



NOTES OF THE MAIN FORUM MEETING

**Held on Wednesday 3 July 2019 at London Borough of Southwark,
Ground Floor, 160 Tooley Street, London, SE1 2QH**

Present:

Beth Forbes	Funding Circle
Bob Kingdon	Intrum
Bob Winnington	MALG
Christina Oby-Onyia	Westminster CAB
Gareth McNab	Nationwide
Julian Vaughan	Advising Communities
Katie Ford	Hyde Housing
Kiri Saunders	Christians Against Poverty
Laura Cronin	Shoosmiths LLP
Marcia Harris	Brixton Advice
Pat Cross	Nucleus Debt Advice
Paul Bowden	Wilkin Chapman LLP
Perry Douglas	Money Advice Trust
Roni Marsh	South West London Law Centres
Simone Caudell	Orbit Housing Association
Steve Perring	Pollen Street Capital
	Bromley Community Counselling Service
Tony Catherall	Link Financial
Waheed Darr	British Legion
Sarah Anstey	Tully
Mark Hover	Santander
Jayne Ireton	Dukes Bailiffs Ltd
Laura Naylor	Hammersmith & Fulham CA
Vandana Rawal	LB of Southwark
Charlotte Acutt	

1. Welcome to new members, observers and representatives

Bob Kingdon, Co-chair Creditor, welcomed new regional members Santander to the meeting and thanked Charlotte Acutt and London Borough of Southwark for hosting.

2. Apologies

Aggie Pacewicz	Gregory Pennington
Amanda McCann	Link Financial
Carole Kenney	Phoenix Commercial Collections
Darren Latter	Hastings Direct
Enzo Montagnino	ARC Europe Ltd
Jeannette Smith	Sidcup Debt Advice

John Adderley
Karen George
Kevin Edgar
Necla Bakirci
Rob Sandalls
Ruth Burley
Sebrina McCullough
Stuart Goodman
Sophie Wye
Kate Cook
Sarah Lambert
Sara Williams
Brendan Clarkson

CCS Collect
Hastings Direct
TBI Financial Services Ltd
Toynbee Hall
StepChange Debt Charity
Perennial
Think Money
Rainbow Money Advice
Chiltern CA
Leighton Linslade CA
IE Hub
Debt Camel
CVR Global

3. To receive the notes of the last meeting of the Forum held on 27 February 2019 and to look at matters arising not on the Agenda

There were no matters arising.

4. To receive a report from the Honorary Treasurer

Balances as of today are:

- Community Account: £569.08
- Business Saver: £1,136.66

Expenses from February Meeting

- Travel Expenses for Owen Baily - £34.90
- Lunch - £338.40

Outstanding Subs – Invoices were sent at the beginning of April with a further chase in May. There are still a few outstanding.

5. To receive a report following the Steering Committee meeting held on 7 June 2019

Ideas for Future speakers:

- FCA/FOS – Affordability Assessments
- ICO – Data protection
- SFBG – Fin Cap: Evidence from ‘What works?’
- Telljo – Identifying Vulnerability
- Credit Unions – Abcol?
- Debt & Mental Health Evidence Form – Reiteration of documents post GDPR
- Home Credit
- FCA – Overdrafts
- Persistent Debt
- Increase in Money Claims from Private Parking Tickets

Ideas for The Big Debate:

- Enforcement

Suggestions always welcome

6. Presentation by Gareth McNab – OB4G Engagement Lead for Nationwide

7. Presentation by Kate Briscoe – CEO Legal Beagles Debt Forum

Slides attached

8. MALG update (Bob Winnington)

- Member's meeting and AGM – This took place on July 4 2019. Announcements to follow on new appointments to the board.
- MALG SW - The next meeting is 15 July 2019 in Bath. If your organisation has a national footprint and you are interested in attending please contact Bob Winnington.
- MALG Conference – Booking is now open through Eventbrite. The conference is taking place on 24 October 2019 at Cavendish Square. For details on exhibiting or sponsorship please contact Bob Winnington.

9. AOB

There was no other business.

10. Date & venue for next meeting

Date - 7 November 2019

Venue - TBC.