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Weigh you
DOWN

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than cure

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 **Debt Doctors Foundation UK (DD-UK)**
is a Debt Prevention, Money Education,
Information, Counselling and Awareness Charity.
email: info@ddoctors.org | Charity No: 1116937

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Debt Doctors Foundation UK (DD-UK)

Launch Event



Patrons:

Greg Hands MP
Baroness Helena Kennedy of the Shaws QC
Madeleine Brading B.Ed. MA

Date: Thursday, 3rd July 2008

Time: 8.30 am - 10.00 am

Venue: Terrace Marquee, Palace of Westminster

CONTENTS

Page No

3	Order of the Day
4	About DD-UK
5	Address from Greg Hands MP
5	Address from Baroness Helena Kennedy QC
6	DD-UK Projects
6	DD-UK School Money and Saving Talks Project
7	The MoneyPenny Family Children's Book Series
7	Charity Champions Prepaid Maestro card
8	Santé – To your financial health!
9	Appreciation
10-11	DD-UK in pictures



DD-UK IN PICTURES



Sales of The Great British Duck Race Tickets at Hammersmith.



Adopt a duck! Adopt a duck!!
Hammersmith.



Greg Hands visit to the DD-UK office.



Group Photo DD-UK office.



Cheque presentation to DD-UK by Londonations team. At the Barclays HQ, Canary Wharf.



DD-UK team at Londonations presentation ceremony, at Barclays HQ



DD-UK IN PICTURES

Here is a range of our activities in pictures;



The ExCeL London, venue of the 'Your Money Matters Show' (YMMS).



DD-UK Exhibition stand at the YMMS.



DD-UK team at the YMMS.



Leaving for the day.



The Mayor of Greenwich at the DD-UK Black History Month Exhibition stand.



DD-UK Exhibition stand at the Black History Month Event.



ORDER OF THE DAY

- | | |
|--------------|---|
| 8.30 | Registration and breakfast |
| 8.45 | Welcome
Greg Hands MP |
| 8.50 | The Credit Crunch - Setting the Scene
Chris Tapp
Director, Credit Action |
| 9.00 | Keynote Speaker
Wendy van den Hende
Chief Executive - PFEG (Personal Finance Education Group) |
| 9.10 | Presentation on DD-UK Prepaid MasterCard
Simon Stimpson
Chief Executive - Charity Champions |
| 9.15 | Money Education in Schools
Wayne Leeming
Deputy Headteacher - Melcombe Primary School, London |
| 9.25 | DD-UK Achievements and Future Strategies
Andrew Emelife
Chairman, Debt Doctors Foundation UK |
| 9.45 | Councillor Alex Karmel
Deputy Mayor of London Borough of Hammersmith & Fulham |
| 9.50 | Vote of Thanks
Greg Hands MP |
| 10.00 | Depart |



DEBT DOCTORS FOUNDATION UK (DD-UK)

Debt Doctors Foundation (DD-UK) is a debt prevention, awareness and education charity providing counselling, information, training and advice services to the UK public at large – Charity Registration No. 1116937.

We provide support through:

- ◆ promoting financial education in primary and secondary schools via discussion sessions, seminars and workshops. For adults free online debt advice, online forums, helpline and counselling training, workshops and seminars.
- ◆ a resourceful and interactive website providing an innovative live-chat facility, balanced information, forums for discussion and advice/counselling on debt and being in debt.
- ◆ providing support, information and signposting to other sources of help, publications (books, newsletters etc).

DD-UK works for better lives for people at risk of getting into debt and already affected by debt.

VISIT WWW.DDUKONLINE.ORG



APPRECIATION

DD-UK Staff and Trustees would like to especially thank our Patrons Greg Hands MP, Baroness Helena Kennedy of the Shaws QC and Mrs Madeleine Brading B.Ed., MA for their continued support and commitment to our work. We are particularly grateful to Greg Hands MP for hosting our launch at this prestigious and indeed beautiful venue.

Our Patrons' recognition of our efforts and the invaluable service we provide is testament to the growing concern of the broader population at large with the issue of debt and the reconciliation of the hardships it causes. We are dedicated to alleviating these difficulties, educating the next generation on how to avoid its perils and offering advice to those who are at risk. We look forward to benefiting from their networking, wealth of knowledge and valuable experience from their professional areas of (banking, legal and education respectively).

An eternal thank you to Loans4assets.com www.loans4assets.com our corporate sponsor who has been supporting us financially and in kind since 2006 and without whose generosity DD-UK will not be where it is today. DD-UK was set up as part of Loans4assets.com's Corporate and Social Responsibility Policy and has attracted the involvement and personal development of a team of 10 employees.

We wish to express our gratitude to the speakers (Simon Stimpson, Chris Tapp and Wendy van den Hende, Wayne Leeming (and his pupils from Melcombe Primary School: Charbel Ghossin and Kyra Gordon) and Councillor Alex Karmel who have been here with us today and have made such erudite presentations.

We could not continue our important work without the support of our Funders, and we thank them for their continued involvement and support: Allchurches Charitable Trust Ltd; CHK Charities Ltd; Earl's Court and Olympia Trust; International Bankers Charitable Trust; Londonations; London Borough of Hammersmith & Fulham; London Scottish Bank; The Armourers and Braziers' Company and The Mercers' Company.

A big thank you to all our guests here today for their commitment to our work and for sharing this important milestone with us and also, to all our supporters who have been unable to attend for their best wishes and kind words.

And finally, thank you to DD-UK Staff, Trustees and Volunteers for their sheer hard work, dedication and commitment to our much-needed and visionary work.

If you are interested in becoming a Corporate Sponsor or would indeed like to make a generous donation to DD-UK one of our representatives will be pleased to help you, you can also make a donation online at www.ddukonline.org or send a cheque made out to 'Debt Doctors Foundation UK' to our address at the rear of this programme. Thank you.

Andrew Emelife MSc. MBA
Chairman - DD-UK



SANTÉ – TO YOUR FINANCIAL HEALTH!

A high number of people **regularly fail to budget effectively** each month resulting in 64% of people running out of cash on average 5 days before their next pay cheque.

Source: www.creditaction.org.uk

We all want to live a comfortable financial life – the following tips will keep you on the road to improving your financial health:

- ◆ **Work out a budget** and stick to it, which means spending less than you earn. A budget is a detailed record of your total income and expenditure. So many people say, 'I don't know where my money goes.' This will not happen if you budget correctly; your purse may still be empty, but at least you will know exactly where the money went! Budgeting is a chore for everyone, but no matter how boring you find it, it is an essential first step in managing your finances.
- ◆ **Get organised.** Start a file for financial matters and keep your accounts in order.
- ◆ **Always save a regular amount of your income** – make that a priority. As the old saying goes, 'Look after the pennies and the pounds will look after themselves.' Small amounts will build up over time into substantial sums. Build an emergency fund in case of the unexpected crisis, and a 'fun' fund – everyone needs an occasional splurge on a night out or new outfit. If you are starting your working life, consider making your own contributions to superannuation; if you are an older worker, consider increasing your contribution.
- ◆ **Have financial goals.** Having something to save for, e.g. a holiday, a car, your own home, will inspire you to persevere with your budget when the going gets tough.
- ◆ **Pay off debts as quickly as possible.** Interest rates charged on loans can mount up very quickly. Always pay the debt earning the highest interest first.
- ◆ **Avoid impulse spending.** Don't buy what you don't really need. Before buying an item, ask yourself how many hours you would have to work to pay for it. For example, if you earn £8 an hour, you would have to work ten hours to pay for a £80 bottle of perfume.
- ◆ **Be careful with credit cards.** Credit cards can be a recipe for disaster, tempting you to buy things you cannot afford. Credit cards are not free, and the interest rates are high. Unless you are certain that you can pay your bill in full each month, the safest option is to do some 'plastic surgery' and cut up your credit card/s.
- ◆ **Never sign a contract or agreement unless you have read it thoroughly and completely understand** its terms and conditions.
- ◆ **Avoid activities or substances that may become addictive**, i.e. gambling, drugs, alcohol or cigarettes. These can very easily lead to financial ruin, not only for you but also for your family.



- A DD-UK Article - May 2008



WELCOME ADDRESS FROM GREG HANDS MP



Thank you all for coming this morning and witnessing the important work that DD-UK does.

As a patron I feel it is my duty to bring your attention to the widening issue and problems of debt in the UK and the issues it causes. For example, in family breakdown, addiction and pressure on family budgets.

The fundamental work that DD-UK is involved with educating our young people on prudent financial attitudes is invaluable in helping the next generation avoid the debt crisis.

Greg Hands

WELCOME ADDRESS FROM BARONESS HELENA KENNEDY QC



It is with great pleasure that I welcome you all to the Terrace Marquee at the Palace of Westminster for the Launch Breakfast Reception of Debt Doctors Foundation UK. We are grateful to those who dedicate their time, energy and enthusiasm to the Foundation but would like to also welcome new supporters, new ideas and different projects. Special thanks is due to Greg Hands MP for his continued support and for joining us here today and to Councillor Alex Karmel, Deputy Mayor, London Borough of Hammersmith & Fulham.

I am sorry not to be able to be here in person – I am presently in court and my absence is unavoidable.

Established in November 2006, DD-UK is a money education and awareness charity offering education, information, support, counselling and advice services on money management and debt in the UK. DD-UK believes that the rising problem of debt in our society needs to be nipped in the bud and have started to visit primary and secondary schools to talk to pupils about money and saving.

I would be most grateful if everyone could take the time to do everything they can to support this worthwhile and ground-breaking work and encourage others to do the same. Thank you once again for your kind presence this morning and for taking time out of your busy schedules to support the invaluable work undertaken by this charity.

Helena Kennedy



DD-UK SCHOOL MONEY AND SAVING TALKS PROJECT

We believe that the rising problem of debt in our society needs to be nipped in the bud. In 2007 and 2008 we visited a selection of primary schools to talk to pupils about money and saving. In all the schools we visited we found the children to be an eager and receptive audience and we are particularly pleased with the positive feedback we have received from the teaching staff, all of whom have requested additional and bespoke workshops/visits.



Interactive presentation at Melcombe Primary School, London



Keen discussion on the importance of Saving, St Mary's Catholic Primary School London



Making a budget workshop at St Mary's Primary School, London

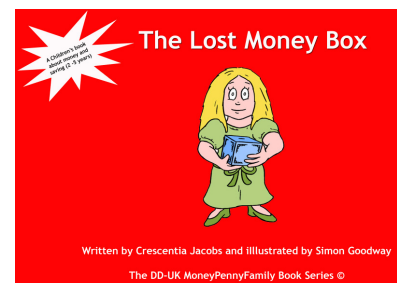


DD-UK team at work—St Mary's Catholic Primary School, London

We are currently scheduling for the next phase of seminars, workshops and roadshows for 2008/2009. Visits begin again in September 2008 throughout the London area and we plan to go nationwide in spring 2009.



THE MONEYPENNY FAMILY CHILDREN'S BOOK SERIES



A series of 10 books to delicately raise awareness of financial matters in children from an early age, through illustrated stories with a simple and effective message. Children will learn lessons that will be invaluable to them later in life, while practicing their reading. The first in the series **The Lost Money Box** will be launched today. Forthcoming titles are as follows: **A Day in the Life of a Penny, The Card Factory The Money Tree and The Money Plan.**

Please visit www.ddukonline.org for more details on how to purchase the book

CHARITY CHAMPIONS PREPAID MAESTRO CARD

Debt Doctors Foundation is launching its very own prepaid card.

It's NOT a credit card - **it's a pay-as-you-go way to control what you spend**, without carrying cash. You receive rewards and benefits of up to £500 per year when you keep the card active and you can even use the card when travelling abroad as a safer alternative to cash.



You can use your card for your every day shopping such as buying your weekly groceries; music downloads, going out to the cinema or restaurants. It's a great way to manage your money - all you have to do is load your card up with the budgeted amount you plan to spend and you can't go over.

A Charity Champions Card is ideal for doing shopping by phone, mail order or online and of course on the high street. It's also handy for travelling abroad. The card is accepted wherever you see the Maestro® Acceptance Mark. Best of all, each time you make a purchase 20 pence is donated to your chosen charity. This amount is deducted from your balance and its just 20 pence whether you spend £5 or £500.

Simple! Plus you know it's going to really help your chosen charity.

Every pound spent on the DD-UK Charity Champions Card earns money for the charity, so we are able to fundraise while providing an invaluable service for those most affected by debt. Please visit our website www.ddukonline.org to find out more and to get your charity champions prepaid maestro card.

