared. So too is the responsibility to improve standards, support our people and strengthen understanding of the role enforcement plays in funding essential public services and identifying those who may be struggling.

As I reflect on my first four months as President, I am encouraged by the progress our profession has made, but even more encouraged by its willingness to keep improving.

Because perhaps recognition is not the real goal.

Trust is.

And trust is earned through professionalism, accountability and the choices we make every day.

My hope is that the profession continues to evolve, challenge itself and improve, so that when future generations look back, they see a sector that never stopped striving to be better.

CIVEA urges households to stay alert to bailiff fraudsters as routines return to normal

As households return to their busy routine after the summer period, CIVEA has urged people to stay alert to criminals posing as bailiffs.

The Civil Enforcement Association (CIVEA), which represents over 95 per cent of civil enforcement agencies in England and Wales, is reminding the public how to distinguish a genuine enforcement agent from a fraudster following previous reports of criminals using fear, urgency and aggressive demands for payment.

CIVEA says scammers can exploit periods when people are distracted, away from home, have a hectic work schedule or family commitments, with unexpected messages about supposed unpaid council tax, parking penalties or other debts designed to cause panic.

The association is encouraging people to remember its simple **ASK** advice before making any payment or sharing financial information.

Amy Collins, President of CIVEA, said:

Any time someone is distracted, rushing between commitments or dealing with a stack of unopened post, there is a temptation to deal with an alarming message immediately just to make the problem go away.

That sense of urgency is exactly what a fraudster wants to create. Our message is simple: stop, make checks and ASK before you pay.

CIVEA's ASK framework encourages people to consider:

Aware

Are you aware of the debt or fine being demanded? Genuine enforcement action does not begin without prior notification. There should have been previous correspondence relating to the debt from a local authority, court or other creditor.

Suspicion

Does anything about the contact seem unusual? People should be particularly cautious of unexpected requests to transfer money into a personal bank account, limited payment options, suspicious email addresses or somebody demanding immediate payment without allowing checks to be made.

Keep calm

Do not allow yourself to be rushed into paying.

A genuine enforcement agent will allow somebody who is uncertain about their identity to verify their details. Certificated enforcement agents are required to hold a certificate granted by the county court and can be checked through the Ministry of Justice's online Certificated Bailiff Register.

Amy added: "Fraudsters depend on people reacting before they have time to think. They may say that payment has to be made immediately, threaten additional consequences or try to stop someone from checking whether they are genuine.

"Professional enforcement simply does not operate in that way. Enforcement agents work within a regulated process and will be able to identify themselves and explain why they are making contact. People will normally have received correspondence before an enforcement visit takes place and anyone who is unsure should feel able to verify an agent's identity before proceeding.



"Our members speak to people in challenging circumstances every day and professionalism, communication and identifying vulnerability are fundamental parts of that work. "That is why public awareness matters. If something feels wrong, keep calm, withhold your financial information and check who you are dealing with."

Anyone approached by somebody claiming to be an enforcement agent can ask to see their certificate or identification and check the agent's details against the Ministry of Justice Certificated Bailiff Register.

CIVEA represents approximately 40 enforcement companies, accounting for more than 95 per cent of the civil enforcement industry in England and Wales.



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CIVEA issues new guidance to members on body- worn video (BWV)

CIVEA has provided new guidance for member firms on managing recording gaps, equipment failure and missing body-worn video (BWV) footage, setting out a consistent sector-wide approach to reduce the incidents of visits not being recorded while supporting public confidence, agent safety and regulatory compliance.

The guidance supports firms in developing or reviewing their internal BWV policies and sits alongside the Enforcement Conduct Board's Standards of Practice, in particular the AS4 provisions on body-worn video. The ECB standards remain the primary reference point, but CIVEA's new guidance translates them into practical procedures which reflect the day-to-day realities of enforcement work. It acknowledges that technology is not guaranteed to be flawless, and faults may not be immediately evident.

Central to the document are five principles:

1. Agent safety should take precedence over continuing a visit without a functioning device
2. Responses to equipment failure should be proportionate to the risk profile of the case being handled
3. Contemporaneous explanation carries greater evidential weight than an unexplained gap in footage
4. Agents should not be discouraged from reporting – firms should assess whether any aspect of performance management, remuneration or target-setting might unwittingly influence agents' willingness to report
5. Any procedure must be workable in the field, without requiring an agent to return to the firm's premises

The guidance sets out recommended actions for a range of scenarios – from a fault identified before a round begins, to a failure occurring mid-visit, to loss, theft or damage to a device – and draws a distinction between technical failure and operational failure. It also introduces defined reporting timescales: when evident, any failure must be reported to a firm's nominated contact within one hour, or before the agent leaves the property, whichever is sooner, and must not be deferred until the agent returns to the firm's premises.

Firms are expected to maintain a written incident log capturing, at a minimum, the time and location of a failure, its nature, the stage of the visit affected and the action taken, alongside arrangements for replacement devices and a regular review of recording-gap data to identify recurring faults or patterns of concern.

Russell Hamblin-Boone, CEO of CIVEA said:

The guidance reflects a deliberate emphasis on operational practicalities, recognising that enforcement agents typically work alone and across wide geographic areas. The Association will keep the document under review and update it as necessary to reflect changes to ECB Standards, legislation, industry practice or member feedback.

Apprentice Newcomer of the Year

Meet Evan Lowerson from Whipps Enforcement Agents

It says a great deal about Evan Lowerson's modesty that he was preparing to clap the winner of the Apprentice Newcomer of the Year award and was shocked to hear his name read out at CIVEA's awards ceremony.

The 21-year-old was presented with the national award and weeks later his success led to local MP Lewis Cocking sending a letter praising his achievement and visiting Whipps Enforcement Agents' office in Hoddesdon in Hertfordshire to meet Evan and the team.



Evan said: "When I was told I was nominated, I really did not expect to win. I was getting ready to clap the winner and when they said it was me, I was shocked because I wasn't expecting it since I haven't been doing the job for very long."

There is a great deal of variety from dealing with local councils, having client meetings and knocking on doors. Some people in the industry work only in the office and don't know what it is like to be out there dealing with debtors, but I do both sides

Evan joined the family business which is run by his step-dad Graham Whipp as a 16-year-old having left The John Warner School in Hoddesdon with no clear idea for his future career.

He initially worked in the office at Whipps Enforcement Agents, which was started by Graham in 2018, which he continues to do as well as combining life on the road as an enforcement agent.

"When I'm in the office, I answer calls and I upload cases, and sometimes I do the returns and all the remittances, and when I'm out as an enforcement agent, I have to knock on doors and try to get a payment arrangement to clear a debt," Evan said.

"I'm not the stereotypical image of an enforcement agent since I'm a young lad and when I first started, I found it difficult but experience has taught me a great deal about how to speak to people.

"I went out training with a couple of the enforcement agents to see how they approached the job. Every enforcement agent does it differently so what you have to do is take bits from each of them.

"I knew working alone would be harder because we spend most of our time by ourselves. As I get older and learn more, I am better able to handle people who question whether I am old enough or experienced enough.

"I think 80% of the job is learning to defuse awkward situations, and that just comes with experience."

Graham said: "I didn't want to make it easy for Evan because I wanted him to learn about the business from the ground up because I think it's good to have an overall view of the whole industry.

"It's important for him to understand what the enforcement agents are going through so that when he does take over running the business, he doesn't just know the office side.

"He knows what enforcement agents need and what the situations are that they are facing, and how they need support from the office.

"It is important to treat enforcement agents with respect and look after them as much as possible because without them, we haven't got the business."

Looking to the future, Evan has ideas about how he would like to progress the business when he eventually takes over.

I would like to try to build on top of what Graham has built up and increase the percentages of what enforcement agents earn as well as help change the way enforcement agents are perceived.

"My friends think it's quite funny what I do and when I meet someone new and they ask what I do for work and I tell them my job, they say it's the last thing they expected me to say.

"Friends ask each week whether there has been any aggro because television programmes feature the worst cases. In reality, there is not as much aggressive behaviour as people think."



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Challenge Us

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Early Intervention: The Practical Solution to Rising Need, Tightening Budgets and Policy Reform



Tracey Stone
Director,
Welfare
Together

Early intervention has always been good practice, but with new council tax reforms arriving in April it becomes essential. The reforms place clearer expectations on how councils engage with residents, how vulnerability is identified and supported, and how recovery pathways are managed. For Revenues teams, the message is direct: earlier, more proactive engagement will be critical to both customer outcomes and collection performance.

Early engagement drives better conversations

When customers are contacted early in the process, they are far more likely to respond, share information and work with the council or other creditor. At this stage, people are not yet overwhelmed or disengaged. They are more open to discussing their circumstances, understanding their bill and exploring solutions. This early window is where trust is built, and where creditors can prevent cases from escalating into crisis.

Vulnerability support becomes meaningful

The reforms strengthen expectations around how vulnerable households are treated. But vulnerability is often hidden until someone feels safe enough to disclose it. Early, human centred conversations create that safety. This is where councils and other creditors can identify mental health challenges, disability, domestic abuse, bereavement or sudden income shocks; and act proportionately. Early intervention ensures support is timely rather than reactive.

Better support leads to better collection

Early intervention is not just about welfare; it directly improves collection figures. When residents understand their bill, access the right discounts and stabilise their finances, sustainable repayment becomes possible. Councils see fewer escalations, fewer enforcement referrals and fewer costly interventions. Early engagement reduces avoidable demand and strengthens long term recovery.

Preparation needs to start now

The reforms will expose gaps quickly. Councils that invest in early intervention models, including specialist welfare support, will be better placed to meet new expectations, protect vulnerable households and improve collection performance.

Early intervention isn't a nice to have. It's now central to modern, fair and effective recovery and enforcement.

Council Tax Recovery Needs to Move Earlier, Smarter and More Supportively

At this year's IRRV Conference, discussions around council tax recovery consistently returned to three themes: earlier intervention, better intelligence and a clearer understanding of vulnerability.

As local authorities balance increasing financial pressures with growing demands on frontline services, the challenge is no longer simply collecting debt. It is understanding the circumstances behind it and responding appropriately.

The distinction between those who can't pay and those who won't pay has become increasingly important. Better use of data and earlier engagement can help identify vulnerability sooner, encourage resolution before debts escalate and ensure support reaches those who need it most.

One of the most interesting discussions centred on data sharing. Councils are building increasingly detailed pictures of resident circumstances, but challenges remain around how that intelligence is shared throughout the recovery process. Where vulnerability, support needs or previous engagement have already been identified, ensuring that information

reaches recovery partners can help create a more informed and proportionate approach from the outset.

With many revenues teams facing resource and budget pressures, recovery partners increasingly act as an extension of local authority teams. Equipping them with relevant intelligence before engagement takes place helps ensure decisions are based on a fuller understanding of a resident's circumstances, supporting both fair treatment and effective recovery.

While earlier intervention and digital engagement will continue to play an increasingly important role, there will always be cases where a face-to-face visit remains the point at which meaningful engagement is first established. In those situations, ensuring recovery partners have access to relevant information and context is essential to delivering a proportionate and informed approach.

Strong collection will always be essential to protecting local services. But the future of council tax recovery lies in combining effective enforcement with better intelligence, earlier support and closer partnership working. Collecting earlier, supporting sooner and escalating only when necessary is not just better for residents, it is increasingly proving to be better for councils too.



Garret Ellis
Senior Marketing
Manager, Marston
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Behind the Scenes, Making a Difference

When Alex Stanyon was named Outstanding Back Office Employee at the 2026 CIVEA Excellence in Enforcement Awards, it was recognition of a career spent helping colleagues, supporting operational delivery and quietly making a difference behind the scenes.

The national award came just months after Alex won Rundles' As One Team Spotlight Award for One Team Collaborator, having received multiple peer nominations praising his willingness to support colleagues across departments and help others succeed.

Now approaching 19 years with Rundles, Alex first joined the business as an Administration Assistant after looking for a new challenge. Since then, he has worked across customer contact, accounts, IT, operational management and, for the past seven years, as Allocations Manager.

Having worked in so many different areas of the business, Alex has developed a unique understanding of the operational challenges faced by both office-based teams and Enforcement Agents in the field.

Today, his role centres on ensuring that work is distributed effectively across the company's national enforcement operation.

I have to look at the work available and decide which agent is best suited to deal with it.

"There are lots of factors to consider, including client requirements, geography, travel times and how likely individual cases are to progress successfully."

While technology plays an important supporting role, Alex believes there is still no substitute for experience.

"People are often surprised by how much planning goes into creating schedules," he says. "You need to understand local areas, travel routes and the practicalities of what an agent can achieve in a day. Two jobs can look close together on a map but be completely different in reality."

After nearly two decades in the profession, Alex has also developed a strong appreciation for the wider purpose of enforcement.

Like many people, he admits he knew very little about the industry before joining Rundles. What changed his perspective was understanding the role enforcement plays in helping local authorities recover unpaid revenue that funds essential public services.

"When I started learning more about council tax recovery, I realised just how important it is," he says. "That money contributes towards the services communities rely on every day. Enforcement isn't always popular, but it is an important part of ensuring those services are funded."

It is a message Alex believes is still often misunderstood.

"There's definitely a misconception about what the industry does," he says.

People don't always see the wider picture or the amount of work that goes into delivering fair and professional outcomes.

Beyond his day-to-day role, Alex is also recognised internally for the support he provides to colleagues.

The nominations that led to his One Team Collaborator Award consistently highlighted his willingness to share knowledge, solve problems and make himself available to help others.

"I just like helping people," he says. "If someone asks me how to do something, I'd rather show them so they can do it themselves next time. Helping people develop and grow is something I enjoy."

That same commitment to supporting others extends beyond the workplace.

"It started as a relatively small idea but it's grown year after year," he says.

The thing I'm most proud of is seeing colleagues get behind it and support people in their local community.

Despite receiving both internal and industry recognition, Alex remains characteristically modest about his achievements.

Meet Alex Stanyon



Alex Stanyon (left) with Chris Moulson, Rundles Head of Enforcement and Alex's Manager

His reaction to winning the CIVEA award? "Shock," he laughs. "I've never really won anything before. Winning the Rundles award was a surprise, so to then receive recognition from across the industry was very humbling."

Looking ahead, Alex is optimistic about both the future of Rundles and the enforcement profession. "We're seeing growth, winning new contracts and creating new opportunities," he says. "There's a real sense of momentum, which is exciting."

For someone described by colleagues as dependable, collaborative and always willing to help, perhaps it is fitting that both his colleagues and industry peers have recognised the same qualities. While enforcement often focuses on the professionals working on the frontline, Alex's award is a reminder that outstanding outcomes also depend on the dedicated people working behind the scenes.

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Dates for the Diary

NOVEMBER 2026

- 12 [Money Advice Liaison Group annual conference](#), Liverpool.
- 18 [2026 Technology & Services Leaders Networking Dinner](#), Manchester.
- 19 [Autumn: Credit & Collections Think Tank](#), Manchester.
- [2026 Credit & Collections Technology Awards Ceremony](#), Manchester.
- 20 [Autumn: Commercial Credit & Collections Conference](#), Manchester.



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

Enforcement agents criticise Good Morning Britain for fuelling hostility towards frontline staff

Enforcement agents have criticised a segment on Good Morning Britain (GMB), warning that the inflammatory language used risks escalating violence towards frontline workers.

Amy Collins, the President of CIVEA, published a LinkedIn response to the programme, raising concerns about 'scaremongering'.

In her blog, Amy criticised the broadcaster for making serious claims "without context, without verification, and without reflecting how the sector actually operates today." She wrote:

As President of CIVEA, I welcome scrutiny and debate. But it must be grounded in evidence, not selective stories that risk misleading the public and undermining confidence in a professional, regulated service.

CIVEA highlighted that the commentary in the recent episode from presenter Martin Lewis, who described the debt collection process as "aggressive" and "pernicious", creates hostility towards professionals carrying out their work on behalf of local councils.

Data from the independent Enforcement Conduct Board (ECB) shows there were 5,712 threats and 369 assaults against agents in 2025, equivalent to more than 16 incidents every day. Earlier this year, a County Court Bailiff tragically lost his life. None of this was raised on the programme, which included no input from anyone working in the sector.

The programme also overlooked agents' role in identifying vulnerability. Agents refer thousands of vulnerable individuals to council welfare teams and signpost them to specialist support through CIVEA's partnership with the National Support Network.

It focused on the money agents enforce without explaining its purpose. Agents recover more than £1 billion each year for local authorities, funding services including social care, schools and road maintenance.

Russell Hamblin-Boone, Chief Executive of CIVEA, said: "Unverified anecdotes do not make for robust policy, and verified, independent evidence shows there are no systemic failures to justify heavy-handed intervention in the way Martin Lewis suggests.

"As part of our Safer Enforcement campaign, I am urging everyone in this discussion to consider the rhetoric used. Terms such as 'aggression' and 'pernicious' are dangerous hyperbole that puts enforcement agents at risk."

Commenting on Amy's post, self-employed enforcement agent Adam Harrison said:

As someone currently working on the frontline, I welcome honest conversations about enforcement. What concerns me is when rhetoric and unverified claims begin to replace facts.

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Debt recovery is changing: Multichannel communication strategies for an evolving generation of debtors

Gemma Tappenden
Public Sector Solutions
Consultant

Datagraphic



Historically, debt recovery was shaped around a stereotypical profile of a household on a lower income facing persistent financial hardship. Local authorities, utilities, housing providers and other organisations have focused on ensuring communications remain accessible to those most at risk of financial exclusion, often relying heavily on printed correspondence to accommodate digital barriers.

Due to the cost-of-living crisis, however, the scope of people regularly falling into arrears is far broader. Debt is no longer only a problem for traditionally vulnerable groups. Middle-income households, professionals and families with previously stable finances are increasingly finding themselves struggling to meet rising household costs, mortgage payments, council tax bills and utility charges.

This changing demographic has important implications for debt recovery strategies.

Ministry of Housing, Communities & Local Government (MHCLG) research shows that council tax arrears in England reached £7.4 billion by March 2026, up £782 million in the last year. At the same time, collection rates have fallen slightly, highlighting the growing pressure on household finances.

While many lower-income or ageing households continue to experience severe financial hardship, financial pressure is extending further up the income scale. Rising housing costs, inflation and higher household expenditure have created a growing group of people who are asset-rich on paper but cash-poor for day-to-day spending. These individuals may still be employed, digitally connected and financially literate, yet increasingly struggle to maintain regular payments. According to Fair4All Finance, 44% of UK adults are now living in financially vulnerable circumstances, highlighting how financial pressure is affecting a much broader section of society than those traditionally considered at risk.

For organisations responsible for recovering debt, this presents a challenge and an opportunity.

Historically, printed communications have offset digital barriers caused by an

overlap between lower-income households and obstacles in accessing digital services, be it through lack of connectivity, skills or access to technology. Paper-based, printed debt recovery communications have therefore remained a critical channel whereas today's emerging debtor profile is looking very different.

Many middle-income households are highly engaged with digital technology. They manage banking through mobile apps, receive documents electronically, shop online and expect organisations to communicate through digital channels. As a result, traditional recovery methods based solely on printed letters may fail to engage effectively this audience.

The future of debt recovery communications is not about choosing between print and digital. It is about deploying the right channel at the right time.

Organisations need communication strategies tailored to customer preferences, that can respond to changing circumstances and that provide multiple routes to engagement. A digitally literate customer may respond far more quickly to a secure digital envelope or SMS reminder than a letter arriving several days later. The better the engagement earlier on, the better chance of payment and lower escalation costs.

Trust and personalisation is equally important. Hybrid mail solutions enable organisations to automate and customise debt recovery communications across print, email, SMS and secure digital channels from a single workflow. Customers can receive information through the channel most likely to prompt engagement, while organisations retain complete control over compliance, auditability and data security.

For organisations handling sensitive financial information, security remains paramount. Communications must not only be effective but also protect personal data and meet stringent regulatory requirements. Secure digital delivery platforms can provide encrypted document access, authenticated user experiences and complete communication tracking, ensuring customers receive information safely while reducing the risks associated with unsecured email attachments.

At Datagraphic, this principle underpins our approach to customer communications. Through secure multichannel platforms such as Aceni Mail, organisations can deliver debt recovery communications through a combination of print, email, SMS and secure digital document delivery from a single integrated workflow. This allows communications strategies to adapt to changing customer demographics without excluding those who still rely on traditional channels.

The reality is that debt recovery is entering a new era. While vulnerable households continue to require support and accessible communication options, organisations must also recognise the growing number of financially stretched but digitally connected customers. Debt recovery has evolved beyond outdated approaches, with suppliers such as Datagraphic independently verified through standards including B Corp and EcoVadis, helping organisations deliver communications that are supportive, inclusive and ethical.

And it's those organisations who move beyond a one-size-fits-all approach that achieve the best outcomes. Combining traditional print with secure digital engagement improves customer experience, increases response rates and creates more effective, inclusive debt recovery strategies that reflect the realities of today's cost-of-living landscape.



Research referenced:

Collection rates for Council Tax and non-domestic rates in England, 2025 to 2026. Updated 31 July 2026

<https://www.gov.uk/government/statistics/collection-rates-for-council-tax-and-non-domestic-rates-in-england-2025-to-2026>

Nearly half of UK adults now living in financially vulnerable circumstances

<https://fair4allfinance.org.uk/nearly-half-of-uk-adults-now-living-in-financially-vulnerable-circumstances/>

A busy summer at the ECB: accreditation, fees, vulnerability and complaints



Chris Nichols, CEO
Enforcement Conduct Board

It has been a busy and productive summer for the ECB with a number of important developments. Most significantly, after months of engagement with the ECB, CIVEA and others, the Government announced plans to strengthen regulation of the enforcement sector. This is an important step forward towards a more consistent, accountable and fair system.

The Certification of Enforcement Agent Regulations will soon be amended so that Enforcement Agents can only work for or with ECB-accredited firms. In practice, this means firms wishing to employ Enforcement Agents will need to be part of our accreditation and oversight regime. This matters because it strengthens the foundations of our oversight, supports a more level playing field across the sector, and helps build public confidence in the enforcement process.

We expect the Statutory Instrument to be laid early in 2027. In the meantime, we are identifying and reaching out to firms that have not yet taken up ECB accreditation. We know some firms and Agents may have questions about what accreditation involves, how our oversight regime works, and what practical steps they need to take. I would welcome a conversation with firms or Agents who would like to know more about the ECB, our Standards or the accreditation process.

Encouragingly, we have already received accreditation applications from three previously unaccredited firms.

Fee charging review

Over the summer, we held several workshops with industry experts to discuss the charging of enforcement fees to people in debt. These followed the ECB's Thematic Report on Fees, published in June 2026, which highlighted inconsistencies in how fees are charged, with some people paying more, or paying fees earlier, than others in similar circumstances. The workshops gave us the opportunity to explore some of the more complex issues in greater depth, including multiple debts owed by the same person, the use of Automatic Number Plate Recognition technology, and triggers for the charging of sale fees. We intend to publish draft new Standards in these areas for consultation in early 2027 and will continue to test our approach with both industry and advice sector stakeholders before finalising the new requirements.

Vulnerability guidance

The ECB's Vulnerability Standards come into force in January 2027.

We have now developed additional guidance for both firms and Agents, setting out in more detail how the Standards should work in practice and how we will assess compliance.

The guidance was shaped by workshops with firms and debt advice organisations, where we discussed a range of practical issues. These included how vulnerability should be identified, assessed and verified, effective routes into debt advice, how income and expenditure assessments should work in practice, and how firms can treat people consistently while still responding to individual circumstances. Thank you to everyone who contributed their time and expertise to those discussions.

Complaints process review

In April we committed to conducting an end-to-end review of our complaints service, to ensure we are offering a good quality, timely and efficient complaints service. This recognised the fact that demand for our complaints service is significantly higher than we had originally modelled our process on and we expect that demand to continue to increase over the coming years.

Over the summer the review has been in full swing. The complaints team has held workshops with industry, spent time on-site with complaints team at a number of enforcement firms and met with other second tier complaints handlers.

We are developing a suite of improvements that should amount to significant overall advances in efficiency and timeliness of our service, without sacrificing quality.

They should also improve the interface and communication with firms' complaints handling. We'll be sharing these changes soon and rolling them out from the start of next year.

Thank you

This has been a period of particularly active engagement, with plenty of workshops, meetings and detailed discussions on some knotty issues. We are grateful to CIVEA, the HCEOA, individual firm representatives, Agents and debt advice organisations for making the time to engage so constructively with us. That input is invaluable. It helps ensure our Standards are grounded in operational reality, while remaining focused on improving outcomes for people who experience enforcement action.



Enforcement regulation: how can the sector prepare and what should good regulation look like?

On 28th August 2026, the Government announced that private enforcement agents in England and Wales must be accredited by the Enforcement Conduct Board (ECB), or work for an ECB accredited firm, to obtain or renew their certificates.

This is an important move towards mandatory independent oversight, though distinct from a statutory regulator with defined powers and accountability.

I welcome an independent statutory regulator. Enforcement agents exercise significant legal powers, often in difficult circumstances. Consistent standards, proportionate sanctions and effective redress should protect those involved, enhance public confidence and promote fair competition.

In my four decades in debt recovery and enforcement, treating people fairly has always mattered to me. I distinguish between debt recovery, where payment is achievable, and debt resolution, where full recovery may be unrealistic.

What can businesses do now?

Businesses should not wait for every detail to be settled. They can test current practice against the ECB's standards, including its Vulnerability and Ability to Pay Standards, due in January 2027.

That means examining real cases, not just written policies: fees, communications, visits, affordability assessments, payment arrangements, vulnerability, complaints and the evidence behind decisions.

The ECB's review of fee charging practices identified significant inconsistencies between firms.

Senior leaders should understand how policies are applied, identify recurring problems and check that improvements after complaints or audits work.

Firms should consider the whole chain: employed and self-employed agents, back-office teams, subcontractors and instructing clients. When somebody's circumstances change, does accurate information follow the case?

Early assessment can separate those who can pay, those who need time or support, and those for whom conventional recovery may be inappropriate.

Responsible segmentation, body worn video and welfare teams can improve outcomes, reduce unnecessary visits and signpost people towards support.

What should the sector avoid?

Accreditation must be an ongoing responsibility, not simply a certificate to display.

Firms should avoid policies that frontline staff cannot apply, measuring success through recovery rates alone and collecting data without using it.

Nor should they assume every failure begins at the doorstep; problems may have originated earlier.

The sector should welcome legitimate scrutiny while challenging proposals that are impractical, disproportionate or unlikely to improve outcomes.

What could the ECB learn from other regulators?

Without importing unnecessary complexity or cost, four tests could guide the ECB's approach:

Clarity: Can firms and frontline staff understand and apply the standards?

Proportionality: Do supervision, reporting and sanctions reflect the risk and seriousness of the breach?

Fair process: Can people complain easily, and can firms and individuals respond and appeal?

Learning: Are complaints, data and thematic reviews used to identify systemic problems and share good practice?

Good regulation should be evidence-led and focused on outcomes, not the volume of policies or data produced. It must protect people facing enforcement while recognising creditors' legitimate rights.

Should certification remain with the judiciary?

Certificated enforcement agents apply to a District Judge in the County Court and renew every two years.

I see a strong case for transferring routine certification to an appropriately empowered specialist regulator. This could release judicial and administrative capacity, reduce duplication and place competence, conduct and continuing fitness within one coherent framework.

Any transfer would require clear statutory criteria, procedural safeguards and an independent appeal route. Removing routine certification from the judiciary must not mean removing independent scrutiny.

High Court Enforcement Officer (HCEO) authorisation, handled separately by the Senior Master of the King's Bench Division, should remain unchanged, given HCEOs' distinct responsibilities for High Court writs.

Defining success

Success should mean less poor practice, earlier identification of vulnerability, sustainable arrangements, consistent standards, accessible redress and greater confidence among all stakeholders.

It should be measured not by the volume of regulation, but by whether the system remains effective, protects those who need it and supports creditors' legitimate rights.

(The views expressed in this article are the author's own and do not necessarily reflect those of any organisation with which he is associated).



Neil Jinks
Founder, NRJ

Neil Jinks is Founder of 'NRJ', helping organisations become better known, better connected and achieve sustainable growth. He is also Chair of the Civil Court Users' Association (CCUA), Vice President of the Chartered Institute of Credit Management (CICM) and President of the Institute of Revenues, Rating & Valuation (IRRV) West Midlands Association. Proud Ambassador for the Money Advice Liaison Group (MALG).

Faring well through debt advice

What is wellbeing or welfare?

If you look at a definition of wellbeing, it is explained as the condition of being contented, healthy or thriving. It can be synonymous with welfare. The important point is that it is about personal healthiness. All of us can be affected by issues which adversely impact our wellbeing. At the outset of this article, I acknowledge that enforcement agents can face challenging and emotionally charged situations. In the context of debt and money advice, I submit that there are concerns about wellbeing for all parties involved in the process, and I think that it is important for everyone to recognise this. Before exploring this further, I will give some background on Community Money Advice.

Who is CMA?

Community Money Advice (CMA) is a national charity committed to supporting churches and community groups to help people overcome their money problems. CMA provides the resources, training and support material needed to establish and maintain local, free, face to face money and debt advice services. CMA supports a network of around 130 community-based, locally governed centres, with nearly 800 advisers, money mentors and support staff.

As it says in our latest Impact Report, which you can access [here](#) 'we equip a variety of organisations and teams, including churches, local authorities and welfare charities, helping them to fulfil regulatory requirements and navigate the challenges of this complex and intensive work.' I will come back to the nature of debt and money advice shortly.

CMA is underpinned by a Christian ethos. We work, however, with groups of all faiths and none to see people break free from debt. As of 1st June 2026, CMA entered an alliance with Christians Against Poverty (CAP). This starts a new chapter for CMA, and you can find out more [here](#), but we continue to support organisations of faith or none.

Client profile

As our Impact Report states, the cost-of-living crisis continues, and most of our clients have insufficient income from work and benefits, resulting in an average budget deficit of £31 per month in 2025. Living in the red means getting into arrears and using credit to survive. This can lead to anxiety, depression and even suicide.

A large proportion of our clients have physical and/or mental health issues, which have often been caused or exacerbated by indebtedness. Trying to deal with debt whilst struggling with health issues is a huge challenge for clients. The majority of CMA clients have characteristics of vulnerability. Over 7,000 of the most vulnerable people, with the most complex personal situations, started their journey out of debt in 2025.



Wellbeing of clients, advisers and others

Our centres provide free and non-judgemental help, giving clients whatever time they need. This support is principally in-person. Many centre staff are volunteers, but who are professional and have undergone accredited training. For many centres, demand is outstripping capacity.

The concern for centre teams, as well as trying to help clients out of debt, is the welfare of clients. During the advice process, issues with health and other vulnerabilities are explored with the client in conversation and through evidence from GPs or others. It is incumbent upon advisers, both morally and due to FCA regulation, to ensure that clients have good outcomes, regardless of any characteristics of vulnerability. The FCA wants to drive good outcomes for people in vulnerable circumstances. It says that there is a need to focus on meeting the needs of customers, not just identifying their vulnerabilities. The level of support required and the general demand means that supporting clients can be challenging for teams at our centres, and can impact their welfare.

Communication

One of the key elements in the debt advice process is open communication with all parties. FCA research findings earlier this year on consumer understanding in financial services, highlighted good practice including the use of clear, simple and accessible communications, and supporting vulnerable customers. But there were concerns over not having proper regard to accessibility needs, language requirements or lower financial capability. Enabling client understanding helps their wellbeing.

Communication is equally important between all those playing a part in debt resolution, including enforcement agents. Together we are trying to find suitable solutions for those in debt. Co-operation and mutual understanding are vital for appropriate client outcomes, and are crucial for the wellbeing of everyone in the process.

cma

Freedom from debt
Hope for the future

Steve Bolton

Policy & External Affairs Manager
Community Money Advice

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- Access to TCOG training and exams at competitive rates.
- Publication of the organisation's contact details on the CIVEA website.
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