

REPORT OF CICM EAST OF ENGLAND BRANCH AGM EVENT 12TH FEBRUARY 2026

Chairman Atul Vadher welcomed branch members and Robert Norman, CICM's Head of Delivery.

Prior to the start of the AGM Guest speaker Jules Eames, CICM's Lead Training Specialist, presented Back to Basics - Collections with a Kick!. She reminded us that despite rapid advances in software and automation, the fundamentals of strong collections remain unchanged—timing, relationships, and process. Jules highlighted industry truths we're all familiar with and suggested ways of improving skills and teamwork and dealing with "zombie accounts". The qualities of a collector were examined and the need to make best use of a team's abilities by harnessing natural qualities. Honest negotiation, emotional intelligence and empathy were crucial for collectors. Changes due to AI and modern technology, as well as established tools such as Turnitin, were considered.

Atul thanked Jules for another splendid interactive thought provoking session. In his Chairman's report Atul explained that with our widespread geographical area virtual events had worked better than in person ones, giving more branch members the opportunity to participate.

During the year 3 members had stepped down and we had welcomed Tina Daulton and Mitchell Shams to the committee. There had been 12 themed branch committee meetings and a record 7 branch events compared to 4 the previous year. Subjects covered were CICM Professional Standards, Market Insolvency, Cyber Crime, Trade Tariffs - the reasons behind the USA stance and a look at the future - and demystifying Scottish insolvency processes.

Atul Thanked all of our speakers throughout the year.

In 2026 our branch events would focus on 4 key Pillars:-

- **AI in Credit and Finance**, as the world around us changes.
- **Roundtable events** – virtual and physical
- **Fraud and Insolvency Insight** - including cyber and scams.
- **Geopolitics & Risk Awareness** - the moving landscape of risk, collections and environment.

The meeting re- elected Katherine Bailey, Richard Brown, Tina Daulton, Naimesh Khetia. Andy Jarman, Andy Moylan, Mitchell Shams, Atul Vadher, Steve Walsh, Lorna Westgarth-Pearce. They were joined by Hinal Pattni. All 11 were then elected to committee roles.

Richard Brown FCICM
Branch Vice Chairman, Secretary and Treasurer

17th February 2026

(339 words excluding the title)