



Working together to improve the lives of people in debt

**NOTES OF THE MALG MEMBERS MEETING**

held on 26<sup>TH</sup> September 2017 at Maclay Murray & Spens LLP, 1 London Wall, London EC2Y 5AB

**Members present:**

Adam Burgess	Citizens Advice
Alistair Chisholm	Payplan
Beth Forbes	MALG South East
Bob Winnington	MALG
David Hawkes	AdviceUK
Debbie Nolan	Chartered Institute of Credit Management
Dionne Stocking	MALG
Frank Johnstone	MALG Scotland
Gareth McNab	Nationwide
Greg Stevens	Consumer Credit Trade Association
Gretta Gavin	National Association of Student Money Advisers
Helen Jeffery	Insolvency Service
James Jones	Experian Ltd
Jenny Ogden	Shoosmiths LLP
Joseph Surtees	StepChange Debt Charity
Liz Barclay	MALG Chair
Meg van Rooyen	Money Advice Trust
Melanie Gizzi	Gregory Pennington
Natasha Still	MALG North East & Yorkshire
Paul Caddy	Phoenix Commercial Collections
Rebecca Price	Provident Financial PLC
Rebecca Scherman	Lowell Group
Robert Wilson	Institute of Money Advisers
Samantha Toyn	Ministry of Justice
Sara Williams	Debt Camel
Sebrina McCullough	Gregory Pennington
Simon Saffer	NASMA
Sinead Campbell	MALG Northern Ireland

**Guests:**

Bronwen Dalley Smith	Money & Mental Health Policy Institute
Richard Haymes	TDX Group
Rob Thompson	Civil Court Users Association
Sophie Martin	Perennial

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### 1. **Welcome & notes from previous meeting**

Bob Winnington welcomed all to the meeting and thanked Maclay Murray & Spens for hosting it. There were no matters arising from the previous meeting.

### 2. **Presentation: Behavioural economics: encouraging savings & collection responses by Antony Elliott, The Fairbanking Foundation**

Areas covered:

- How to influence financial well-being
- Savings – credit unions building good habits
- Collections – motivating good responses

The Group were asked to briefly discuss and consider:

- What they can do to encourage people to save and how can they do it?
- Whether their own communications were encouraging people to take action and, if not, which areas needed improving?

### 3. **Presentation: IVAs – a Regulatory Gap? by John Fairhurst, Payplan**

Areas covered:

- The current oversight and what it means for the consumer
- The key risks and what can be done to address this

Members are invited to contribute to a white paper John is currently putting together.

### 4. **Bob's update**

#### **Membership:**

All 3 membership categories developing positively. Now have 26 National Business Members. Flyers providing details of the membership categories are available upon request.

We are looking to focus and widen engagement with the energy, water and telecommunications sectors and with Local Authorities. If members have any contacts within these industries, please feed them through to us.

Representatives from 5 Regional Groups present at the meeting and a brief meeting with representatives from the Regional Steering Committees is being held following this meeting. We are continuing to develop regional engagement.



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### **27<sup>th</sup> November MALG Conference:**

Still some sponsorship opportunities left and only 3 commercial exhibition stands remain available. Delegate bookings significantly up on this time last year.

### **5. Presentation: Technology supporting advice by Chris Williams, Nationwide Building Society**

Areas covered:

- The advice strategy
- The Building Society's financial resilience
- Nationwide's journey so far

### **6. Regulatory updates**

Written reports provided by the Accountant in Bankruptcy, Information Commissioner's Office and The Insolvency Service.

### **7. AOB**

#### **Debt & Pension Report:**

This is a joint venture between MALG, Money Advice Scotland and the Money Advice Service and has been written by Nick Lord. The report will be launched on the 19<sup>th</sup> October at the Money Advice Service. This will be filmed and MALG will stream a link to all members. Details of this will also be included in the next Bob's Blog.

#### **2018 Member meeting dates:**

25<sup>th</sup> January

22<sup>nd</sup> March

5<sup>th</sup> July

27<sup>th</sup> September – this date is to be reviewed due to clashes with party political conferences

#### **Website:**

Currently looking at introducing a Members only section to the website, which will be password protected.

#### **Future speakers:**

If members have any suggestions or would like any particular speakers at future meetings, please email Dionne ([dionne.stocking@malg.org.uk](mailto:dionne.stocking@malg.org.uk)) with your ideas.

Meeting closed at 2.45pm.

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**Apologies:**

Amanda Ryan	BPHA Ltd
Bee Thakur	Money Advice Service
Bob Kingdon	1st Credit Ltd
Charlie Gluckman	FCA
Darryl Matthews	Harrington Brooks
David Brownlee	Citizens Advice Scotland
Dawn Stobart	Christians Against Poverty
Dr Richard Dennis	Accountant in Bankruptcy
Jacqui Tribe	UK Finance
June Deasy	UK Finance
Laura Mahoney	Lending Standards Board
Laura-Jane Sneddon	Accountant in Bankruptcy
Lindsey Poole	Advice Services Alliance
Mike Holmyard	Citizens Advice Scotland
Nick Rossiter	Registry Trust Limited
Pamela Mulcahy	Marstons Holdings
Paul Bowden	Wilkin Chapman LLP
Paul McCarron	UK Finance
Pauline Allan	Citizens Advice Scotland
Richard Syers	The Information Commissioners Office
Robert Skinner	MALG
Steve Martin	Equifax Ltd
Steve Perring	Cabot Credit Management Limited
Stuart Hayward	MALG
Sue Rossiter	UK Finance
Susan McPhee	Citizens Advice Scotland
Suzan Gunn	Accountant in Bankruptcy