

MEMBER CONSULTATION

A NEW REPRESENTATIVE CONSTITUTION FOR THE DEBT RESOLUTION FORUM

AREAS FOR DISCUSSION.

This short document is designed to provide a focus for discussion and comment for DRF members. The board of DRF is aiming to introduce a changed constitution and memorandum and articles of association in the summer of 2011, to enable elections by members of the DRF's board and officers by autumn of the same year.

This document contains a few initial ideas as to how this might work and we welcome all thoughts members may have as to how these might be changed or further developed.

Based on the feedback we receive, DRF will aim to provide a new draft constitution for members' consideration in spring 2011. To facilitate this, we ask that members provide their comments to DRF by **Friday, 25 February 2011**.

MEMBER CATEGORIES

It is proposed that DRF membership should be open to organisations and individuals in the following categories:

Founder Members

- Any organisation fulfilling the requirements for "Members" noted below and who first applied for DRF membership before 31.12.2010.

Members

- Any company providing debt resolution solutions, having completed (successfully) a membership application process, being up-to-date with fees and not in breach of any regular reporting or audit requirements and having been compliant with any disciplinary or complaints panel decisions.

Associate Members

- Any company providing services to the debt resolution industry (not entitled to use of DRF's logo).
- Any creditor organisation.
- Debt resolution companies who wish to be members but which have not yet fulfilled the requirements for full membership.

Individual Members

- Private individuals who have successfully completed CertDR and any CPD requirement.

Student Members

- Any private individual, whether an employee of a member firm or not, who has registered to take CertDR. Student membership must be re-applied for if examinations in any module not taken within any 18 month period. Students who register as individual learners will be required to pay a membership fee. Individual membership fees will be waived in the case of students registered by member firms. All students will be required to pay course and examination fees – though these can be funded by a member firm on its students' behalves.

VOTING

- Members get one vote per firm, to be exercised by a nominated individual.
- Associate members have no vote but can themselves vote for:
 - Members of an associate members committee.
 - Members of a creditor representatives committee.
- Individual and Student members may vote for their own committee.
- Associates, Creditors and Individuals will be entitled for the chair of their committee to be co-opted to the board/council of the organisation.

COUNCIL/BOARD

- The board in the first year shall comprise all members of the existing DRF board.
- Any member in good standing can be voted on to be a council/board member.
- The board/council can co-opt up to half its number, at it's discretion, to act as additional voting members.
- Other than officers (see below) one third of the board shall retire/submit for re-election, on the third anniversary of their election.
- In the first two years, retiring members will be selected by lot.
- Co-opted members will all retire annually.

OFFICERS

- Officers will consist of:
 - Chairman
 - Vice Chairman
 - Past Chairman
- The Vice Chairman will be elected annually by the board and, as long as his/her member firm shall continue to be a member in good standing, becomes Chairman a year after first election and Past Chairman for a further two year period at the end of their 12 month term as chairman.
- Past chairman will retain their office permanently, in an honorary capacity.
- Together, and with the advice of board members and an employed Director General (if appointed), this group will undertake day-to-day management of DRF, within the parameters set by board decisions. This group will also determine public announcements of DRF policy, etc, within limits previously agreed by the board as a whole.