

The **co-operative** bank
good with money

The Northern Money Conference 2010

Monday 1st March 2010
Contemporary Urban Centre (CUC)
41-51 Greenland Street, Liverpool L1 0BS

Finance for all

Meeting the financial needs of people
on low and moderate incomes:
policy and practice over the next 5 years

ABCUL
Association of British Credit Unions Limited



Programme

0900 Registration

Tea & Coffee & Pastries

0930 Chair's introduction

Paul A Jones, Liverpool JMU

0935 Graham Leftwich, Business Leader Corporate Communications, Co-operative Financial Services

0955 Meeting the financial needs of people on low and moderate incomes: Policy and practice over the next 5 years.

Panel discussion – 15 minute presentations

Mark Hoban MP,
Shadow Financial Secretary to Treasury

Mark Lyonette, Chief Executive,
Association of British Credit Unions.

Teresa Perchard, Director of Policy, Citizens Advice.

Sophia Parker, Acting Director, Resolution
Foundation

1100 Pause

1115 Helen Goodman MP,
Parliamentary Under-Secretary of State at the
Department of Work and Pensions.

1145 Panel discussion continued

Questions from the floor.

1245 - 1400 Lunch

1400 Conference break-out groups

1500 Tea and coffee

1515 Workshops repeated

1615 Conference wrap-up

1630 Conference Close

1400 Conference break-out groups:

1) **Prioritising a culture of savings: a return to a focus on thrift**

– Child Trust Fund, the Savings Gateway and saving for the future. Rajiv Prabhakar, London School of Economics. Bill Hudson, Financial Inclusion Strategy Manager, Welsh Assembly Government

2) Credit unions: the next five years – a reflective discussion on the developments in the credit union sector including the lessons learnt from the delivery of the Financial Inclusion Growth Fund, current initiatives to develop back office services, and opportunities offered by forthcoming changes in legislation. Karen Bennett, CEO Enterprise Credit Union, Merseyside. James Berry, Manager, Bristol Credit Union. Abbie Shelton, Policy and Communications Manager, ABCUL.

3) Money made clear – a reflective analysis of the roll out of the FSA's National Money Guidance Service. Sue Lewis, Head of Savings and Investments, HM Treasury. Neeraj Sharma, Money Guidance Service Delivery Manager, Citizens Advice.

4) Meeting financial needs in the countryside – a strategic analysis of the development of affordable financial services in rural areas. Will Aston, Rural Financial Inclusion Champion. Mark Fryer, Director, Workington Credit Union Limited.

5) The impact of the recession on the demand for money and debt advice – implications for policy and practice. (This workshop will also address the findings of a new LJMU Research report on the impact of the Citizens Advice Financial Inclusion Fund Debt Advice Programme) Ian Bartlett, Manager, Stockton Advice and Information Services, Paul A Jones, Liverpool JMU.

6) The role of local authorities and housing associations in promoting financial inclusion and widening access to financial services.

Dave Roberts, Senior Policy and Information Officer, Leeds City Council. Sharon Wheeler, DWP Strategic Financial Inclusion Champion for Housing.

Networking Space:

Prominent networking areas are available throughout the building should delegates prefer to network than attend all discussion groups.

The 2010 Northern Money Conference is the fourth financial inclusion conference to take place in Liverpool since 2006. Originally designated the Northern Financial Inclusion Conference, the event has grown to become the largest financial inclusion conference in Britain, last time attracting nearly 350 delegates.

The conference is jointly organised by the Association of British Credit Unions Limited (ABCUL) and by the Research Unit for Financial Inclusion at Liverpool John Moores University, in partnership with Citizens Advice. It is solely sponsored by The Co-operative Bank. This partnership between a bank, the credit union movement, the advice sector and a university reflects the approach taken by the conference: promoting financial inclusion depends on Government and the private, voluntary and third sector acting collaboratively.

This year the conference, however, is broadening its scope from the traditional financial inclusion agenda in order to highlight the financial difficulties currently facing many people on low and moderate incomes. The impact of the credit crunch and of the recession has significantly changed the landscape of financial services endeavouring to meet the needs of people on low and moderate incomes. The demand for affordable credit is changing in multiple ways, as is the need for face-to-face debt advice. The importance of saving

for the future is increasingly coming to the fore, and as such is reflected in the conference programme.

No conference at this time could ignore the changing political environment and its potential impact on organisations and services endeavouring to serve low-income communities. The future of political support for third sector lenders, debt advice agencies and for all engaged in financial inclusion initiatives is an important issue and one that will be addressed at the conference.

The organisers are particularly appreciative of the attendance of a Government Minister and a member of the Conservative Treasury Team both willing to participate in the debate about policy and practice in this area over the next 5 years.

The series of break-out sessions has been chosen to reflect current initiatives and debate in the sector. Session leaders are drawn from credit unions and money advice agencies, local authorities and housing associations, Government departments and universities.

Who should attend?

The conference is for all organisations and agencies with an interest in, and commitment to, tackling financial exclusion in Britain. These involve regional and municipal authorities, government agencies, banks, credit unions and other financial institutions, money advice agencies, social landlords, community organisations and associations, churches, agencies working with young people and families.

The Co-operative Bank

At the Co-operative Bank, fulfilling our social responsibility is at the very heart of our co-operative way of doing business. Our social goals are not a bolted on extra to help us sell more products, but an integral part of who we are and what we stand for as a business. We have a long standing commitment to addressing financial exclusion by:

Researching and seeking ways for our business to be socially inclusive.

Helping those with a lack of access to, or uncomfortable with, mainstream financial services.

Working in partnership with organisations to help low-income families and individuals access affordable credit.

Providing education and information to help individuals improve capability.

www.co-operativebank.co.uk

Association of British Credit Unions Ltd

ABCUL is the voice of the credit union movement throughout Britain. And we are the country's largest development, information and training network for new and existing credit unions.

Our aim is simple – to make credit unions the first-choice for low- cost, high quality and ethical financial services. We're a democratic, not-for-profit organisation, and our member credit unions already serve more than a half a million people in Britain. ABCUL is improving day-to-day operations, legislation and regulation for all credit unions. We've worked with a group of pioneering credit unions and the Co-operative Bank to introduce the Credit Union Current Account.

As the only British member of the World Council of Credit Unions (WOCCU), we share the best practice with credit unions in other countries and have introduced the PEARLS financial monitoring system to Britain, helping credit unions to improve both financial controls and social impact.

www.abc.ul.coop

Citizens Advice

Our aims and principles:

The Citizens Advice service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination. Its aims are to provide the advice people need for the problems they face, and to improve the policies and practices that affect peoples lives.

www.citizensadvice.org.uk

Research Unit for Financial Inclusion

The Research Unit for Financial Inclusion (RUFU) is situated in the Faculty of Health and Applied Social Studies at Liverpool John Moores University. It undertakes academic, action and evaluative research in a wide range of areas related to poverty, financial exclusion and the development of financial services for lower income households.

RUFU has a particular commitment to credit unions and other third sector financial institutions.

The Unit has developed a particular expertise in credit union research activities aimed at strengthening credit union capacity and effectiveness within low income communities.

RUFU research publications, summaries and extracts are available for download from:

www.ljmu.ac.uk/HEA/financialinclusion

Registration Form:

PERSONAL DETAILS

Title _____ First name _____

Surname _____

Address _____

_____ Postcode _____

Tel No _____ Fax No _____

Email _____

Additional dietary and mobility requirements

COST, DISCUSSION GROUPS AND PAYMENT

All costs include a buffet lunch and morning/afternoon refreshments.

Full delegate £90

Concessionary rate £40

Concessions are available to credit union members, CAB and money advice workers, community activists and volunteers.

Places for discussion groups will be allocated subject to available space and where possible, we will aim to offer your first choice option.

Discussion Group 1

Discussion Group 2

Discussion Group 3

Discussion Group 4

Discussion Group 5

Discussion Group 6

PAYMENT

I enclose a cheque for the sum of £ _____ payable to ABCUL

Credit or debit card – please log on to register at www.abculearning.coop

PLEASE RETURN COMPLETED FORMS AND CHEQUES TO:

*ABCUL Conferences
Holyoake House, Hanover Street
Manchester M60 0AS
Tel. 0161 832 3694*

IPS reg 23136R

VAT registration GB 759 350406

NOTES

Complete one form per person

Fill in all requirements

Attach payment – cheques payable to ABCUL

Further information will be sent to you prior to the conference

TERMS & CONDITIONS FOR CANCELLATIONS:

In the unfortunate event that you cancel, the following fees will be charged:

One day100%

2 – 14 days80%

15 – 30 days50%

All cancellations must be in writing

Substitute delegates are welcome.

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ABCUL, LJMU and Citizens Advice would like to thank The Co-operative Bank for supporting the conference.



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