



Working together to improve the lives of people in debt

NOTES OF THE MALG MEMBERS MEETING

held on 25TH January 2018 at Bond Dickinson LLP, 4 More London Riverside, London SE1 2AU

Members present:

Adrian Cummings	Consumer Credit Trade Association
Alistair Chisholm	Payplan
Ammer Malik	StepChange Debt Charity
Andrew Smith	The Insolvency Panel
Bob Winnington	MALG
Bryn Balchin	Link Financial
Cliff Garland	Money Advice Service
Colin Kinloch	Money Advice Service
David Hawkes	AdviceUK
David Maxfield	Christians Against Poverty
David Philpott	Debt Resolution Forum
Dionne Stocking	MALG
Dominic Maxwell	MALG South East
Erika Helps	Money Advice Service
Gary Harvey	Money Advice Service
Gretta Gavin	National Association of Student Money Advisers
Henry Aitchison	Finance & Leasing Association
Ian Fiddeman	UK Finance
Ian Marsden	MALG South East
Jair Munoz-Bugarin	Money Advice Service
James Jones	Experian Ltd
Janet Mayo	Angel Advance
Jenny Ogden	Shoosmiths LLP
John Deans	Nationwide
John Webb	Experian
Lee Usher	Computershare
Liz Barclay	MALG Chair
Martin Prigent	Watch Portfolio Management
Meg van Rooyen	Money Advice Trust
Mercy Adebisi	Department for Communities & Local Government
Neil Taylor	Royal Bank of Scotland
Patsy Calnan	Finance & Leasing Association
Paul Bowden	Wilkin Chapman LLP
Paul Caddy	Phoenix Commercial Collections
Rebecca Price	Provident Financial PLC
Robert Wilson	Institute of Money Advisers
Russell Hamblin-Boone	The Civil Enforcement Association
Samantha Toyn	Ministry of Justice
Sara Williams	Debt Camel
Sarah Sargent	Lowell Group

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Simon Saffer	National Association of Student Money Advisers
Tom Marsland	Energy UK
Will Chamberlain	Advice Services Alliance

Guests:

Bronwen Dalley Smith	Money & Mental Health Policy Institute
Cath Wohlers	England Illegal Money Lending Team
Clare Duncan	Money Advice Hub
Darren Rooke	HMCTS
David Marjoribanks	Relate
Kate Langston	Money & Mental Health Policy Institute
Marie Moffatt	Zopa
Michelle Lynch	TDX
Olivia Duncan	NEST
Sam Nurse	Money Advice Hub
Tom Edmunds	Zopa
Zoe Alexander	NEST

1. Welcome & notes from previous meeting

Bob Winnington welcomed all to the meeting and thanked Bond Dickinson for hosting it. There were no matters arising from the previous meeting.

2. Presentation: In too deep – An investigation into debt & relationships, by David Marjoribanks, Relate

Areas covered:

- Impacts of debt on relationships
- Hidden debt
- Impacts of relationships on finances
- Recommendations from the research

The Group were divided into 4 groups and asked to discuss and feedback on the following:

- What is already happening to respond to links between financial problems and relationship problems?
- Obstacles to more joined-up responses to financial difficulties and relationship difficulties
- Priorities for action: what can we do to take forward the research findings and develop more joined-up responses to financial difficulties and relationship difficulties in practice?

3. Presentation: NEST auto enrolment & liquidity by Zoe Alexander, NEST

Areas covered:

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- What is NEST
- How successful has auto enrolment been?
- Why has auto enrolment worked?
- Who are NEST's members?
- Impact of auto enrolment review
- What's the right amount to save
- Mental accounting
- The sidecar account
- Unknowns and challenges

The Group were divided into 4 groups and asked to discuss and feedback on the following questions:

- What impact would this product have on your customers? How might it be received?
- What level of savings is right for the rainy day component? What should the criteria of withdrawal be?

4. Bob's update

Conference:

This year's Conference was well attended. Around a quarter of the attendees had not previously attended. The different location and approach in the main worked. Planning for the 2018 Conference is already underway. Looking at different ideas of engagement to cover the wider audience. Please contact Bob if you have any ideas on this and how we can further develop this year's event. Also, if you are interested in exhibiting or sponsoring at this year's event please get in touch with Bob.

Membership:

All 3 membership categories developing positively. We have signed up 5 new National Business Members in January alone.

Future meetings:

The next National members meeting is being held on the 22nd March, venue to be confirmed. The 5th July meeting will include the AGM and this will be held at Grant Thornton's Finsbury Square offices. The September meeting date is provisional at the moment due to the number of Conferences held around this time.

5. Presentation: MAS Debt Commissioning Strategy by Cliff Garland & Erika Helps, Money Advice Service

Areas covered:

- Refinements following the consultation
- Commissioning intentions
- Delivery plan

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- London & North West identified as priority regions where new commissioning will begin in 2018

6. Presentation: The Economic impact of debt advice report by Colin Kinloch & Jair Munoz-Bugarin, Money Advice Service

Areas covered:

- Methodology
- Monetised impact areas
- Conclusions & next steps

7. Regulatory updates

The Ministry of Justice, HMCTS and the DCLG gave verbal updates at the meeting.

Written reports have been provided by the Accountant in Bankruptcy, Money Advice Service, Financial Conduct Authority, and the Insolvency Service.

8. AOB

Advice UK are holding a special one day Conference re GDPR on the 12th April at the offices of Clifford Chance, 10 Upper Bank Street, Canary Wharf, London E14 5JJ

Meeting closed at 3pm.

Apologies:

Aggie Pacewicz	Harrington Brooks
Alan J Smith	High Court Enforcement Officers Association
Bee Thakur	Money Advice Service
Carole Kenney	Phoenix Commercial Collections
Charlie Gluckman	Financial Conduct Authority
Claire Aynsley	Credit Services Association
Daniel Alchin	Energy UK
Dawn Stobart	Christians Against Poverty
Debbie Nolan	Chartered Institute of Credit Management
Deborah Shields	Money Advice Trust
Dorothy Lowe	Society of Messengers-at-Arms and Sheriff Officers
Dr Richard Dennis	Accountant in Bankruptcy
Frank Johnstone	MALG Scotland
Greg Stevens	Consumer Credit Trade Association
Joanne Whittaker	Angel Advance Ltd
Leigh Berkley	Arrow Global
Martin Coppack	Banking Standards Board
Melanie Taylor	Debt Resolution Forum



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Mike Holmyard	Citizens Advice Scotland
Natasha Still	MALG North East & Yorkshire
Paul McCarron	UK Finance
Pauline Allan	Citizens Advice Scotland
Peter Wallwork	Credit Services Association
Philip King	Chartered Institute of Credit Management
Rob Thompson	Civil Court Users Association
Robert Skinner	MALG
Sam Roberts	Insolvency Service
Sebrina McCullough	Gregory Pennington
Steve Perring	Cabot Credit Management Limited
Waheed Darr	Link Financial Outsourcing Ltd