

CICM Professional Qualifications

SYLLABUS FOR LEVEL 3 AWARD IN ADVANCED ENFORCEMENT



Chartered
Institute
of Credit
Management

WWW.CICM.COM

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Advanced Enforcement

The CICM Level 3 Award in Advanced Enforcement is awarded by the Chartered Institute of Credit Management (CICM) and has been developed in association with the High Court Enforcement Association (HCEOA) and endorsed by the Civil Enforcement Agents Association and the Local Authority Civil Enforcement Forum to raise the expertise of enforcement agents beyond the minimum set by the Ministry of Justice of a Level 2 Award in Taking Control of Goods.

The award is assessed by a written assignment which requires work-based evidence.

Who is the qualification for?

The qualification is for enforcement agents and any other individual involved in the enforcement industry. The qualification aims to develop and assess the advanced knowledge, skills and behaviours of senior enforcement agents.

What does the CICM qualification consist of?

The CICM qualification consists of one Level 3 unit which is Ofqual regulated. The unit contains five learning outcomes which are easy to study for and test in a robust way.

- Roles and responsibilities
- Taking control of goods in practice
- Customer relationship management
- Advanced enforcement work
- Reflective practice

You can see the unit learning outcomes and assessment criteria in Appendix A. Appendix B explains the content in more detail.

Why take a CICM qualification?

The Chartered Institute of Credit Management is the largest recognised professional body for the credit management community in the world. CICM qualifications such as this Level 3 Award in Advanced Enforcement, are internationally recognised and regulated by the Office of Qualifications and Examination Regulations (Ofqual), CCEA (Northern Ireland) and Qualifications Wales.

How can I study towards the qualification?

You can study in a range of ways towards the qualification, for example by in-company training or through external training, such as online learning or training days with an external provider – search the CICM website for options at www.cicm.com. Training is

likely to cover your organisation's administrative procedures, law, regulations, risk assessment, health and safety, vulnerability and conflict management.

Appendix A and B detail the content which you will need to cover.

Advice on practical assignments

Some learners may not be working in an enforcement area and able to provide evidence of how enforcement has been actioned. Please note, in this case, learners can use hypothetical cases to exemplify how they would carry out an enforcement action. If this is the case, learners should create a fictitious scenario and explain how they would carry out the work and which statutory forms would need to be completed (attaching **blank** statutory forms). Learners could prepare accompanying letters, stating that they are 'acting under the authority of the High Court Enforcement Officer whose name appears on the writ' but in **no** circumstances should learners purport to be an authorised High Court Enforcement Officer or complete a statutory form if they are not eligible to do so.

Learners need to make it clear in their assessment that their answer includes a fictitious case study which has been created to exemplify how they would carry out the enforcement work rather than evidence of an actual case.

How long will it take?

It will depend on your prior experience of enforcement work and training on the current regulations.

The qualification will involve on average 100 learning hours (32 guided learning hours) to cover the award content and prepare for the assignment submission.

How do I register for the CICM assessment?

1. Register with the CICM as a studying member by joining online - [CICM Become a Member | Join Today](#) Alternatively contact the CICM membership team on cicmmembership@cicm.com
2. Register with your preferred training provider and arrange a coach to support you during your study.
3. Request a copy of the Advanced Enforcement assignment along with learner guidance from assessments@CICM.com
4. CICM Awarding Body will send you an entry form prior to the assessment series. Complete this and return it to CICM by the required deadline with the entry fee.
5. Sign the cover sheet of your assignment to confirm your understanding of plagiarism and that the work submitted is your own. Arrange for your coach to also sign the cover sheet to confirm authenticity of the work submitted.

When can I submit the assignment for marking?

You will be able to submit the assignment for marking in January, March, June and October each year.

When will I receive my results and certificate?

You will receive your results ten weeks following the submission of your assignment for marking.

What is the pass mark?

The pass mark is 50%.

How much will the qualification cost?

The qualifying unit involves two fees: CICM registration fee for Advanced Enforcement plus the standard submission fee for the assignment - see the CICM website for further details.

You will also need to take into account the costs of any learning materials and training if your organisation does not provide this.

What help is there for me?

On registration with CICM you will receive studying membership of the Chartered Institute of Credit Management (non-designatory grade). This will give you a range of support, including a Continuing Professional Development (CPD) scheme (see website for details).

If you have a particular condition, such as dyslexia, CICM can make adjustments to the assessment arrangements to enable you to demonstrate your knowledge and ensure your equality of opportunity. The Chartered Institute bases decisions about these matters on advice from an appropriately qualified assessor.

If you would like to find out more about these arrangements, please contact the CICM for advice and the guidance booklet which explains who qualifies for an adjustment and what adjustments can be made.

If you have any other queries, please do not hesitate to get in touch with the CICM Awarding Body (email awardingbody@cicm.org or telephone 01780 727272).

Advanced Enforcement

32 Guided Learning Hours 104 Total Qualification Time

Aim

The unit develops and assesses the advanced knowledge, skills and behaviours of senior enforcement agents.

Syllabus topics

1. **Roles and responsibilities** (22%)

- Powers of enforcement agents
- Obligations of enforcement agents
- Risks associated with enforcement.

2. **Taking Control of Goods** (22%)

- Impact of legal, regulatory and industry frameworks on enforcement
- Prescribed forms for each stage of the Taking Control of Goods procedure
- Key risks of non-compliance associated with form completion
- Relative methods of four ways of Taking Control of Goods.

3. **Customer relationship management** (14%)

- Challenges of managing internal and external relationships
- Positive outcomes for a range of stakeholders.

4. **Advanced enforcement work** (21%)

- Handling enforcement work including customers with complex requirements
- Handling customers with disputes or complaints
- Handling challenging customer behaviour.

5. **Reflective practice** (21%)

- Evaluation of skills and practice
- Assessment of changes in approach and outcome
- Action planning to improve performance.

Assessment

One written assignment which requires work-based evidence.

Appendix A

Level 3 Advanced Enforcement Award

Aim

The unit aims to develop and assess the advanced knowledge, skills and behaviours of senior enforcement agents.

Learning outcomes The learner will:		LEVEL 3 assessment criteria The learner can:	
1	Know the role and responsibilities of enforcement agents.	1.1	Explain the powers of enforcement agents and where they derive.
		1.2	Explain the obligations of enforcement agents.
		1.3	Explain the main risks associated with enforcement.
2	Know the practice of Taking Control of Goods procedure.	2.1	Explain the impact of legal, regulatory and industry frameworks on enforcement.
		2.2	Identify the prescribed forms required at each stage of the Taking Control of Goods procedure.
		2.3	Explain key risks of non-compliance associated with form completion.
		2.4	Assess the relative merits of the four ways of Taking Control of Goods
3	Know how to deliver customer care during enforcement work.	3.1	Exemplify their ability to deliver customer care during enforcement work.
		3.2	Exemplify techniques used to identify and communicate with customers in vulnerable circumstances.
		3.3	Explain a range of arrangements to support customers in vulnerable circumstances.
		3.4	Exemplify their ability to use a range of effective negotiation and influencing techniques during enforcement work.
		3.5	Exemplify their ability to handle verbal abuse and aggressive behaviour.
4	Be able to carry out enforcement work in line with legal, regulatory and industry frameworks.	4.1	Exemplify their ability to carry out enforcement work, including complex and/or difficult cases.
		4.2	Exemplify their ability to handle disputes or complaints.
5	Be able to reflect on enforcement work they have carried out over a period of time.	5.1	Evaluate their overall enforcement performance over the last three months.
		5.2	Assess how approaches have evolved based on this experience.
		5.3	Develop an action plan to improve personal enforcement skills.

Assessment One assignment with work-based evidence

Appendix B

Indicative content

1.1	<ul style="list-style-type: none"> • Key developments of enforcement profession • Importance of enforcement sector • Structure of enforcement sector • Powers of enforcement agent and where they derive, including: <ul style="list-style-type: none"> • Processes leading to the enforcement of areas subject to the Taking Control of Goods procedure for relevant debt streams, e.g. <ul style="list-style-type: none"> – High Court Writ of Control – County Court Warrant of Control – Council Tax – Non Domestic Rates – Parking Fine – Commercial Rent Arrears – Magistrates Fine • Rights and powers of entry in a range of circumstances • Role of police • Obligations of the debtor during the taking control of goods procedure • Fee structure and importance of correct payment handling
1.2	<p>Obligations of enforcement agents, where relevant, including:</p> <ul style="list-style-type: none"> • Training and certification • Taking Control of Goods • Information and confidentiality • procedures, including identification, documentation and form completion • Vulnerability restrictions • action likely to result in a breach of the peace • Handling of relevant goods found on a highway • duty of care when removing and selling controlled goods
1.3	<p>Main risks associated with enforcement, e.g.</p> <ul style="list-style-type: none"> • Data use • Expiry dates • Attendance at address • Risk assessment • Vulnerability • Fee charging
2.1	<p>Legal and regulatory frameworks relevant to enforcement agents, including</p> <ul style="list-style-type: none"> • Powers and obligations conferred by the Tribunals, Courts and Enforcement Act 2007 and associated regulations, including Commercial Rent Arrears Recoveries (CRAR). • Relevant aspects of Human Rights legislation. • Data protection obligations, General Data Protection Regulations GDPR. • Other relevant legal frameworks, e.g. Insolvency rules and Civil Procedure Rules 1998 Parts 55, 70, 83, 84, & 85 • Other relevant regulatory frameworks, e.g. Treating Customers Fairly and Financial Conduct Authority rules <p>Industry frameworks</p> <ul style="list-style-type: none"> • Enforcement Agents National Standards

	<ul style="list-style-type: none"> • Other relevant industry frameworks, e.g. <ul style="list-style-type: none"> – CICM Vulnerability Framework – HCEOA Best Practice & Best Practice on Fees – CIVEA Code of Conduct & Good Practice Guide – CEAA Purpose & Mission Statements <p>Impact on enforcement:</p> <ul style="list-style-type: none"> • Implications of non-compliance • Increased expectations • Changed client expectations <ul style="list-style-type: none"> – Increased focus on customer care and monitoring • Clients and enforcement organisations differentiating on the quality of customer care,
2.2	<ul style="list-style-type: none"> • Prescribed forms as listed in Taking Control of Goods Practice Direction 84: CPR Part 84PD.3—2.1 Rule 84.18 • Removal and Sale of Goods forms
2.3	<ul style="list-style-type: none"> • Key risks of non-compliance associated with form completion, e.g. incorrect form used, illegibility, missing, inaccurate or incomplete information • Process invalidated if non-compliant
2.4	<p>Relative merits of the four ways of Taking Control of Goods:</p> <ul style="list-style-type: none"> • Secure goods on premises where found • Secure on highway where found or within a reasonable distance • Remove and secure elsewhere • Enter into a controlled goods agreement with debtor
3.1	<p>Customer care during enforcement work towards clients, debtor or any other third party, including:</p> <ul style="list-style-type: none"> • For client: clear case reports, prompt and regular payment of funds, access to information by web or telephone • For debtor: clear guidance, answers to queries, clearly completed form and notices • Following National Standards regarding professionalism and conduct • Written complaints procedure • Confidentiality • Time and hours of attendance • Care of people who might be vulnerable, including children.
3.2	<p>Negotiation and influencing techniques, including assertiveness, win:win. Identification 'red flags' and communication with customers in vulnerable circumstances, including:</p> <ul style="list-style-type: none"> • Triggers – behaviours and what is said during enforcement or call with a judgment debtor to indicate potential vulnerability. • Use of conversation tools: TEXAS, BLAKE, IDEA, SPIDER, BRUCE.
3.3	<p>Arrangements to support customers in vulnerable circumstances, including</p> <ul style="list-style-type: none"> • Any safeguarding policies • Support options, departments/external agencies providing debt advice • Self-disclosure about needs • Consent arrangements • Protocols for handling enquiries from third parties • Appropriate communication methods. • Support mechanisms in place for ongoing assistance
3.4	<p>Demonstration of use of techniques including:</p> <ul style="list-style-type: none"> • Negotiation toward win – win outcomes

	<ul style="list-style-type: none"> • Influencing through incentive and consequence • Power of vocal technique and body language
3.5	<p>How to handle verbal abuse or aggressive behaviour, including</p> <ul style="list-style-type: none"> • How to recognise and assess conflict situations • Duty of care of employer and employee • Risk assessment. <p>How to defuse and resolve conflict situations.</p> <p>How to reduce risks associated with potential conflict situations, including exit strategies.</p>
4.1	Handling complex and difficult cases, e.g. ownership and/or exemption disputes, including: time management; case reports, guidance to debtor and accurate form completion.
4.2	<p>Examples demonstrating dispute handling:</p> <ul style="list-style-type: none"> • Enforcement agent's obligations for dealing with real and potential complaints. • Complaint handling – where complaints can be escalated • Report writing
5.1	Reflective consideration of personal skills and abilities in collections work; keeping up to date with relevant changes to approach; supporting others in their development through mentoring/coaching.
5.2	<ul style="list-style-type: none"> • Performance results based on financial and qualitative targets, e.g. prompt and regular payments of funds received, prescribed form accuracy, clear case reports, identification and correct handling of cases involving vulnerable customers. • Improved skills and abilities • Change in approach, attitude, confidence • Reasons for change
5.3	Reflective consideration of gaps in personal skills and abilities in enforcement work; seeking feedback and acting on it to improve performance; building capability through ownership of own development; identifying opportunities to improve work practices using SMART goals.

Useful contacts

Learner study advice service Operates 9am to 5pm, Monday to Friday	Tel: 01780 722909
Learning co-ordination service	Tel: 01780 722909
Free advice on studying for CICM qualifications	Email: info@cicm.com or telephone 01780 722909
Assessment or examination queries	Email awardingbody@cicm.com or telephone 01780 722722
Advice on CICM membership	Email cicmmembership@cicm.com or telephone: 01780 722903
Advice on HCEOA membership	Email: Pauline.hayward@hceoa.org.uk
Study material	CICM Learner Wider Reading List
Subscriptions and accounts	Tel: 01780 722908
CICM website	www.cicm.com
HCEOA website	www.hceoa.org.uk

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Chartered Institute of Credit Management

The Chartered Institute of Credit Management (CICM) is the largest recognised professional body in the world for the credit management community. Formed over 75 years ago, the Institute was granted its Royal Charter in 2014. Representing all areas of the credit and collections lifecycle, it is the trusted leader and expert in its field providing its members with support, resources, advice, and career development as well as a networking and interactive community. In addition to its comprehensive suite of qualifications and learning opportunities, events and magazine 'Credit Management', the CICM administers the Prompt Payment Code for BEIS. Independently, and through collaboration with business organisations, it provides vital advice to businesses of all sizes on how best to manage cashflow and credit.

The Recognised Standard

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