



CITY OF CALGARY  
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JUN 01 2016  
ITEM: CPS2016-0392  
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CITY CLERK'S OFFICE

Calgary

**Background**

- Notice of Motion- September 2014
- Land Use Bylaw
- Development of the Task Force
  - Business License Bylaw amendment
- Mandate:
  1. work with appropriate governments, agencies and organizations to develop recommendations to protect financially vulnerable from the negative impact of payday lending practices; and
  2. influence financial institutions to re-engage low- income earners with the ability to access short-term small loans, and financial counselling services and education
- Task Force Membership

2016 June 01 Payday Lending and Financial Inclusion Task Force

**Calgary** 

### Increasing Municipal Oversight

- Amendment to Business Licence Bylaw 32M98
- Post signage on money management and debt counseling
- Provide 211 referral information to all customers

**FREE MONEY MANAGEMENT SUPPORT AND DEBT COUNSELLING IS AVAILABLE**

**For More Information**  
**Call 211**  
**or**  
**[www.ab.211.ca](http://www.ab.211.ca)**

- An information and referral service
- Connecting you to thousands of community, social and government resources
- 24/7
- Offered in over 200 languages
- Free Service
- Confidential



2016 June 01 Payday Lending and Financial Inclusion Task Force

**Calgary** 

### Task Force Activities & Outcomes

- Recommendations to the Provincial Payday Loans Regulation Review
- Increasing access of low-income consumers to financial products
- Opportunities to increase financial inclusion and education of low-income Calgarians

2016 June 01 Payday Lending and Financial Inclusion Task Force

## Concluding the Task Force

- Regulatory successes
  - Land Use Bylaw
  - Recommendations to Bill 15 (pending)
- Advocacy and financial literacy work continues through the Financial Empowerment Collaborative

## Recommendations

That the Standing Policy Committee on Community and Protective Services recommends that Council:

- Direct Administration to formally conclude the Task Force
- Give three readings to the proposed amendment to the Business Licence Bylaw 32M98