

CCCS NORTHERN IRELAND (LIMAVADY)

2009 - A SNAP SHOT!

JANUARY – NEW YEAR CHANGE!

The New Year (2009) began with TCS training for the CCCS NI Counsellors. The three days of intensive training, carried out on 19th, 20th and 21st January, was delivered by Simon Donlan, who was excellent in talking Counsellors through the new system. Further support was provided by Chester Counsellor Caroline Hamilton who acted as their 'TCS mentor' during their first Counselling calls using the new system. Caroline was on hand to deal with any initial problems and to answer any questions arising from its use – this ensured that minimal disruption was caused and the highest level of service was maintained.

FEBRUARY – CCCS ANNUAL CONFERENCE!

The CCCS Annual Conference (2009) was held on 10th and 11th February with our Counselling Centre Manager Debbie Mills attending on the second day, accompanied by Counsellor Tara McKinney. The venue for the conference was the Royal Armouries in Leeds and took place from 9.00am to 4.30pm with a morning session of speeches charting the achievements of 2008 and the aims for the year ahead. The afternoon session was fun packed with 7 group activities including snakes and ladders and buckaroo, giving colleagues the opportunity to interact and get to know one another, whilst also learning more about the Charity. Debbie and Tara returned full of praise for the Conference – Samantha and I are now looking forward to attending in 2010!

MARCH – A NIGHT AT THE THEATRE!

The Millennium Forum in Derry was the venue for an evening of good food and entertainment for a few of the CCCS ladies (Debbie, Nuala, Frances and myself), along with some of our LCDI colleagues. The evening began with a lovely meal in Encore Brasserie, which everyone thoroughly enjoyed. From there, we progressed to the main theatre to watch a stage production of Evita (with fabulous music by Andrew Lloyd Webber). I think everyone agreed that the cast put on a great performance - now we are just trying to decide what show to book next!

APRIL – HELLO TO DROs!

Monday 6th April marked the introduction of the Debt Relief Order, a new form of debt relief for those living in England and Wales. However, as yet, this has not been introduced in Northern Ireland. The Insolvency Service issued a consultation paper here on 11th February 2009 and Consultees were asked to respond by 6th May 2009. The latest news is that it is hoped that the scheme will be introduced in Northern Ireland in 2011. At present, Debbie Mills is liaising with the Insolvency Service, who approached her to discuss our regional office being the competent authority in Northern Ireland. Although some time away yet, its introduction is being much anticipated by both Counsellors and clients alike.

MAY – GRANT THORNTON SEMINAR!

The Annual Grant Thornton Personal Debt Seminar took place on Tuesday 26th May at their office, based at Clarendon Dock in Belfast. This year, it was attended by Debbie, along with her colleagues Frances and Yolande. Speeches by Gareth Neill (who works within their Recovery & Reorganisation group) and Edmond Sinclair, who focused on the subject of house repossessions, were deemed to be very informative and pertinent in the current credit crunch.

JUNE – STRATEGIES COURSE!

On the 9th and 10th of June I attended a 'Strategies' training course, which was held at Advice NI in Belfast. Advice NI delivers money advice training throughout the year under the Wiseraadviser programme, with courses offered at both generalist and skilled levels. The comprehensive two-day Strategies course covered areas including 'assessing financial circumstances', 'identifying a strategy', 'preparing and presenting arguments', and 'implementation'. The course offered the opportunity to participate in group-based exercises, requiring everyone to apply the information that had been conveyed throughout the two days to case study examples. For me, this was a very beneficial course and one that I would thoroughly recommend to those working in the field of money advice.

JULY – WHAT IS A TIME ORDER?

'Time Orders' was the subject matter of a two day training course, attended by Counsellors Frances, Yolande, and Tara in July. A Time Order, as defined in the Skil Information Library is, "*Where the court changes the terms of a regulated credit agreement. A time order can change the monthly payments, reduce the interest, and extend the length of time the client has to repay the debt.*" Although Time Orders are used in England and Wales, they are not used in Northern Ireland, despite legislation existing to govern their use. In Northern Ireland, CAB and Housing Rights are at present trying to encourage their use and are looking for test cases. Watch this space.

AUGUST – LEEDS HERE WE COME!

The end of summer was marked by a trip to CCCS Leeds for Review Counsellor Myra McKeown and myself (Claire), as Administrator. We accompanied Debbie who had arranged for us to visit various CCCS Departments, namely Helpline, Appointments and Counselling Support. It was nice to be able to put names to the faces of our colleagues and to see the central hub of CCCS. In each Department we were given an overview of their work and had the opportunity to listen to client calls. A big thank-you to Leeds for their warm welcome!

SEPTEMBER - CCCSVA, AN UPDATE!

We were all very happy to welcome CCCSVA Insolvency Practitioner Jackie Westerman to our office on Wednesday 9th September. The purpose of Jackie's visit was to give a PowerPoint presentation about the work of CCCSVA, since it became operational on 16th April 07. Jackie charted their achievements over the past 2 years, outlined the impact, which CCCSVA has had on the Industry and explained

the IVA process from start to finish. I think my colleagues would agree that the presentation was very informative and the Counsellors all welcomed the opportunity to ask questions and get clarification from the expert! I think one of the comments which Jackie noted at the end of the presentation, '*Not on your own at a time of need,*' really highlighted the excellent service which this team are providing!

OCTOBER - IT'S A GIRL!

On Saturday 10th October, Counsellor Yolande Butcher gave birth to a beautiful baby girl, weighing 8lbs. Yolande and her husband Gerry named their bundle of joy Aoife – as you can all see from the picture, she is just adorable! The latest report is that she is eating and sleeping well, so Yolande is a very lucky mummy. Although she is very much missed in the office, we are all glad that she is enjoying motherhood.

NOVEMBER – CONGRATULATIONS TARA!

A nice surprise arrived for Counsellor Tara McKinney on Monday 9th November – a lovely bottle of white wine and a yummy box of chocolate truffles. Tara was the winner of the CCCS Branch (Limavady) incentive scheme for September, run by Justin Fordham and Robert Hopkins from Rock Financial Consultants Ltd. To be eligible for the prize, Counsellors had to refer at least 2 cases to Rock in that month and the winner was decided according to the largest savings that Rock were able to make for a client. Well done Tara!

DECEMBER – CHRISTMAS PARTY TIME!

This year our Christmas Party, with our Partner Organisation LCDI (Limavady Community Development Initiative) was held on Saturday 5th December in the Best Western White Horse Hotel – a lovely 4 course meal and music by Lee Roy Brown Band and Disco Mania ensured that the festive celebrations got off to a good start!

WHAT'S HAPPENING IN 2010!

2009 has been a busy year for everyone here and we are all looking forward to the opportunities and challenges that 2010 will bring. To give you a brief insight, here are just a few things happening in 2010:

- continuation of the Debtline NI promotional campaign
- Debbie, Myra and Tara will be attending the CCCS New Year Ball at The Queens, Leeds on 30th January
- Samantha and I are looking forward to the CCCS Annual Conference in February.

Well, that's it from CCCS NI. All that is left to say is a very Happy New Year to all our CCCS colleagues, wherever you are!