



Membership Brochure 2021

Working together to
improve the lives of
people in debt



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About MALG



The Money Advice Liaison Group (known as MALG), formed in 1987, is a not-for-profit UK membership organisation whose purpose is to galvanise organisations to ‘work together to improve the lives of people with problem debt’.

MALG is the ‘missing link’ that ties together all the threads of the customer journey from the prevention to the cure of problem debt. We do this by acting as a thought leader, facilitator and accelerator of change, creating an open, non-judgemental, and dedicated forum for discussion, best practice, and joint action.

Because MALG has no commercial, regulatory, or political agenda, we are uniquely placed to proactively seek ‘game changing’ solutions because we do not have to wait for a steer from regulators/Government before reacting to our members’ challenges.

Our key objectives:

- Bring together all the ‘strands’ of the money advice/personal debt journey (from financial education providers, academics and regulators to creditors, debt collectors/purchasers and debt advisers) across the UK to share best practice, insight and understanding in an open, non-judgemental forum.
- Provide dedicated thought leadership, stewardship and support for members to increase professionalism and accelerate change.
- Listen and be receptive to ideas and challenges, and challenging members to think ‘outside the box’.

Our Members

MALG membership is open to all public, private and third sector organisations which have an interest in matters relating to personal debt, from financial capability and lending, through to debt collection and money advice.

Our 200+ members are made up of people from senior managers to frontline staff from a diverse range of organisations, including debt advice charities, government agencies, regulators, fintech companies, collections agencies, enforcement agents, credit referencing agencies, lenders, and more. They include:



Regional Groups

MALG Regional Groups play an important role in improving communication, understanding and best practice between money advisers, creditors and debt collection professionals at a regional and local level. They are:



The Regional Groups are closely aligned to the MALG vision, aims and objectives but have their own committees with the ability to decide local structures, membership and agendas. National Members have automatic access to all Regions and the ability to select those most relevant to their organisational needs.

Regional groups each meet several times a year and meetings have continued throughout the Coronavirus pandemic virtually via Zoom.

Events and meetings



MALG holds a variety of events throughout the year that are **free to members**. As an added benefit we offer members **discounted** delegate rates to attend our chargeable events.

Events include the fortnightly virtual **MALG Members Friday Forum**, which was launched in response to the Covid-19 crisis, and an **Autumn Conference**.

In October 2020, we held our first **MALG Virtual Summit**, which was attended by more than 200 delegates on screen. We are now making this a new annual fixture with the **MALG Virtual Connect** in March.

MALG National Members Meetings are held once a quarter throughout the year, usually in London at conveniently located venues provided by member organisations. Since March 2020 we have successfully made the shift to running them **virtually** via Zoom. These meetings focus on current **hot topics** and **regulatory updates**, with engaging presentations from **thought-leading speakers**, followed by interactive **discussions and debates**.

MALG Regional Groups have also managed to successfully make the shift to running their physical meetings virtually, up to three times a year, with speakers and sessions around **key local and national issues**.

Occasionally, we are approached to host events in partnership with and on behalf of other organisations, some of which we are able to offer **free or discounted places at for our members**.

MALG Membership Packages and Pricing

We offer four types of membership:

- **National Membership** – for trade bodies, associations and commercial businesses including debt collection agencies, enforcement agents, commercial advice providers, creditors, and technology providers.
 - **Cost: £1,500+VAT/annum.**
- **Affiliate Membership** – for independent charities, individuals, sole traders, regulators and Government departments.
 - **Cost: £250+VAT/annum.**
- **Regional Membership** - for local branches of money advice organisations and commercial organisations with a regional-only presence.
 - **Prices vary.**
- **Local Authority Membership** - Affiliate Membership plus access to your relevant MALG regional group.
 - **Cost: £250+VAT/annum.**

“Membership of MALG is very valuable to us as it promotes positive discussion and exchange of ideas, along with important opportunities to help people improve their financial future.”

James Jones, Head of Consumer Affairs, Experian UK

Demonstrate your organisation's commitment to 'working together to improve the lives of people in debt'	✓	✓	✓
Unrivalled networking and collaboration with like-minded professionals from across the whole debt landscape	✓	✓	✓
Use of the official MALG Member logo and Certificate of Membership	✓	✓	✗
Member listing on the MALG website	✓	✓	✓
Free attendance at the fortnightly MALG Friday Forum and some partner events	✓	✓	✓
Free attendance at quarterly National Members Meetings with high profile speakers and interactive discussion with a diverse mix of delegates from across the debt landscape	✓	✓	✗
Regular updates on the latest money advice industry news, views and guidance and exclusive password-protected access to member-only resources via MALG website	✓	✓	✓
Discounted rates on delegate places, sponsorship and exhibition at the MALG Conference, and other paid-for events	✓	✗	✗
Free access to all 8 MALG Regional Groups	✓	✗	✗
Access to and voting rights at the MALG AGM	✓	✗	✗