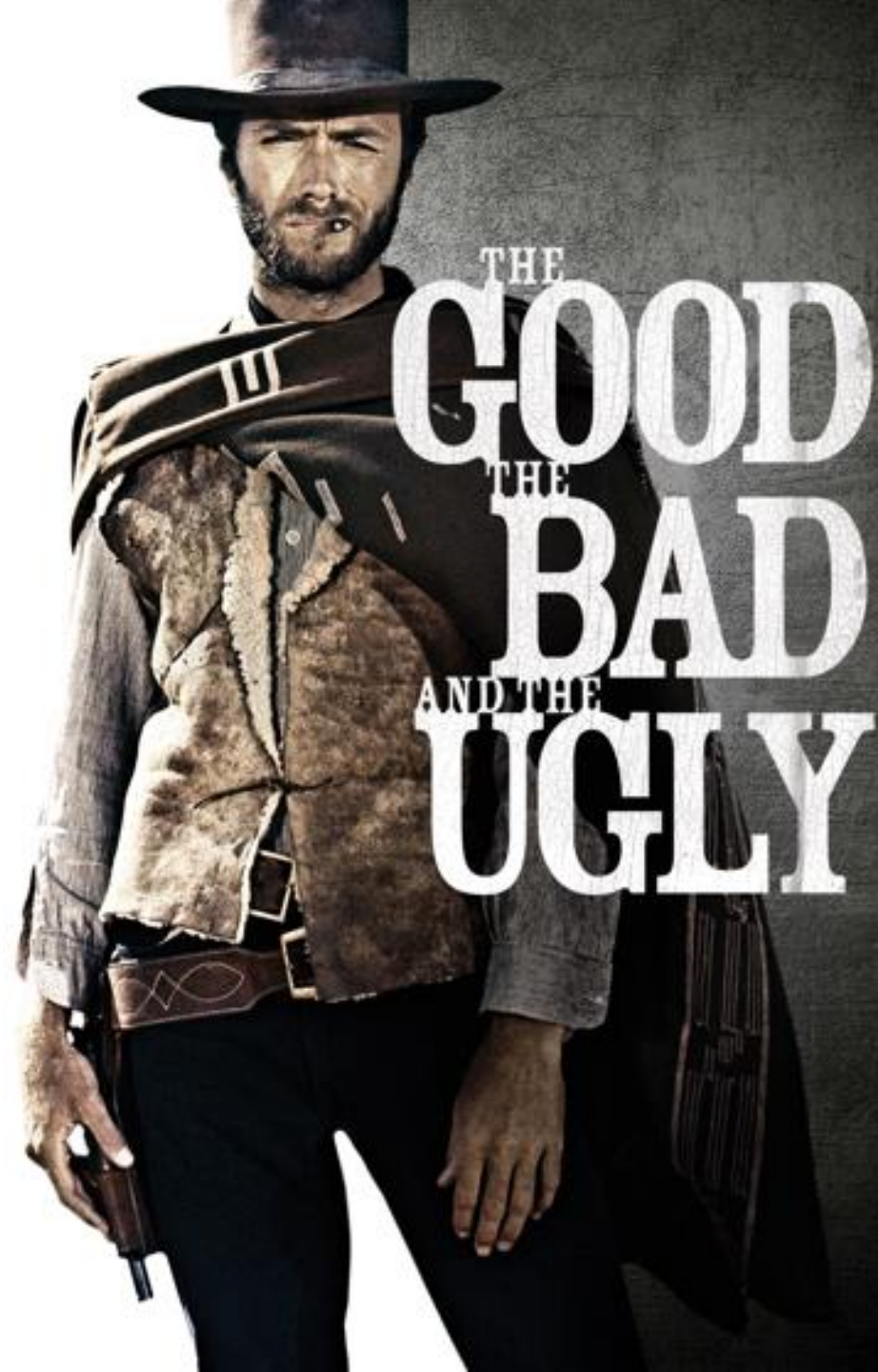


# Breathing Space

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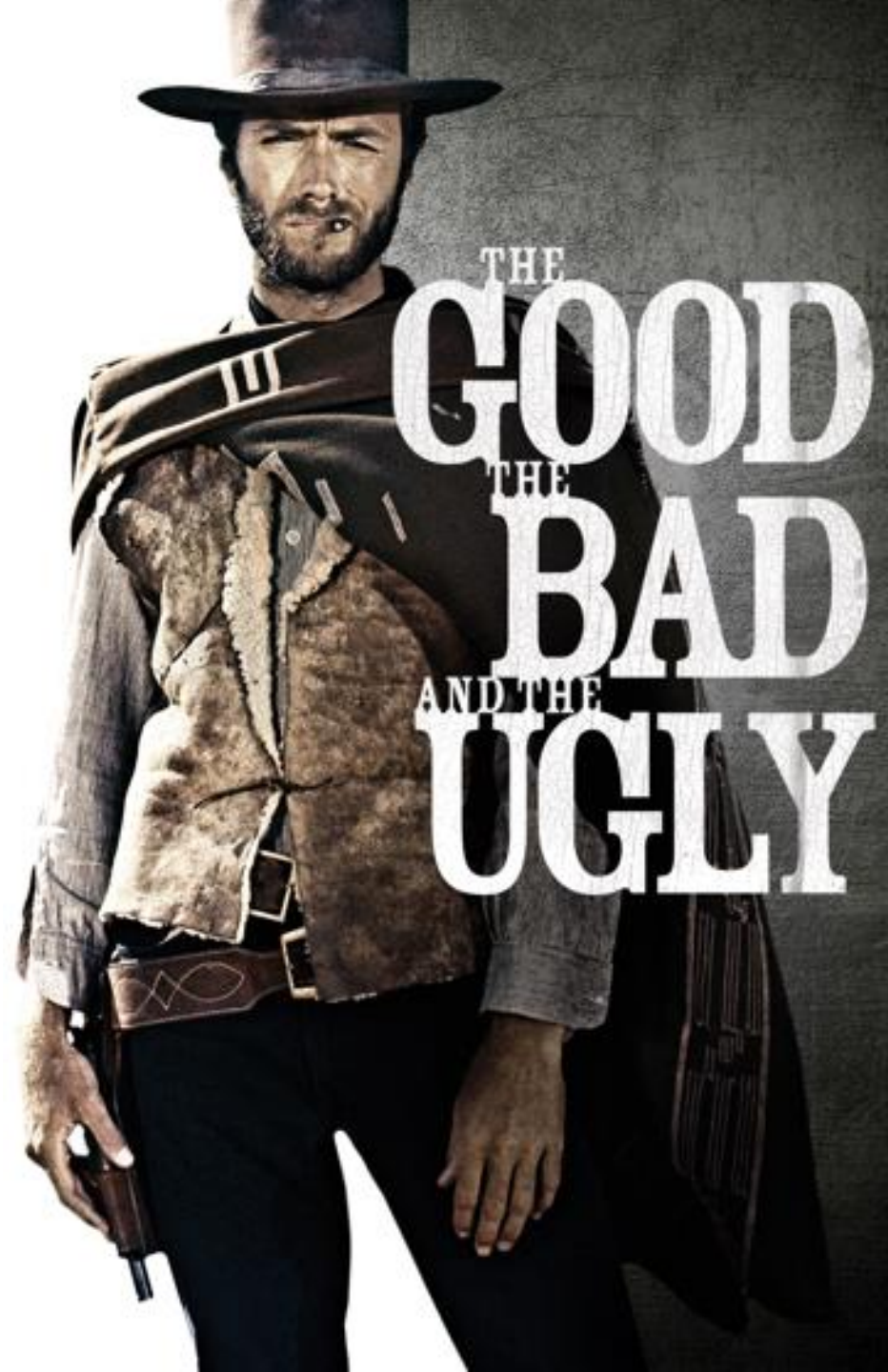
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THE  
**GOOD**  
THE  
**BAD**  
AND THE  
**UGLY**

- Role of the debt advisor



- Role of the debt advisor
- All debts in Breathing Space



- Role of the debt advisor
- All debts in Breathing Space
- Not necessarily all debts in SDRP



- Role of the debt advisor
- All debts in Breathing Space
- Not necessarily all debts in SDRP
- 60 days about right



- Role of the debt advisor
- All debts in Breathing Space
- Not necessarily all debts in SDRP
- 60 days about right
- Financial Services model to others

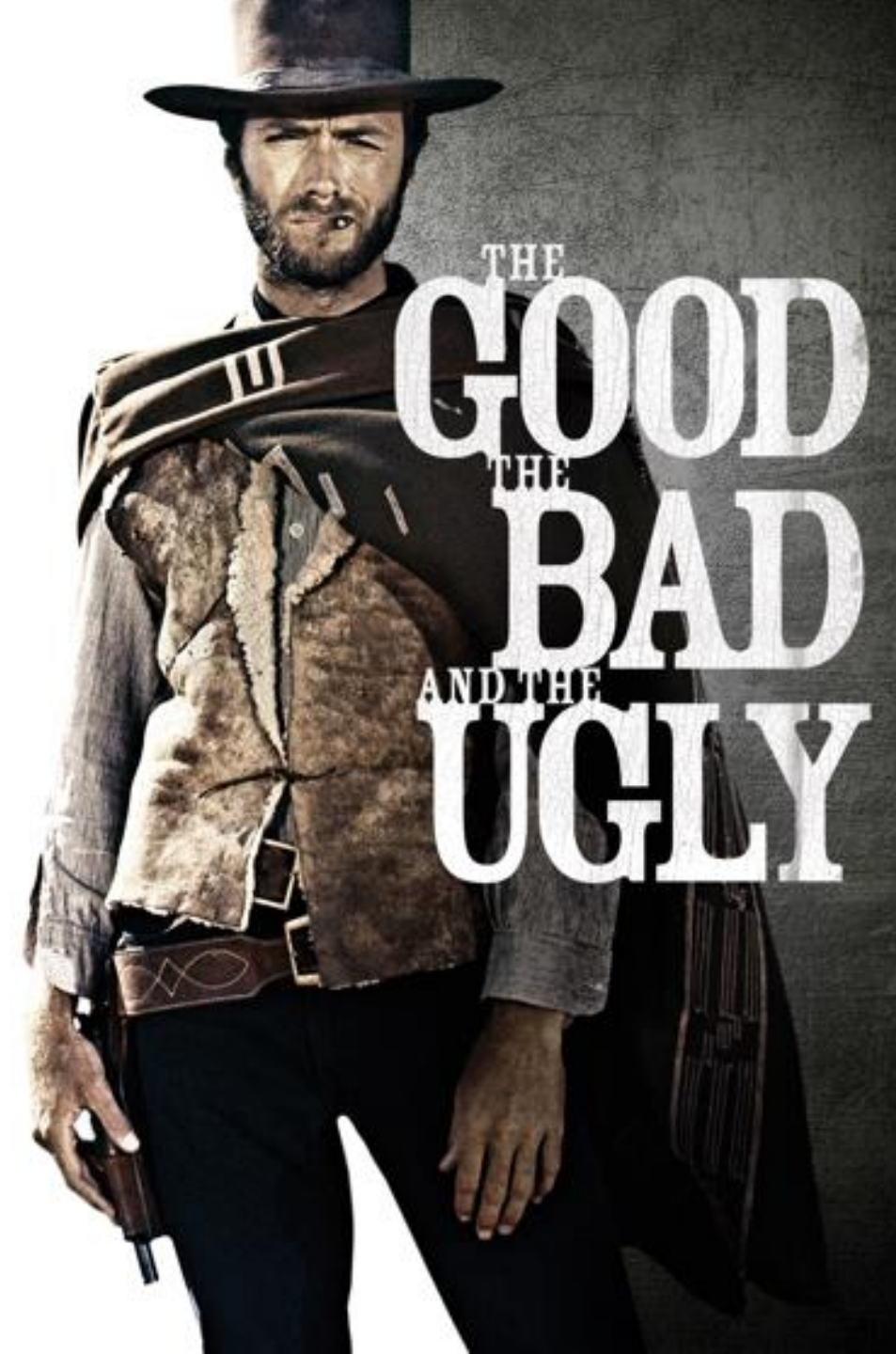


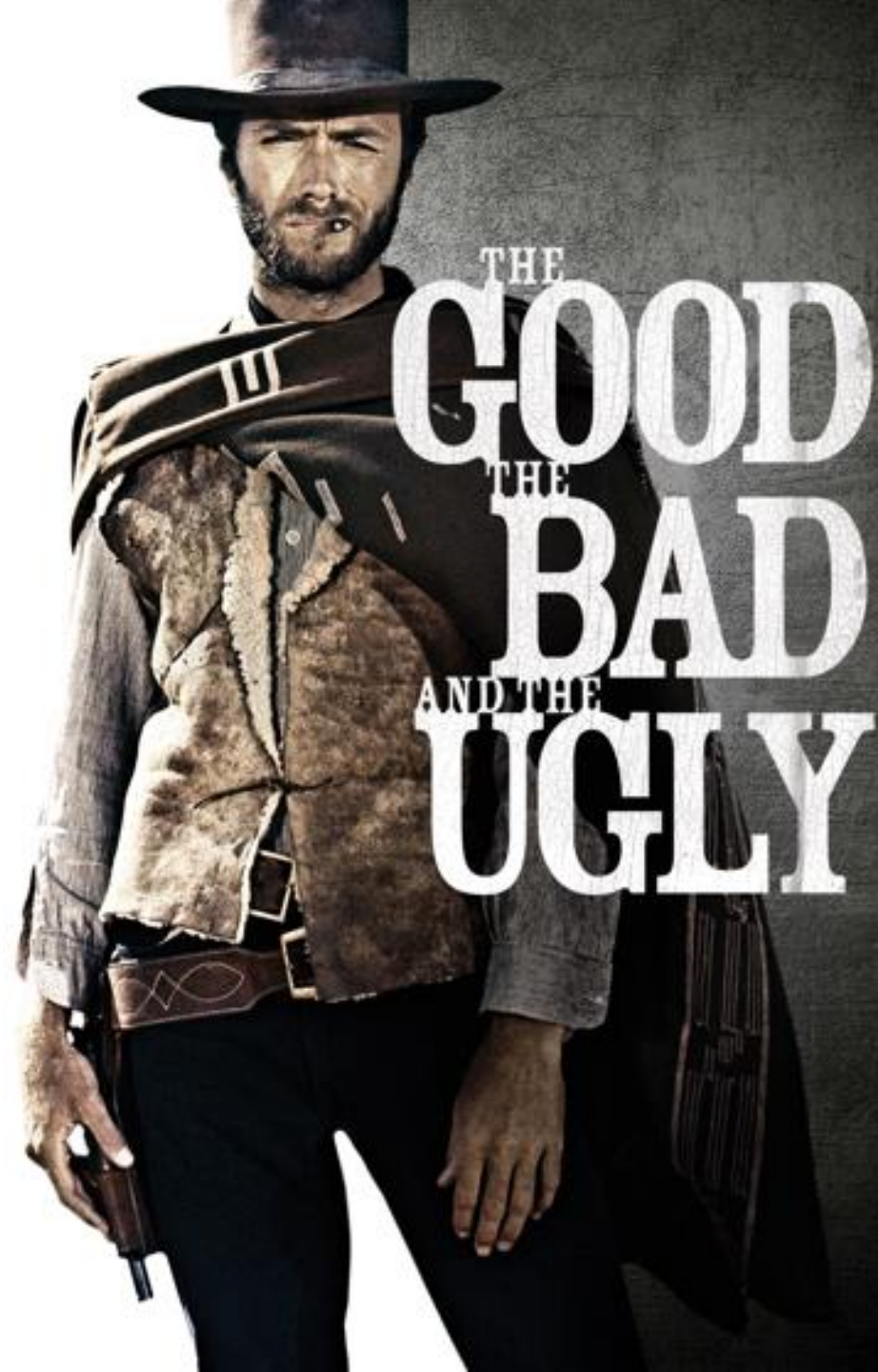
- Role of the debt advisor
- All debts in Breathing Space
- Not necessarily all debts in SDRP
- 60 days about right
- Financial Services model to others
- Statutory





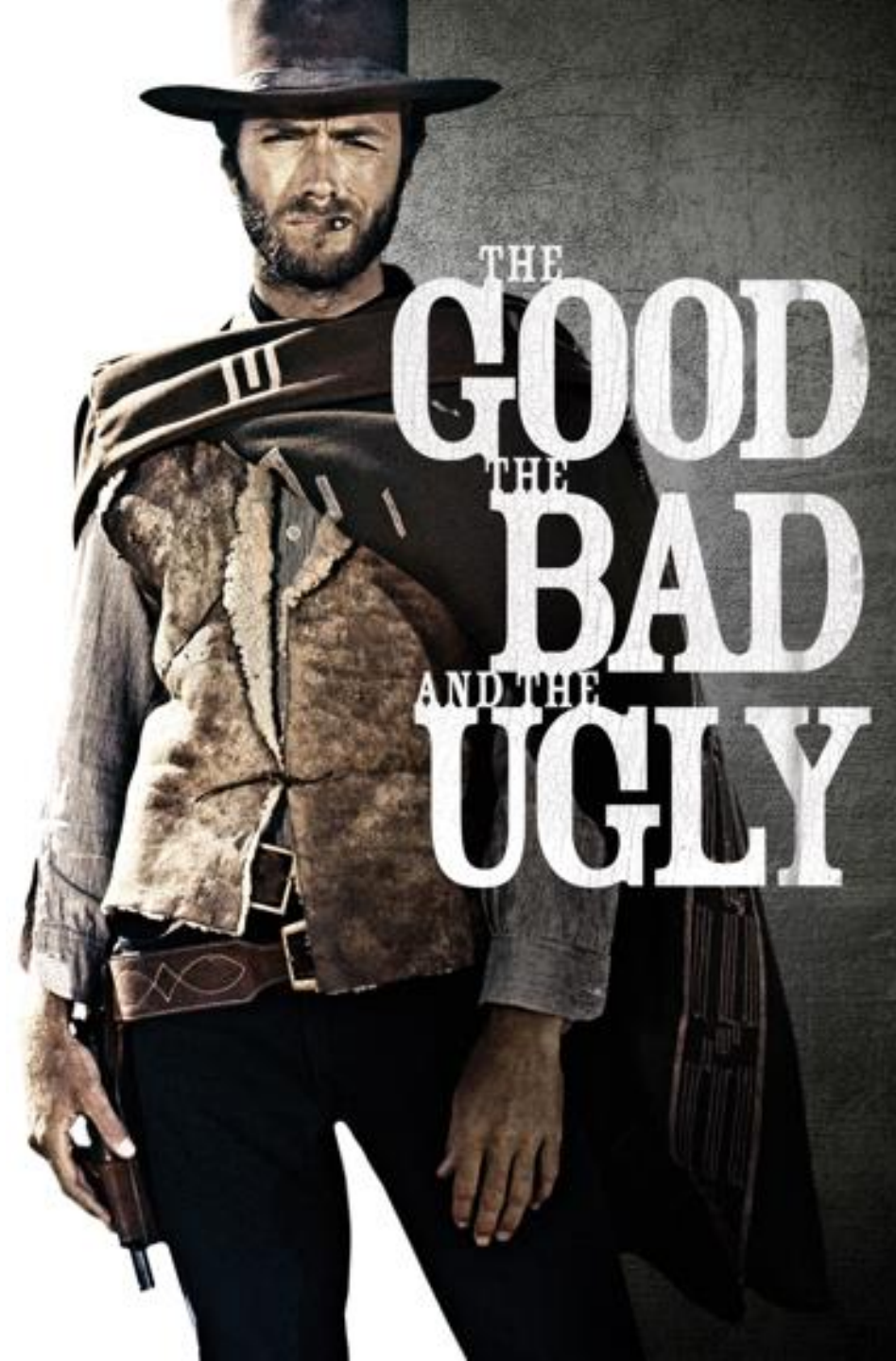
- Role of the debt advisor
- All debts in Breathing Space
- Not necessarily all debts in SDRP
- 60 days about right
- Financial Services model to others
- Statutory
- Insolvency Service involvement





THE  
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AND THE  
**UGLY**

- Debt advice funding



- Debt advice funding
- Interest frozen



- Debt advice funding
- Interest frozen
- Joint debts

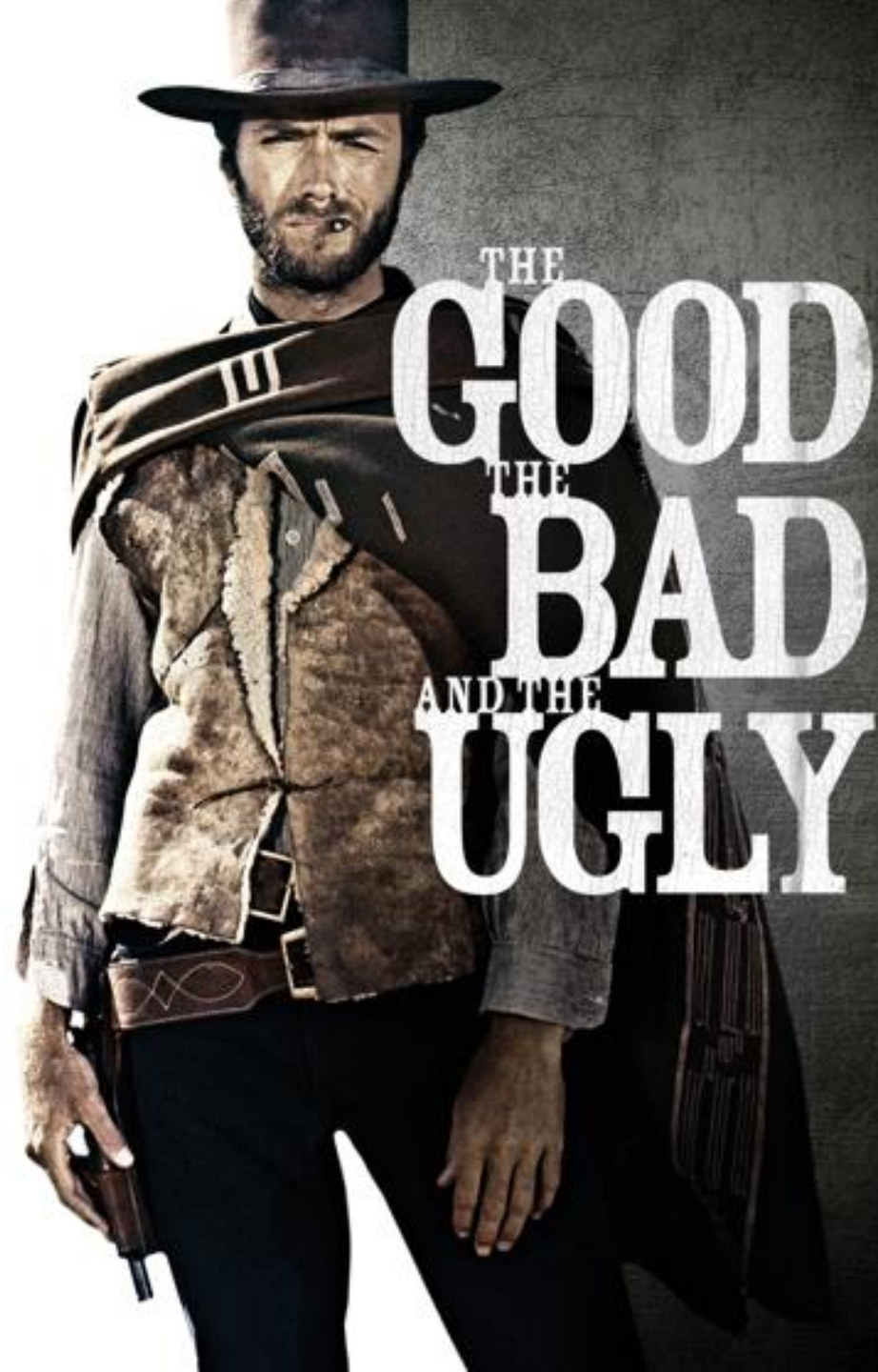


- Debt advice funding
- Interest frozen
- Joint debts
- Mortgages – residential and BTL



- Debt advice funding
- Interest frozen
- Joint debts
- Mortgages – residential and BTL
- Central & Local government

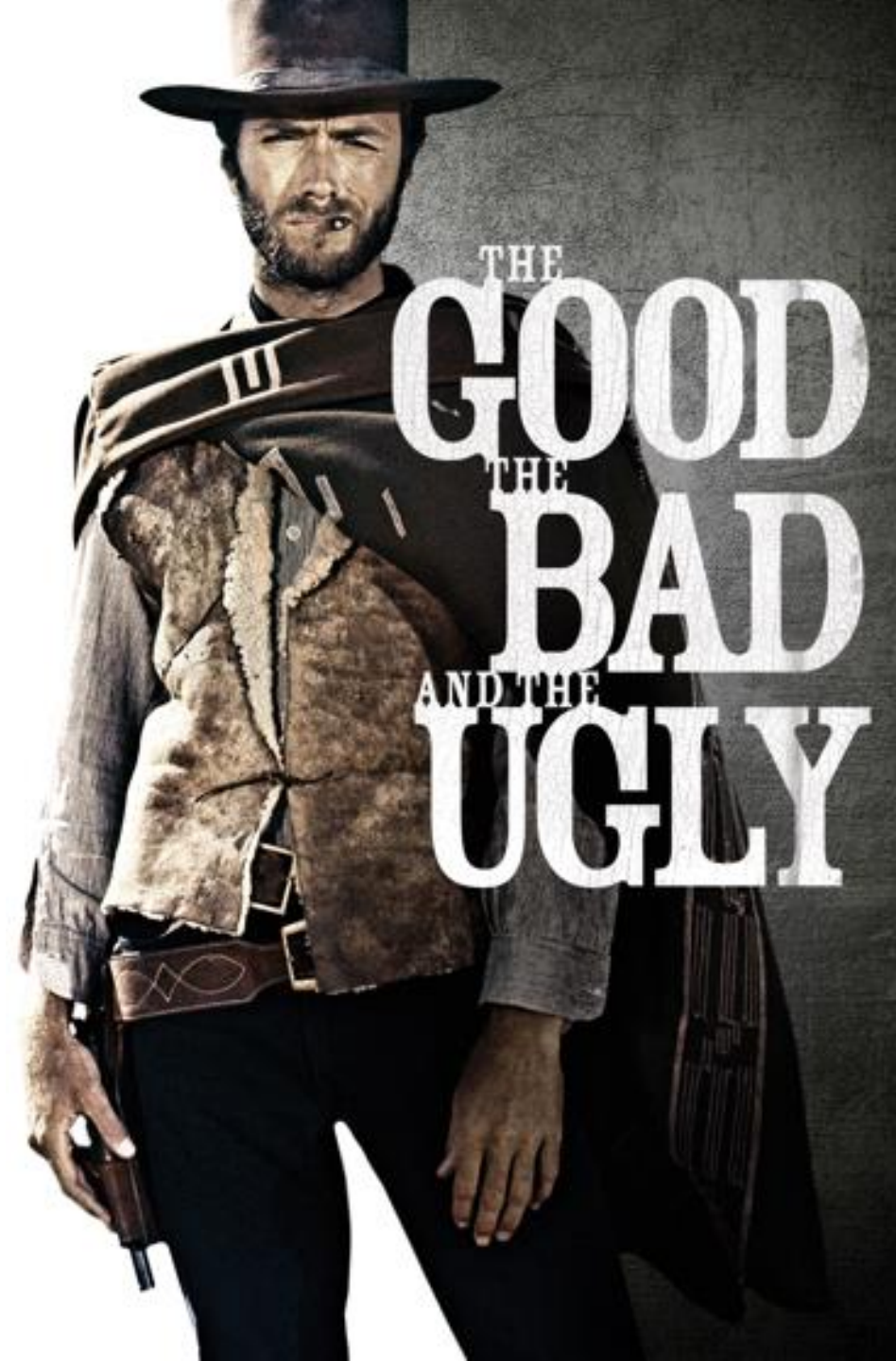




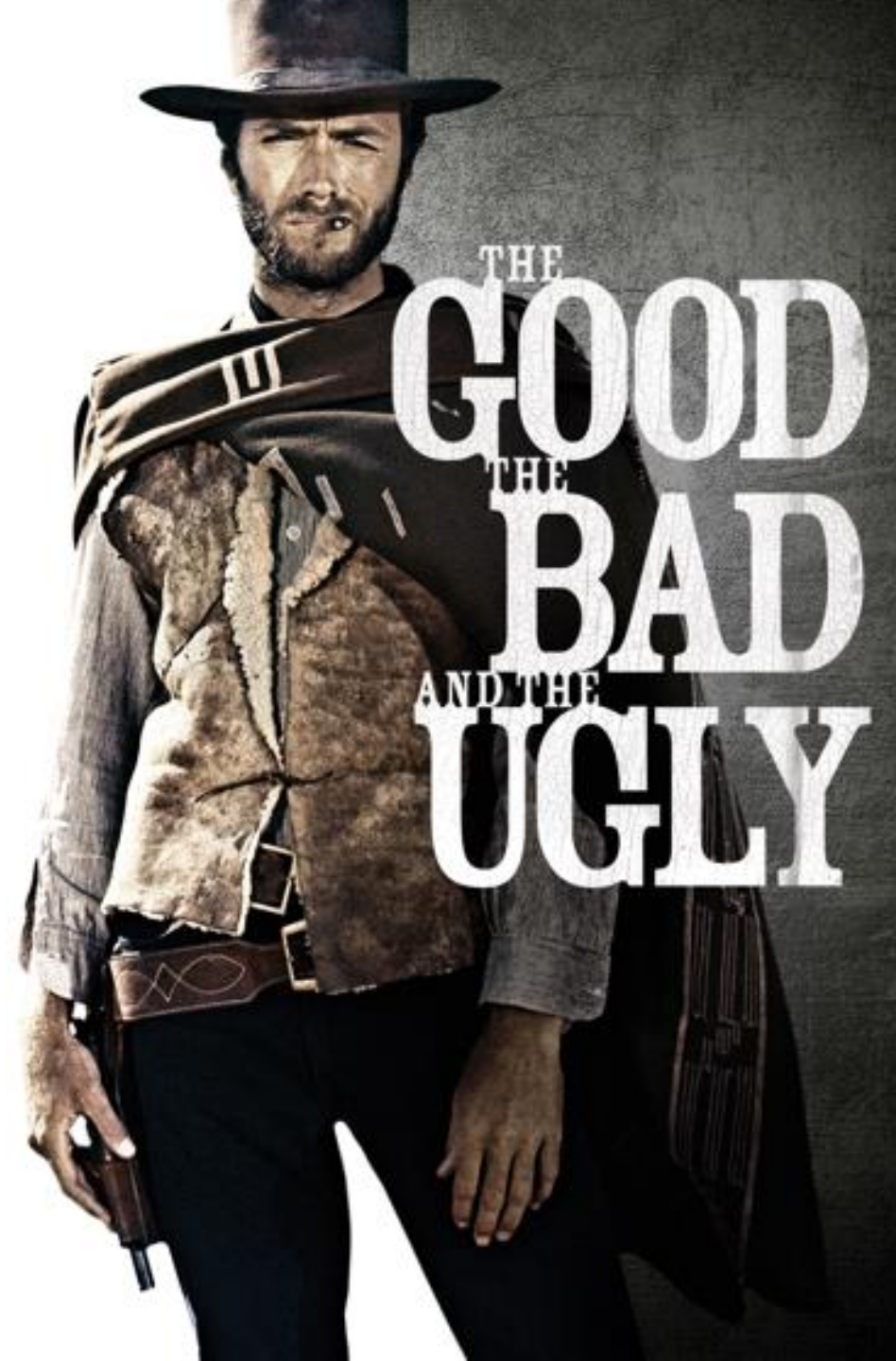
THE  
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- Insolvency service?



- Insolvency service?
- Technology

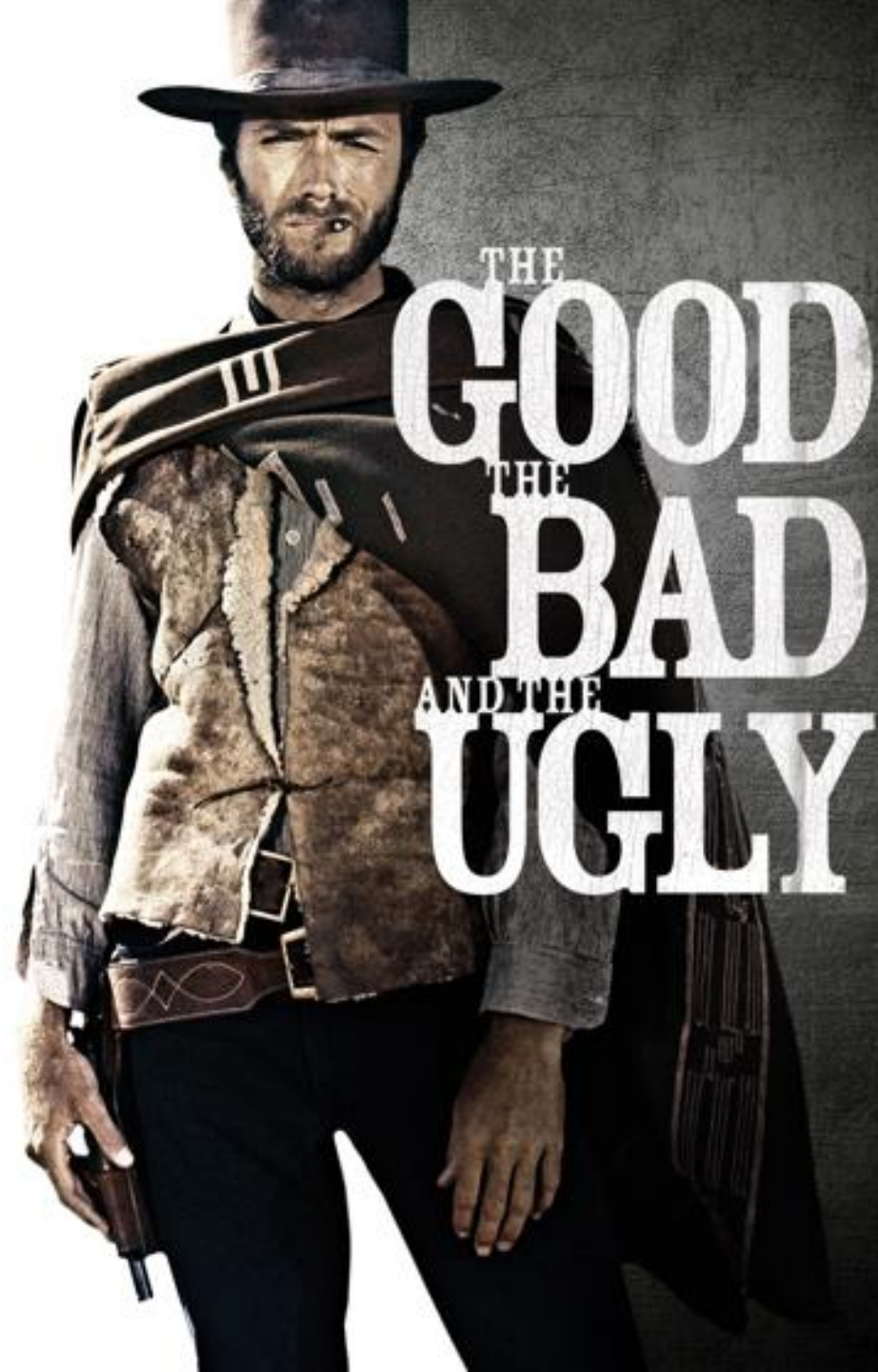


- Insolvency service?
- Technology
- Pragmatism or policy intent



- Insolvency service?
- Technology
- Pragmatism or policy intent
- Partnership??





THE  
**GOOD**  
THE  
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