Recruit ■ Train ■ Retain **Careers and professional development**

RECOVERY SUPPLEMENT

R3, the Association of Business Recovery Professionals

Spring 2009 www.r3.org.uk/recovery

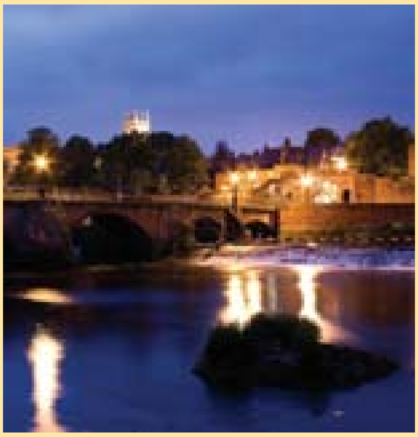
Training and professional development: why do it?

Career development is a lifelong commitment we should all make. Read on to find out what others have done and how it has changed their lives.

Welcome to the 2009 careers and professional development supplement. First of all, many congratulations to all the candidates who have successfully passed the 2008 JIEB exams. We've managed to track down and interview all four of last year's award winners, so if you're contemplating taking the JIEB yourself, take a look at their profiles to find out how the exams have changed their careers and how they could change yours.

The experience of taking professional exams is different for everyone. In this supplement two business recovery professionals share their stories of taking the exams: one focuses on the time and funding and the other faces the challenge as a more mature student. We've also got the round-up of the annual R3 conference, which took place from 18–21 February in Geneva, and information about upcoming courses and events.

See below for ways in which R3 helps you with your CPD.



The Lite Conference

13–14 May 2009

Crowne Plaza
Chester

020 7566 4234

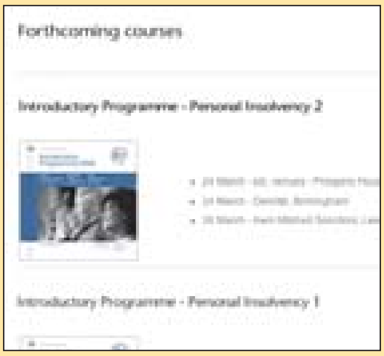
courses@r3.org.uk

RECOVERY

RECOVERY is sent to R3 members, associated business professionals and suppliers in March, June, September and December. It carries legal updates that keep members up to date with the latest technical developments, as well as theme and feature articles on topical subjects.

The spring issue includes a supplement containing a list of the recent, successful JIEB candidates and interviews with past winners.

Back issues of the magazine can be found on **www.r3.org.uk/recovery**.



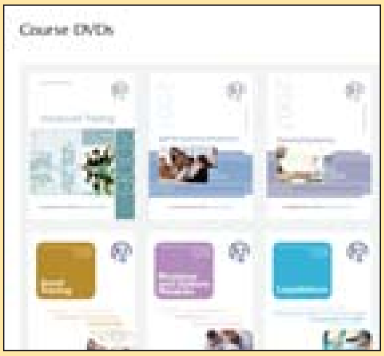
R3 courses and events

R3 runs courses throughout the year and across the country to keep members up to date with the latest technical and legal requirements.

This year, the lite conference offers you the opportunity to absorb the distilled wisdom of the annual conference in the historic town of Chester on 13–14 May.

Regional social and networking events are also an excellent way to gain new contacts.

For more information see **www.r3.org.uk/coursesandevents**



DVDs

Just because you couldn't make the course doesn't mean you've missed out on the information. R3's DVDs offer a range of courses that can be accessed at your convenience, including:

- Asset tracing
- Business options reviews
- Liquidation
- Personal insolvency
- Practical pensions and employment issues
- Soft skills

The JIEB examinations

To sit the JIEB you need to be a member of one of the recognised professional bodies (such as IPA, ACCA, ICAEW). The RPBs establish candidates' eligibility and enter them by sending their forms to ICAEW. You can still enter via BERR's Insolvency Practitioners Unit if you don't belong to any of the RPBs but have appropriate work experience.

In 2008 the syllabus content was altered and the format changed to a learning outcomes syllabus. Alterations to the syllabus are made by the Joint Insolvency Examination Board at the executive meeting. They also decide on which copy of *Butterworths Insolvency Law Handbook* will be used for that year's examination.

The date of the examinations is now November, and the closing date for applications for the examinations has moved to mid-September.

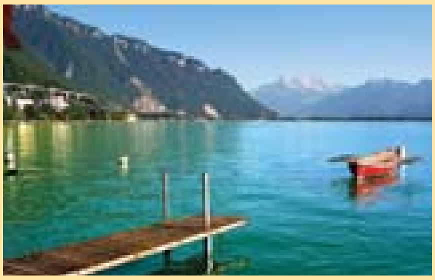
You can apply to the ICAEW for your insolvency licence only after having passed the JIEB examinations and gaining significant work experience.

Going off piste in Geneva!

Jane Moriarty reports on R3's 19th Annual Conference.

Congratulations to Peter Sargent, his conference committee and all of the team at R3 for organising a great conference – a varied and interesting programme on the edge of Lake Geneva. The conference was earlier than normal this year because the INSOL quadrennial conference is being held in Vancouver in June. Given the time of year the committee selected a suitably wintery location – no doubt so we could see what real snow looks like! A number of delegates were heading for the slopes at the weekend to hone their parallel turns (or maybe snowploughs).

The conference commenced with the traditional welcome reception and buffet on Wednesday evening, which was embraced with the normal gusto by the delegates as they settled in for the conference.



> "Sandra Frisby updated the conference on her recent research into 294 pre-packs. Her conclusion was that a pre-pack is a successful tool for rescuing businesses (and jobs) and, while a number these sales tend to be to connected parties, a 'phoenix' should not be roundly condemned."

Opening salvo

The first day opened with Peter Sargent welcoming the delegates and setting the scene for the conference that focused on 'Rescues and the rescue culture'.

Following Peter's warm welcome, Bob Sanderson, president of INSOL International, gave a quick plug for the INSOL conference in Vancouver but also put an intriguing question to the conference: whether the world is becoming more concerned with the process of insolvency than its outcome?

We then moved into a robust analysis of the current economic climate from Dennis Turner. The session, billed as 'How deep and how long? considered the recent economic events and also some of the potential outcomes over the next few years. In typically humorous style Dennis managed to keep the delegates on the edge of their seats for 60 minutes.

The conference then enjoyed a very enlightening address from Philip Ridgway on why IPs need to keep tax at the forefront of their minds followed by a journalist's view of our current economic predicament from Nils Blythe of the BBC. The morning finished with a heartfelt address from James Nichols on the plight of being a good director in the UK and the vagaries on how bad directors get away with it.

Go with the flow

After lunch the conference split into two streams that considered corporate and personal insolvency issues. Each stream comprised three sessions, which were co-ordinated so that delegates could move between the streams for different sessions.

The corporate stream started with a fascinating talk from Neville Khan and Nick Robinson on insolvencies in the sub-prime market. The session focused on how some of the issues had arisen as well as the solutions that were being delivered by IPs to try and produce the best outcome for the creditors' groups. This was followed by the Slaughter and May team of George Seligman and Sarah Paterson talking through a number of the recent bank restructurings in the UK. The corporate session was completed by Stephen Davies QC (Guildhall Chambers) and Stuart Frith (Brooke North) applying Professor Goode's Principles of Corporate Insolvency Law to some recent cases.

The personal stream started with a Chris Nutting (KPMG) and Graham McPhie (Moon Beever) double act on collecting assets outside of the UK. The focus of the session was on the application and impact of the EC Insolvency Regulation and UNCITRAL Model Law. Louise Brittain (Baker Tilly) and Eva-Patricia Stormann (Secretan Troyanov) then followed this with a session on the issues arising from realising a bankrupt's assets in Switzerland and particularly some of the issues that can arise if you get it wrong. The personal stream finished with a legal update from David Peters (11 Stone Buildings) and Charles Turner (PricewaterhouseCoopers) covering both the recent case law and also the impact of the new legislative changes.

The 'free evening' followed in traditional style and the concession of a slightly later start on the Friday morning was much appreciated by the delegates.

The Friday line-up

Friday morning started with a development training slot from Ros Taylor. Ros gave the delegates her ten commandments for success, which included advice on how to be successful and how to de-stress – very useful advice in these busy times.

The morning proceeded with an interesting and timely update from Dr Sandra Frisby on the next stage of her research into pre-packs. Her recent research has been around the success of pre-packs as a rescue tool and she updated the conference on her research into 294 recent pre-packs. Sandra analysed the success rates in terms of sector and sales to connected parties. Her conclusion was that pre-packs are a successful tool for rescuing businesses (and jobs) and, while a number these sales tend to be to connected parties, a 'phoenix' should not be roundly condemned. However, she did caution that the level of press and public interest in this area at the moment may lead to 'perception' issues for IPs trying to do their job.

The sessions then continued with Peter Sargent and Catherine Burton questioning what the man in the street thinks of IPs and the profession. This was followed by Victoria Jonson and Simon Elliott considering what we can do as a profession to manage our image more effectively. A series of soap box sessions enabled members to air their views, which ranged from fees, to prepacks, to the OR.

The conference closed with Nick O'Reilly giving some feedback on the members' views and Peter Sargent setting the scene for next years conference, which is planned for Vilamoura, Portugal.

The grand finalé

This year's gala dinner was held at the Batiment des Force Motrices, on the island on Lake Geneva. The surroundings were magnificent and following a typically Swiss meal the guests were entertained by an excellent speech from The Rt Hon William Hague MP. A very fitting end to what was a superb conference. ☐

Jane Moriarty is a partner at KPMG LLP.

Career progress

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

			
John Carpenter is a senior corporate recovery manager for Tenon Recovery. He won the Insolvency Practitioners' Association prize for first place in 2007.	**Christina Wright is an assistant director in the restructuring department at Ernst & Young. She won the PricewaterhouseCoopers prize for second place in 2007.**	**Kevin Pinkerton is a senior associate at Freeth Cartwright. He won the Insolvency Lawyers' Association prize in 2007.**	**Lisa Lappin is a business recovery and insolvency manager at Moore Stephens. She won the Leonard Curtis price for third place in 2007.**
WHAT IS YOUR BACKGROUND?			
I knew I wanted to be a chartered accountant when I graduated in mathematics from the University of Sheffield. I was keen to see jobs through from start to finish, so I accepted a training contract with a small firm. On qualifying as an ACA in 1997 I continued to work in general practice before joining the audit team at Tenon. In 2004 I did a corporate recovery secondment and haven't looked back.	Like many of the other 2007 winners, I am originally from Northern Ireland and in fact went to the same secondary school as Kevin Pinkerton. When I finished school I moved to Reading to work for Arthur Anderson, before attending the University of Manchester and getting a first in my degree in accounting and law. After graduation I travelled to Canada and Nepal, and then joined Ernst & Young in 2000.	When I finished school I left Northern Ireland to read law at the University of Manchester, and immediately followed my degree with the LPC at Manchester Metropolitan University. I trained at a commercial practice in Manchester city centre and have specialised in corporate recovery and insolvency law since I was a trainee solicitor. I joined Freeth Cartwright in 2007.	I studied law at Queen's University Belfast, but didn't intend to qualify as a solicitor. Upon graduation, I saw an advert for trainees at Moore Stephens. I wasn't sure what insolvency involved, but I applied anyway, got the job and stayed with them for four years. I relocated to work for RSM Robson Rhodes in London for four years before rejoining Moore Stephens. I sat the JIEB in December 2007 and have had a full IP licence since January 2009.
WHAT DO YOU LIKE ABOUT YOUR JOB?			
I find my job interesting every day as I'm continually learning new things to understand clients' businesses. I particularly enjoy the legal aspect and keeping up-to-date to ensure my advice is current. There are always a lot of stakeholders in a case and our work makes a real difference to them. I also get to work with some great people.	I tend to have a very varied day! Insolvency is an exceedingly fast-moving area and things can alter dramatically overnight, so it keeps me on my toes. I enjoy the challenge of the job: working out and carrying through the strategies needed to bring about the best result. I also enjoy meeting lots of different people.	It's very much a client-facing role; in some areas of law, you rarely get to meet the clients. I have a mixed role in terms of court-based work and non-contentious transactional work, which keeps it varied. I touch on all areas of law in my role, which tests my knowledge and keeps the job interesting – I never get bored.	I had been building up to this for a long time. I have a lot of experience but it's a big step to take appointments and handle my own cases. I continue in the role I had before but I now have my own portfolio of cases too. I saw in the new year with my first appointment but the challenge has only just begun – I'm having a baby in May!
HOW IMPORTANT WAS TAKING THE JIEB FOR YOUR CAREER PROGRESSION?			
Taking the JIEB showed my commitment to a career in corporate recovery, helped to build on my technical knowledge and led to a promotion. I think it's a 'must have' exam for anyone who's serious about a long-term career in insolvency.	It's generally accepted where I work that to make it to partner in restructuring, you need to take the JIEB – so I did. I'm quite ambitious and would like to advance to be a partner within the next three to five years.	It wasn't a necessity but I had always fancied the challenge of the JIEB. I would say it is now less common for lawyers to take it, but it is an advantage so it gives me an edge! Many of my clients are IPs, and have been through the exams themselves.	It was an essential step, as I knew I wanted to use my IP licence and not just sit on the qualification. I couldn't do the job that I do today without the JIEB but the exams weren't a quick fix – I have nine years of insolvency experience.
DO YOU HAVE ANY TIPS FOR TAKING THE JIEB?			
Understand how big a commitment it is in terms of time. Work out how you learn best and make sure you give yourself time off within your study timetable. Start early and work steadily – don't cram.	Start revising early in the year and work hard. Be disciplined in your revision, especially if you're working. Don't be tempted to cram – it won't work!	Attend all the courses and listen to the tutors – they know what they're talking about! Study consistently and don't cram or try to do too much too soon. In the exam itself be systematic and don't panic.	I found the BPP courses invaluable, and travelled to England on several occasions to attend them. I'd also recommend starting independent study early – I built up slowly from March 2007.
WHAT DO YOU THINK ARE THE KEY SKILLS FOR AN IP?			
Commerciality above all else. The ability to understand complex information quickly. Be able to spot opportunities and risks. Have strong people skills.	You need to be able to act impartially and have a commercial mindset. You also need technical skills. It's important to build a strong and trustworthy team and be a good project manager.	You need to be pragmatic and tenacious, with good people skills. It's also important to have a balanced approach to the different scenarios you will face.	You need to have practicality, commerciality and technical ability. You also need to make sure you keep up to date on legislation.

Joint Insolvency Examination – November 2008

Congratulations to all the successful candidates, as listed below.

A

Alford L (8233) Barry
Allen C (8129) Worcester
Allen P (8054) Worthing
Allen P (8019) Bangor

B

Baggs S (8104) Erith
Bailey A (8071) Sutton
Barker R (8044) Hockley
Barley P (8220) Littlehampton
Bayliss R (8135) Leamington Spa
Bougan S (8132) Birmingham
Bretmaisser M (8185) Doncaster
Brewer M (8249) Woodbridge
Brooking W (8052) London
Buchanan J (8055) Sidcup
Burns N (8047) London

C

Campbell C (8122) Birmingham
Campbell S (8212) Pewsey
Chatterton M (8154) Salford
Clark C (8140) Leicester
Clarke N (8206) Clevedon
Cook S (8089) Watford
Cordon A (8258) Derby
Coulton C (8255) Nottingham

D

Delaney M (8143) Preston

F

Field M (8218) Eastleigh
Fish A (8246) Cambridge
Fowler L (8038) London

G

Garside J (8150) Salford
Garvin J (8235) Newcastle upon Tyne
Gilbert R (8209) Bristol
Griffiths D (8127) Walsall

H

Harold P (8148) London
Harsley C (8198) Bradford
Hennelly J (8058) London
Higley P (8059) Stansted
Holland D (8208) Weston-super-Mare
Howard P (8223) Reading
Humphreys L (8083) Tring
Hyde A (8075) Greenhithe

I

Irwin S (8024) Belfast

JIEB 2008 prizes winners

Insolvency Practioners' Association Prize for First Place
Surinder Bougan

PricewaterhouseCoopers Prize for Second Place
Jane Garvin

Leonard Curtis for Third Place
Anthony Moss

Insolvency Lawyers' Association Prize (awarded to the lawyer with the highest mark)
Jane Garvin

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

J

Jagger A (8060) London
Jimmieson K (8062) London
Jones R (8076) Epping

K

Kallias M (8078) Nicosia
Kendall A (8061) London
Kirk N (8186) Sheffield

L

Lewis G (8192) Leeds
Limb G (8137) Coventry
Little A (8238) Newcastle upon Tyne
Loebell C (8202) Leeds
Lyle D (8213) Southampton

M

Marston J (8203) Harrogate
Milne B (8010) Glasgow
Minton A (8214) Romsey
Mitchell A (8094) Leigh-on-Sea
Morton S (8250) Norwich
Moss A (8161) Knutsford
Mubarik M (8082) Maidstone

N

Nazir M (8207) Bristol
Newell C (8045) High Wycombe
Nichols M (8051) Stanford-le-Hope

O

O'Donnell B (8023) Newry

P

Palmer P (8147) Stalybridge
Peat M (8088) St Albans
Pitt S (8106) London

R

Render D (8199) Leeds
Rhodes B (8084) London
Rimell M (8134) Smethwick
Roberts G (8194) Sheffield
Roberts S (8256) Nottingham
Robson D (8200) Leeds
Rose D (8068) London
Ross A (8201) Leeds
Royce M (8195) Batley
Royle I (8197) Leeds
Royle J (8196) Leeds
Rumsey A (8219) Bournemouth

S

Samuels S (8097) Rochester
Sargeant A (8187) Newcastle upon Tyne
Smith G (8012) Aberdeen
Stevens A (8126) Hilton Head

T

Tappin M (8041) Chatham
Thomas L (8242) Plymouth
Thurbin T (8042) Beckenham
Trask B (8230) Cardiff

W

Walker A (8189) Leeds
Warwick R (8215) Southampton
Watling A 8224) Fareham
Winterton P (8165) Manchester
Wolsey D (8133) Rugby
Wood A (8121) Loughton

Analysis of November 2008 results

Papers sat	Papers passed				
	3	2	1	0	Total
3	63	26	25	17	**131**
2	–	5	10	8	**23**
1	–	–	48	49	**97**
Total	**63**	**31**	**83**	**74**	**251**

Finding time and money to take the JIEB

Claire Buijs shares her experience and offers advice to others facing the difficult decision of when to take professional exams and how to afford to sit them.

For many in the profession – but certainly not all – the key question in relation to taking the Joint Insolvency Exams (JIEB) is not 'if?' but 'when?'. This was definitely the case for me, as during my first year in the industry the exams became a career goal. They were my focus, and I saw them as an important part of my career progression.

Preparing for the Joint Insolvency Exams

I spent seven years studying off and on to get the three preliminary qualifications as well as taking the Certificate of Proficiency in Insolvency (CPI) in between, as I felt this would be a good stepping stone to the JIEB. Of course, the painful irony was that a couple of months after I passed the final preliminary exam, the rules changed and these are no longer required. In retrospect, I am glad that I took those exams although I did feel slightly peeved at the time. Having done European policy as a degree it was useful to learn the accounting, tax and legal principles that each of the courses taught. The process also kept my hand in when it came to the practicalities of professional exams, being used to studying after work and on the weekends. Although hard work, this allowed me to build up the professional experience that is invaluable not only to pass the JIEB but also to progress in your career afterwards.

It is hard to say whether the CPI or other exams should be a pre-requisite for the JIEB, but I would certainly recommend them for non-accountants. I think many people who have sat both the CPI and the JIEB would encourage others to do the same as, if nothing else, it is excellent preparation.

Professional and financial support for the JIEB

To return to my original question; for some, selecting when to sit the JIEB may not be a personal choice. The cost of the exams and courses prevent most from financing it personally, and instead being reliant on employers. Firms range in their attitude to putting candidates forward so if you are serious about study and are looking for a new job it is a good idea to raise the point at interview and get the undertakings you need. As well as the financial support, it is important to consider the professional support you will need at work while you are studying.

Taking the JIEB at the right time for you

Even once the delicate issue of finance is dealt with the answer is still not straightforward. Two other factors require consideration: the personal and professional impact of the JIEB.

Firstly, the personal: unfortunately for some the opportunity can arise at the same time as other significant events, such as marriage or starting a family. Needless to say, most people manage to avoid a clash of the titans and aim to sit the exams when things are fairly stable at home.

Secondly, the professional: there is always a wide range of age and experience in the JIEB candidates in any one year. Now that the length of experience requirement has been reduced, the exams have been opened up to many more young hopefuls. There are a number of benefits to taking the exams early in your career; you may be more energetic, less likely to question what you have to learn and more open to new ideas. You can also get the hard bit out of the way before all your time is absorbed by family and work commitments. On the other hand, some argue that you need extensive professional experience to pass the exams. I don't believe that is the case but I would suggest that in terms of your ability to get the most out of the exams for your career progression, to sit the JIEB with three to five years' experience is optimal. To be at assistant manager level when you sit the JIEB is a good balance between experience and responsibility.

Dealing with life after the JIEB

Depending at which stage you take the exams – irrespective of a pass or a fail – the process can be very useful in boosting confidence, making contacts among peers and focusing ambition. The information you learn for the exams will give you sound technical knowledge for the workplace and although parts of this will fade with time, the ability to pick up the Insolvency Act and find what you need will remain.

The impact of passing the exams should not be underestimated. Your earning potential increases immediately, and while we all know it's not just about the money, there won't be many stages of your career at which this happens to such an extent. Before taking the JIEB this was certainly a consideration for me, but what I hadn't thought about was how I would feel at having achieved what had been my 'end goal'. After all those years knowing that I still had to study it seems strange not having that looming over me any more. Now I am free to focus on what the next few years will bring, with the confidence that I have both the experience and qualifications to be an Insolvency Practitioner. To all those trying to work out when it is best to take the exams: speak to friends and colleagues who have done them, as their advice could prove to be invaluable. ☐

"Firms range in their attitude to putting candidates forward so if you are serious about study and are looking for a new job it is a good idea to raise the point at interview and get the undertakings you need."

Claire Buijs is a corporate restructuring manager at RSM Bentley Jennison.

Old dogs and new tricks

Adrian Hyde shares his experience of taking professional exams as a mature student and offers advice to everyone preparing for the JIEB.

I am still unsure precisely why, in early September 2008, I decided to take the JIEB. With little more than eight weeks to go before the sitting, it was a tough challenge to accept. I was not a complete novice in the JIEB arena, having first undergone this trial by ordeal in the mid-nineties. Clearly my performance was lacking at that time and as a lawyer with no interest in seeking formal appointments, I was not inclined toward a re-sit.

A mid-life career change

Moving forward to August 2008 and in a life-changing decision (*not* a mid-life crisis!) I decided to go over to 'the dark side' and join an accountancy practice. Suddenly there was a real imperative to qualifying and obtaining a licence. The contrast between the two sittings, more than ten years apart, was marked, not least by my change in approach and knowledge.

My first sitting was in the early days of my career, and being blunt, I knew a relatively small portion of the syllabus; I was learning the subject in order to pass the exam. October 2008 was entirely different. As an elder member of the insolvency sector it had been more than a decade since I had needed to 'study'; the prospect of which was terrifying. The study pack arrived and I realised the enormity of the task before me; six dense A4 manuals and question banks running to hundreds of pages each, an ethics and SIP manual, guidance notes, pass cards and audio CDs.

So much to learn, so little time

I began reading the manuals at a steady pace to learn the detail, as I had first time round. I soon realised that with 12 days of intense revision training (revision of work that I hadn't done!) and three days of mock exams, it would be an impossible task to work through the manuals – I didn't have time. Then one day I had a breakthrough, a realisation that it wasn't a hopeless task. The difference this time was that I had lived rather than learned the syllabus: I had acted on almost every type of insolvency over the years – I had lived on-site on trading jobs and gained commercial experience, I had dealt with challenges to the decisions of meetings – and the real cases from years ago came flooding back.

Perfecting exam technique

The other difference with the papers of the new millennium was the approach that was required. With open book and no optional questions, exam technique was clearly key. Having not sat an exam for more than ten years, exam technique was going to be a significant part of the course for me. The most basic part was learning to write almost non-stop for three hours without suffering from cramp or needing a hand transplant! As something of an old fogey the concept of a flight plan, of ordering questions and sub-parts, prioritising easy marks and certain types of questions was entirely alien. 'In my day…' as your parents say (in a Yorkshire accent!), you went in, sat down, started at the beginning and finished when they said stop.

> "As an elder member of the insolvency sector it had been more than a decade since I had needed to 'study'; the prospect of which was terrifying."

However, as we were told on the course, the majority of the papers would require four or more hours to complete properly, in an exam of only three and a half hours. I was quickly persuaded that I did not want to hear 'stop writing' when I was a third of the way through my strongest question, simply because it was number four of four! And once again, there was a moment of revelation: what do I do in my job every day? I have too many things to do so I pick the easy wins, the quick short elements that can be disposed of, warming up for the space I have made in my day for the tough jobs that I can excel at. It's the JIEB exam technique by a different name.

The examinations themselves

So, at the end of the day – as one of the more mature candidates to sit the paper – in a strange way I was better prepared this time round. I had syllabus knowledge and life experiences in my armoury. However, there is one caveat; one can never be prepared for the experience of 13-and-a half hours sat at a desk no larger than a TV dinner tray that is laden with pens, a calculator, a question paper, answer pads and a 2kg text book. Hopefully I will not need to endure it again, but only time and the JIEB board will tell! □

Adrian Hyde is a partner at Chantrey Vellacott.

R3 events, courses and conferences

Date	Event title	Venue
March		
2	North West Regional Meeting	Old Trafford, Manchester
5	Trading Insolvencies	The Midland Hotel, Manchester
6	R3 & R3 Scottish Women in Insolvency Group PSYBT Charity Lunch	The Hilton Grosvenor Hotel, Glasgow
12	Business & Options Reviews	Radisson SAS, London
17	Liquidations	Burlington Hotel, Birmingham
19	Yorkshire Woman's Group University Challenge	TBC
24	Introductory Programme – Personal Insolvency 2	etc Venues, London
24	Introductory Programme – Personal Insolvency 2	Deloitte, Birmingham
25	Southern Regional Meeting	Grant Thornton, Southampton
26	Introductory Programme – Personal Insolvency 2	Irwin Mitchell, Leeds
26	Directors' Duties	Holiday Inn, Bloomsbury, London
26	Legal Update	Holiday Inn, Bloomsbury, London
26	Yorkshire Regional Meeting	TBC
27	South West and Wales Women's Group Meeting	Engineers House, Bristol
31	London Regional Meeting	Plasterers' Hall, London
April		
21	South West and Wales Regional Meeting	The Bristol Golf Club
23	Directors' Duties	Cedar Court Hotel, Bradford
23	Legal Update	Cedar Court Hotel, Bradford
27	Eastern Regional Meeting	Murray Edwards College, Cambridge
28	Trading Insolvencies	Grange City Hotel, London
29	Midlands Regional Meeting and AGM	TBC
30	CPI Workshop	Ernst & Young, Manchester
May		
7	Business & Options Reviews	Copthorne Hotel, Newcastle
12	Introductory Programme – Rescue 1	etc Venues, London
12	Introductory Programme – Rescue 1	Deloitte, Birmingham
13	CPI Workshop	Lawrence Graham LLP, London
13–14	The Lite Conference	Crowne Plaza, Chester
14	Introductory Programme – Rescue 1	Irwin Mitchell, Leeds
19	Liquidations	Holiday Inn, Bloomsbury, London
21	Business & Options Reviews	Copthorne Hotel, Birmingham
21	South West and Wales R3 Golf Day	Bowood Golf Club

For further information on R3 courses and conferences, please visit the R3 website **www.r3.org.uk**, where you can download the full 2009 programme. Alternatively, call the Courses team on 020 7566 4234 to request a programme by post.

regional events   R3 events