

## 2nd ecdn GA and Conference – 27/28 Oct, Madrid



*ecdnewsflash members at the 1<sup>st</sup> GA in Brussels 2007*

The 2nd ecdn General Assembly and Conference will take place at the 27th and 28th of October in Madrid, Spain. A special focus will be put on discussing the importance of Standard Budgets in the fight against over-indebtedness and financial exclusion and a sound overview of the situation in Spain and also across Europe will be presented.

Members and non members are equally welcome to participate. Last minute registration is possible by Monday 13th of October. There are still a few – sponsored\* - places left! (\*about 70-80% of all expenses, including travel, will be reimbursed by ecdnewsflash). If you are interested, please get in touch immediately! For the detailed programme click here or visit [www.ecdn.eu](http://www.ecdn.eu) For practical information and a registration form write to [office@ecdnewsflash.eu](mailto:office@ecdnewsflash.eu)



## ECRC-Conference – 13/14 Nov, London

The 8th International Conference on Financial Services will be organized by the European Coalition for Responsible Credit (ECRC) at the 13th and 14th November in London together with their international partners. The Conference aims to bring together over 350 delegates from around the globe to jointly debate the principles for future responsible credit provision. It will proceed on the basis of an open and constructive dialogue and will provide an essential arena for concerns, proposed responses, and actions to be explained, shared, and understood.

For further information about booking delegate places email [events@cesi.org.uk](mailto:events@cesi.org.uk) or call 020 7582 7221. More information online: [http://www.cesi.org.uk/events/current\\_events/responsible\\_credit\\_conference.htm](http://www.cesi.org.uk/events/current_events/responsible_credit_conference.htm)

**Call for Action:****International Action Day for the right to a bank account – 31st October**

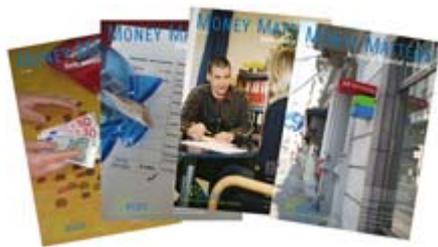
In order to raise attention for the need to implement the right to a bank account across Europe, special actions could and should be taken by ecdn members at (or around) the 31st of October.

ecdnews aims to publish a joint press release at the occasion of the ecdn GA and Conference in Madrid, which could be used in various countries and will be circulated via e-mail.

The short term idea is to link that issue with the issue of 'responsible behaviour' of financial service providers which - for other reasons - is high on the political and media agenda today. We will try to use the opportunity to get the message of the lack of very basic financial products across all the ongoing discussions.

The long term idea is to 'install' the 31st of October as the "International Day for the right to a bank account" in order to further promote the idea and push for all countries to safeguard access to adequate financial services for all.

For further information please write to [office@ecdnews.eu](mailto:office@ecdnews.eu)

**Money Matters No. 1-5**

The first five issues of ecdnews's publication series *Money Matters* is available for download at [www.ecdnews.eu](http://www.ecdnews.eu). The covered themes range from Debt Advice and Legal Settlement Procedures across Europe to Financial Well-being and Access to Financial Services. Printed examples of the publications can be ordered (against coverage of postage costs) at [office@ecdnews.eu](mailto:office@ecdnews.eu)

**Call for contributions:****Money Matters No. 6 "Data collection and protection"**

The 6th issue of *Money Matters* will focus on the presentation and analysis of recent developments with regards to data collection and protection related to debt issues. Contributions from all over Europe are welcome.

Please get in touch with us: [office@ecdnews.eu](mailto:office@ecdnews.eu)

**Transnational project on Standard Budgets**

A transnational exchange project on Standard Budgets has been started at the beginning of the year. The main aim of the project which is coordinated by ASB Schuldnerberatungen (A) together with Nibud (NL) is to promote the construction

and use of standard budgets across Europe. Participating organisations include RFA (Belgium), ADICAE (Spain), e-marketing (Bulgaria) who have started to develop standard budgets in the framework of the project.

Additional actors include experts from Germany, Ireland, the UK and Sweden. Standard budgets are expenditure patterns for different types of households. Given the household composition, the disposable income and some other characteristics (e.g. housing situation, possession of a car), an expenditure pattern is given that suits the situation of the household. Standard budgets based on existing empirical data often show deficits for households with a low income and are not quite useful for budget information (where balanced budgets are needed).

The project draws on constructed standard budgets as used in the Netherlands as a reference for households spending patterns. It will raise awareness for standard budgets as an instrument in combating social exclusion and their usefulness as instruments for debt prevention, budget information and debt advice work, but also for the calculation of credit scores and evaluation and planning of anti-poverty measures. Starting from the Dutch standard budget model as a best practice example, standard budgets and similar schemes as they are used in various countries will be discussed. In four of the participating countries pilot standard budgets will be developed thereby testing the transferability of existing models and their need for adaptation into various national contexts.

First results of the project will be presented at the 2nd ecdn conference in Madrid. For further information contact [michaela.moser@asb-gmbh.at](mailto:michaela.moser@asb-gmbh.at)

We are also looking for further information about the use (or non-use) of Standard Budgets across Europe.

To participate in the Standard Budgets survey please visit [www.ecdn.eu](http://www.ecdn.eu).

### **EU-Study and film on financial exclusion**

Results of a recent study and a film on financial exclusion were launched at a high level conference, co-organised by DG Employment and DG Market in Brussels at the 28th of May.

The new study which was conducted by a team of experts under coordination of the Belgium ecdn member Réseau Financement Alternatif includes data on levels, causes and consequences of financial exclusion across the EU Member States. It also describes the diverse policy responses and includes a list of recommendations.

A 15min film covering the realities of financially excluded people in the UK and Poland and presenting some of the public policy responses as well as NGO initiatives to get people financially included, was also launched at the conference.

For more information, a summary of the study, an overview of the conference presentations and to watch the film, visit [DG Employment's Website](#).

### **New Czech initiative to provide debt counselling**



Early January this year Czech consumer associations and financial providers established a joint non-profit organization with the aim to provide debt counselling. The consumer groups and other non profit authorities are represented in a supervisory board to watch over the impartial and professional operation of the organization. A Prague seated consulting office is equipped by four counselling places with the intention to spread into other three regions of the Czech Republic with the highest appearance of citizens' insolvency. All services,

incl. guiding in debt release procedure, helping to solve oncoming or present financial insolvency, consultation on proceedings or execution, are free of charge and strictly independent. Neither financial products nor concrete information about them are offered. Financial providers (some main banks and building societies in the Czech Republic) and the Erste Stiftung (a foundation of an Austrian bank) are funding this long term project to promote social responsibility of both providers and consumers. There is a free of charge help line and an internet site with a form running. All clients can arrange a personal interview with the counsellor. In addition to this prevention lecture activities have started in some of the 'poor' regions. The organization has given advise to at least 1500 clients till now and it can be hoped that the base is prepared for better coping with personal debts in the Czech Republic.

For more information contact David Smejkal, managing director:  
[david.smejkal@financnitisen.cz](mailto:david.smejkal@financnitisen.cz)



### Join the ecdn e-group!

In order to make communication among us as easy as possible, an ecdn e-group has been established. If you are not already part of it, join NOW by sending a blank (empty!) e-mail to: [ecdn-forum-subscribe@yahogroups.com](mailto:ecdn-forum-subscribe@yahogroups.com). Once you have been included as a member of the e-group you will be able to reach all other members with sending your messages to just one – the e-group's – address.



### Join the network now!

Increasing the strength and influence of the network will depend on the number, the commitment and the activities of its members from across Europe. All interested actors active in the fight against over-indebtedness and financial exclusion are invited to become members!

You are interested in further information or in becoming a member, please write to: [office@ecdn.eu](mailto:office@ecdn.eu) or visit [www.ecdn.eu](http://www.ecdn.eu)

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