

PRESS RELEASE

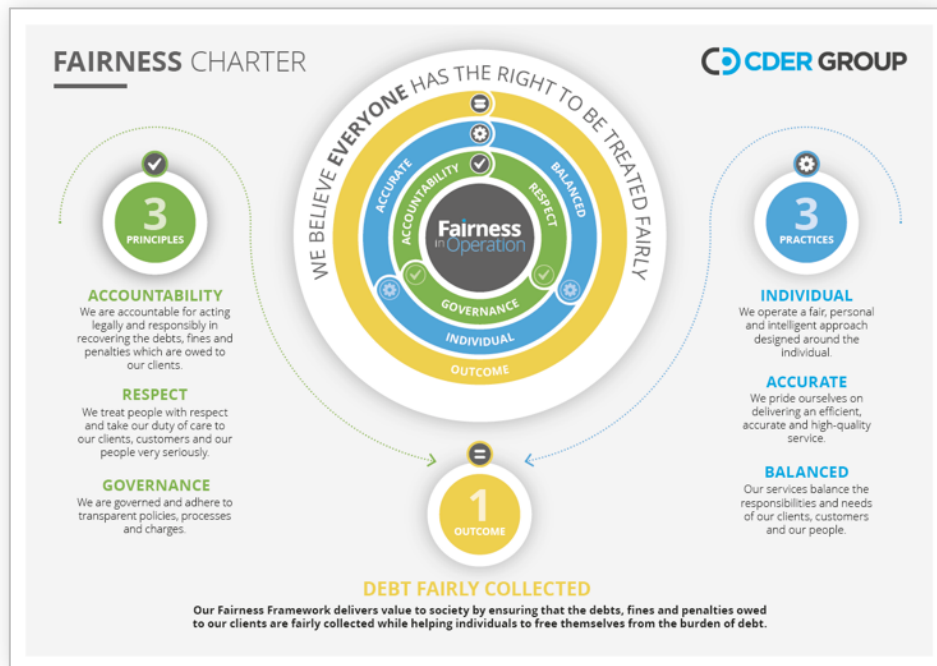
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Announcing the launch of CDER Group, the new name for JBW Group, Phoenix Commercial Collections & Collect Services.

JBW Group has today announced that Phoenix, JBW and Collect Services have merged together to form a single company, CDER Group, with the combined aim of delivering 'Fairness in Operation' across the collections and enforcement industry.

Nick Tubbs, Chief Executive said: "I am absolutely delighted to have achieved this important milestone in our company's history and strategic evolution. The efforts of our incredibly experienced and talented team, several months in preparation, have culminated in the creation of a new organisation that combines the very best of our valuable heritage with a new vision and commitment for the future. Whilst this significant change marks the end of the JBW, Phoenix and Collect Services brand names, the new company now brings together the significant knowledge, skills, experience and IT capabilities of these former companies and together we believe we are even better positioned to meet our clients' needs."

Tubbs continued: "At this critical time in the UK recovery, as a leading participant in the collections and enforcement industry, it has never been more important for us to ensure we raise the standard of good conduct and practice in everything we do. United by our common vision to deliver 'Fairness' and 'Operational Excellence', and as part of our preparations, we have also been working hard over the past several months to roll out a new core operating framework groupwide that will deliver greater efficiency and quality of service for clients and set a new standard of 'Fairness in Operation.' Our new Fairness Framework includes substantial commitments to clients, customers, employees and all of our stakeholders. This is summarised by our Fairness Charter, which embodies our core belief that 'Everyone has the right to be treated fairly'."



Now Launched: New CDER Group Fairness Charter & Framework

Sir Martin Narey, former Chief Executive of Barnardo’s and Director General of the Prison Service, who was knighted in 2013 for his services to vulnerable people and chairs the Independent Advisory Group that scrutinises CDER Group’s policies and operations, commented: “Since I was first introduced to the world of Debt Collection, I've discovered a wider industry which is vital – there is a necessary civic responsibility to pay things like Council Tax and Traffic Penalties – but where treatment of the frequently vulnerable debtor has sometimes been unacceptably harsh. What I've witnessed in JBW and its other group companies over the last two years has been a committed and conscientious effort to treat debtors with respect, to identify and support the vulnerable, and where the concept of fairness has been put at the heart of the company. I'm in no doubt of the new organisation's determination to collect debts effectively but sympathetically and I have every admiration for the vision and commitment of the leadership team as they embark on the next exciting stage of their journey under their new brand.”

Paul Caddy, former MD of Phoenix and now CDER Group’s Director of Central Government Services, added: “ ‘Fairness in Operation’ reflects key principles that will drive continued improvements across the enforcement sector. As someone who worked closely with the Ministry of Justice to shape the TCOG (Taking Control Of Goods) reforms prior to their implementation in 2014, I am pleased to reflect on their successes. For example, CDER Group achieves 50% of cases settled at the compliance stage and already identifies 40% of customers as potentially vulnerable, resulting in tailored interventions. The reforms have promoted sector-wide investment in Body Worn video evidence, contact centre technology, training in professional standards and vulnerability identification and support.”

Caddy added: “Of course, there is always more that can be done. Our clients rightly expect improvements in operational delivery and the industry needs to evidence both the benefits to the wider economy that enforcement delivers, as well as continuing to treat all customers fairly and improve the treatment of those who are potentially vulnerable. One of the principle factors behind Phoenix Commercial joining with JBW in 2018, was the commitment to embed fairness across the whole business and to commit the investment to develop a Service Quality Dashboard, to evidence, with oversight from an Independent Advisory Board, that fairness in operations is delivered in practice. The CIVEA Code of Compliance Audit is a recent initiative that demonstrates the wider commitment to establishing effective self-regulation to evidence professional standards across the sector.”

“This commitment means we must make additional efforts to ensure we identify and protect the vulnerable for the good of our clients, all of their customers and for society as a whole. To that end, as we launch our new brand and commitment to fairness, we are also publishing our Vulnerability Strategy which contains 11 principles that exceed current best practice standards. It has five key objectives: engage, identify, empathy & flexibility, referral and resolution. Our aim is to engage and identify vulnerability or potential vulnerability at the earliest opportunity and use the 11 vulnerability principles to guide us in treating customers fairly and supporting them properly.”



Now Published: New CDER Group Vulnerability Strategy containing 11 vulnerability principles

Carole Kenney, Director of Customer Care & Welfare, added: “Understanding vulnerability is key to our delivery of fairness. In 2019, we identified 40% of customers as being potentially vulnerable. In the wake of COVID-19, we recognise there are likely to be far higher numbers of vulnerable customers and that is why it is so important that we put these additional measures in place. Our Fairness Charter makes a number of commitments to vulnerable and potentially vulnerable customers through accountability, respect and our provision of balanced and individual resolutions. Ultimately, this is ensured through governance from our Independent Advisory Group.”

Kenney continued: “In support of this strategy, our significant investments over recent months have also included creating a dedicated centre of excellence for our newly enlarged Customer Care and Welfare teams and we have now provided extensive ‘Fairness’ and Vulnerability training and familiarisation across our group. In addition, our operating model is supported by rigorous quality and performance measures, all recorded and tracked by our market-leading case management tool, Edge, and hosted in our state-of-the-art secure cloud infrastructure.”

John Mason, Director of Road Traffic and Road User Charging Services, stated: “We recognise that any customer referred to us for collection and enforcement activity may be vulnerable or potentially vulnerable. Vulnerability does not remove their debt liability but there are a number of ways in which we can support vulnerable customers, through our specialist Welfare Team or through referral to a regulated debt advice agency or charity, or in cases of particularly vulnerable customers, by returning the case to the client.”

Andy Cummins, Director of Local Government Revenues, added: “The recovery of public debt, and in particular council tax, is essential to funding local services. We are living in unprecedented times when public funds will be more critical than ever before, yet a higher number of taxpayers will face financial difficulty. The review into public debt collection is likely to advocate a move to more typical debt collection recovery practices such as letters, outbound calls and messages. Whilst enforcement should always follow the completion of a comprehensive internal collection process, it is vital that the sanction and remedy of enforcement is available to deter potential defaulters and support local authorities to maximise essential income. There is yet to be published any verified comparative data between enforcement agencies collection rates and those of a debt collection agency recovering post-liability order cases. From the experience of our own debt collection agency, PS&P, we have seen that the contrast in collection rates for delinquent debt, using debt collection and enforcement methods, is considerable and therefore an effective enforcement service is a necessary remedy for public debt collection. That is not to say that it cannot be fair to the customer and our Fairness Framework will set a new high standard for fair collections and enforcement.”

Mason concluded: “Our Vulnerability Strategy and Fairness Framework ensure we balance support and the repayment of debt in a sustainable manner and are the essence of ‘Fairness in Operation’, setting a new standard for fair, responsible and effective collections and resolutions.”

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EDITOR’S NOTES

ABOUT CDER GROUP

Compliant Data-led Engagements & Resolutions – CDER Group is a national, full-service collections and resolutions company with over 1,050 employees and agents, collecting over £250m annually and with three centres of excellence in Bolton, Darlington, London, led by experienced industry specialists in Central Government, Traffic & Road User Charging and Revenue Collection. CDER Group subsidiaries, Court Enforcement Services, Rundles and Advantis, are also led by experienced specialists enabling the group to offer its clients direct access to a complete range of services including leading High Court Enforcement & Debt Collection Agency capabilities.

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