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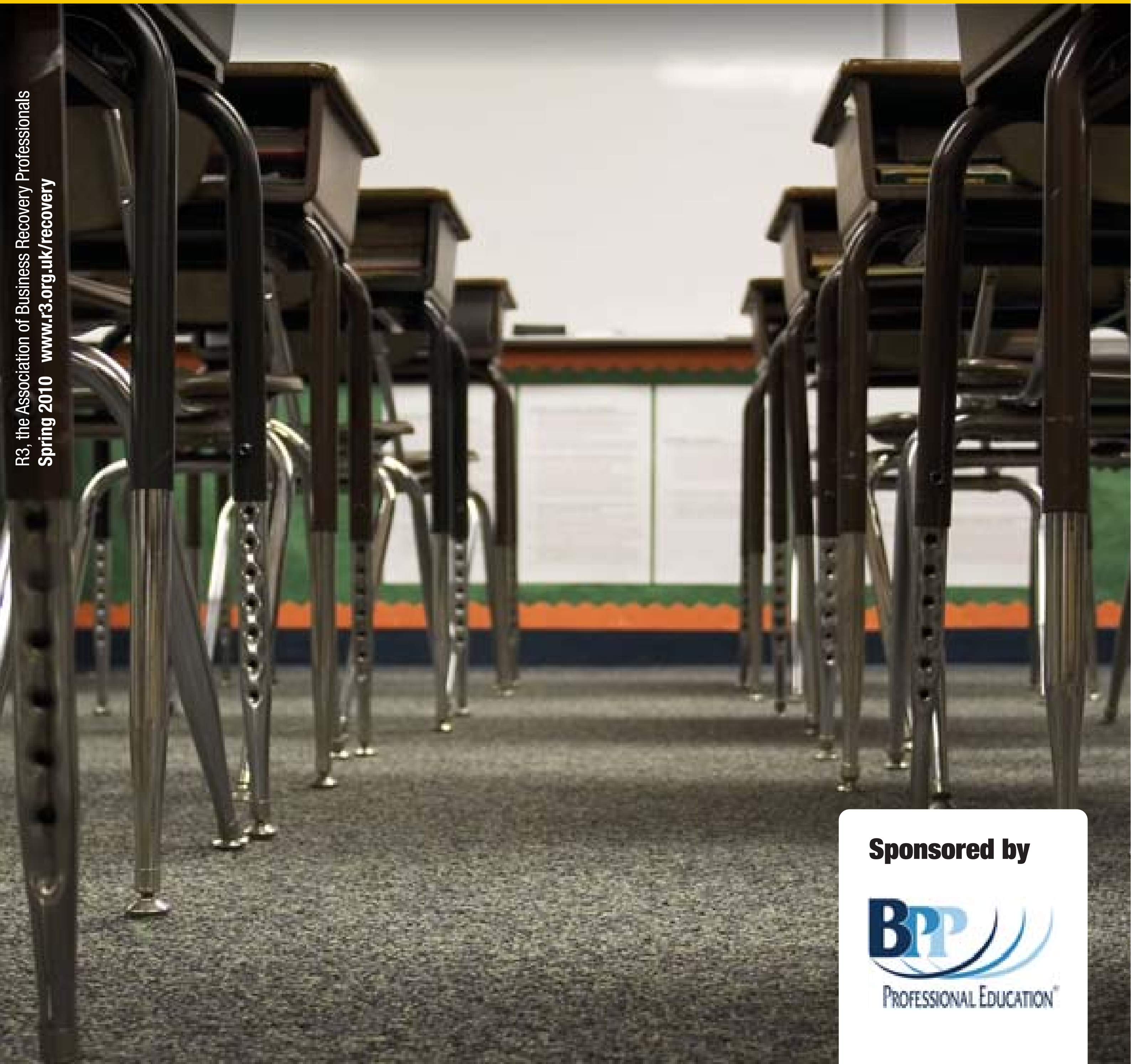

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BPP PROFESSIONAL EDUCATION

Insolvency training in interesting times

André Evans explains what the training needs are in the insolvency sector, what options are available and how trainers, firms and personnel seek to balance the competing demands of staff development and professional practice.

'Of all the mysteries of the stock exchange there is none so impenetrable as why there should be a buyer for everyone who seeks to sell… 24th October 1929 showed that what is mysterious is not inevitable. Often there were no buyers and only after wide vertical declines could anyone be induced to bid.'

This was written by J K Galbraith in *The Great Crash 1929* but he might equally have been writing of the morning of Friday, 10 October 2008.

On that day, I was helping to facilitate a course at one of the larger law firms. It was just before 9.00 am and one of the lawyers picked up the news item on (inevitably) his Blackberry that the FTSE 100 had just fallen ten per cent in seven minutes. This was a week that would have seemed impossible to most observers even a year earlier. Icelandic banks were put into administration, the government bailed out familiar high street names such as the Royal Bank of Scotland and Lloyds banking group: these stock market-listed institutions now virtually nationalised industries. Three weeks before, Lehmans had become the biggest Chapter 11 filing in US history and AIG, the world's largest insurer, had been kept afloat by a $200-million cash injection.

Back at BPP Professional Development, it did not take very much foresight to realise that the knowledge and skills of our clients who specialise in insolvency and corporate recovery would be in more demand than ever – and so, of course, it has turned out to be. In this harsh economic environment, directors and managers of businesses and over-indebted individuals have needed specialist advice as never before while the number of formal insolvencies has continued to rise. Somehow firms and staff need to fit their training needs around all these other myriad pressures on their time.

Training needs

Training forms an essential part of a staff development strategy for our client firms. Entry-level employees must be familiarised with the UK's famously complex array of insolvency procedures as well as with the firm's own internal processes. Prospective insolvency practitioners must sit the demanding examinations set by the Joint Insolvency Examination Board (JIEB). Qualified staff are also required to comply with the continuing professional development requirements of the various Recognised Professional Bodies. All need to undertake technical and skills training to equip them for their developing role within the firm.

Starting out

For new joiners, a range of beginners and foundation level courses are available, which are designed to give those relatively new to insolvency practice an overview of corporate and personal insolvency procedures.

Many organisations steer appropriate candidates who need a basic grounding in insolvency law and practice towards the Certificate of Proficiency in Insolvency (CPI) of the Insolvency Practitioners Association (IPA). No minimum period of work experience is required to sit the CPI and the exam aims, in a single three-hour paper, to test a broad range of the areas most commonly encountered in practice such as IVAs, bankruptcies, voluntary liquidation and administrations. The exam, sat in June of each year, consists of multiple-choice, short form and written questions.

> "Those who want to become licensed insolvency practitioners will have to pass the JIEB examinations. These consist of three three-and-a-half-hour examinations, which constitute a formidable barrier to entry to the insolvency profession."

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Candidates can be required to draft documents and prepare straightforward insolvency accounts as well as answering hypothetical problem questions.

Recently, two new qualifications have entered the market. Firstly, the IPA introduced the Certificate of Proficiency in Personal Insolvency (CPPI) last year. The exam is structured similarly to the CPI but focuses on, and gives a thorough grounding in, personal insolvency issues, including those relating to insolvent partnerships and deceased insolvents. Candidates are expected to have a good working knowledge of non-statutory solutions such as debt management plans. The new qualification is a welcome innovation at a time when personal insolvencies were up 28 per cent in 2009 over their 2008 figures.

Meanwhile, the ICAEW will go live this year with its new insolvency qualification – the ICAEW Certificate in Insolvency. The syllabus is very broadly based covering all aspects of corporate and personal insolvency. A key feature of the new qualification is flexibility in that it will be entirely tested through objective test questions so that examinations will be computer based with frequent exam sittings and the opportunity for unsuccessful candidates to re-sit very shortly after their first attempt.

IP licence

Those who want to become licensed insolvency practitioners will, of course, have to pass the JIEB examinations, which are sat in November of each year. These consist of three papers: paper 1 (liquidations), paper 2 (administrations, company voluntary arrangements and receiverships) and paper 3 (personal insolvency). These three-and-a-half-hour examinations constitute a formidable barrier to entry to the insolvency profession. Candidates must be adept at giving practical written advice, drafting documents, preparing insolvency accounts and financial projections as well as having a good working knowledge of law regulation and best practice.

The exams have a practical and topical bias – recent papers, for instance, have featured questions on pre-packaged administrations and statutory and non-statutory debt solutions for individuals. Those preparing for the exam tend to be qualified accountants or solicitors or have considerable experience of insolvency work – the type of people who are well established in their firms and will have to juggle the courses and home study with the demands of busy professional practice. Despite the challenges (and perhaps not surprisingly), numbers enrolled on courses for the 2010 examinations are high.

Many client firms provide generous amounts of study leave to aid candidates in balancing these demands, as well as ensuring that their staff have the best possible opportunity of passing at the first attempt. The seniority of the candidates and the costs in lost chargeable time make it vital for training and study to be really effective.

In recent years, changes in the JIEB rules have helped by allowing candidates greater flexibility in the order in which the papers are sat. It is now possible to sit just one paper in year one and then, subsequently, take the remaining two papers at the same sitting. Another option, which has been available for some years now, is to take two papers at the first sitting and then the third paper in the subsequent year. The changes are welcome and increasing numbers of candidates are taking advantage of them. However, 'credit accumulation' – the process of acquiring examination passes over a number of sittings – will not suit every candidate nor every firm. There are two main advantages to taking all three papers at the one sitting.

- Firstly and obviously, a successful candidate has got the whole qualification 'out of the way' and can now get on with the rest of his or her life safe in the knowledge that he or she will never have to, for instance, sit a mock exam ever again.
- Secondly, it is arguably more efficient to work on passing all three exams, given that so many areas of the syllabus are relevant to all three papers – including many of the areas covered in the statements of insolvency practice such as remuneration, records of meetings and the rules relating to creditors' committees.

Study strategies

Alas, many professional people acquire the bad habit at the academic stage of their training of leaving study to the last minute. This may have been effective as a 21-year-old with few calls on his or her time outside of the need to eventually get down to some study but it is a high-risk strategy for a busy professional, one who often has family and practice management responsibilities as well as the obligation to study for exams.

So planning when study is going to take place and what topics are going to be looked at is crucial. In particular, it is vital that candidates gain hands-on experience of attempting old JIEB questions in exam conditions. The more a candidate's time is limited, the more important it is to treat study as if it were a work obligation – something that will be done to deadlines and must be done to the best of the candidate's ability. The process of executing a study plan is so important that some firms employ training providers or consultants to provide mentoring or coaching programmes to manage the task of motivating and preparing candidates. Other students form their own study groups to help members stick to a programme of structured study and these informal groups have proved very effective in the past and provide a welcome break from solitary study.

> "The process of executing a study plan is so important that some firms employ training providers or consultants to provide mentoring or coaching programmes to manage the task of motivating and preparing candidates."

Regulatory changes drive regular updating

Insolvency and recovery work takes place within a complex regulatory structure extending far beyond the insolvency legislation itself. Practitioners will regularly encounter issues in areas as diverse as employment law, intellectual property, data protection, landlord and tenant, money laundering, consumer credit – the list is endless. The law in many of these areas, as well as in insolvency itself, is constantly changing. A few recent examples, which will be familiar to readers, include the final tranche of the Companies Act 2009 coming into force on 1 October 2009, the new version of the Insolvency Rules to come into force this year, new regulatory guidance in the form of SIP 13 and the pronouncements of The Insolvency Service on the subject of pre-packs and the constant trickle of cases on the topical area of Centre of Main Interests migration under the EC Insolvency Regulation.

So the need for updating courses is clear – and not only on the technical but also on the practical aspects of insolvency as types of business that were previously thought to be relatively safe come under pressure. A colleague and I, for instance, recently attended an excellent R3 course on insolvent partnerships, which covered, among other things, the insolvency of solicitors' practices.

Why train?

Training benefits organisations that need to ensure that their staff are competent, appropriately qualified and regularly updated. It is also highly valued by staff who recognise that it represents a heavy investment in their own development. That in turn helps to attract and retain the best talent – perhaps the most important reason why organisations are prepared to make the investment they do in training. □

André Evans is a director of BPP Professional Development.

Career progress

2008's JIEB award winners talk about how the exams helped their careers.

Surinder Bougan is restructuring director at Ernst & Young. He won the Insolvency Practitioners' Association prize for first place and the Institute of Chartered Accountants of England and Wales prize in 2008.

Jane Garvin is an associate in the insolvency team at Ward Hadaway. She won the Price-WaterhouseCoopers prize for second place in 2008.

Anthony Moss is senior manager in transaction advisory services at Ernst & Young. He won the Leonard Curtis prize for third place in 2008.

WHY DID YOU CHOOSE TO WORK IN THE INSOLVENCY SECTOR?

Like most people I know in the profession, becoming an insolvency practitioner was not my career choice when I was young. I graduated in law but decided that I wanted a career that made better use of my numerical and commercial skills. I joined Arthur Andersen in 1997 and Ernst & Young in 2002. Training as a chartered accountant within an insolvency and restructuring environment provided the perfect balance between the rules-based grounding from my law degree and the numerical skills and commercial acumen developed as a chartered accountant.

After graduating from LSE in 2000, I knew I wanted to become a lawyer but had no idea which area I wanted to specialise in. I started as a trainee solicitor seven years ago and insolvency was my first seat. I enjoyed the interesting and varied work, the fast pace, the interesting characters and quickly became hooked. I qualified into Ward Hadaway's insolvency team in 2004 and have specialised in both contentious and non-contentious recovery and insolvency work ever since.

I was looking for a career that would build on the numerical and analytical disciplines of my degree – engineering, manufacture and management. After attending a number of accountancy fairs and presentations, I realised the traditional role of an accountant didn't appeal. I then met someone who worked in restructuring who talked me through the nature of the work and the career I could build while studying for a well respected professional qualification. I signed up soon after that.

WHAT DO YOU ENJOY MOST ABOUT YOUR JOB?

The opportunity to work, at grass roots level, with such a variety of people and businesses – this often includes being parachuted into a business with little notice and, within days, helping to make business-critical decisions, which could determine whether that business survives as a going concern.

From being in court one day to completing a transaction the next, no two days are the same. I also act for a wide range of clients – IPs, directors, creditors and financial institutions to name a few. Looking at things from different angles certainly keeps you on your toes.

I enjoy the variety and fast pace of the work. I work on a range of assignments with entrepreneurs, from owner managers to multinational corporations. You need to think on your feet, grasp and understand a situation very quickly and work with stakeholders to solve issues in a short time frame. I have also been lucky enough to work in cities across the globe.

HOW IMPORTANT ARE PROFESSIONAL QUALIFICATIONS?

Both the accountancy and insolvency professions hold professional qualifications in high regard. Therefore, having qualified as a chartered accountant in 2000 and having worked in the restructuring arena for over ten years, I felt it was important to take the next step and obtain the insolvency qualification to complement my practical insolvency experience. Becoming a licensed insolvency practitioner was also a key step in progressing my career at Ernst & Young.

As a lawyer, it is unlikely that I will take appointments. However, many of my clients are IPs. Taking and passing the JIEB exams has increased my understanding of the profession, giving my advice to clients that something 'extra'. Brushing up on the law and regulation in the insolvency field has also been a useful exercise.

As a senior manager, I'd been thinking about the exams for some time and in early 2008, I found the time to fully commit to them and took the plunge. The exams have a fearsome reputation but I looked forward to a different form of challenge to the day job. I found that starting to study early and being very disciplined, with detailed subject preparation and comprehensive question practice, was the key to success in these exams. You will also need to learn ruthless time management skills.

WHAT DEVELOPMENTS WOULD BENEFIT THE INSOLVENCY SECTOR?

One of the interesting developments seen recently in the insolvency sector is the increased prominence of CVAs for the restructuring of larger companies. Widening the pre-CVA moratorium to medium and larger companies could prove to be a useful tool in giving IPs the opportunity to seek creditor approval for the CVA proposal. The industry appears to be eagerly awaiting The Insolvency Service's guidelines on this.

That's not a question that can be answered in one line! Helping those not involved in the insolvency profession to understand what we do and what we are trying to achieve might be a start.

The new communication options introduced in The Insolvency (Amendment) Rules 2010 should make communication with creditors more efficient and effective and may also improve creditors' participation and representation in the process. They will allow IPs to send and receive documents electronically and permit greater use of websites and meetings to be held by telephone or other means. The new Rules may be of particular benefit in large, complex and cross-border insolvencies through providing a statutory solution that will reduce the IP's need to seek directions from the court.

WHAT ATTRIBUTES DO YOU NEED TO BECOME A SUCCESSFUL IP?

A successful IP is one who quickly grasps the key issues facing a business and works pragmatically and commercially to deliver a practical solution. An IP needs to demonstrate strong leadership and communication skills to ensure that the agendas of all key stakeholders are managed through the restructuring process. Above all, an IP should ensure that he or she acts objectively and makes decisions based on doing the right thing for the creditors.

Insolvency situations can be complex and involve processing large amounts of information. The ability to see the real issues and deal with them commercially is key, as is the ability to manage and communicate effectively with the people involved with that insolvency, who often have competing agendas.

IPs must approach a distressed situation with an open mind and be prepared to listen and communicate efficiently. They must also be able to marshal significant quantities of information and immediately separate relevant and important facts. This will ensure key commercial decisions are implemented with strong leadership, which should protect or enhance value for creditors.

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Joint Insolvency Examination – November 2009

Congratulations to all the successful candidates, as listed below.

A

Adcock S (8159) Birmingham
Allison A (8239) North Ferriby
Andrews M (8103) Haywards Heath
Armstrong S (8032) Lisburn
Ashford D (8287) Norwich
Azhari M (8113) London

B

Bailey J (8217) Cheshire
Bain G (8013) Glasgow
Bains S (8073) Hitchin
Baker B (8106) London
Barnett N (8071) London
Barriball S (8274) Cardiff
Bass J (8038) Hoddesdon
Behagg R (8126) Aylesbury
Berry S (8216) Keighley
Birchall G (8200) Leigh
Birnie D (8022) Aberdeen
Breese K (8241) Ilkley
Burton K (8247) Leeds

C

Carr J (8062) London
Casey J (8264) Chichester
Cave S (8031) Bangor
Clarke A (8288) Ipswich
Collins T (8184) Manchester
Colman M (8213) Bury
Conway S (8208) Georgetown
Cook E (8112) London
Cook J (8101) London
Crangle E (8016) Glasgow

D

Dartnaill D (8041) Epsom
Dickson S (8015) Glasgow
Drury J (8048) Westcliff-on-Sea
Dunn C (8277) Middlesbrough
Dunn J (8042) Woking

E

Evans J (8276) Swansea

F

Fairbairn J (8004) Edinburgh
Farzadi H (8100) London
Fayers E (8116) Loughton
Flatt J (8127) Orpington
Frew K(8025) Ardrossan

G

Gardiner T (8083) London
Gillard M (8196) Altrincham
Graham I (8111) London
Gribble J (8205) Manchester
Griffin D (8066) Road Town
Grime M (8040) Reading

JIEB 2009 prizes winners

Insolvency Practitioners' Association Prize for First Place Jacqueline Parsons

PricewaterhouseCoopers Prize for Second Place Annabel Allison

Leonard Curtis for Third Place Kevin Wall

Insolvency Lawyers' Association Prize (awarded to the lawyer with the highest mark) Caroline Leeds Ruby

Institute of Chartered Accountants of England and Wales Prize (awarded to the ICAEW member with the highest mark) Jacqueline Parsons

Institute of Chartered Accountants in Scotland Prize (awarded to the ICAS member with the highest mark) Sarah Dickson

BPP Prize (awarded to the candidate with the highest mark in the Personal paper) Annabel Allison

H

Hamilton S (8125) Ashford
Hammonds T (8214) Sale
Harrison R (8188) Sale
Hastings L (8024) Kilmarnock
Hawksworth J (8036) Woking
Hebenton R (8209) Manchester
Henson S (8284) Newton Abbot
Hill S (8166) Coventry
Hodges H (8087) Milton Keynes
Hodgson S (8243) Bradford
Holland Y (8266) Southsea
Hyslop D (8006) Haddington

I

Innes W (8171) Birmingham

J

Jackson M (8044) Brentwood
Jerrard S (8267) Southampton
Jones A (8051) Chelmsford

K

Keat D (8077) London
Kelly S (8059) London
Kilkenny D (8219) Cheadle
Kiljan J (8172) Leicester
King L (8275) Reading
Knight S (8078) Brighton

L

Lavender P (8115) Chigwell
Lee T (8163) Birmingham
Leeds Ruby C (8037) London

M

McCulloch I (8215) Preston
McDermott T (8088) London
McGinness D (8027) Glasgow
McIntyre G (8026) Glasgow
Makaruk R (8175) Cheltenham
Maxwell R (8290) Leicester
Millar S (8121) London
Mitchell J (8283) Exeter
Moran R (8053) London
Moxon L (8195) St. Helens
Murphy T (8045) London

N

Newton M (8067) London

O

Oates J (8268) Lewes
O'Brien C (8131) Worthing

P

Pallott M (8068) London
Parla G (8117) Broxbourne
Parsons J (8212) Carlisle
Playford J (8286) Norwich

Q

Quenby G (8139) London
Quinn G (8207) Manchester

R

Ranford L (8129) Banstead
Rashid T (8292) Nottingham
Rathmell S (8210) Bolton
Richards M (8052) London
Riley J (8203) Stoke-On-Trent
Russell T (8262) Southampton

S

Sembi R (8176) Birmingham
Shokar M (8065) Welling
Smith A (8294) Grantham
Soden D (8104) London
Sykes L (8095) Marlow

T

Tackie F (8218) Manchester
Tait J (8003) South Queensferry
Timpson N (8096) Bedford
Tonks R (8177) Walsall
Trembath J (8282) Saltash
Tucknott M (8238) Wakefield

W

Wall K (8183) Hyde
Ward N (8169) Sutton Coldfield
Wheeldon B (8064) London
Wiles B (8058) London
Williams J (8254) Bristol
Williams S (8187) Manchester
Wooffinden M (8235) Manchester
Wright A (8110) London
Wright D (8130) Orpington
Wright G (8236) Newcastle upon Tyne

Analysis of November 2009 results

Papers sat	Papers passed				
	3	2	1	0	Total
3	66	20	20	17	**123**
2	–	28	12	16	**56**
1	–	–	75	34	**109**
Total	**66**	**48**	**107**	**67**	**288**

The evolution of the JIEB examination

Peter Windatt was the first chairman of the JIEB to pass the exams, so he knows how tough it can be. Below, he outlines the changes to the examination system that have taken place over the last few years.

Passing the JIEB examination is quite a challenge. I can vouch for that as, when I sat the exam on 4 November 1992, it was the same day as my daughter, our first child, was born at home. I had to abandon my wife to go and sit the exams, which, in those days, were two papers sat on the same day. One day I might receive forgiveness but perhaps 17 years is too soon?

Interesting times

Since July 2008 I have been chair of the JIEB board. Stephen Allinson, consultant to Moon Beever, is the vice-chair and he has been a great support to me during an interesting period – I believe it is a Chinese curse to wish people to 'live in interesting times'.

I've been involved with the JIEB at board level for some six years now, prior to which I was a personal insolvency lecturer for ATC and an assistant examiner for the JIEB on the ACVAR (Administrations, CVA and Administrative Receiverships) paper. So what has changed during that time?

- We have moved from a strait-jacketed, ever-lengthening standard syllabus to a learning-outcomes syllabus (akin to principles-based). There is no need for us to publish a list of every conceivable piece of legislation that could be examined.
- Examination entry requirements have been reduced in order that any restrictions are now dealt with through the licensing process of the individual RPBs.
- R3 introduced, and have continued to support, a graduation ceremony. This is a tremendous event and I would urge all successful candidates to attend in order to celebrate their achievement publically and to receive their graduation certificate.
- Compulsory questions were introduced in 2005.
- A move from whole-script marking to single question marking (SQM) was partially introduced in 2006 and fully implemented in 2008.
- A personal insolvency-only qualification was introduced and later dropped.
- Candidates are now allowed to pass one paper and then two, or two and then one. The majority view of RPBs is that the JIEB examination remains a sufficiently rigorous test for candidates.
- There is a move towards holistic marking. This is
  - part of continuous improvement, designed to increase reliability of results (as is SQM);
  - it provides a holistic assessment to assist, in particular, with the process of deciding marginal results; and
  - it replaces and expands upon marks previously awarded for presentation.
- An additional half-an-hour reading time has been added to papers.
- Exam dates have been bought forward to November (once again).
- There have been more non-insolvency practitioner/statutory-type developments, in personal insolvency in particular, with the introduction of the Debt Relief Order (DRO) and the increase in Debt Management Schemes (DMS), which all now have to be taken account of.

Interestingly, fewer accountancy RPBs are now putting candidates in for the JIEB examination; there is an increasing trend towards IPA and away from accountancy bodies.

Changes around the corner – within JIEB and without

- This year's exams will be the last for which the JIEB provides a clean copy of Butterworths' *Insolvency Law Handbook*. The costs of providing a book that is now updated each year are too much to bear; candidates will be able to bring in their own clean copy from 2011.
- Regulators are being asked if there should be designatory letters for graduates of the JIEB. Not all IPA/R3 members are licensed, not all licence-holders are JIEB graduates. Should there be some recognition, as with, for example, IoD membership where you get to put 'Grad' after either of these designatory letters in recognition of this tough exam having been passed?

Changing times

A regular issue for those sitting the exams, now in early November as opposed to early December, is the delay between the exams being sat and the results being issued. The change in the exams dates was to enable an additional half-an-hour to be added to the exams while tying in with existing ICAEW exams of the same duration, as they currently organise the exam halls, attendance, invigilation etc. The markers are still made up of paid volunteers from within the profession and they mostly undertake marking during the Christmas break – hence, while the exams are being sat a month earlier, the timetable for results publication has not changed. Although this is regretted, the cost of changing would be prohibitive.

JIEB board members give their time for free

The JIEB would not exist and could not function without an awful lot of goodwill from a great number of people. All of the board members give of their time freely. Last year, in particular, this was not an inconsiderable burden. Barbican Trust and Artemis Trustees have supported the provision of Butterworths and a large part of our educational consultancy costs for many years. Our examiners and assistant examiners, question-setters and moderators are paid well below what would be commercial rates for exams at this level and always go the extra mile. I would like to record my thanks to them all. □

Peter Windatt served the ACCA at a regional and national level for several years and was a member of council for a three-year term. In 2004 he replaced the former ACCA president and fellow IP, Peter Langard, on both the board of IPR Services (the company that appoints members to the Insolvency Practices Council) and on the JIEB (Joint Insolvency Examination Board). The boards of both of these companies comprised RPB nominated representatives. Since 1 July 2008 he has been chairman of the JIEB, replacing Ron Hodkin, on his retirement, who represented IPA.

Peter Windatt is an IP at BRI Business Recovery and Insolvency and chairman of the JIEB.

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R3 events, courses and conferences

Date	Event title	Venue
March		
1	Eastern Regional Meeting	Imperial War Museum, Duxford
1	North West Regional Meeting	TBC
4	Property, Construction and Health & Safety Issues	Hyatt Regency, Birmingham
4	West Midlands Women's Group Cuisine Evening	La Bastille, Birmingham
4	Yorkshire Regional Meeting	Crowne Plaza, Leeds
9	Introductory Programme Personal Insolvency 1	etc Venues, London
11	Introductory Programme Personal Insolvency 1	Deloitte, Birmingham
11	Introductory Programme Personal Insolvency 1	Irwin Mitchell, Leeds
11	Trading Insolvencies	Copthorne Tara, London
11	West Midlands New Professionals Networking Event	Must, Birmingham
16	Yorkshire Women's Group Personal Insolvency Event	Irwin Mitchell, Leeds
23	Business & Options Reviews	Novotel City South, London
25	Property, Construction and Health & Safety Issues	Cedar Court Hotel, Huddersfield
April		
1	Yorkshire New Professionals Launch Event	TBC
13	CPI Student Workshop	Ernst & Young, Manchester
13	Introductory Programme Personal Insolvency 2	etc Venues, London
13	Introductory Programme Personal Insolvency 2	Deloitte, Birmingham
15	Introductory Programme Personal Insolvency 2	Irwin Mitchell, Leeds
15	Liquidations	Radisson Portman SAS, London
15	Midlands Regional Meeting and AGM	TBC
19	CPI Student Workshop	Lawrence Graham LLP, London
20	Trading Insolvencies	Queens Hotel, Leeds
22	SPG Technical Review	Holiday Inn Bloomsbury, London
22	Midlands Women's Group Spring Ball	Hyatt, Birmingham
27	Debt Restructuring	Marriott City Centre, Bristol
27	CVAs under the new regime	Marriott City Centre, Bristol
28	South West and Wales Half Day Conference	TBC
May		
6	Trading Insolvencies	Novotel City Centre, Birmingham
11	Liquidations	Midland Hotel, Manchester
11	Introductory Programme Rescue 1	etc Venues, London
11	Introductory Programme Rescue 1	Deloitte, Birmingham
13	Introductory Programme Rescue 1	Irwin Mitchell, Leeds
19–22	20th Annual Conference	Vilamoura, Portugal
20	South West and Wales Golf Day	Bowood Hotel, Wiltshire

For further information on R3 courses and conferences, please visit the R3 website **www.r3.org.uk**, where you can download the full 2010 programme. Alternatively, call the Courses team on 020 7566 4234 to request a programme by post.

regional events | R3 events