



## Conference **Let's prevent debt traps!**

### **Policies to tackle over-indebtedness across Europe**

May 17 2017

9:45 – 10:00	Registration
10:00	Opening word of the Director of Caritas Czech, <b>Lukáš Curylo</b>
10:10	<p>Presentation of the results of the research on the topic of <b>Financial situation of families taking care of dependent children in the Czech Republic</b>. The research was conducted for Caritas Czech and the Catholic church by IBRS agency.</p> <p><b>Ondřej Zedulka</b>, Ministry of Justice Current changes in executorial and insolvency Czech law</p> <p><b>Ondřej Špendlíček</b>, the chair of the collegium of social counselling centers of Caritas Czech Republic Situation of over-indebtedness in the Czech Republic</p> <p><b>Marcela Hrubošová</b>, the founder of project Finance pro radost/Finances for joy Financial literacy and children forced into the position of innocent debtors</p> <p>Discussion</p>
12:00 – 12:30	Lunch
12:30	<p><b>Marta Czapnik a Gabrielle Glodek</b>, Polish Salvation Army Project of interventions to tackle massive loss of housing due to indebtedness in neighborhood of Praga in Warsaw</p> <p><b>Aida Karčiauskienė</b>, Caritas Lithuania, EAPN Network Joint research of Lithuanian NGOs about over-indebtedness and poverty</p> <p><b>Elina Alere-Fogele</b>, Caritas Latvia, EAPN Network Over-indebtedness in Latvia – executions and human rights</p> <p>Discussion</p>
13:50	<p><b>Nicolas Mantseris</b>, Caritas Germany Executions on property and debt-relief procedures in Germany</p>
	<b>Discussion about necessary changes</b> in the Czech Republic and EU
15:00	The end of the conference