



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