U.S. SECURITIES AND EXCHANGE COMMISSION Washington, DC 20549

FORM 3

INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(f) of the Investment Company Act of 1940

JAMES ALISON (Last) (First) (Middle) 5775 ROSCOE COURT (Street) SAN DIEGO CA 92123 (City) (State) (Zip) 2. Date of Event Requiring Statement (Month/Day/Year) APRIL 21, 2003 3. IRS Identification Number of Reporting Person, if an Entity (Voluntary) 4. Issuer Name and Ticker or Trading Symbol ENCORE CAPITAL GROUP, INC. (ECPG) 5. Relationship of Reporting Person to Issuer (Check all applicable) [_] Director [XX] Officer (give title below) [_] Other (specify below) SVP, HUMAN RESOURCES 3. If Amendment, Date of Original (Month/Day/Year) 7. Individual or Joint/Group Filing (Check applicable line) [XX] Form Filed by One Reporting Person L_] Form Filed by More than One Reporting Person Table I Non-Derivative Securities Beneficially Owned 3. Ownership Form: Direct (D) or					
(Last) (First) (Middle) 5775 SOSCOE COURT (Street) SAM DIEGO CA 92123 (City) (State) (Zip) 2. Date of Event Requiring Statement (Month/Day/Year) APRIL 21, 2883 3. IRS Identification Number of Reporting Person, if an Entity (Voluntary) 4. Issuer Name and Ticker or Trading Symbol ENCOME CAPITAL GROUP, Inc. (ECPG) 5. Relationship of Reporting Person to Issuer (Check all upplicable) [_] Director [_] Director [_] Director [_] Director [_] Titler (specify below) 5. HAMAN RESOURCES 6. If Amendment, Date of Original (Month/Day/Year) 7. Individual or Joint/Group Filing (Check applicable line) [_X] Form Filed by One Reporting Person [_] Form Filed by More than One Reporting Person Table I - Non-Derivative Securities Beneficially Owned 1. Title of Security 2. Amount or Securities Beneficially Owned (Instr. 4) MONE MONE	1. Name and Address of Repo	rting Person*			
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	NONE				

If the Form is filed by more than one Reporting Person, see Instruction $5(b)(v)\,.$

Reminder: Report on a se owned directly			s of securities ben	eficially			
owned directly		of Type Respons	ses)				
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FORM 3 (continued)							
	alls, warra	nts, options, co	eneficially Owned onvertible securiti	·			
	2. Date Exercisable and Expiration Date (Month/Day/Year)		3. Title and Amo	unt of Securities rivative Security	4. Conver- sion or Exercise	5. Owner- ship Form of Derivative Security: Direct 6 (D) or	6. Nature of Indirect
1. Title of Derivative Security (Instr. 4)	Date Exer-	Expira- tion Date	Title	Number of Shares	Price of Derivative Security	Indirect (I) (Instr. 5)	Beneficial Ownership (Instr. 5)
IONE							
explanation of Responses		:=======:				:========	=======

/s/ Alison James 4/29/03 **Signature of Reporting Person Date

Intentional misstatements or omissions of facts constitute Federal Criminal Violations.

See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this form, one of which must be manually signed. If space provided is insufficient, see Instruction 6 for procedure.

(Print of Type Responses)

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