



**National Community Reinvestment Coalition Global Report
“Responsible Lending in an Uncertain Age”
Planning Agenda for Brussels Conference
Brussels, Belgium – April 2006**

NCRC and The Institute for Financial Services (IFF), our global partner in Germany are the key organizers and sponsoring organizations of the Responsible Lending Conference in Brussels.

OBJECTIVES OF THE BRUSSELS CONFERENCE:

- Educate attendees predatory as well as responsible lending practices in Europe
- Discuss legislative efforts at EU, US and national levels
- Promote co-operation between Social Organizations in Europe, America and other nations
- Facilitate communication between Banks and NGOs
- Raise consciousness on predatory lending practices and over indebtedness
- Create a European Coalition for Responsible Credit (ECRC)

The objectives of the Brussels conference include informing the European public about predatory and responsible lending practices in Europe. The core mission of the Brussels conference involves bringing together national NGOs across Europe involved with combating consumer debt on a common platform. The NGOs will be presented a unique opportunity to interact with one another, share their local experiences and learn about country success and failures first hand. At the same time, financial institution representatives attending the conference will get an opportunity to voice the positive role they play in reinforcing fair and responsible lending practices.

The ECRC members and other European players will engage in discussions on predatory and responsible lending practices across Europe. They seek to bring local analysis of

legislative initiatives at the national and EU level to the table at Brussels and receive feedback from their NGO collaborators in America and other European nations. Not only will NGOs from either side of the Atlantic come together but the conference will also facilitate communication between financial institutions and NGOs. The seed work for the ECRC's activities will be completed at the Brussels conference in 2006.

THE BRUSSELS PROGRAM: Please note, this schedule and its contents are subject to change.

PRELIMINARY PROGRAM

Friday April 28th 2006

08:15 Registration

First Plenary Session: New Approaches to Responsible Lending

09:00 **Opening Address** 15 min

09:15 **Introduction: American and European Approaches to Responsible Lending (John Taylor and Udo Reifner)**

09:45 Discussion (45 min) Chair: NN; Panelists

10:30 -11:00 Coffee Break

11:00 -12:00 **Round Table Discussion Banks and NGOs –Enemies or Partners.**

First Session of Parallel Workshops (Shorter Workshops)

12:00 -13:15 **Concurrent Workshops**

Workshop 1: **Will Europe Ever Get a Fresh Start? Debt Settlement Plans as a Substitute for Quick and Easy Bankruptcy**

Workshop 2: **Lending to Teenagers: Student Loans; Telecommunications Debt; Marketing in the Schools**

Workshop 3: **Are Small Business Loans Another Form of Social Lending?**

13:15 -14:45 Lunch

(Open area in foyer for organizational exhibits can be accessed throughout the

conference)

Friday April 28th 2006

Second Session of Parallel Workshops (Longer Workshops)

15:00 -17:00 **Concurrent Workshops**

Workshop 4: **Can Financial Education Succeed? The Limits of Education as a Solution to Over indebtedness**

Workshop 5: **Is There a Place in Europe for American-style Community Reinvestment?**

Workshop 6: **Fringe Lending: Access or Extortion?**

17:30 End of the first day

19:00 Conference reception

Saturday April 29th 2006

Third Session of Parallel Workshops (Longer Workshops)

9:00 **Concurrent Workshops**

Workshop 7: **Can Risk-based Pricing Work in the Absence of Comprehensive Credit Reporting?**

Workshop 8: **Usury by Stealth: Interest Rate Ceilings, Linked Products and Cross-selling**

Workshop 9: **Housing Matters: Mortgage Lending in an Era of Unprecedented Prices, Unprecedented Lending and Unprecedented Risk**

12:00 Lunch

Second Plenary Session: Europe and Financial Markets for Consumers

09:00 Round Table on the Political Power of Financial Institutions

10:00 Round Table on the EU Consumer Credit Directive:
Regulation, Deregulation or Self-Regulation

Third Plenary Session: Towards a European Coalition on Responsible Credit

15:30 Key Note Speaker

16:00 Key Messages

Next Steps

**Announcement of the Formation of the European Coalition
for Responsible Credit (ECRC)**

**Announcement of the Formation of a World Expert Group
on Responsible Credit**

16:30 End of Conference