



Why Affordable Credit Matters ?

Thursday 10th March 2011

Crescent Arts Centre, Belfast BT7

In Northern Ireland the use of high cost financial services is widespread. Housing Rights Service has noted an increasing number of tenants and homeowners in arrears who are relying on high cost credit facilities such as doorstep lenders, catalogues, pawnbrokers, pay day loans and illegal money lenders. These sources of credit can be extremely costly, with APRs ranging anywhere from between 100 to over 100,000%.

As part of our Preventing Possession Initiative, we are holding a one day conference to focus on this pressing issue.

"Why Affordable Credit Matters" will provide:

- An examination of the challenges that inhibit the potential provision of widespread affordable credit in Northern Ireland.
 - An insight into current UK Government policies relating to the provision of finance in local communities and of promoting the financial inclusion agenda.
 - Good practice examples highlighting the use of partnership working to promote access to affordable credit.
 - An opportunity to debate how Northern Ireland can widen access to affordable financial services, including the potential role for housing providers and credit unions.
 - Breakout sessions reflecting the current debates and initiatives around the issue.
- A follow up action plan detailing what is required to make affordable credit more available in Northern Ireland.

Contributors will include

- Northern Ireland Consumer Council
- Research unit for Financial Inclusion - Liverpool John Moores University
- Chartered Institute of Housing, Scotland & Northern Ireland
- Trading Standards Illegal Moneylending Team, (Birmingham TBC)
- Moneyline Cymru, Wales

Booking Information & Conditions

As this is a free event numbers are limited and places will be allocated on a first come first served basis. We will operate a reserve list and may have to limit the number of places each organisation can book.

A fee of £25 will apply to any cancellations received within 48 hours of the conference.

Please ensure you return your completed form **NO LATER THAN TUESDAY 1st MARCH 2010** to:
Housing Rights Service, Middleton Buildings, 4th Floor, 10 - 12 High Street, BELFAST BT1 2BA

Any queries regarding the conference, please contact Diane on 028 9024 5640
or email diane@housingrights.org.uk

Print, complete and return the form below, book via our website www.housingrights.org.uk or
e-mail diane@housingrights.org.uk

Organisation Name _____

Delegate Name(s) _____

Address _____

Telephone _____

Fax _____

Email _____

Access or dietary requirements



Part of the Preventing Possession Initiative