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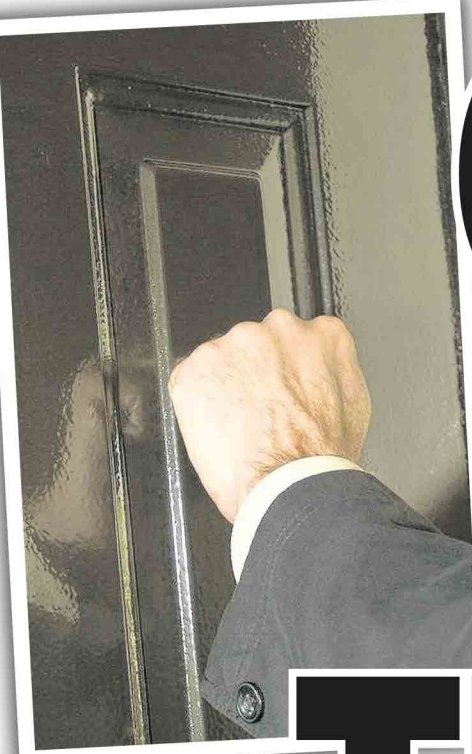


Twin double!
Duo's driving test success – Page 3



Sky Blues are on the up

SEE BACK PAGE



UNWELCOME CALLERS:
Cancer victim said bailiffs left a letter threatening to seize her property

TELEGRAPH INVESTIGATION

By Les Reid
POLITICAL REPORTER

A CANCER sufferer, a heavily pregnant woman and a disabled child's mother are among thousands to have received visits from bailiff firms hired by Coventry council – after it ditched a policy protecting the vulnerable.

A Telegraph investigation has also obtained evidence in the cancer patient's case of an apparent breach of government guidelines supposed to protect the "vulnerable".

The revelations come as the two UK bailiff firms contracted to collect Coventry Council Tax debts – Equita Ltd, and Newlyn plc – have seen profits soar in the recession.

The firm has now admitted it had not responded properly and in line with the government guidelines to the cancer patient's situation.

FULL STORY – PAGES 8&9

Private firm 'may have breached government guidelines'

CANCER VICTIM TELLS OF BAILIFF ORDEAL



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WHAT THE GOVERNMENT GUIDELINES SAY...

GOVERNMENT guidance – the National Standards for Enforcement Agents (Ministry of Justice, January 2012) – lists the “potentially” vulnerable as the seriously ill, pregnant women, disabled, pensioners, recently bereaved, single parent families, unemployed people, and those with obvious difficulty with English.

The document, which is not legally binding, states both creditor organisations and their bailiffs “must recognise that they each have a role in ensuring that the vulnerable and socially excluded are protected, and that the recovery process includes procedures agreed between the agent/agency and creditor about how such situations should be dealt with.”

It states discretion is required in each case, but adds: “The agent has a duty to contact the creditor and report the circumstances in situations where there is evidence of a potential cause for concern.”

Bailiff agents should also “avoid taking action which could lead to accusations of inappropriate behaviour”.

COLLECTING COVENTRY'S COUNCIL TAX ...

■ MORE than 12,000 Coventry people were issued with court liability orders in 2011/12 to pay Council Tax debts.

■ THE majority are sent to the bailiffs – between 9,000 and 11,000 a year.

■ THE council sent bills to 134,000 homes in 2011/12. It issues around 24,000 final reminders per year, before seeking court liability orders.

■ COUNCIL Tax in Coventry aims to raise £118million to support £740million council spending on jobs and services. The rest comes from government grants and charges for services.

■ THE council says it has improved on just 29 per cent of Council Tax debts collected in 2008/9.

■ 95 per cent of council tax was collected in 2011/12.

■ THE council anticipates £140million cuts and 1000 job losses over the four years to 2015, with unprecedented 27 per cent government funding cuts under coalition deficit reduction plans.

■ COUNCIL Tax has been frozen for two years. This year's average bill is £1,029, or £19.79 a week.

DISGRACEFUL: Dave Nellist is upset that the council's policy has been dropped

By Les Reid
POLITICAL REPORTER

A TELEGRAPH investigation has uncovered how Coventry council's hired bailiffs could have breached government guidelines in dealing with a distressed cancer sufferer and other vulnerable people.

We can also reveal the council secretly scrapped a policy which protected the vulnerable – including the sick, elderly and disabled – from inappropriate bailiff recovery of Council Tax debts, jail threats and having their possessions seized.

A recorded private phone call, heard by the Telegraph, reveals the policy, originally agreed by councillors in 2008, was privately abandoned when the council changed its bailiff firms in June last year to Newlyn plc, and Equita Ltd.

Those firms have seen profits soar in the economic downturn – receiving vast sums of taxpayers' money including up to £3.75million from Coventry council alone over three years.

Meanwhile, around 10,000 Coventry people each year have been subject to bailiff action for Council Tax non-payment. More than 300-a-year face jail proceedings, and city charities are reporting rising numbers unable to pay bills in hard times.

Hertfordshire-based Newlyn plc's accounts show it trebled profits to £1.7million in 2010. It now receives public money from 65 councils.

Northampton-based Equita Ltd, which is part of Capita Group plc, recorded £4.5million profit that year.

Our probe has uncovered evidence of an apparent breach of the Ministry of Justice guidelines aimed at protecting people categorised as “vulnerable” – in this case of a 47-year-old cancer patient from Coventry.

She had been traumatised by her recent diagnosis, her husband becoming seriously ill with kidney failure, and the loss of both parents – all in the last year.

She told us she and her husband had always worked full-time and paid their bills, until illness when debts began mounting up.

Because she missed just two months' Council Tax payments, the council obtained a court liability order and demanded she paid upfront this year's entire Council Tax bill of over £1,200.

Newlyn plc knocked at her Wyken home in August when she was out. The firm left a letter demanding immediate full payment, and threatening to seize her property.

A second bailiffs' letter delivered by hand a week later threatened to take a car parked outside, which she says did not belong to her, and added £200 charges to cover the cost of its visits.

The clearly distressed cancer patient, who did not want to be named, acknowledges she

COVENTRY CITY COUNCIL DROPPED POLICY FOR DEALING WITH VULNERABLE

PRIVATE FIRM 'DIDN'T FOLLOW' GOVERNMENT GUIDELINES ON PROCEDURE FOR RECOVERING DEBTS

BAILIFFS 'THREATENED TO TAKE CAR WHICH DIDN'T EVEN BELONG TO DEBTOR'

may have received the council's standard two reminder notices to pay within two months of receiving the original bill, before losing her right to pay by instalments. But she told us: “I've had a horrendous year. I couldn't cope. I wasn't opening post for a short while.

“We're not all people who refuse to pay. I wanted to pay in instalments, because I couldn't afford to pay in full.

“I then had the added stress of feeling they would come and take my goods away. I felt sick and like a prisoner

in my own home.” Last month, in a phone call to her advisers at Coventry Citizens Advice Bureau, Newlyn allegedly threatened it would instruct the council to go for prison proceedings unless she immediately paid the full annual bill, plus costs, totalling £1,400.

Her CAB adviser Mary Shine claims the prison “threat” breached government guidelines and such decisions were for the council, not its bailiff agents.

The government guidelines also clearly state bailiff

agents should contact the council when they first become aware of any “potential cause for concern” about vulnerable circumstances, including where people are sick or disabled, and struggling to pay.

A similar requirement was contained in the now abandoned council policy. Council officers are then in a position to handle the case more sensitively, including arranging realistic payment by instalments.

Questioned by the Telegraph, Newlyn admitted its

staff member had failed, during the same phone call from the CAB on September 12, to respond to the “potential cause for concern” when informed the woman had cancer.

Newlyn said in a statement to us: “Unfortunately, this was not picked up by our member of staff.”

The firm claimed the CAB could have fully spelled out more that the client could “fall into the vulnerable persons' category”. In which case, it added, “our Vulnerable Team could have taken

Council 'is committed to helping those who

LABOUR-RUN Coventry council insists it is committed to protecting vulnerable people from the recession.

It wants to improve Council Tax collection rates to 96 per cent to help balance its books amid heavy government funding cuts.

Deputy council leader George Duggins said: “We use bailiffs as a last resort. We don't want to employ bailiffs. But we owe it to the rest of the people in the city who do pay Council Tax, many of them in difficult circumstances.

“We have a good record of protecting the most vulnerable

people with regards to Council Tax.”

The council says Council Tax bills are issued at least 14 days before payment is due. A reminder notice is issued 14 days after a missed instalment, then a final notice 14 days after that.

If there is still no payment within seven days, the full year's charge upfront is due. A court summons can be issued just 14 days after a final notice – eight weeks after the original bill.

The council says, once a court liability order is obtained and a notice letter sent, deductions from wages or benefits can be

arranged for people on low incomes. But it adds people's circumstances including vulnerability are not known until customers or the bailiffs let the council know.

Coun Duggins added: “I don't see re-introduction of the (vulnerable persons) policy as hugely important.”

A Coventry council statement confirmed bailiffs remained “under instruction to contact the council tax office if it is apparent that someone is vulnerable” but not all cases are returned to the council.

The council said it would look at the cases of the pregnant

woman and the mother of a disabled child if given more details.

Equita said it adhered to the government guidelines and its own code of conduct regarding vulnerable debtors.

Newlyn plc said its tender document as part of the Coventry council contract outlined it seeks to identify and refer vulnerable circumstances to its own “Vulnerable Team,” which could extend payment arrangements and deduct bailiff costs.

The council said its three-year contract to the potential total value of £3.75m was with

I had the added stress of feeling they would come and take my goods away. I felt sick and like a prisoner in my own home

CANCER VICTIM'S ANGUISH AT VISIT FROM DEBT COLLECTORS

the necessary steps towards either returning the file (to the council) or setting a low arrangement."

The council also confirmed it was the CAB, not the bailiff firm, that first notified it of the cancer sufferer's vulnerable circumstances. The council then accepted her request to pay in monthly instalments of £180.

Ms Shine also claims the bailiffs admitted in the phone call they had levied against someone else's car by mistake. Newlyn would

neither confirm or deny this with us, as with the prison threat allegation.

She said, when the council previously delivered its own in-house bailiff service before 2003 prior to outsourcing to private firms, it regularly made pro-active phone calls and visits ahead of bailiff action. It would check on vulnerable circumstances and people's ability to pay – with offers of welfare advice and payment plans.

Chris Richards, of Somerset-based Council Tax Advisors Ltd, which helps those in trouble with bailiffs, agreed that simply posting Council Tax reminder letters before bailiff visits is not enough.

He says other local authorities, such as Wiltshire council, have clear, public policies protecting vulnerable people from debt collectors.

Mr Richards said such policies should ensure bailiffs only visit when there is a clear "wilful refusal to pay", but his clients were usually unable to pay.

He claimed to have two recent Coventry City Council cases, details of which have been seen by the Telegraph, where the bailiff firm did not contact the council after being made

aware of vulnerable circumstances as government guidelines clearly state.

One mother complained a home visit by the council's bailiffs agency caused distress to her disabled child, who has special needs.

Another heavily pregnant teenager was allegedly deeply shocked by a bailiffs' visit.

Mr Richards said: "She was close to giving birth. That should not have happened. She was in a real mess when I spoke to her."

Mr Richards has since been liaising with Coventry council to establish "realistic payment plans" for both.

But, in a recorded phone call heard by the Telegraph, council revenue enforcement officer, Rory Pritchard, told him: "We do not have a vulnerable person's policy at Coventry council."

"We used to have an agreement with a different bailiff firm that we used called Bristow and Sutor, who we no longer use. We are currently with our bailiffs, Equita, and Newlyn."

"We have no policy in place to return accounts from people who are vulnerable."

"We expect our bailiffs to approach all vulnerable

cases professionally, and to take everyone's financial and personal circumstances into account when making arrangements."

Former Coventry MP and Socialist councillor Dave Nellist said the council should not be relying on bailiffs to handle vulnerable cases sensitively.

In response to our findings, he said it was "disgraceful" the council had scrapped the vulnerable persons' policy he helped devise four years ago when the council was Conservative led.

He added: "Bailiff action is often medieval. Any idea of recovering real money by distraint is a falsehood."

"It's a weapon of fear. The threat of removing goods is what's being used. It's inappropriate for Coventry council to use fear and intimidation to bring in debts from vulnerable people."

The abandoned council policy aimed to actually improve Council Tax debt collection by agreeing with debtors what they are able to pay, rather than issuing full payment demands immediately which many could not afford.

Coventry CAB says it has already seen a rise this year on last year's 600 enquiries from people with

Council Tax debt, and reports of "fear and intimidation" from bailiffs.

Daksha Proparia, of Coventry CAB's award-winning social policy unit, claimed the problem was exacerbated because bailiff firms appeared to be contracted by the council to recover full payment within six months.

Her colleague Sophie Parkes said: "We see many clients whose first language is not English, or have health problems who cannot afford to pay."

"Clients have had to turn to pay day lenders to make repayments, when they have reported as being 'harassed' by bailiffs."

"One client who has been wrongly turned down for Employment Support Allowance has struggled to make repayments."

"She has to pay a lump sum of £340 before she will be allowed to go back to her £10 instalments. She has bad health and a young child."

"We have concerns that in some cases the vulnerable are not being treated in line with the national guidance."

"We hope to work together with the council to put guidance in place to protect those that need it."

Midwives take to the catwalk

MIDWIVES at Warwick Hospital are set to swap ward rounds for the catwalk as part of a fashion fundraiser.

The Christmas Charity Fashion Show will be held at House of Fraser in Solihull on November 29 at 6.30pm.

All proceeds from the night will go towards improving the facilities on the maternity unit at Warwick Hospital.

The unit serves women across Warwickshire and beyond. About 3,000 babies are born there every year.

Wendy Jones, head of midwifery, said: "I'm confident it will be a fun evening out and we hope to raise a substantial amount of money to improve our department for our patients."

Tickets cost £10 from 01926 495321, extension 8049 and charity@swft.nhs.uk

Village tunes up for musical comedy

AUDIENCE members will be taken back to the 1960s when a comedy musical is staged at Barnacle Village Hall.

Badapple Theatre Company's production of "Eddie and the Gold Tops" tells the tale of a hard-working milkman who dreams of becoming a pop star.

Written and directed by Kate Bramley, the show features original songs and music by Jez Lowe and stars Robert Angell, Jonny McPherson and Kaitlin Howard.

The show goes ahead on October 16. Tickets (£8 and £6 for concessions) can be booked on 024 7661 9126.

Strange world

MEN are fast catching up with women when it comes to how much they spend on looking good, according to a poll. Women spend an average of £2,462 a year on beauty products and fashionable clothes. Men, meanwhile, were revealed to spend £1,786 on average on male grooming products and clothes.

Charity attends top exhibition

A CHARITY which provides one-off pieces of equipment for disabled people will be attending the Midlands Model Engineering exhibition.

For the second year running, the Coventry and Warwickshire branch of Remap will be attending to promote their work and recruit model engineers who could use their skills to help others. The event is open at the Warwickshire Exhibition Centre in Leamington from October 17-21, and usually attracts around 11,000 model engineers from across the UK.

Visit www.midlandsmodeleengineering.co.uk for more details.

Top tips on avoiding being crime victim

AN EVENT to help people lead safer lives takes place in Coventry on Monday.

As part of National Personal Safety Day, agencies in the city are reminding customers of pubs and clubs to keep their personal belongings safe.

Stickers are being put up in toilets reminding people to register their personal belongings online.

Coun Phil Townshend said: "There can be risks associated with some technology and this campaign highlights some common sense precautions people can take."

can't pay'

Newlyn, Equita and another company, which also covers collection of business rates and unpaid parking fines.

The council says it does not receive a proportion of bailiff fees, and final payouts will depend on how much work the bailiffs firms perform.

The council confirmed its bailiffs have been set targets to collect more Council Tax under the contract.

This year's targets include 45 per cent of total debt owed in cases sent to the bailiffs, and to reduce outstanding debt brought forward from previous years by 40 per cent.

Huge turnout for City fan's funeral

FAMILY and friends gathered to say goodbye to a Sky Blues fan who died in a car accident. Mike Flaherty, 20, pictured, formerly of Walsgrave, died in August as a result of a collision on the A30 near Truro.

Even though Mike, brother Joe and parents Bev and Peter moved to Cornwall the 20-year-old remained a staunch supporter of the Sky Blues. A huge number of people attended his funeral at Truro Cathedral on Monday.



At the family's request many family and friends wore sky blue during the service which was attended by around 500 people. Dad Pete said: "Although a tremendously sad occasion it was great to see so many of Mike's friends come and help celebrate his life."

Strange world

TWO Cold War missile sites readied for use when the world came to the brink of nuclear war during the Cuban missile crisis have been given listed status.

The Thor missile site at the former RAF North Luffenham, Rutland, and a site at former RAF Harrington, Northamptonshire, has been listed at Grade II as a reminder of the "knife-edge moment in history".

Hunt for thief who posed as salesman

POLICE investigating a distraction burglary in Kenilworth want to speak to anyone who bought goods from a door to door salesman.

The 86-year-old victim had her purse stolen when she purchased household goods from a door to door salesman on June 26.

Now police want to speak to anyone who bought goods from a salesman at around the same time.

Officers are particularly keen to speak to anyone who paid with a cheque, meaning they may be able to track the suspect's bank details.

Anyone who has any information should call Det Con Alex Lynch in Leamington on 01926 415000 ext 4141.

Tragic biker named

POLICE have named a pedestrian who died in a collision with a motorbike in Kingsbury on Friday.

Abid Hussain Awan, 40, of Ward End, Birmingham, was on the A4097 at 12.45am when the accident took place.

The incident is still being investigated by police. If you can help, call Warwickshire Police on 01926 415415.



Les Reid

INSIDE THE WORLD OF POLITICS

Council's bailiffs a scandal waiting to happen

AFTER weeks of investigating how council-hired UK-wide bailiff Plcs operate against the vulnerable, I am convinced it is the next big national scandal waiting to erupt.

If Coventry City Council's Labour leaders continue to turn a blind eye, the ticking time-bomb could blow up in their faces – in full national glare.

Change would then have to come. The consequences for politicians at the ballot box would pale into insignificance against the dreadful human consequences of corporate abuse and neglect I am already witnessing.

Take 50-year-old "Ms D", the suicidal mum struck by mental illness after a family break-up last year following both her and her now ex-partner being made redundant in recession.

Coventry's NHS Crisis Team is visiting her for "acute mental illness" after psychiatric treatment and attempted suicide. She is even recognised as unfit to work by the government's benefits assessors.

With help, she is taking tentative steps towards getting back on her feet. She could do without panic attacks after being chased by bailiffs for a parking fine earlier this year – now a £388 debt – which she is actually paying off in agreed instalments, as Post Office receipts show.

In two recorded phone calls to bailiffs Newlyn, they admitted previously being informed of her suicide risk, and that they had not notified the council.

This is not only a breach of the inadequate government guidelines which spell out the "duty" of bail-



REVELATIONS: Our front page

iffs to notify councils of potential vulnerability, but arguably a breach of Newlyn's code of conduct. It states if there is "doubt", the case must be referred to the council – for potentially more sensitive, multi-agency treatment.

In those calls, neither Newlyn's officer or bailiff could explain to Ms D how her bill had reached £388.

There is only evidence of them sending letters – no van visit – demanding full payment and threatening to seize her goods.

The evidence may form a complaint to the Coventry-based Local Government Ombudsman Dr Jane Martin.

Complaints will include the ten Newlyn letters sent in two days to an unemployed woman with a stress-related disability threatening to seize possessions – even

though Newlyn and the council accepted in phone calls she was already paying off her debt in agreed instalments. Dr Martin has called on councils to contractually oblige bailiffs not to extortionately and multiple charge people for letters and visits – often way above legal limits.

That call is being ignored.

My findings are to be raised in Parliament by Coventry Labour MPs Jim Cunningham and Geoffrey Robinson in questions to justice ministers, in an early day motion and possibly an adjournment debate.

Justice ministers are due to unveil proposals soon for a new legal limits on bailiffs' charges. The current limit for council tax arrears is typically £24.50 for a first visit, £18 for a second, and the "reasonable" costs of using a van when goods are not seized.

It appears the government – pressurised by the bailiff industry – will actually increase charges, however more transparent charges become.

Nobody expects proper industry regulation.

Financially-stricken councils and profiteering bailiff firms have much to gain. Councils add onto bills liability order and court summons fees to help balance their books. More than 12,000 liability orders are issued in Coventry each year – just eight weeks and two reminder letters after initial council tax bills are sent. Demands for full payment follow.

The industry norm seems to me to be bogus fees and "phantom" bailiff visits, with upfront charges

for possession-seizing visits threatened but not carried out. Ignoring warnings of vulnerability by demanding evidence buys time, and enables costs to be ratcheted up further.

Following our coverage, the council is discussing with Coventry Citizens Advice Bureau re-

“ The industry norm seems to me to be bogus fees and 'phantom' charges

introducing a policy to protect the vulnerable.

It will be a paper exercise if it does not have lawful, contractual teeth.

In line with the ombudsman's ruling on Blaby Council, it must oblige bailiffs within contracts not to excessively charge. Customers should get a clear breakdown of sensible, transparent charges; and bailiffs must finally adhere to contracts protecting the vulnerable.

Clear breaches of contract must be punished, including loss of contract.

Coventry's Labour leaders recently protected the vulnerable by not passing on government cuts in council tax benefits. Coventry must lead the way now.

They have a duty to those who do pay council tax to maximise collection. But they must show compassion and fairness.



DELIGHTED: Lesley Hawkins of CVS RSVP

£280K BOOST TO HELP SUPPORT VOLUNTEERS

By Tina Junday
NEWS REPORTER

A PROJECT to encourage volunteering in Coventry has received a £288,000 cash boost from the Big Lottery Fund.

The Retired and Senior Volunteer Programme, based at Central Hall, in Warwick Lane, city centre, was granted the funding for three years to help older and isolated people improve their mental and physical wellbeing.

Funding for the project, which is part of Community Service Volunteers, will go towards giving adults training, peer support and guidance to organise activities as volunteers and lead independent lives.

Recently, volunteers in Coventry have been supporting young children in primary and sec-

ondary schools across the city with reading and writing skills.

They have also taught pupils how to knit, garden and cook.

Volunteers have also been knitting blankets for babies and the elderly, winter clothes for homeless people and brightly-coloured jumpers for orphans in Eastern Europe.

Lesley Hawkins, manager of CSV RSVP, said: "We are delighted to have received this grant as it will provide much needed support for the most isolated older people, especially in the Asian community."

"After 12 years we know there is a high level of social isolation, poor mental health and a lack of confidence, motivation and physical activity."

"This grant will provide opportunities for older people to

change their lives and become valued members of their communities."

One volunteer from the project set up a group, Aao Miloh, a Hindi saying which means come and meet.

It helps more than 20 senior and retired women who feel isolated to share their experiences, socialise and volunteer with projects of their own.

Lucy de Groot, chief executive of CSV, said: "The work of CSV shows that through self-organisation older people can restore their sense of wellbeing from poor health and low confidence and lead a fulfilled and independent life."

"This vital grant from the Big Lottery Fund will go a long way to helping older people make a positive contribution to their community and society."

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YOU MAY ALSO BOOK ONLINE AT www.compasstoursbyrail.co.uk

BAILIFFS CHASE MUM OVER FINE SHE IS ALREADY PAYING OFF

TELEGRAPH INVESTIGATES

By Les Reid
POLITICAL REPORTER

A CITY mum, who is described as being at risk of suicide, has told of the added anxiety of being chased by Coventry council-hired bailiffs – for a parking fine she is already paying off.

The case appears to be another breach of government guidelines which spell out the “duty” on bailiff firms to notify councils when made aware of potentially “vulnerable” circumstances, including serious illness.

It may also be a breach a Coventry City Council “instruction” that its bailiff firms must notify them of such cases, so they can be handled more sensitively.

The latest case, of a mother-of-one, suffering with mental illness, further exposes how the council’s contracted UK-wide bailiff firm Newlyn Plc is adding unexplained fees to its charges.

Her parking fine from February has now escalated to a bill of £388 – even though the bailiffs appear to have visited her home only once.

The percentage legal limit for a first bailiff visit is usually around £24.50 for council tax arrears, with a similar amount for parking fines.

The law states bailiffs can add the “reasonable” costs of bringing a van in other visits to seize possessions

‘Suicide-risk’ woman’s despair as she sees parking bill escalate to hundreds of pounds

when no goods are obtained. The 50-year-old said she always paid bills before she was laid off from her full-time underwriter’s job from AXA insurance a year ago.

After spiralling into depression, she has now been declared unfit to work due to mental illness and gets Employment Support Allowance of £105.05.

She is being cared for by NHS Coventry’s crisis resolution team, and is on anti-depressants and other drugs.

Her crisis team case worker told us the service is for people with “acute mental illness” and people vulnerable to suicide.

Her weight has dropped from a “dress size 22” to nine stones, after being traumatised by separation from her long-term partner and father to her grown-up son, shortly after they were both made redundant last year.

Her father, who she cares for, also became severely ill and disabled, needing a quadruple heart by-pass and hip replacement.

After the bailiffs delivered a letter demanding full payment and threatening to take her possessions, she agreed by phone to pay off the debt in £26.45 weekly instalments through

the Post Office’s Transcash system from September 14. The Telegraph has seen Post Office receipts for five full payments since. But she has received three text messages from Newlyn Plc stating a bailiff would visit her Eastern Green home the following day, claiming she had not paid.

She phoned Newlyn, which she claimed told her it had no record of the payments of its system. She has been asked to fax the receipts, which she said would cost her more money.

She said: “I’ve told them each time I’ve rung them about my condition, but they said my mental illness was not their problem. I’m paying, yet all the time they are adding fees.

“I feel demeaned because I’ve always worked and paid bills. I was getting more and more ill and the bills kept coming in when my redundancy money ran out. I couldn’t afford them as nearly all my money goes on the mortgage, so I buried my head and was too scared to open bills.”

A Newlyn official confirmed to her yesterday – in a recorded phone call heard by the Telegraph – that it had not notified the council of her mental illness.

That is despite its bailiff in another

recorded call confirming a note had previously been made of her reporting a suicide risk.

The Newlyn official said she must send in a doctor’s certificate as proof, before the council is notified, and her account put on hold.

But yesterday, she received another letter from Newlyn threatening to take goods away, which triggered a panic attack.

The Telegraph immediately notified the council and Coventry Citizens Advice Bureau, which has now contacted Newlyn about her case.

The woman’s Coventry North-west MP, Geoffrey Robinson, has now joined Coventry South MP Jim Cunningham in pledging to raise the Telegraph’s findings in Parliament, and with justice ministers as well as seeking backing from MPs with an early day motion.

Our investigation has highlighted how a council policy agreed by councillors in 2008 to protect the vulnerable was quietly dropped when a joint £3.75million contract was agreed in June last year with UK bailiff firms Newlyn, and Equita Ltd (part of Capita Group Plc).

Council deputy leader George Duggins says the authority has a duty to all Coventry people, and those who do pay their bills, to collect debts including parking fines and council tax.

Teen attacked in alleyway

A TEENAGER was set upon by six men in an attempted robbery in Nuneaton.

He was approached in an alleyway near the Crow’s Nest pub, off Crowhill Road, by a man who came up to him and demanded his bag.

When he refused to hand it over, the gang launched an assault. The teenager managed to hang on to his bag and the gang eventually fled the scene, empty-handed.

Police said the victim suffered cuts and bruises to his head and body.

The attack happened at 10pm on Friday.

Witnesses should call Warwickshire Police’s acquisitive crime team on 01926 41500.

Happy birthday

Angela Lansbury, actress, 87; Gunter Grass, writer, 85; Peter Bowles, actor, 76; Terry Griffiths, former snooker player and coach, 65; Tim Robbins, actor, 54; Gary Kemp, actor/musician (Spandau Ballet), 53; Flea (Michael Peter Balzary), rock bassist (Red Hot Chili Peppers), 50; Davina McCall, TV presenter, pictured, 45.



FICTIONAL ACCOUNT: Author Bob Muscutt, with a copy of his book about George Eliot, alongside some fellow fans of the Victorian novelist, inset right

The ‘secret life’ of George Eliot...

A FICTIONALISED account is being published of “the secret life” of Victorian novelist George Eliot.

It has been written by Bob Muscutt, a keen fan of her work, who was born in Bedworth but now lives in

Germany. He has decided to compile his own account of what happened to Mary Ann Evans between the time she and her father left Nuneaton to live in Coventry and when, several years later, she spent a few months in

Germany with her married lover, George Henry Lewes.

The writer moved with her father, Robert Evans, to a house in Foleshill in 1841 and she became friendly with Charles Bray, an enlightened and radical

industrialist and newspaper owner.

After moving to London and meeting Lewis, the couple travelled to Germany in July 1854 where she continued her research in theological work.

Mr Muscutt’s story,

Heathen and Outcast, features people who knew her and also relates how Eliot herself may have felt during those two tumultuous periods in her life.



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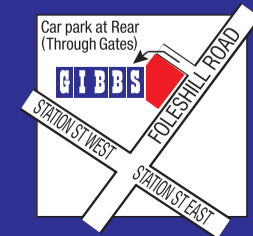
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- Councillors heckled as more shared spaces agreed **PAGE 7**
- Mugger who robbed homeless man has sentence cut **PAGE 8**
- Kicking up a stink as bins left uncollected for a week **PAGE 17**

Daily regulars

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LOTTERY NUMBERS

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'BAILIFFS SENT ME 10 LETTERS IN TWO DAYS'

By Les Reid
POLITICAL REPORTER

COVENTRY council's hired bailiffs wrongly sent 10 separate threatening letters in two days demanding a disabled woman pay £3,000 debts, plus a staggering £425 to cover the cost of bailiff visits.

The distressing letters said if she did not pay up, they would return to her home to seize possessions to cover the amount – even if she was not in.

In a phone call to the distressed mother-of-two, heard by the Telegraph, a council debt recovery officer admitted the apparent "error", and blamed a misunderstanding between the council and its hired bailiff firm, Newlyn Plc.

Our exclusive investigation into council-hired bailiffs on Monday highlighted apparent breaches of government guidelines designed to protect the vulnerable – with cases including a hard-up cancer sufferer.

We revealed it came after a democratically-agreed council policy protecting the frail and poor was quietly ditched when the council changed its contracted bailiffs to UK-wide firms including a hard-up cancer sufferer.



INVESTIGATION: How we told the story in Monday's Telegraph

soar in the recession.

The letters were sent in error because the former care home worker – who relies on disability benefits because of arthritis and stress-related fibromyalgia – had agreed a repayment plan of £20-a-month instalments just three weeks ago.

In a phone call heard by the Telegraph, a council debt recovery officer told the disabled woman: "It looks like an error on what we've told them, and what we've understood it to be."

A Newlyn bailiff also acknowledged he had also personally agreed to the instalments, and he could not explain why she had received the ten letters. Hertfordshire-based Newlyn Plc had sent five separate bill

letters dated October 1 demanding amounts adding up to £3,031.67 for council tax debts – plus five separate charges of £95 for each bill.

Amazingly, the same bills, worded slightly differently, were sent again in five separate letters dated October 2, the following day.

The woman, from Walsgrave, Coventry, who does not want to be named, said: "I was supposed to go to a wedding on Saturday but I stayed in all day instead. I was so scared the bailiffs would come and remove my goods."

Her bank statement shows she had already made a £20-a-month instalment under the arrangement to Newlyn on September 26.

We also revealed this week the council – struggling to balance its books amid recession and heavy government funding cuts – has set a tough target under the bailiffs' contract to reduce council tax debts from previous years by 40 per cent.

The woman's council tax debts relate to non-payment between 1999 and 2004, when she "turned a blind eye to them" when working part-time on low pay caring for the elderly, as a single mother bringing up two boys. She said the council had arranged to deduct

£3-a-week from her disability benefits.

But that arrangement changed when she received a bill this year demanding the full amount be paid by June, after four months initial instalments of £15, which she says she paid.

Her benefits were reduced last year after assessments of her fitness to work as part of the coalition government's new Employment Support Allowance. She is appealing that ruling.

She had arranged the payment plan after an initial bailiffs' letter on September 18 demanded she pay in full – plus an astonishing £773.97 additional charges to cover the bailiffs' costs.

Newlyn Plc trebled its profits in the economic downturn in 2010 to £1.7million.

About 10,000 people a year are now facing bailiff action in Coventry.

A council spokesman claimed the September payment arrangement related to part of the debt only, but it had now been agreed the total would be included in it. The Telegraph has challenged this claim in light of the evidence, including the phone calls and letters sent.

The council said last night it would check the details with Newlyn.

LES REID'S COLUMN: PAGE 8

Stranger warning to parents

A WARNING has been issued to parents after a stranger is said to have approached a young girl in Coventry on Monday.

Parents of pupils at Grace Academy, in Woodway Park, received text messages yesterday morning telling them strangers are approaching young people in the area. Pupils were also warned.

Principal Nick Marshall said the girl who had been approached wasn't a pupil at the academy, but said: "We had a report from a concerned member of the public that a child in the area had been approached.

"We would contact parents and students when there's an incident of this nature on the basis that forewarned is fore-



armed. We have members of staff in the community at the end of the school day so we can keep an eye on things.

"However we do have students who are out and about at the time of the day when this incident took place.

"I would rather be safe than sorry. We would rather put a report out, even if nothing comes of it, than not put something out and find we have a problem."

*Warwickshire County Council's education department has put out a Twitter warning over reports of a man posing as a police officer approaching children in Stockingford, Nuneaton, offering to buy ice cream.

A spokesman said: "The police are investigating but we want parents and schools to be extra cautious. If anyone sees any person acting suspiciously or has information about this man they are asked to contact police immediately."

Got a story? Call the 24-hour newsdesk hotline 024 76 500 222 Speak to our reporters or leave us a message and we will get back to you as soon as we can



Football honours former Sky Blues manager Dave

THE funeral of former Coventry City boss Dave Sexton has been held in Kenilworth.

The 82-year-old, who managed the Sky Blues between 1981 and 1983, died last month.

His funeral was held on Monday at St Francis of Assisi Catholic Church.

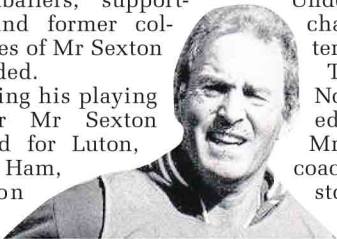
Footballers, supporters and former colleagues of Mr Sexton attended.

During his playing career Mr Sexton played for Luton, West Ham, Leyton Ori-

ent and Crystal Palace. He began his managerial career at Leyton Orient before moving on to Chelsea, who he led to FA Cup glory in 1970.

The following year he helped them secure their first European success in the Cup Winners' Cup. He also had two stints in charge of England Under 21s and had spells in charge of QPR and Manchester United.

The football journalist Norman Giller, who attended the funeral, described Mr Sexton as the "coach's coach" adding the cornerstone of his life was "dignity and respect".



30 MPs BACKING BID FOR REFORM OF BAILLIFF FIRMS

City MP raises concern over practices of council-hired debt collectors

By Les Reid
POLITICAL REPORTER

A COVENTRY MP has won support in the House of Commons for reform of council-hired bailiff practices after a Telegraph investigation.

Coventry South Labour MP Jim Cunningham raised our findings in Parliament, and those of a new report by the Local Government Ombudsman's office.

The ombudsman's report highlights many of the same concerns the Telegraph had uncovered in Coventry, and has now been backed by justice minister

Helen Grant following Mr Cunningham's intervention.

His Early Day Motion – calling for new protec-

tions for vulnerable people from bailiff action – has also been signed by 30 MPs so far.

Our findings included how Coventry City Council's hired bailiff firms appeared to breach national and local guidelines in handling the sick and vulnerable; and excessive charges being heaped on to debtors' bills without explanation.

We highlighted how a mother from Eastern Green on NHS suicide watch had charges heaped on to her bill, and faced repeated threats of her possessions being seized – even though we saw evidence she was paying back her parking fine debts through agreed payments.

A disabled woman from Walsgrave with a stress-related condition had also agreed a payment plan by instalments, yet she received 10 threatening letters in two days demanding she paid thousands of pounds in full.

Coventry Citizens' Advice Bureau also claimed the council was regularly

breaching government vulnerable persons' guidelines, including in the way the council's hired bailiff, Newlyn Plc, handled the case of a cancer sufferer.

Mr Cunningham raised the ombudsman's report with justice minister Helen Grant and called on her to incorporate its recommendations into a government review of the bailiff industry.

They include ensuring councils only charge fees in line with national regulations; provide clear details of their charges; make proper checks when levying vehicles; and exercise caution with potentially vulnerable debtors.

Mrs Grant said it was a "very helpful report which highlights the need for reform to bailiff law".

She pledged the government would consider its recommendations.

Mr Cunningham said: "I am working to call on the government to bear the recent concerns about Coventry's private bailiff firms and courts in mind as it under-

takes the review of bailiff reform. The two issues I am particularly concerned about are disproportionate or unexpected fee charging such as multiple fee-charging for a single visit, and a lack of clear, binding vulnerable person guidelines.

"The Local Government Ombudsman's report is therefore very welcome as it highlights the necessity of addressing these and other issues relating to the practices of bailiff firms and supporting councils in upholding standards."

The council has been reviewing its bailiffs' arrangements with Coventry CAB since the Telegraph's investigation in October.

Mr Cunningham said: "I am working to call on the government to bear the recent concerns about Coventry's private bailiff firms and courts in mind as it under-

breaching government vulnerable persons' guidelines, including in the way the council's hired bailiff, Newlyn Plc, handled the case of a cancer sufferer.

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Single parents 'less common'

COUPLES with large age gaps, and the number of single-parent households, were more common in Victorian Britain than they are today, according to new research.

A study of census records from the 1800s by a family history website showed there were twice as many couples

with an age gap of at least 10 years compared to the present day.

The oldest partner in the 1800s tended to be female, often because mortality rates in the workplace were high, resulting in a greater number of widows, said the report by Ancestry.co.uk.

Where there's a will, there's a charity

A SCHEME to encourage people to leave a gift to charity in their will is set to raise millions of pounds a year.

The Co-operative said the initiative, launched in the summer, is projected to raise £65million a year by 2015. The Co-operative Legal

Services and Remember A Charity have formed a partnership, supporting a drive to make the UK the first country in the world where it is the norm to leave 10 per cent to charity in a will.

It said: "People really do want to leave a positive legacy."

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Coventry Telegraph

WELCOME FOR NEW BAILIFF LAWS

More protection against dreaded knock at the door

PROPOSED new laws to clamp down on bailiffs overcharging and mistreating vulnerable victims have been welcomed by a Coventry MP.

It follows a Coventry Telegraph investigation into the bailiff industry and mistreatment of Coventry families whose stories were later highlighted in Parliament.

The Telegraph investigation uncovered concerns about Coventry City Council-hired bailiffs threatening and overcharging vulnerable people including the sick, elderly and disabled – and apparent breaches of government guidelines.

Responding to the investigation, Coventry South Labour MP Jim Cunningham raised the Coventry cases with justice ministers including Helen Grant, and earlier this month introduced a ten-minute rule bill calling for new legislation, supported by many MPs.

Proposed new measures outlined by Ms Grant yesterday include converting into law some of the Government's guidelines designed to protect the vulnerable; striking off bailiffs who do not comply with new laws; compulsory training for bailiffs; and ending multiple and excessive fee charging by bail-

iffs. She said: "For too long bailiffs have gone unregulated, allowing a minority to give the industry a bad name. Too many people in debt have had the additional stress of dealing with aggressive bailiffs who often charge extortionate fees."

Mr Cunningham said yesterday: "This seems a welcome step in the right direction. We will scrutinise legislation brought forward. If they carry out what they say they are going to, it will be welcomed by Coventry people as well as responsible bailiffs organisations."

"A lot of credit has to go to the Coventry Telegraph. This issue would not have taken off nationally in this way without the initial Coventry Telegraph investigation."

The Telegraph highlighted the case of a mother being treated by a NHS crisis team after becoming suicidal following redundancy and a marriage break-up. She received threatening bailiffs letters and texts adding extortionate charges to her parking fine – despite evidence she was paying by agreed instalments.

Newlyn plc, the firm employed by Coventry City Council, had also sent ten separate

threatening letters in two days demanding a disabled mother pay £3,000 debts, plus £425 bailiff costs – even though she had already agreed a payment plan.

In both cases, bailiffs had failed to notify the council of their potential vulnerability when alerted, in line with government guidelines.

A cancer patient missed just two Council Tax payments, before receiving a demand for full upfront payment plus £200 costs. She appeared to be wrongly threatened with prison when trying to arrange a payment plan.

Proposed secondary legislation will also cover how bailiffs can enter properties and what goods they can seize.

Coventry City Council's scrutiny committee is to review its bailiffs' arrangements.

Political correspondent Les Reid, who carried out the investigation, said: "The evidence from letters, recorded phone calls and people's bills revealed not only these practices, but how financially stricken councils are turning a blind eye."

"They have increased their targets for bailiffs collection, while some bailiffs saw profits treble in the recession."



1788: The first consignment of convicts from England arrived in Australia, at Sydney Cove.
1828: The Duke of Wellington became prime minister.
1841: Hong Kong was proclaimed British sovereign territory.
1871: The Rugby Football Union was founded.
1885: General Charles Gordon, British commander and Governor of the Sudan, was killed by a spear while besieged at Khartoum.
1905: The world's largest diamond was found at the Premier Mines in Pretoria, South Africa. The Cullinan Diamond weighed more than 1.25lb.
1907: "Foul language" caused a riot in the Abbey Theatre, Dublin, on the first night of JM Synge's *The Playboy Of The Western World*.
1947: Prince Gustav Adolf of Sweden was killed in an air crash near Copenhagen.
1965: Hindi was made the official language of India.
1993: Vaclav Havel became the first president of the new Czech Republic.
2010: James Cameron's *Avatar* became top-grossing film of all time, beating his 1997 movie *Titanic*.
ON THIS DAY LAST YEAR: David Cameron delivered a scathing assessment of Europe's failure to promote economic growth as he urged it to be "bold" to promote business.

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