

# Let's talk about... DEBT

## European challenges, developments, and solutions

Date	Time	Program for ECDN: 27th – 28th of November 2018	Location
T H U R S D A Y	10.00 – 12.30	<b>Registration at the ODP for check in / Workshop for the ECDN members</b> <i>Registration for the conference and distribution of materials from the ECDN incl. hotel info. There will be served tea, coffee, cold drinks and sandwiches.</i>	ODP
	12.30 – 12.45	<b>Joint departure by buss from the ODP to the facilities at FD</b> <i>Distribution of materials for the conference at Finance Denmark and more info about the program of the day</i>	
T H E 2 7 O F N O V E M B E R 2 0 1 8	13.00 – 13.15	<b>Opening by ECDN President and Finance Denmark</b> <i>The ECDN president Dieter Korczak will open the 9<sup>th</sup> ECDN conference with some off this year's topics for the conference followed by a welcoming from Finance Denmark.</i>	Finance Denmark
	13.15 - 14.15	<b>Debt advice development in the EU: contribution of ECDN</b> <i>The ECDN president Dieter Korczak will start with a brief introduction about debt originations in EU followed by a short presentation from 3 different ECDN members (Ireland, the Netherlands, and Germany) about debt counselling in their countries.</i>	
	14.15 – 15.00	<b>Sustainable financial models for debt advice</b> <i>UK will start with a brief introduction about financial models for debt advice focused on different target groups followed by a short presentation from 2 ECDN members (Austria, Sweden) about their financial models for debt advice.</i>	
	15.00 - 15.30	<b>Coffee break</b> <i>During the break the participants will have the opportunity to meet up with the speakers from the presentations at their stand, where it will be possible to ask about their presentation, organization and country.</i>	
	15.30 – 16.00	<b>New models of debt advice in the digital age</b> <i>Finland will start with a brief introduction about new models of debt advice in the digital age focused on different target groups followed by a short presentation from 2 ECDN members (Bulgaria, Germany) about their financial models for debt advice.</i>	
	16.00 – 16.30	<b>Necessary laws to protect people against over-indebtedness</b> <i>A presentation from Danish lawyer Line Barfod who will tell about the juridical challenges we face in Denmark regarding debt advice. Followed by Kosta Skliris from NVVK who will talk about how EU legislation effects national debt counselling based on e.g. GDPR as well as resale of debt claims between creditors and debt recovery suppliers.</i>	
	16.30 – 16.40	<b>Summary and end of the 1<sup>st</sup> day of the Conference by ECDN</b> <i>The ECDN president Dieter Korczak will summarize the day.</i>	
16.40 – 17.00	<b>Return to the hotel by bus together – check in</b> <i>The entire luggage will have been brought to the hotel by the time the participants return. Time for individual check in at the hotel. Material for the second day of the conference will be handed out.</i>	Axel Guldsmeden	
17.00 – 18:30	<b>Break</b>		

	18.30 –	<p><b>Dinner party</b>  <i>Welcome drinks and snacks by arrival.</i>  <i>The dinner starts at 19.00 and will contain a buffet consisting of chosen Danish specialties as well as drinks (including water, club soda, beer and wine).</i>  <i>Afterwards there will be “sønderjysk kagebord” (local traditional cake buffet) which will consist of a broad selection of different cakes.</i>  <i>Danish coziness and social intercourse with each other for the rest of the evening.</i></p>	ODP
--	---------	---	-----

Date	Time	Program for ECDN: 27th – 28th of November 2018	Location
W E D N E S D A Y	07.00 – 08.30	<p><b>Breakfast at the hotel</b>  <i>The breakfast is included in the hotel room reservations.</i></p>	Axel Guldsmeden
	08.45 – 08.55	<b>Departure from the hotel / arrival to the ODP</b>	ODP
09.00 – 10.30	<p><b>ECDN General assembly</b>  <i>Confer the GA agenda by president Dieter Korczak</i></p>		
10.30 – 10.45	<b>Coffee / snack break</b>		
11.00 – 11.20	<p><b>Public debt advice in Denmark</b>  <i>Presentation by <a href="#">Sandy Madar (The Social Legal Aid)</a> about the situation of debt counselling and debt advice in Denmark.</i></p>		
11.20 – 11.40	<p><b>The endeavors of the private creditors on the subject of over-indebtedness in Denmark</b>  <i><a href="#">Jens Ole Klitgaard from Dansk Kredit Råd (Danish Creditor Council)</a> will talk about the private creditors' contribution and efforts on the subject of over-indebtedness.</i></p>		
11.40 – 12.00	<p><b>The endeavors of the banks on the subject of over-indebtedness in Denmark</b>  <i><a href="#">Finance Denmark</a> will talk about the banks' contribution and efforts on the subject of over-indebtedness.</i></p>		
O F	12.00 – 12.45	<b>Lunch and networking</b>	
N O	12.45 – 13.15	<p><b>The EDCC project</b>  <i>Presentation of the European Debt Counselling Community by <a href="#">Sandy Madar (The Social Legal Aid)</a> and <a href="#">Kosta Skliris (NVVK)</a> as an additional opportunity to develop and improve debt counselling on a national and international level by gathering information and experiences in a joint database.</i></p>	

<b>V E M B E R</b>  <b>2 0 1 8</b>	13.15 – 14.45	<b>Workshops (including coffee break)</b> <b>Theme: Debt advice focused on different target groups</b> <i>10 minutes presentation to each subject by a representative followed by a coffee break and then small workshops lasting one hour, where the participants can choose to explore one of the themes in depth.</i>  Workshop 1: <b>GDPR vs. debt counselling</b> Presentation by <b>Kosta Skliris from NVVK</b> about the challenges of the General Data Protection Regulation in proportion to debt counselling.  Workshop 2: <b>Debt advice for vulnerable groups: senior clients, self-employed clients, mentally disordered, mentally disordered, physically disabled</b> Moderators: Representative from <b>ECDN, Daneage Association, SIND, Danish Handicap Union, Council for Socially Vulnerable, Denmark</b>  Workshop 3: <b>Research on debt advice and overindebted people</b>	
	14.45 – 15.15	<b>Round-off and farewell for this time</b>	

## Locations

**ODP:** Onkel Dannys Plads 1-3, 1700 Copenhagen

**Finance Denmark:** Amaliegade 7, 1256 Copenhagen

**Axel Guldsmeden:** Colbjørnsensgade 14, 1652 Copenhagen

There is a 5 minute walk between ODP and Axel Guldsmeden as well as to Copenhagen Central Station (see the hotel booking guide for maps). ECDN will arrange bus to and from Finance Denmark.