



Membership Brochure 2025

**Working together to
improve the lives of
people in debt since 1987.**



www.malg.org.uk/membership
info@malg.org.uk

About MALG



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.

“I appreciate that MALG South West brings together interesting speakers and people from different organisations to share knowledge and experiences.”

Sarah Ford, Money & Pensions Service

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**.

MALG National Members Meetings are held once a quarter throughout the year, either virtually or in London at conveniently located venues provided by member organisations.

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 Meetings are held several times each year with a hybrid of virtual and face-to-face sessions.

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 Friday Forum is brilliant. Please attend if you can. I’ve attended most of them over four years now. Advisors and creditors having open discussions.”

Lynn Crawford, Changing Lives

MALG Membership Packages and Pricing

Membership Categories:

- **National Membership** – for trade bodies, associations and commercial businesses including debt collection agencies, enforcement agents, commercial advice providers, creditors, and technology providers. **Cost: £1,650+VAT/annum**
- **National Membership for Charities** – National Membership at a reduced rate available for registered charities and some other not-for-profits with a national reach. **Cost: £475+VAT/annum.**
- **Affiliate Membership** – for independent charities, individuals, sole traders, regulators, government departments, Local Authorities and Housing Associations. Includes access to one Regional Group – please tick your choice when submitting application. **Cost: £350+VAT/annum.**
- **Regional Only Membership** – for local branches of money advice organisations and commercial organisations with a regional-only presence. Please tick the regional group in which your organisation sits when submitting the application. **Cost: £250+VAT/annum.**

Complete the online application form using the link below now! Once the invoice is paid, you will receive all materials/access and we will announce you as a Member.

National / Affiliate / Regional

	National	Affiliate	Regional
Demonstrate your organisation's commitment to 'working together to improve the lives of people in debt' .	✓	✓	✓
Unrivalled networking and collaboration across the whole debt landscape.	✓	✓	Excluding National Members Meetings
Use of the official MALG Member logo and Certificate of Membership .	✓	✓	✓
Member listing on the MALG website.	✓	✓	✓
Free attendance at MALG Friday Forum .	✓	✓	✓
Free attendance at quarterly National Members Meetings with high profile speakers and interactive discussion with a diverse mix of delegates.	✓	✓	✗
Regular updates on the latest debt sector news & insights plus exclusive password-protected access to member resources .	✓	✓	Regional only resources
Discounted rates on delegate places at the MALG Conference/other paid-for events .	✓	✓	✓
Discounted rates on and exhibition at the MALG Conference.	✓	✓	✗
Free access to all 8 MALG Regional Groups .	✓	Relevant region only	Relevant region only
Opportunity to suggest speakers/topics .	✓	✓	✓
Promotion of your news & events to our network (where appropriate).	✓	✓	✗
Access to and voting rights at MALG AGM.	✓	✗	✗

Member Stories



"We recently had a client who had been issued with a warrant for arrest for an unenforceable debt. This is something we'd never seen before. Because of relationships built through MALG, we were able to pick up the phone to the creditor, find out how it had happened, and get it resolved quickly."

Helen Ganney, Relationship Manager, Christians Against Poverty

"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

A number of collaborative projects have been initiated as a result of relationships built through MALG. One such example is Policy in Practice and Lightning Reach joining forces to close the £19 billion benefit gap and better connect people to the support they're eligible for as a direct result of meeting on a at the MALG Conference. Similarly, several Member organisations have forged partnerships with specialist providers Surviving Economic Abuse and Stop Loan Sharks after seeing them speak at MALG events.

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**Work together to
improve the lives of
people in debt...**

Join us!



www.malg.org.uk/membership
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www.malg.org.uk/podcast