

NETWORK DEVELOPMENT

ECDN has got a logo

We are happy to proudly present: Our brand new ECDN logo. A corporate design for ECDN, including headed paper, style sheets for various documents and business cards will be developed on the base of the logo in the next weeks. The logo will also be used for the ECDN newsflash, an ECDN magazine, the ECDN website and all other products.



Website in progress

Preparatory work for the ECDN-Website is also progressing well and we hope to be able to put it online before the summer. Watch out for more information in the next Newsflash.

Statutes and membership

Based on the draft of statutes as circulated with the last newsflash, the process of establishing ECDN as an international association under Belgium law is about to be finalised this month. Once the organisation is registered 'official' membership application forms will be distributed to all of you with the expectation that you will apply for membership of the registered association: European Consumer Debt Network to fight and prevent overindebtedness and to promote financial inclusion ECDN (= that's the official name of the association).

Join the ECDN e-group

Join the ECDN e-group NOW by sending a blank (empty!) e-mail to:

ecdn-forum-subscribe@yahoogroups.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.

If you are not sure whether you have already registered, send an e-mail to office@ecdn.eu

EU POLICIES AND STUDIES

DG Internal Market: Study on Financial Literacy Schemes in the EU27

Following their increasing interest in promoting Financial Literacy DG Internal Market has assigned EVERS & JUNG to compile all relevant financial literacy initiatives in the EU27 in a survey. Please use this opportunity to have your initiative/concept included and to participate in the study. All contributors will be rewarded with a free copy of the study which is expected to be available in August 2007.

The online-questionnaire can be found at:

<http://www.surveymonkey.com/s.asp?u=42033629127>

SEMINARS ON SOCIAL AND FINANCIAL EXCLUSION

Helsinki: Debt counselling as a way to increase social inclusion

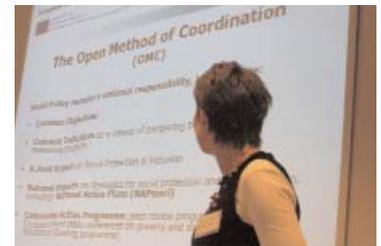
The first ECDN seminar on social and financial exclusion took place from 26th to 28th of April 2007 in Helsinki/Finland.

At the start a short general introduction to the EU Social Inclusion process and the national reports on social inclusion and their potential for fighting over-indebtedness was given by Michaela Moser and Maria Kemmetmüller from ASB Schuldnerberatungen.

The main inputs then came from the Finish hosts who were introducing the Finish debt advice system. The ten participants from Austria, Belgium, Latvia, the Netherlands, Poland and Portugal gave some information about the situation in their own countries and exchanged examples of good and bad practices.

In the discussions the Finish social credit law was identified as a good practice example. It has helped to reduce the number of highly over-indebted people and to prevent new problems through better financial guidance. The visit of a debt advice office in Espoo gave an interesting insight into working methods, structure and funding of a Finish debt advice service.

At the second day of the seminar the participants came up with recommendations and conclusions about the development of debt advice services in general but also with regard to ECDN activities in this area. A common definition of debt counselling was identified as a precondition for the discussion of European debt advice structures. Furthermore the interrelatedness of debt advice structures and services, legal processes and social banking was underlined. As always time for exchange and discussions was too short but the seminar certainly has provided a good base for further discussions at ECDN conferences, seminars and in working groups.



More ECDN Seminars

The next ECDN Seminars on financial and social exclusion are taking place these days in Germany/Mainz and Utrecht/Netherlands with a focus on "Access to a bank account" and "Prevention/budgetinformation" and with participants from Austria, Belgium, Bulgaria, Germany, Greece, France, Ireland, Luxembourg, the Netherlands, Poland, Spain and the UK.

- ! Please note that there are still **free places** for the seminars on:
 - *Credit market investigation* - 21-23 June, Prague/Czech Republic
 - *Legal debt settlement* - 28-30 June, Gdansk/Poland

and that we are especially looking for participants from organisations/countries that have not been involved in ECDN activities previously.

Please help us to find interested participants! Enclosed you will find the programmes for the seminars as well as some practical and background information which we ask you to distribute.

We also ask for your understanding that due to budget reasons each organisation usually can only take part in one of the seminars.

If you want to take place in more than one seminar and have the possibility to pay for yourself (for the second seminar) - please get in touch with us so that we can see if it is possible that you can attend.