



Annual Convention 2016

Radisson Blu Hotel, East Midlands Airport

Wednesday 4 May 2016

‘Enhancing the customer experience’

Amazing transport links, very quiet & comfortable accommodation and professional facilities, the Radisson Blu has everything it takes to support the CCA Annual Convention as a “must attend” business event. A two-minutes bus ride to the airport, alongside the M1 with plenty of free parking for delegates, and a short taxi trip to East Midlands Parkway station. Delegates will find a busy programme of formal Association reports, important compliance workshops, strategic presentations and networking breaks. All complemented by delicious food, great service and a lovely spa and swimming pool.

The theme of the 2016 Convention is **‘Enhancing the customer experience’**.

We are keeping the spotlight on the Financial Conduct Authority. How has the Home Credit industry fared under the authorisation process? What does FCA supervision mean for members? Developing the Consumer Credit Association to meet future challenges the FCA brings. And, most importantly, sustaining and evolving the culture of the customer at the heart of all business activities.

The keynote speaker is Paul Johnson, Director of the Institute for Fiscal Studies and well-known commentator on economic and

public policy issues including: tax, welfare, inequality & poverty, pension and tax.

Paul joined us at the 2013 convention in Belfast when he presented his view of the UK economy and the impact of Coalition policies around welfare and benefits. This year, Paul will review what actually happened to the economy and where we are going over the next few years.

The Financial Conduct Authority will be running an afternoon interactive workshop covering “What FCA supervision means for members.” This is expected to generate lively discussion and much food for thought among the delegates.

Our second afternoon workshop “Creditworthiness & Affordability” will be lead by Iain MacDonald, Barrister at Gough Square Chambers. Iain is a spirited presenter likely to provoke animated debate on this critical topic.

In the evening, the Gala Dinner will be followed by fascinating entertainment and a raffle in aid of Cancer Research UK.

The programme includes numerous breaks to enable delegates to hold formal and informal business and social get-togethers or simply take advantage of the hotel’s leisure facilities.



Phil Carey



Jack Bennett



Paul Johnson



Adrian Plowman



Iain MacDonald





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09.30 - 10.15 Registration and coffee – Conference Lobby

10.15 – 10.35 Chairman’s Address – Wheatcroft Suite

- Introduction and welcome
- The first 12 months
- My FCA: authorised firm and member of Small Business Practitioners Panel



10.35 – 11.00 Director General’s Report

- State of play – Home Credit Authorisations
- The “refreshed” CCA: ready for FCA supervision of members



11.00 – 11.15 Coffee break

11.15 – 12.00 Annual General Meeting

- Apologies
- Standing Orders
- Minutes of the last AGM 29th April 2015
- Election of Officers
 - Finance
 - o Treasurer’s Report
 - o Appointment of Auditors 2016/2017
 - Honorary Members
 - In Memoriam

Post	Nomination
Chairman	Phil Carey
Vice Chairman	<i>No nomination</i>
Immediate Past Chairman	Guy Philips
Treasurer	Neil Gillespie

12.00 – 12.55 Keynote Address - Paul Johnson, Director, the Institute of Fiscal Studies Q & A



Paul has been director of the Institute for Fiscal Studies since January 2011.

Paul has published and broadcast extensively on numerous issues in the economics of public policy including tax, welfare, inequality and poverty, pensions, education, climate change and public finances. He is author of major books on pensions, tax and inequality. In the last year Paul

has been a regular contributor to the Today programme, and television news and current affairs programmes, as well as author of numerous articles in the press.

As well as a previous spell at the IFS in the 1990s (including a period as deputy director) Paul has been chief economist at the Department for Education and director of public spending in HM Treasury. At Treasury his responsibilities included public sector pay and pensions and climate change policy. In the latter role he

worked closely with Nick Stern on his review of the

economics of climate change. Other positions include a period as head of economics at the FSA and as a senior associate with Frontier Economics.

Between 2004 and 2007 Paul was deputy head of the Government Economic Service. He served on the council of the Economic and Social Research Council and was elected to the council of the Royal Economic Society in 2011. He was a founder council member of the Pensions Policy Institute and in 2010 he led a review of the policy of auto-enrolment into pensions for the new government.

He is currently on the council of the Family and Parenting Institute. Paul has been a member of a number of advisory boards and commissions including the Pension Provision Group, the Commission on taxation and citizenship, the Youth Justice Commission and the Commission on Living Standards. He is an editor of the Mirrlees Review of tax economics and policy.

12.55 – 13.00 The Michael Liley Award

13.00 – 14.30 Lunch

'Enhancing the customer experience'

CCA 2016 Annual Convention Afternoon Interactive Workshop Programme

Wheatcroft Suite, 14.30 – 15.30



A front line supervisor at the FCA since 2010, Adrian has supervised small and large firms in a variety of sectors. Currently Adrian works in the consumer credit supervisory team that specialises in high cost short term lending.

Previously Adrian spent more than 25 years in the operational areas of a number of financial organisations including a vehicle finance provider, mortgage lenders and a bank.

'Being Supervised by the FCA'

Adrian Plowman, FCA

Wheatcroft Suite 15.40 – 16.30



Iain MacDonald is a barrister at Gough Square Chambers. He has extensive experience in the field of consumer credit, acting for a range of lenders and regulators and his practice covers a wide spread of consumer credit issues. He is a member of the Bar Council Law Reform Committee and regularly contributes to its responses to consultations on implementation and reform of consumer law. Iain is also a regular speaker at conferences dealing with this area.

'Creditworthiness & Affordability'

Iain MacDonald - Gough Square Chambers

- 16.40 – 16.50 Chairman's Closing Remarks
- 16.50 – 17.00 Mark Pritchard – Comment on the day
- 19.00 – 19.30 Cocktail Reception
- 19.30 – late Gala Dinner and Charity Raffle in aid of Cancer Research UK





Radisson Blu Hotel, East Midlands Airport, DE74 2TZ

East Midlands Airport lies just 1.2 kilometres from this Radisson Blu hotel making a convenient base for travellers. Delegates can easily access the M1 motorway which provides an expedient route to popular destinations in Leicester, Nottingham, Northampton and Derby. Public transportation options make travel around town a breeze.

Nearby transport:

- East Midlands Airport - 1.2 km (shuttle bus and taxi available)
- Skylink bus service - 1.5 km (at the airport), operates from Nottingham, Derby and Leicester and stops at surrounding villages
- East Midlands Parkway train station - 7 km

Nearby attractions:

- Donington Park race track - 5 km
- NEC - 19.3 km
- Trent Bridge cricket ground - 19.3 km
- Nottingham Castle Museum and Art Gallery - 23.9 km
- Space Centre - 31 km
- Peak District - 32 km
- Drayton Manor - 42 km
- Alton Towers Theme Park - 60 km



HÅLSA Health Club

For a modern work out experience, visit HÅLSA Health Club which is fully equipped with free weights and cardiovascular machines. Delegates have complimentary access to the 12.5-metre heated pool, a steam room, and sauna for further relaxation. A range of beauty treatments are also available by appointment in 2 beauty rooms of the club.

Serenity Spa

All therapists are expertly trained and prepared to deliver a high level of personalised service. Physical ailments and skin care concerns can be openly discussed before starting any therapies or treatments. Delegates who are pressed for time can even request 2 therapists to complete 2 treatments at the same time for the same cost.

With 2 treatment rooms available, Serenity offers a wide range of beauty and holistic treatments, including:

- Facials • Hot Stone • Indian Head • Manicures • Pedicures
- Sport or Therapeutic Massage • Spray Tans • Swedish • Tinting • Waxing

