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Business Development Director,  
**Mastercard** (Moderator)



Neil Harris  
Chair,  
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Jos Henson Grič,  
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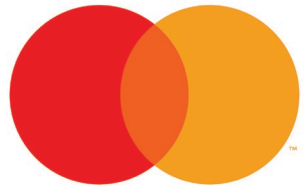


Chris Pond  
Chairman,  
**Lending Standards Board**

# Welcome

**Sophia de Francesco, Head of Content,  
Emerging Payments Association**





Josh Berle  
Business Development Director,  
**Mastercard**





NEIL HARRIS

Chair, The Inclusion Foundation  
CIC



JOS HENSON GRIČ

Founder, Fkex Money



# We need to talk about credit.







consider the stats.



## 1 in 5

UK Adults  
struggle to  
access credit



## Affordability


















Consumers  
pay up to £1  
for every £1  
borrowed



## Debt Trap

14.2 m  
people at risk  
of debt cycle



|   |  |   |  |   |   |   |   |  |   |
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|  |                   |  |  |  |  |  |  |   |        |
| <b>Carl Packman</b><br>Head of Corporate Engagement<br>Fair by Design             | <b>Chris Pond</b><br>Chair, Financial Inclusion Commission,<br>Chairman<br>Lending Standards Board | <b>Josh Berle</b><br>Business Development Director<br>Mastercard                  | <b>Dr. Christine Allison</b><br>Financial Inclusion Fellow<br>CFSI                 | <b>Faith Reynolds</b><br>Non-Executive Director<br>Fair4All Finance                 | <b>Steve Round</b><br>Chair, Ecology Building Society, Founder<br>SaaScada          | <b>Fazel Nejabat</b><br>Chief Operating Officer<br>Algebra                          | <b>James Wilkinson</b><br>CEO and Head of Lending<br>Fair4you                       | <b>Tina Harrison</b><br>Professor of Financial Services Marketing & Consumption<br>University of Edinburgh Business School | <b>Neil Harris</b><br>Chief Commercial Officer, GPS and Chair<br>The Inclusion Foundation |

expert interviews across multiple sectors





## Key differentiators for the report.

01

Industry View



02

Broad church



03

Opportunity







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**Credit is not a sin.**



**Watershed moment.**



**Fintech is ready.**





**A pure market solution  
will not be enough.**



**Bold action needed.**



**Incentivizing affordable credit.**



*Is credit driving debt? Is providing credit saintly or sinful? What will the next 5 years of the consumer credit market look like?*



Moderator  
Josh Berle, Business Development Director  
**Mastercard**



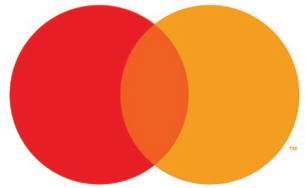
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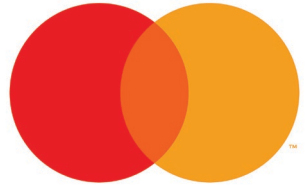
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Thank you for attending this webinar. We look forward to welcoming you to another event soon, please visit [emergingpayments.org/events](https://emergingpayments.org/events) for our full events calendar.

If you have any further questions, please contact [amy.page@emergingpayments.org](mailto:amy.page@emergingpayments.org)