

Minutes of 9th ecdn General Assembly

Time and place

8th of December 2015 | 13:00 – 17:30

at

A&O Hotels & Hostels

Berlin - Hauptbahnhof

Lehrter Straße 12

Participants

Members attending (representatives and organization's names):

1. Melina Mousoraki - EKPIZO
2. Daniel Auer - ASB Schuldnerberatungen GmbH
3. Elisabeth Hedin - Konsumentverket
4. Kazimierz Janiak - SKEF-Society for Promotion of Financial Education
5. Dieter Korczak - GP Forschungsgruppe
6. Marcel Warnaar – NIBUD National Institut for Budget Information
7. Didier Noel –L'Observatoire du credit et de l'endettement
8. David Smejkal - Debt Advisory Center - Counselling in Stringency
9. Birgit Burkin – German Society for Home Economic
10. Juha Pantzar – Guarantee Foundation
11. Bee Thakur – Money Advice Service
12. Laura Hebebrand –IFF Institut für Finanzdienstleistungen
13. Rita Hornung – BAG - Schuldnerberatung e.V.
14. Jantjen Kuperus – NVKK Nederlandse Vereniging voor Volkskrediet

Individual members

1. Liam Edwards

Guests

2. Director debt settlement – Guarantee Foundation
3. Mariusz Mówka – SKEF
4. Carl Magnus Berglund – Swedish Consumer Agency
5. Christoph Mattes – Fachhochschule Nordwestschweiz

The participants list is an appendix no 1 to this document.

Apologies:

1. Catarina Frade – Coimbra University
2. Richard Ahlström – Mid Sweden University
3. Bistra Vassileva – Centre for Innovation
4. Thomas Berghuber – Schuldnerberatung Oberösterreich
5. Olli Pohjakallio – Advise

6. Asta Helgadóttir – The Debtor’s Ombudsman
7. Giorgio Calcagnini – University of Urbino
8. Christian Schumacher – Ligue Luxembourgeoise
9. Han von den Hoff – Legal Aid Board Netherlands
10. Michal Kaczmarczyk. – University Gdansk
11. Isabel Cabecadas – Centro de Arbitragem Lisboa
12. Javier Contreras – Adicae
13. Beata Swiecka – University of Szczecin
14. Hans Dubois – Eurofound
15. David Hawkes – Advice UK

Welcome & Registration

Dieter Korczak opened the General Assembly (GA) at 13:00 and pointed Mariusz Mówka as the secretary for the meeting.

- Dieter Korczak welcomed the participants and explained that he would conduct meeting due to ecdn’s President's, Vice-President's and Coordinator's resignation. Participants agreed that GA meeting shall be presided by Dieter Korczak as an active member designed by the General Assembly.
- Dieter Korczak emphasised that however tough the current situation in ecdn might be it is still a chance for internal “revitalization and renewal”
- Dieter Korczak reminded that according to the Statute suffrage is only granted to „corporate members”
- Based on the MC decision (morning meeting on Dec 8), the participants of the GA will have their travel costs up to 200€ per organization reimbursed. The ecdn will also finance the dinner after the GA.

State of validity of the GA

The General Assembly convoked on December 8th is validly constituted. ECDN has currently 19 membership organizations which are full members, 17 paid the membership fee in 2014. The quorum was reached.

Approval of GA Agenda

GA unanimously approved the session agenda.

Approval the Minutes of 2014 GA in Brussels

Birgit Burkin read the Minutes of GA on December 14th, 2014. The document was approved with no additional remarks.

Report of the Management Committee about activities in 2014-2015

Dieter Korczak presented MC report on ecdn’s activity in 2014 and 2015. He informed about last decisions taken in telco meeting of MC in October 9:

- GA will be held on December 8th in Berlin
- Dieter Korczak volunteers to organize the MC and GA in Berlin
- Membership fees invoices for 2015 shall not be sent to members.

Report of the Treasurer for 2014

Didier Noel presented the ecdn financial report for 2014.

Discussion of the reports and approval

After discussion, GA unanimously approved the MC report.

- The financial report was approved by majority with 2 votes abstain.
- The GA unanimously discharged the Management Committee for 2014.

Discussion of the further status/ development of ecdn

The members of GA and guests introduced themselves and their areas of interests and support for ecdn activity. Attendees agreed on establishing Task Force group to develop the next 2016 conference topic. ECDN's activity should be focused on Seniors' needs – long-term financial decisions, financial inclusion and debt/money advice professionalization.

Presentation of candidates for the MC/presidency/vice-presidency/ treasurer

New MC candidate organisation were presented for term 2016-2019: EKPIZO from Greece, Money Advise Service from UK and Guarantee Foundation from Finland.

The NIBUD from Netherlands and Debt Advisory Center - Counselling in Stringency from Czech Republic resigned from their position as a MC members.

The participants decided to vote en bloc the list of MC members for 2016-2019:

1. EKPIZO, Greece
2. ASB Schuldnerberatungen GmbH, Austria
3. Konsumentverket, Sweden
4. SKEF-Society for Promotion of Financial Education, Poland
5. GP Forschungsgruppe, Germany
6. L' Observatoire du credit et de l'endettement, Belgium
7. Takuu-saatio (Guarantee Foundation), Finland
8. Money Advice Service, United Kingdom

Participants approved the list unanimously. According to article 7.2.3 of the Statutes a new management committee has been elected by the GA.

Election of MC President, Vice-President and Treasurer

Participants discussed also the division of responsibility within new Management Committee. Dieter Korczak informed about first MC meeting which take place after the close of GA.

The more complex issues (tasks division) will be confirmed and established at second MC meeting on February 8th in Prague

AOB

Christoph Mattes was approved as new individual member by the GA.

The meeting was closed at 17:30.

Minutes taken by Mariusz Mówka

Appendix no 1 to the Minutes of 10th ecnd GA on December 8th, 2015

List of participants



GENERAL ASSEMBLY

December 8st, 2015
Berlin

A&O Hotel
Lehrter Straße 12, 10557 Berlin
Tel.: 030-80947-5110

Participant List

Country	Organization	Representative	Fee 2014	Signature
Austria	ASB	Daniel Auer	yes	
Belgium	Observatoire	Dickier Noel	yes	
Czech Republic	Financnístien	David Smejkal	yes	
Germany	GP Forschungsgruppe	Dieter Korczak	yes	
Germany	BAG-SB	Rita Hornung	yes	
Germany	dgh	Birgit Bürkin	yes	
Germany	IFF	Laura Hebebrand	yes	
Greece	EKPIZO	Melina Mouzouraki		
Finland	Takuu-Satio	Juha A. Pantzar	yes	
Ireland		Liam Edwards		
Netherlands	NIBUD	Marcel Warnaar	yes	
Netherlands	NVVK	Ms. Jantjen Kupertus		
Poland	SKEF	Mariusz Mowka, Kaszimirz	yes	

		Janiak		
Spain	Adicas	Javier Contreras	yes	
Sweden	Konsumentverket	Elisabeth Hedin, Carl Magnus Berglund	yes	
Switzerland	FH Nordwestschweiz	Christoph Mattes		
United Kingdom	Money Advice	Bee Thakur, Gauri Kritch		

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