



MP Lobby Guide | June 2025

CANCEL DEBT CHOOSE HOPE





Birmingham Chain 1998 Photo by: Debt Justice

A generation ago, campaigners around the world came together through the Jubilee 2000 campaign to win \$130 billion in debt cancellation for countries in crisis. 2025 is the first Jubilee Year since that epic campaign, and global debt campaigners are uniting once more. Here in the UK, we've launched the Cancel Debt, Choose Hope campaign, alongside twenty allied organisations. This is a key moment to make change, with momentum for debt justice gathering across the world.

Despite that huge win by campaigners in the early 2000s, the past few years have seen debts owed by some of the poorest countries mount up to unsustainable levels once more.

We're now in the worst global debt crisis in 30 years. Due to the economic crisis and high interest rates, 54 countries around the world are facing a debt crisis.

The debt crisis is closely linked to the climate crisis. The crushing weight of unjust debt means that many countries can't rebuild when hit by disasters such as floods and hurricanes, have little room to adapt or transition to a greener economy and are being forced to go into more debt to pay for the crisis.

These countries have done the least to cause the climate emergency, but climate change is hitting them first and hardest, forcing them deeper into debt.

An incredible 93% of climate vulnerable states are now facing debt crisis.

Cover image: Campaigners outside parliament demand action on debt, 2025.

Photo by: Jess Hurd / Debt Justice

The Climate Coalition mass lobby of parliament on Wednesday 9 July is an opportunity to get debt justice on the table, as we let MPs know that debt justice is critical in the struggle for climate justice.

Action here could prove instrumental in winning debt justice for countries in crisis. That's because UK law plays a key role in enforcing debt contracts - 90% of the lending between lower-income countries and private lenders is enforced through UK courts. That means we can stand in solidarity with activists in lower-income countries by pushing for a new debt justice law to make greedy lenders cancel the debt.

The 2024 Labour manifesto contains a commitment to "tackling unsustainable debt". This gives us a key opportunity to put pressure on MPs and make a debt justice law a reality.

Meeting with your MP is one of the most impactful ways you can help make a difference for this campaign, as it shows you really care about the issue - and joining the mass lobby on Wednesday 9 July is a great way to do just that. The more pressure they feel from constituents, the more likely they are to act. Over half of all MPs were



Debt Justice supporters at the National Gathering in Bristol, 2023.

Photo by: Jess Hurd / Debt Justice

newly elected in July 2024 so now is a great time to start building a relationship with your MP.

This guide will give you all the tips and tools you need to make sure your MP supports this vital campaign.

What is The Climate Coalition lobby?

The Climate Coalition is a network of organisations campaigning for climate justice.

They are organising a mass lobby of MPs on Wednesday 9 July. Thousands are expected to gather in Westminster, in groups with others from their constituency.

Ensuring lower-income countries have the funds to tackle the climate crisis and win debt cancellation is one of three main asks that people will be taking to their MPs. This is a great opportunity to let MPs know that if they wish to tackle the climate crisis, they must also tackle the debt crisis - starting with a new debt justice law.



Debt Justice and Debt for Climate Supporters outside the Bank of England

Photo by: Kirk Pritchard / Debt Justice



Previous mass lobby Photo by: Becky Mursell Photography

Key details about the lobby

To join the lobby, you **MUST** sign up on The Climate Coalition's website using our link:

debtjustice.org.uk/lobby

They'll then tell us you've joined, and we'll be in touch to invite you to one of our trainings. The Climate Coalition will also be holding a series of additional trainings that you may choose to attend.

Meetings with MPs will last 30 minutes and will take place in a group of other people from your constituency. The other constituents might bring other climate and nature related issues to discuss, so it'll be up to you to make sure debt justice is brought to the table.

Once you've signed up, you'll be sent an email with the time and location of your meeting, and instructions of how to register on the day.

There will also be activities going on in the Queen Elizabeth II centre in Westminster, including talks and stalls for the different organisations. Let us know if you want to volunteer at the Debt Justice stall!

For more information, including on the day logistics, go to the TCC hub - you will be sent the link once you register.

Key points to get across when you meet your MP

MPs engage with lots of different issues so might only remember a few key points. It's really important you get these across to your MP so they know exactly why and how they should act.

- **Right now, there are dozens of countries in debt crisis where greedy private lenders are demanding to be paid in full plus interest.**
- **Because of this, countries in crisis are unable to spend money on essentials like healthcare, education, and responding to the climate crisis.**
- **The UK parliament has the power to change this by passing a new debt justice law to stop private lenders from dragging out debt negotiations and ensuring they take part in debt cancellation.**
- **The government has committed to tackling the debt crisis - and now has never been a better time.**

What you can ask your MP to do:

As my MP will you write to Emma Reynolds MP (Economic Secretary to the Treasury) to call for legislation to be introduced and support the second reading of the Debt Relief Bill? (If your MP has already done this, you could ask them to support the campaign in another way, such as asking a question in parliament.)

The Debt Relief Bill is due to have its second reading in parliament shortly after the lobby. If the bill passes, a debt justice law would be introduced. The mass lobby is a big opportunity for MPs to show support for this bill - and call on Emma Reynolds to do the same.

What would a new debt justice law actually do?

The UK parliament could pass a new debt justice law to force private lenders to take part in debt cancellation by:

- 1. Preventing lenders from suing while debt relief negotiations are going on**
- 2. Preventing lenders suing for more than other lenders have got after debt relief**
- 3. Suspend payments while debt relief negotiations are taking place**

This law would:

- **Make the debt restructuring process easier by stopping private lenders from refusing to take part in a restructuring that has been agreed by governments**
- **Lower the amount of money that governments in debt crisis have to repay, freeing up cash to spend on essentials such as healthcare, education and climate.**
- **Increase the speed of restructuring processes, reducing uncertainty for governments and lenders.**
- **Address the toxic power imbalance between the single country in debt crisis and an often large number of powerful lenders.**

Don't worry if this sounds complicated - we've written a full briefing for MPs containing all the technical information they might need. Don't forget to take one with you when you meet with them. The key parts to communicate to your MP are points 1 and 2. The list of benefits is to help your own understanding of the issue.

Why lobby your MP?

Your MP is your representative in parliament and is there to make sure your voice is heard. This guide will tell you everything you need to know about how to invite your MP to the mass lobby to discuss the issues you care about. MPs are a direct link between individuals and the government. If enough MPs think an issue is important and talk about it in parliament, the government has to take notice. Getting MPs to take up an issue is often the quickest way to raise it up the political agenda, and the strongest democratic route to getting an issue on MPs' radar is by constituents telling them it is important to them.

If you've not already signed up to the lobby on The Climate Coalition's website, do that now here:

debtjustice.org.uk/lobby

They'll make sure you're invited and that you're sent the time and place of the meeting. It's normal to feel nervous the first time you meet with your MP but remember - they're there to serve their constituents (that's you). We've written this handy guide to help you feel prepared and confident going in.



Step by step guide on how to lobby your MP to pass a new debt justice law

Previous mass lobby Photo by: Elenor Church

1. Research what your MP cares about

Building on things your MP already cares about is a great way to engage with them. Perhaps they've spoken directly about debt or predatory lenders in the past – this is ideal! However, even if the topic is new to them, you can still find common ground. The fact that this lobby is climate themed provides a great entry point - if they've turned up, it's likely they care about the climate crisis! You can also bring in other issues such as healthcare or education, if you think this might appeal to your MP. Like the climate crisis, these are areas that become deprioritised when countries are forced to spend vast sums on debt repayments to greedy lenders.

You can see how your MP has voted on similar issues in the past at theyworkforyou.com.

2. Build a relationship with your MP

It's important for MPs to hear that their constituents care about an issue, as they want to be seen to be raising issues that matter to their electorate. They're also human and will respond better to constituents they feel they have a rapport with. Make sure your MP feels like you're someone they could work with and whose opinion

they value. If this is your first meeting with your MP, it may not be your last! It can be useful to build up a relationship with your MP over a period of time, as well as having a one-off meeting.

Ask plenty of questions, and make sure to speak from the heart about why you personally care about this issue. This is much more important than knowing all the facts and figures, the main thing to communicate is why you care about an issue and why you think it's important. Think about what led you to feel passionately about this and why you are lobbying your MP today.

3. Have some persuasive facts up your sleeve

It's very possible that your MP will know less about the topic than you do – it's impossible for them to be an expert on every topic! You should still do your homework though, and make sure you've memorised two or three facts and made a note of some key arguments that will get their attention. You can find our key messaging on why we should pass a new debt justice law later in this document. We've also written a briefing especially for MPs – take one with you and leave it behind for your MP to read later. In the meeting, if you don't know the answer to a question, that's fine, just say you will follow up with them after the meeting – just make sure you remember to do so!

More information about the debt crisis

1. The debt crisis

The United Nations estimates that 54 countries are in debt crisis. Where countries have high debt payments, their public spending, including on essential services, is falling.

Across lower-income countries, debt payments are at the highest level for 30 years.

2. The debt cancellation process

In 2020, the G20 group of powerful countries, which the UK is part of, created a new scheme to cancel some debts for countries which apply. Yet the process has been horrendously slow and left countries with inadequate debt relief. Only four countries have ever applied: Chad got no debt relief from its main creditor, UK-based company Glencore. After years of negotiations, Zambia and Ghana finally got some debt relief from private lenders in 2024, but other banks have still failed to agree deals. And Ethiopia has not yet got any relief.

Generally, private lenders are being repaid more than governments. And the level of debt relief means one shock – such as a hurricane, drought or floods – could leave Chad, Ghana and Zambia struggling to pay the debts again. The problems with the scheme have discouraged other countries, such as Kenya, from applying.

Private lenders – such as banks and hedge funds – are the largest lenders to lower-income countries. Around 40% of lower-income country debt payments are to these lenders, compared to 13% to China.

3. The solution

Nine in ten contracts between private lenders and lower-income countries are governed by UK law. This means the UK could introduce legislation to make private lenders take part in debt relief.

The UK has done this before – in 2010 parliament passed legislation which required private lenders to take part in debt relief given to some countries in the 2000s.

4. Speak to your MP's values

Consider which party the MP belongs to, their voting record, and how that might impact how you present an issue to them. For example, Labour MPs tend to believe in the role of parliament and the state, and an active UK within a just international order. Labour is aiming to develop a pragmatic programme for government with broad appeal so is cautious of policies seen as radical, although some individual MPs are committed to radical international solidarity. Members of the Conservative party tend to believe in the

importance of UK global leadership. The Liberal Democrats and Scottish National Party are also ideologically broad, but most MPs are committed to international justice and addressing poverty.

5. Show that others in your constituency also care about this issue

The more constituents care about an issue, the more persuasive it is for your MP. Before your meeting you could think about who else might be interested and invite them along with you. It might be good to think about who's who in

the constituency and who might help influence your MP, for example, small businesses, faith groups, parents' groups or youth groups. Or you could bring a petition or letter signed by other constituents to show that although you are one person there are many who support the campaign. We can also help put you in touch with other people in your area.

6. Ask your MP to write to the Minister

Before your meeting, be clear on what a good outcome would be. In this instance, we're asking MPs to support a new debt justice law by writing to Emma Reynolds, the economic secretary to the Treasury. The Debt Relief Bill is due to have its second reading in parliament shortly after the lobby. If the bill passes, a debt justice law would be introduced. The mass lobby is a big opportunity for MPs to show support for this bill - and call on Emma Reynolds to do the same.

If your MP has already done this, you could ask them to support the campaign in another way, such as asking a question in parliament. If you've got a plan going in, you'll be much less likely to end up being pulled off on tangents and come out feeling disappointed. MPs are also more likely to be able to help if you make your ask clear.

Give your MP the time to respond to your request - meetings work best when they are a conversation. At the same time, make it clear that you would like to see them commit to some sort of action and try not to leave without getting a commitment.

7. Follow up after your meeting

MPs need to hear from their constituents consistently to ensure they are taking concerns seriously and acting on them. After the lobby you could:

- **Arrange a follow up online meeting**
- **Send them a follow up email or letter, thanking them for the meeting**
- **Call their office for an update**
- **Thank them on social media for coming to the lobby** (you could even share a photo on social media)

Make sure to get in touch with Debt Justice (info@debtjustice.org.uk) and let us know what your MP said - it really helps us build a picture of who supports the campaign.



Case Study

Debt, austerity and the climate crisis: Kenya

In summer 2024 at least 60 people died in violent police repression of peaceful protesters in Kenya. Initially sparked by outrage at proposed tax hikes and austerity policies to pay unjust debts, the protests developed into a wider criticism of the government amid calls for the President to stand down. The government was forced to back down on the original Finance Bill, and the protests sparked others across Africa.

Kenya is one of the 54 countries around the world in debt crisis, climate crisis is making the situation even worse, putting livelihoods under intense pressure. In May last year, **devastating flooding claimed hundreds of lives**, destroyed 2,000 schools and displaced thousands more. The dire economic situation means the country cannot afford to make the investments it needs to adapt to a changing climate.

Kenya's debt includes billions of dollars owed to Western lenders, who have lent to the country at extraordinary interest rates of over 10% - while countries like the UK and Germany can borrow from the same lenders at 3-4%.

New loans from big development banks to the Kenyan government are now being used to pay back greedy private lenders, with no material benefit for the people of Kenya. The government will spend less per person this year than it did in 2015. This is disastrous for the Kenyan people. According to the National



'Debt for Climate' activists join June 2024 protests, calling out the IMF's role in the global debt crisis. Photo by: Debt for Climate

Taxpayers Association, a Christian Aid partner in Kenya, "the reduction in spending in social sectors is manifested in lack of essential services in health and education facilities."

The recent outrage over proposed tax hikes to pay back these loans forced the government to withdraw their proposals. But powerful lenders, the International Monetary Fund, are still demanding that Kenya raise taxes or cut public spending, in order to keep paying the debt.

The UK government could play a key role in providing a debt cancellation mechanism that works and that governments like Kenya want to use. All of Kenya's debts to Western private creditors are governed by UK law. The UK could make legal changes to drastically improve the system by introducing a debt justice law.



We are a campaigning organisation working with others to end unjust debt and the poverty and inequality it perpetuates, in the UK and across the world.

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