

MALG

Money Advice Liaison Group

A forum working for greater communication, understanding and professionalism

CONFERENCE REPORT

THE MONEY ADVICE LIAISON GROUP
ANNUAL CONFERENCE & EXHIBITION
Wednesday 23rd November 2011
Institution of Engineering & Technology, Savoy Place,
Victoria Embankment, London WC2
"The Changing debt landscape – a change for the better?"

Introduction

We returned again to Savoy Place for the 2011 MALG Conference & Exhibition and it was delightful to see so many people attending in these austere and demanding times. Although there were many familiar faces there were also many new attendees this year.

The Chair of the conference this year was Liz Barclay, the freelance journalist and broadcaster, who is perhaps best known for her work on the BBC Radio 4 programme 'You and Yours'.

Liz firstly introduced Jacky Cooper who is Vice Chair, Creditor of MALG. Jacky went through the domestics for the day and using 'air-stewardess' mode pointed out the emergency exits within the building. The delegates then did a microphone test to ensure everything was working and therefore no excuses for not asking a question later in the day. Jacky confirmed the policy rules of MALG around mutual respect and no 'naming and shaming' and finished by highlighting that the conference had joined the 21st century and delegates could now 'tweet' their thoughts on the conference.

Liz then gave a brief overview of her career and advised that she had been involved with the debt industry for 26 years and originally worked as a debt adviser. She remembered her first experience of a client bringing in the bag of unopened debt letters and how much she would have welcomed a support network like MALG back then. Liz was very positive about the progress that had been made in the debt industry over many years and how advisers and creditors now worked far more closely together to achieve greater understanding and co-operation. She encouraged everyone to participate and contribute to the discussions.

Points of View – a panel session with a difference

There then followed a panel session created to generate both differing opinions and hopefully stimulate many questions from the audience. The panel was chaired by Liz Barclay and comprised of:

Fiona Hoyle – Head of Consumer Finance and Fraud at the Finance & Leasing Association

Lesley Robinson – Director of the Money Advice Service

Robert Skinner – Chief Executive of the Lending Standards Board

Yvonne MacDermid OBE – Chief Executive of Money Advice Scotland.

Within their packs delegates had both red (for No) and green (for Yes) cards with which they were required to vote on the questions posed to the panel.

Question 1 – Would a debt advice levy on creditors solve the issue of supply for 'free-to-client' debt advice?

The overwhelming voting from the audience to this question was 'No'.

Comments from the panel included:

- Levy would add value but everyone should support this not just creditors
- The Money Advice Service has been tasked by Government to take on the role of commissioning and co-ordinating free-to-client debt advice from April 2012 onwards but many questions still need answering. Would the levy include all creditors or just financial

services and how would free advice be provided so that it is accessible to all?

- Would the levy apply to just FSA regulated companies or all consumer credit organisations? What would the levy be and would everyone have access to free-to client debt advice? There should be better regulation of all debt management providers, fee or free.
- A levy could be helpful but how would it be used and what is the overarching strategy? There would need to be proper co-ordination between the free and fee charging sectors. Don't put at risk what is already there and working well.

Liz then asked for any member of the audience that had voted yes to comment. Some of these comments are listed below:-

- The fear is that some CABs may close if a levy is introduced
- A levy may mean that creditors become less engaged
- Don't charge a levy – cap interest rates instead
- There is no evidence that creditors would be less engaged. Interest rates and total cost of credit need to be separate
- Could the levy only fund major organisations and not all not-for-profit advisers?
- Currently engaging with all stakeholders; a levy needs to be added value and put consumers first.
- Would this become a numbers game and lose the quality of Advice?
- We will always need face-to-face advice for vulnerable consumers, but there is room for other channels too and consumers are willing to switch channels

Question 2 – Is a rule book under the Financial Conducts Authority (FCA) a safe way of regulating the Consumer Credit Sector of the Industry?

The voting from the audience to this question was reasonably evenly split, but the majority voted 'No'.

Comments from the panel included:

- Will the new regime be better than what we already have? Are we moving too fast?
- We are still awaiting government proposals to understand what

this would mean

- We have 30 years' experience of The Consumer Credit Act, its case law and codes of practice, which is a robust basis for consumer protection. What would go and what would remain?
- A rule book could be very inflexible for consumers
- We need one regulator only
- Mixed regulations mean compliance is difficult and confusing for Consumers

Question 3 – Should vulnerable consumers be defined on a case by case basis and not by a prescriptive list?

The overwhelming voting from the audience to this question was 'Yes'.

Comments from the panel included:

- There should be tailored packages for individuals
- There should be one financial statement and everyone should be signed up to one protocol
- Recognise boundaries and be brave enough to admit what can and can't be done
- There is too much protectionism in the free sector. We should improve quality and fluidity through different channels.
- Although there are triggers to vulnerability everyone needs to be assessed on an individual basis
- Vulnerability comes in many guises – it isn't just mental health issues

There were two sessions of the optional workshops, so we have included the write up from these workshops at the end of the afternoon session of the workshops.

Lunch

Lunch was served in the Riverside Room, which allows beautiful views of the River Thames and key landmarks of London. Following a delicious lunch coffee and deserts were served downstairs to allow everyone a further opportunity to visit the exhibition. The Exhibitors this year were AdviceUK, Auriga Services Ltd, Charis Grants, Christians Against Poverty, Citizens Advice, Consumer Credit Counselling Service, Debtflow, Equifax, Experian, Financial Ombudsman Service, Financial Services Compensation Scheme, Institute of Money Advisers, Money Advice Scotland, Money Advice Trust, Office of Fair Trading, Taxaid and TV Licensing. There was a great deal of activity in the Exhibition Halls and judging by the crowds at the stalls delegates were genuinely interested and anxious to gain as much information as possible about the many and diverse organisations.

Keynote Speech

This year's keynote speech was delivered by Yvonne Fovargue MP, Chair of the All Party Parliamentary Group on Debt & Personal Finance and Chair of the All Party Parliamentary Group for Legal Aid.

Yvonne introduced herself by explaining that before entering Parliament she had previously worked as Chief Executive of St. Helens CAB from 1986-2010 so felt comfortable in presenting the keynote speech today. Yvonne thanked MALG and the sponsors and expressed how useful it was for creditors and advisers to get together and commended networking for mutual benefit.

Yvonne quoted some statistics from the CCCS report on Debt and the Generations and expressed a concern that younger people were acquiring large amounts of debt particularly unsecured. For first time buyers many can only get on the housing ladder with the help of the Bank of Mum and Dad. There is also a concern about a minority of older people – 7% over the age of 55 still hold secured debts greater than £150,000. She went on to say that in the current climate of forbearance and recession the majority of creditors are tolerant but there is a concern that when the economic climate improves creditors may start to exert more pressure. There was reference to vulnerability and the comment that anyone may be vulnerable at different life stages. The cost of free debt advice is £150m per year so partnership is the way forward. Yvonne has recently raised a 10 minute rule bill to make fee chargers promote free advice too.

She concluded with the comment that the Financial Conduct Authority (FCA) will need to take their responsibilities very seriously. Many agencies are currently closing and we wait to hear what the government will be doing. Yvonne thanked everyone involved in debt advice, the advisers, the creditors, the debt collections agencies and promoted working together as the way forward.

Four optional break-out sessions

1. Preparing for a future debt & personal finance sector – 2016 - what will the landscape look like?

Presenters: David Hawkes, National Money Advice Co-ordinator AdviceUK.
Arjun Singh-Muchelle, Policy Adviser, British Bankers' Association

Facilitator: Keith Stirling, Money Adviser, East Dunbartonshire Citizens Advice Bureau and representing MALG (Scotland)

Scribe: Paul Lever, Compliance Analyst, Experian
Simon Towers, Consumer Relations Consultant, Experian

Presentations:

Credit industry perspective

The debt landscape in 2016 is anticipated to see the Money Advice Service tender holders having secure funding with a focus on strategy and accountability.

However, all other debt advisers will have unsecure funding, potentially not be tied to a national strategy and this could result in many niche providers.

The Money Advice Service is expected to become the repository for collection and analysis of debt management related data and their website to provide a single gateway to which all free debt advice is accessed.

Resources will be directed to where they are most needed with an emphasis on simplifying and raising awareness of the free sector.

The credit industry wants to enshrine good practice and outlaw bad/unscrupulous practice and favours a single rule book as a method to achieve this.

Funding should be via a 'polluter pays' model and all creditors have a role to play to help rehabilitate the consumer back to the mainstream.

Creditors are seeking more confidence in the quality of the advice being provided and aim to be less inclined to invoke collections at the outset. They also want to avoid unscrupulous debt management providers and have protection to decline to deal with providers they believe to be unscrupulous.

Conclusions drawn are that the Government sees no strong evidence to re-structure the debt management sector (BBA disagree with this view). The creditors' viewpoint is that funding is not fair and that there are too many remedies made available currently.

Advice Sector Perspective

David Hawkes stated that his thoughts were pure 'blue sky' thinking and were in no way meant to represent the views of the free- to-client debt advice sector.

It is believed that that by 2016 there will be an increased demand for debt advice, especially if the Bank of England's base rate increases, but that there will be a smaller free advice sector, mainly due to cuts and reductions in Local Authority funding.

This is likely to lead to fewer debt advice centres and paid advisers with a higher dependency on voluntary workers/advisers.

By 2016 it is anticipated that the Local Authority funding will have significantly decreased, Legal Aid will have virtually disappeared with The Money Advice Service being the largest funder. There is a serious risk that the fair share business model will have collapsed with other credit industry funding being affected by the levy.

Phone and online will become the main channels of delivery with face-to-face advice being reserved for only the most complex or vulnerable cases.

National contracts will be awarded for debt advice and a more standardised approach adopted along with the integration of crisis intervention and prevention.

Group Discussions

After the presentations the workshop was split into four groups each tasked with discussing a particular topic (along with prompter questions) and asked to feed their thoughts back to the group about how this will look in 2016.

The four topics were:

- Personal Debt
- Regulation
- Funding
- Service Provision

Feedback was as follows:

Personal Debt

Morning session:

- The group believe that the total level of personal debt will be higher and more people over-indebted and in need of debt advice
- The profile of typical debtors will include those on a low income but also those of middle income who may have been made redundant or had their business close, which could result in higher expectations over the level of debt advice being provided.

Afternoon session:

- The group suspect that repayment attitudes may change due to an anticipated increase in interest rates, with more people falling into arrears.
- The group also believe that the profile of the debtor will change, and that people with no previous debt problems will find themselves falling into financial difficulties. It was widely agreed that 'cuts are yet to bite.'

Regulation

Morning session:

- The group expect that a high-level rulebook will be implemented with detailed guidance to support this but that onerous technicalities could be removed.
- A rulebook was the preferred option if this could be aligned under a single regulator but with consumer awareness required to promote rights.
- The general feeling was hopeful in respect of improved consumer protection but this could depend on broader political issues at the time.

Afternoon session:

- The group were in agreement that regulation had to change and believed that a rule book was a good idea, **in principle**. There was a sense of 'wait and see' regarding this depending on the political landscape and the time that this change will take to implement.

Funding

Morning session:

- The feeling within the group was that the implementation of a mandatory levy could have unintended consequences.
- Careful thought would be needed to ensure that there was an efficient use of funding (for example, are there many repeat clients?) and so that more people are provided with advice despite the likelihood of fewer resources. Those providing the funding may want to ensure this goes to advisers that provide value for money via a nuanced but more consistent approach.

Afternoon session:

- The belief was that any levy may have the effect of giving power to creditors and subsequently too much influence.
- There were also concerns about rationalisation of costs and that the quality of advice may reduce due to a 'more for less' attitude. Concerns were also raised regarding mail

order businesses that would have to compete with high street shops that were not liable to pay it.

Service Provision

Morning session:

- A standardised approach was viewed as a good thing (brings accountability and builds trust in the sector) with a common financial statement and one particular route of entry recommended. However, concerns were raised that this may lead to a lack of case-by-case analysis.
- Although there will clearly be greater emphasis on telephone and internet channels, the group believed this should only be used when appropriate and that face-to-face contact should not be lost as more research is needed to determine which channel of service provision is the best way to go.

Afternoon session:

- The group believed that this was another idea which was theoretically sound, but that in practice a 'one size fits all' policy won't work. It was suggested that the client should be given the choice regarding the medium with options for telephone and email given.
- A joined up approach was given a resounding 'yes', again, in theory.

Below are two emails relating to this workshop and I am pleased to include them in this report to ensure that no further misunderstanding occurs over comments made by Arjun in his capacity as co-presenter at this workshop.

16.12.11

Dear All,

I am pleased to be able to forward to you all an important email from Arjun Singh-Muchelle of the British Banker's Association which helpfully clarifies The BBA's stance on possible future funding issues for free- to- client debt advice. Arjun kindly acted as a co-presenter at

one of the 4 optional workshops at the recent MALG Conference and I believe that this is where a possible misunderstanding arose.

I shall also build Arjun's email wording into the Post Conference Report.

With kind regards
Anthony (Sharp) (Chair MALG)

16.12.11

Dear Anthony,

I hope this reaches you well.

It has come to my attention that at the recent MALG meeting, it was said that I, in my role as a representative of the BBA, have stated that it is the position of BBA members to withdraw funding from their currently existing bi-lateral funding arrangements for debt advice, such as "fair share" etc, in relation to the Money Advice Service levy.

I'd like to clarify that this was said in relation to what debt advice **could** look like in 5-years' time at the MALG Annual Conference. In the context of the presentation, it was followed by various initiatives that we think could be instigated.

Currently, it is neither the BBA position, nor the position of our members, to withdraw funding from our bi-lateral funding arrangements.

I'd appreciate it if you could send this clarification e-mail to the MALG forum.

The one thing we want to avoid is creating concern or giving people the wrong impression on very important issues, yet to be discussed and finalised.

Kind Regards,
-Arjun

Arjun Singh-Muchelle
Policy Advisor

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2. Evidence in the debt & mental health scene - is it necessary? - what form should it take? How should it be used?

Presenters: Chris Fitch, Research Fellow, The Royal College of Psychiatrists

Louise Fairman, Training & Development Manager, Aktiv Kapital

Facilitator: Colin Trend, member of the MALG Mental Health Working Party

Scribe: Alun Rees, Policy and External Relations Adviser Energy Retail Association

Presentations on the debt and mental health scene were made by Ryan Davey, Research Fellow from the Royal College of Psychiatrists (RCP), and Louise Fairman, Training and Development Manager at Aktiv Kapital, which is a debt purchasing company. The workshop was ably facilitated by Colin Trend, who is a money adviser and member of the MALG Mental Health Working Party.

Ryan's presentation concentrated on money advisers' perspectives on medical evidence, with particular reference to the approach that health professionals take in providing it and how it is received by creditors. RCP's latest report was made available to delegates on the day and this was warmly received.

This Report is now on the MALG web site - <http://www.malg.org.uk/Medical%20evidence%20and%20mental%20health%20-%20Stage%202%20report.pdf>

Feedback from advisers suggests that, whilst not always acknowledged, creditors are normally sympathetic to medical

evidence, which can be used to help settle disputes, secure debt write-offs and temporary account holds. However, they can struggle to secure this evidence from health and social care professionals in a timely manner and/or without payment. The Debt and Mental Health Evidence Form (DMHEF) helps explain the information that health workers need, but it is important to remember that creditors will accept other forms of evidence as well.

Louise spoke about experiences that Aktiv Kapital have had as a business that deals with clients who have mental health problems. She also described the process of adaptation that allowed them to treat these clients in the appropriate way; from establishment of the dedicated sensitive team to introduction of an evidence form. This was illustrated by a case study that led to a debt write-off and account closure of someone who was suffering from bipolar disorder and depression. The evidence used was a doctor's letter.

Key themes

There were three key themes that emerged from the subsequent discussion:

1. Raising awareness

Whilst it can be improved, the broad consensus is that the DMHEF works, but that more stakeholders need to know about it, including health professionals, creditors and advisers.

2. Different solutions are appropriate in different circumstances

The DMHEF may not always be practical or right for the client. For example, filling in the DMHEF can take time, and many creditors will accept a much simpler form of confirmation. In addition, different levels of information about the problem are likely to be required by creditors in different situations (e.g. a debt write-off may require more than a temporary hold on the account).

3. Is debt an effect of mental health, a cause, or both?

Next month the RCP is due to publish a systematic review that shows that individuals are twice as likely to develop a mental disorder over a period of time if they have a problem debt rather than if they do not.

These themes were informed by reactions to four statements, which were designed to stimulate debate. Interestingly, an overwhelming

consensus emerged on all. The following reflection was what was generally agreed:

- By enabling a swifter and better informed decision, the DMHEF actually saves creditors time and money.
- The DMHEF should not be used every time a customer says they have a mental health problem.
- The most suitable health professional to provide the evidence depends on the circumstances of each case.
- GPs should not charge for providing the evidence, particularly since doing so could help promote the well-being of the individual.

3. Continuity and change: developments in the regulatory landscape

Presenter: Louise Marfany, Deputy Director,
Consumer Credit Group, Office of Fair Trading

Facilitator: Steve Martin, External & Regulatory Affairs
Manager, Equifax Ltd

Scribe: Fiona Magee, Deputy Chief Executive, AdviceNI
and representing The Northern Ireland Discussion
Forum

Louise provided a presentation on forthcoming developments in the regulatory landscape, explaining short to medium-term changes in the regulation of debt-related services (particularly forthcoming OFT action on debt collection and debt management) and setting out some ideas on likely pressures for further regulatory change in future.

Following this was a lively discussion on the future of regulation in the sector, including whether there should be a transfer of responsibilities from the OFT to Financial Conduct Authority (FCA). A summary of the main points raised in the discussion are highlighted below:

- Regardless of who regulates, it is important that any changes make it easier for the consumer and the adviser and that the

best regime is created. One umbrella regulatory body and a consistent approach could make the adviser's role easier.

- Whatever happens at the top level needs to be simplified for the consumer. There needs to be a reduction in the gap between the regulatory side and consumer understanding. A government stamp of approval would give confidence and reduce confusion.
- Redress was felt to be key to the success of the regime, with participants of the view that the Payment Protection Insurance experience suggests redress impacts directly on firms' behaviour.
- There was a discussion of the proposed product-banning or product intervention powers for FCA, with some support in the room for capping of interest on high cost credit, store cards and credit cards and for limiting unauthorised overdraft charges. Linked to this, some felt that overdrafts underlined the case for a single financial services regulator, noting that overdrafts and current accounts straddle both the OFT and Financial Services Authority (FSA) remits.

There was a general view that the Payday lending market is going to grow as the majority of the credit industry is not going to engage with clients who need to borrow from sub-prime lenders. Also, a suggestion that figures on the extent to which payday lending contributes to problem debt may understate the true picture as borrowers may be reluctant to declare payday debts, particularly if they are keen to keep open a line of credit.

- There was a desire for greater regulation of the debt management industry with a view expressed that there were more commercial debt management firms entering than dropping out of the market and that the OFT needs to deliver more rapid enforcement action. There was a discussion of whether OFT could do more to involve responsible providers in intelligence gathering. It was underlined that the debt advice sector more generally provides critical intelligence and this dialogue and partnership working should be part of the future whatever the approach.

- The second session had a good discussion of the challenges of protecting consumers in the digital age, particularly in dealing with misleading and intrusive text-based lead generation for claims management, brokerage and debt management. Participants highlighted the work the Information Commissioner is doing in this area – conducting a spam text survey and implementing a directive on the use of cookies (peripheral advertising on websites), which is due to take effect in May 2012.

4. The Money Advice Service- a new approach

Presenters: Paul Frost, Manager, Debt Advice Programme,
The Money Advice Service
Colin Kinloch, Debt Policy Lead, The Money
Advice Service

Facilitator: Ron Gainsford, Chief Executive, Trading
Standards Institute
Andy Foster, TSI Operations and Policy Director,
Trading Standards Institute

Scribe: Joan O'Byrne, Money Adviser, Citizens Advice,
Guildford and representing The South East
Discussion Forum

The two workshop sessions seemed to have two different flavours, probably due to the difference in each audience. The first workshop seemed to have more money advice practitioners in the audience and the second workshop seemed to have more creditor representatives. There were two different facilitators from the Trading Standards Institute as well.

Each workshop had a presentation from The Money Advice Service followed by questions and answers. There was then a series of questions whereby The Money Advice Service wanted to get feedback from the attendees to help their work.

Someone said the success or otherwise of the Money Advice Service would test the government's commitment to debt advice and all acknowledged the complexity of what the Money Advice Service were attempting.

Overall issues raised / discussed following the presentations were:

- The consensus view was that demand for debt advice was going up at a time of great change and the worry was that the Money Advice Service wouldn't add value early enough, if they were not implementing the best practice model before 2013.
- What would be different? Debt advice was already provided by many organisations to well established standards and funding for free advice was a key requirement. The Money Advice Service was urged to address funding and not to replicate services.
- Face to Face advice was losing funding now resulting in the loss of many skilled people e.g. Legal Services Commission and Financial Inclusion Fund workers. Intervention was needed sooner rather than later.
- Funding for the Money Advice Service was from different source i.e. the FSA, but this could impact longer term on the sector with proposed levy.
- The Money Advice Service is keen for many more people to be involved in providing feedback. Although the formal advisory forum of stakeholders has been drawn from a very long list already, the more the merrier is the real motto.
- Sampling methods and individual client survey / feedback was explained in response to a question: - "how did they know who was likely to / who wasn't likely to take up service?"
- It was suggested that a survey of current advisers would be useful.
- The Strategic view was that 40-54 year olds needed most support.

- If “scope” was for adults, who was covering secondary education aspects, previously covered by CFEB? This was key preventative work and many banks were now providing programmes for this.
- Paper booklets with The Money Advice Service information may be retained but the expectation was that most information would be web-based in the future.
- Currently A4E were providing “preventative” face- to-face funded debt advice by The Money Advice Service in England and Northern Ireland, with Citizens Advice Scotland providing the service in Scotland and Citizens Advice providing the service in Wales – both funded by The Money Advice Service.
- How does the proposed funding- FCA levy -compare with “fair share” contribution funding already in place with for instance The Co-operative Bank and would this be replaced? This is still being debated but “fair share contribution” is welcomed.
- It was pointed out that the name / abbreviation ‘MAS’ created considerable confusion in Scotland and elsewhere with Money Advice Scotland (MAS) being the well-known brand. Clarity was urgently needed since it could potentially undermine Money Advice Scotland (MAS).

WORKSHOP Feedback Questions

- (1) How do you think a greater reach & consistency of service delivery and outcomes can best be achieved?

Answers

- Difference between consistency in “delivery” and consistency of “advice”
- Could use the likes of Tesco (i.e. where people go) to promote delivery
- Could engage with independent financial advisers
- Is the proposed Money Advice Service intended for help in a crisis or for the general provision of information / prevention of financial problems? The Money Advice Service is about promoting long term stability for people which is seamlessly integrating prevention and crisis work,

- This could help people overcome a natural resistance to seeking help by providing a full open service covering prevention and crisis which was available to all with no stigma attached.
- (2) How can we simplify the process to ensure that consumers can access services appropriate to their needs and channel preference?
- The Money Advice Service brand was unknown so how can it impact? There appears to be little consumer awareness at the moment so there is a need to strengthen the brand in order to support any formal powers.
 - Modern web based media makes it difficult to get the free advice sector or the Money Advice Service to the top of any search engine list. The Money Advice Service needs to be aware of this issue.
 - Technically would one phone number for all for initial access to the Service be feasible?
 - Would a “comparison” website for money advice be feasible?
- (3) How can we ensure face-to-face advice is reserved for those with complex needs and/or cannot access other channels?
- Importance of Triage
 - Importance of flexibility and essential to have ability for individuals to move between different channels
 - Clients could often be mismatched to different channels so there would need to be a correcting mechanism in place.
- (4) What role (if any) could the Money Advice Service play regarding quality assurance, kite marking etc to help consumers & referral agencies to be confident in the quality of the service delivered?
- Accreditation role for “agencies” delivering The Money Advice Service could aid consistency.

- Should adopt accreditation for “individuals”, which is already available – don’t replicate.
- A strong brand for the Money Advice Service would be needed to make accreditation meaningful in the eyes of the consumer.

Conference Summary

Liz Barclay then summed up the Conference. She thanked everyone for staying to the end and for the contributions to the sessions. She briefly reviewed the sessions detailed earlier, there were thanks to all the speakers, panelists and keynote speaker Yvonne and a very special thank you to David Legg for his excellent work on putting the conference together for the first time.

Anthony Sharp, Chair of MALG, then took the microphone to thank Liz for her excellent chairing of the conference. He commented “Chairs of Conferences can be brilliant, good or fair, but in his opinion Liz goes straight to the top. A brilliant chair, a brilliant speaker and a brilliant personality”. Everyone then adjourned for a celebratory glass of wine!

The MALG conference for 2012 will be on Wednesday 28th November 2012 at the same venue.

Wendy Stallard, Business Manager, Internal Governance & Control – Santander UK Limited



A forum working for greater communication, understanding and professionalism

EVALUATION FORM
Annual Conference & Exhibition – 23rd November, 2011
“The changing debt landscape – a change for the better?”

All delegates were asked to rate various parts of the Conference and Exhibition. They were also asked to provide narrative comments which MALG has collated for its own use and which will prove very helpful when planning events for future years.

Of a total of 216 delegates actually attending on the day, 127 completed an Evaluation Form. That is a return rate of 59%, very significantly higher than in previous years. Please note that not every delegate completed each section.

The MALG Conference Working Party wishes to thank delegates for the time they have spent in providing feedback. The winner of the evaluation form ‘lucky draw’ was Karen Dawson of Money Advice Scotland.

David Legg: MALG Conference Administrator

	Excellent	Good	Average	Fair	Poor
Liz Barclay, Chair	87	36	-	-	-
‘Points of View’ panel session	35	76	6	-	-
Workshop 1: Preparing for a future debt & personal finance sector - 2016 – what will the landscape look like?	22	45	8	-	-

Workshop 2: Evidence in the debt & mental health scene – is it necessary? What form should it take? How should it be used?	19	22	2	-	-
Workshop 3: Continuity and change: developments in the regulatory landscape	12	22	3	-	-
Session 4: The Money Advice Service – a new approach	15	32	19	4	3
Speaker					
Yvonne Fovargue MP	4	60	5	-	1
Post conference reception	19	29	1	-	-
General – use the sections below this table for additional comments if appropriate					
Accessible?	76	42	2	1	-
Easy to reach?	79	42	2	1	-
Ambience/Atmosphere	76	48	1	-	-
Refreshments	65	54	5	-	-
Lunch	57	49	6	-	-
Helpfulness of Savoy staff	72	42	6	-	-
P.A. System/IT	33	48	32	3	2
Conference administration	93	30	-	-	-
Delegate Packs	87	34	2	-	-
Exhibition	53	61	7	1	-
Were you made welcome?	89	29	2	-	-
How was the format of the day?	70	48	1	-	-
Were your special needs met?	26	15	2	-	-
How do you rate this conference?	81	38	3	-	-