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**ECDN workshop in cooperation with BAG-Schuldnerberatung**

**DEBT ADVICE IN THE LIGHT OF LEGAL AND SOCIETAL CHALLENGES**

**Kiel/ Germany, Friday, April 27, 2018**

**1:30 p.m. – 5:30 p.m.**

Sparkassen-Arena Kiel - Konferenzraum "Schweden"

Europaplatz 1

24103 Kiel

European legislation has a big influence on the daily work of debt advice.

Actually there is a new challenge. By proposal COM (2016) 723 final for a regulation of the European Parliament insolvency procedures shall become easier for small and medium-sized enterprises. The proposal provides for a fresh start already after three years. According to article 1 (3) RL-E the possibility of being debt-free after three years can be extended to private customers by each single member state. The industry argues strictly against this solution.

What does this development mean for debt advice? Is there any political action needed? Are there additional professional tools for debt advisors necessary? What experiences exist in the European member states with different insolvency procedures?

Furthermore, what kind of influence do the existing insolvency procedures have on the situation of vulnerable groups?

The workshop enables a mutual exchange on a European level. All ecdn and BAG-SB members are invited to present and discuss their experiences.

There is no charge for participation but the number of participants is limited. Please register as soon as possible. Final date for registration is **March 20, 2018**.

Registration for the workshop has to be sent to [office@ecdn.eu](mailto:office@ecdn.eu)

We are at your disposal for questions, comments or suggestions.  
ECDN coordination office



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