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# Both Sides of the Coin

*Making a Reality of Reintegration*

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Thursday, 23 April 2009

The European Bank for Reconstruction and Development,  
One Exchange Square, London, EC2A 2JN

*A chance to take a fresh look at substance misuse, financial exclusion and poverty*

*Organised by the London Drug Policy Forum, KCA and ADFAM, the conference will explore the issues of poverty, debt and credit as they impact on people affected by substance misuse.*



## About the conference:

A chance to take a fresh look at substance misuse, financial exclusion and poverty

Organised by the London Drug Policy Forum, KCA and ADFAM, the conference will explore the issues of poverty, debt and credit as they impact on people affected by substance misuse. We know that individual users and their families experience real problems with what seem simple financial transactions like opening bank accounts or sorting out loans – but communities disproportionately affected by drugs and alcohol also face big challenges, with more looming. How might the recession change people's situation? What can we do now to help?

Through a highly interactive format with opportunities for discussion and debate right across the day, you can be part of setting a new agenda for working with people affected by drug and alcohol use around money issues. **Both Sides of the Coin** brings together representatives of government, mainstream banking, community finance, welfare reform and those directly affected by substance misuse. We want to get to the heart of issues and put an emphasis on looking at the practical steps that can be taken to help overcome barriers that contribute to the financial exclusion of these groups.

We will look at how mainstream banks can help and support community initiatives, and how self-help projects and financial cooperatives can put individuals more in control of the finances and their futures. We will hear the latest thinking about the likely impact of the recession and welfare reform and what structures we need to put in place now as the storm grows. We will gain insight into the difficulties that people affected by substance misuse face as they try to find and keep a decent income while managing their drug use.

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## Outline Programme

### Session 1 Counting on it - Access to mainstream banking

With contributions from major banks and community projects this session will explore – and challenge - the attitudes of mainstream financial institutions to vulnerable communities and individuals and look at practical solutions.

### Session 2 Small Change, Big Change – Access to credit

Looking at different options to support people to get back on their feet including Credit Unions, Microloans, the dangers of loan sharks and Home Credit and new approaches from Europe.

### Session 3 Welfare to Work or Work to Welfare

As we head into the recession do the new plans for helping people affected by drug use into employment mean that we can expect a greater number of our clients to move from benefits and into work, or will the economic changes mean that people who are managing their drug use at the moment will become more vulnerable to financial exclusion? How will communities affected by high levels of substance use cope with a contracting labour market?

With contributions from Job Centre Plus, Benefits Advisers, and people affected by substance use, this session will seek to find a way through the maze of new legislation and benefit regulations and will explore the real financial circumstances of our most vulnerable communities

## **Closing Keynote – “What Next for Communities Affected by Drugs”**

