

Tackling Problem Debt

- Are we REALLY all in it together?



MALG Conference & Exhibition
Thursday 24th November 2016

Royal College of Physicians, 11 St Andrews Place, Regent's Park, London NW1 4LE



"My first MALG conference and I thoroughly enjoyed it. Very useful, interesting and informative"

What is MALG?

The Money Advice Liaison Group (MALG), formed in 1987, is a non-policy making discussion forum. Its aim is to promote better communication, best practice, understanding and professionalism among organisations operating on a national level with people in debt, debt advice, debt collection and all related ancillary matters within the United Kingdom. It has some sixty such national bodies in its membership.

Who should attend?

The Conference is recommended to anyone working with people in debt, in particular ...

- Debt advisers from the commercial or free sectors
- Creditors, enforcement officers, debt purchasers and debt collectors
- DMP providers and insolvency practitioners
- Regulators

We aim to strike a balance of delegates from all parts of the United Kingdom and we offer opportunities for excellent networking opportunities across all sectors, debate, informative workshops and thought-provoking speakers.

Individuals who have successfully completed the IMA-led Certificate in Money Advice Practice are able once again to obtain CPD points for attendance without charge.



**"I love that everyone is here - it's not a 'them and us' atmosphere. The client / customer comes first.
We're all on the same side"**

About the Conference

Tackling Problem Debt - Are we REALLY all in it together? Are we really all working to improve the sector, the tools, the decisions and behaviours? Or do we sometimes miss opportunities because we are pulling in different directions. These are important questions and the event's programme - workshops, speakers and panel session - will be devoted to it. In particular, our workshops will focus on four specific areas - the use of digital channels, local government debt collection, 'fee vs free' and individual responsibility.

The MALG Annual Conference has a long history of bringing together creditors, regulators, debt collectors, advisers and other interested groups to help improve practices in the personal debt sector. This year's event will once again bring together industry leaders and frontline workers to discuss some of the central issues facing us all and we very much hope that you will wish to join us and get involved!

This year, our Conference Chair will be the new Chair of MALG, Liz Barclay - broadcaster, writer and former money adviser.

We are delighted that our keynote speaker is Chris Pond - Chair of the Money Charity and Financial Inclusion Taskforce and he will start the event by addressing the Conference theme.

Our ever-popular Panel Session will face questions related to the day's programme - see the following programme for details.



Liz Barclay, Chair



"As an exhibitor the venue is great"

- 09:00 – 10:00 Registration & Exhibition, networking & refreshments**
- 10:00 – 10:15 Welcome to the Conference and introduction by the Conference Chair - Liz Barclay, Chair of MALG, broadcaster, writer and former money adviser**
- 10:15 – 11:00 Tackling Problem Debt - Are we REALLY all in it together? Keynote Speaker - Chris Pond, Chair of the Money Charity and Vice Chair, Financial Inclusion Commission**
- 11:00 – 11:20 Refreshments & Exhibition**
- 11:25 – 12:35 Four optional Workshops - Session 1**
- A. "Are digital channels the new face of debt advice?"
- Presenters:* Clive Richardson, Head of Policy & Engagement, GOV.UK Government Digital Service and Trustee, Camden Citizens Advice
- Yvonne MacDermid, Chief Executive, Money Advice Scotland
- Facilitator:* James Jones, Head of Consumer Affairs, Experian Ltd
- Scribe:* A representative from one of MALG's regional discussion forums
- B. "Catching up? The next steps for local government debt collection"
- Presenters:* Charles Metcalfe, Corporate Revenues Manager, Manchester City Council
- Dave Chapman, Managing Director, Rossendale Ltd
- Facilitator:* Matt Hartley, Head of Public Affairs, Money Advice Trust
- Scribe:* A representative from one of MALG's regional discussion forums
- C. "The debt advice landscape post-authorisation - all together now?"
- Presenters:* David Hawkes, National Money Advice Co-ordinator, AdviceUK
- Andrew Smith, Debt Resolution Forum and Director of Marketing & External Affairs, ClearDebt
- Facilitator:* John Deans, Senior Manager, Customer Conduct, Nationwide Building Society
- Scribe:* A representative from one of MALG's regional discussion forums

Programme (Continued)



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D: "Sharing Responsibility - the line between consumers, regulators and creditors"

Presenters: James O'Connell, Manager, Debt Permissions, Financial Conduct Authority

Craig Simmons, Debt Sector Co-ordination Manager, Money Advice Service

Facilitator: Henry Aitchison, Senior Policy Adviser, Finance & Leasing Association

Scribe: A representative from one of MALG's regional discussion forums

12:35 – 13:35 Lunch & Exhibition

13:35 – 14:45 Four optional Workshops (repeated) - Session 2

14:45 – 15:15 Refreshments & Exhibition

15:15 – 16:15 Panel Session - Tackling Problem Debt - Are we REALLY all in it together? chaired by Adam Sharples, Chair of Money Advice Trust

Panellists: Fiona Hoyle, Head of Consumer Finance, Finance & Leasing Association

Clive Richardson, Head of Policy & Engagement, GOV.UK Government Digital Service and Trustee, Camden Citizens Advice

Peter Tutton, Head of Policy, StepChange Debt Charity

Richard Wharton, General Secretary, DEMSA

16:15 – 16:30 Summary and close of Conference by Conference Chair

16:30 – 17:30 Post-Conference drinks reception & Exhibition

"The MALG Conference is very well managed therefore we found the whole process of booking and attending very easy"



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"Timings worked well and there was clearly enough time to get real value from each of the sessions and breaks"

"A great and diverse set of agencies involved"

"The most useful conference for networking with a diverse group of people and organisations that have a common interest"

"Good to have an opportunity to talk to creditors and enforcement agents in an informal atmosphere"

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