



# Just Transformation

## Extra 2: The links in the chain



“Never doubt that a small group of thoughtful, committed people can change the world. Indeed, it is the only thing that ever has.”

*Margaret Mead*

### Tackling Debt on our Doorstep

**Claire** tells her story about the impact of extortionate lending at a Debt Hearing in Newcastle.

**Pat** from the local CAP group identifies this as an issue CAP should be campaigning on.

**Alan** from CAP works with partners from MAA and others to launch the *Debt on our Doorstep* campaign.

**Sue** from a church in Newcastle writes to her MP Barry about Claire's story and the need for action to tackle extortionate lending.

**Barry** signs an Early Day Motion in Parliament and has a word with the Minister responsible.

**Claire** travels to Westminster to a Policy Forum Alan has organised to explain the situation to Civil Servants from the Department for Work and Pensions.

**Claire** tells her story about the impact of extortionate lending live and the Minister has to justify the Government's policy live on GMTV.

The **Minister** lobbies the Treasury for funding to do something.

**Gordon Brown** announces a new £125 million Financial Inclusion Fund, to pay for more face-to-face money advice and investment in affordable credit.

Claire's local **credit union** gets a grant of £750,000 from the Financial Inclusion Fund to expand its work, and the local **CAB** gets a grant to employ a new Debt advice worker.

**Claire** (and 40,000 people like her) get the chance to have professional debt advice – and a cheap loan from their Credit Union.