

Fully accredited for CPE (18 points) and CPD (6 hours)

Personal Insolvency Seminars 2008

Bankruptcy, IVAs and other Debt Solutions

BRISTOL

Thursday 27th November 2008

Bristol Marriott Royal Hotel,
College Green,
Bristol, BS1

MANCHESTER

Tuesday 2nd December 2008

Manchester Marriott Victoria
& Albert Hotel,
Water Street,
Manchester, M3

LONDON

Tuesday 9th December 2008

Copthorne Tara Hotel,
Kensington,
London, W8

A one day seminar designed by practitioners for practitioners

A brand new programme, offering a comprehensive update of personal insolvency law and practice and addressing the issues of real concern to practitioners in the current economic climate.

SPEAKERS

- **Stephen Lawson**, Michelmores LLP
- **Pat Boyden**, PricewaterhouseCoopers LLP

Fee

Still only **£295 + VAT**
for top quality training.

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Personal Insolvency Seminars 2008

Bankruptcy, IVAs and other Debt Solutions

As forecasters predict the chill winds of recession, the challenges facing insolvency practitioners and their advisers are set to become yet more daunting. Balancing the interests of debtors, creditors and one's own practice, IPs will need to be amply equipped to handle cases efficiently and expertly.

In this year's series of our Personal Insolvency Seminars, two of the best known names in the personal insolvency sector will offer their unrivalled experience and knowledge to aid practitioners to keep abreast of all the latest changes in law and best practice.

The seminars will cover the panoply of issues of most concern to practitioners including IVAs, dealing with the matrimonial home and handling insolvent partner cases. In addition to formal presentations, supported by first rate notes, the speakers will employ realistic case studies to illustrate the issues covered so that delegates can apply the lessons learned in their day-to-day practice.

As always, there will be plenty of time to raise any questions you might have arising from the day.

Seminar Highlights

- All the latest cases and other developments explained
- Comprehensive speakers' notes
- Detailed analysis of problem areas
- Practical speaker-led case studies to bring the subject to life
- The opportunity to have your questions answered by expert practitioners
- Outstanding value for money!

SPEAKERS

Stephen Lawson Licensed Insolvency Practitioner, Partner, Michelmores LLP Solicitors, Exeter and London, Deputy Registrar in Bankruptcy, and author of the specialist looseleaf work *Individual Voluntary Arrangements*. Stephen is one of the country's leading practitioners in insolvency work and has a particular expertise in personal insolvency cases.

Pat Boyden Partner, PricewaterhouseCoopers LLP. Pat has over 35 years' experience of personal insolvency practice and has acted as trustee in over 3,000 bankruptcies, including those of many household names. He was a member of the DTI working party on IVA reform and is a visiting fellow to Kingston University Insolvency Law Department.

Programme

09.30–10.00

Registration

10.00–10.15

Chairman's Introduction

Stephen Lawson

10.15–11.15

Which Solution is Appropriate? Bankruptcy? IVA? or DMP?

Pat Boyden

- Best advice to the debtor
 - What exactly is the obligation?
 - What is the best advice?
- Weighing all the pros and cons
- Latest guidance from The Insolvency Service
- Attitudes of banks, creditors and IPs
- IVAs in the current economic climate
- Other statutory and non-statutory remedies

11.15–11.30

Refreshments

11.30–12.15

Individual Voluntary Arrangements – A Law and Practice Update

Stephen Lawson

- Working with the Protocol
- Interlocking IVAs and PVAs
- Discharged Bankrupts – using Section 255(3)(4) effectively
- Post-IVA debts after *Cornelius v Casson*
- Disputes over office holders' remuneration
- IVAs and marital breakdown

12.15–13.00

IVAs – Termination Issues

Stephen Lawson

- What constitutes termination?
- Default issues
- What does the Proposal say?
- Managing variations
- Ongoing trusts
- Supervisors' powers and liabilities
- What the Rules say

13.00–13.15

Questions Time

Stephen Lawson and Pat Boyden

Drawing It All Together: Speaker-led Case Studies

Stephen Lawson and Pat Boyden

Case studies, featuring the issues raised in the morning session, will be considered in order to illustrate the legal and practical issues involved in their resolution. The Speakers will guide delegates through each problem, offering legal analysis and practical solutions.

13.15–14.15

Lunch

14.15–15.15

The Matrimonial Home – Where Are We Now?

Stephen Lawson

- Is there life after *Hill v Haines*?
- Equitable accounting – how significant is *Barcham v French*?
- Defeating exoneration
- Are the circumstances ‘exceptional’?
- How to handle Negative Equity cases
- Debtor petitions
- Re-vesting problems

Speaker-led case study

Stephen Lawson and Pat Boyden

A case study, featuring an array of issues arising in a ‘matrimonial home’ case, will be considered in order to examine the likely problems and the options available to resolve them.

15.15–15.45

Dealing with Partnerships and Partners

Pat Boyden

- Why partnership cases are so difficult
- Joint and separate estates
- The options to the partners, the partnership and the IP
- How to decide which is the best option

15.45–16.00

Refreshments

16.00–16.45

Bankruptcy: A Legal Update

Stephen Lawson

- Mental incapacity – the issues for the IP
- Deceased insolvents – points to watch out for
- Vesting of causes of action
- Cost orders against trustees
- What does *Halabi v Camden Council* really mean?
- Pensions and Income Payment Orders
- The latest cases and other developments – and their implications for day-to-day practice

16.45–17.15

Remuneration of Office Holders

Pat Boyden

- Complying with SIP 9 and the Practice Direction
- Annulment applications and debtor challenges to IPs’ costs
- Resisting the squeeze on fees

17.15–17.30

Questions Time

Stephen Lawson and Pat Boyden

17.30

Close of Seminar

What delegates said about last year’s seminars:

‘A masterclass’

Insolvency Practitioner, Hertfordshire

‘An excellent day!’

Insolvency Practitioner, Leeds

‘Excellent course’

Solicitor, London

‘Very instructive and practical’

Barrister, London



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