



ECDN Newsletter – July to September 2019

Dear members of the ECDN, we hope that you have all had a very nice summer and are now slowly returning to your work well-rested and full of happy memories ready to help the people of Europe handle their debt. We at the ECDN have not been idle through the summer, and in this newsletter, we will get you up to speed with what has been happening within and around the ECDN for the past 3 months – have a nice read!

ECDN Website and Social Media

As you were made aware of in our last newsletter from July, the website of the ECDN went black in June. This was due to payment issues due to the long takeover of the new administration of the ECDN. We have been working hard all summer to fix the issues with the website – and at the board meeting in September, which we will be talking more about later in this newsletter, it was decided that we need to completely remodel the website, and that Cresus, the organization of vice-president Maxime, will be taking over this process – It is our hope that a new website will be up and running before the General Assembly in November.



As many of you have already noticed, if you follow the ECDN on our social media accounts, we have finally succeeded in gaining control with these. This has already resulted in a number of posts on both our [Facebook](#) and [LinkedIn](#). If you have social media, and do not already follow us, then we recommend you do so, as it will be a lot easier to follow the work of the ECDN including meetings, workshops, and projects in which the ECDN participates in.

Lastly we have also recreated the emails of the ECDN, we currently have the following emails, which you can contact: info@ecdn.eu. Here you can write any questions that you may have regarding the ECDN, membership, projects etc. secretary@ecdn.eu will be the main contact email from now on, as the secretary will have the task of coordinating all the projects, events and conferences of the ECDN, and lastly, president@ecdn.eu which is your direct line of contact to the president of the ECDN, Sandy Madar.



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Meeting in Brussels

Sandy Madar was attending a meeting in Brussels at the 4th of September together with the Eurofound. This resulted in the work of a report, which Eurofound shared with us, so we would be able to comment on things in the report. The report was about addressing household over-indebtedness: advisory services and debt settlement. We are very pleased that they found us relevant enough to let us be a part of the process. Also, we would like to thank the Eurofound for inviting us to the meeting. Eurofound are welcoming any comments and relevant information regarding the report.

Workshop on financial inclusion in Copenhagen

From the 5th to the 6th of September we were invited to a workshop organized by Finance Watch in Copenhagen. The workshop was about financial inclusion. Finance Watch works with a mantra: Making finance serve society. The participants were representants from the Nordic countries including Ireland.



The workshop was created with the purpose of contributing to a law proposal to the European Commission. The topic of over-indebted individuals is at an EU level very contemporary, because from a commission perspective the European Union only focuses on the Single Market and the promotion of it. This means, that if you want attention, you need good stories to make your point. And this was the purpose of this workshop – to get good stories, to make the commission listen.

The first day was dedicated to sparing information from the different countries represented about basic financial services for social inclusion. We were placed at different tables so called: World Cafes, with different themes addressing: Completing barriers list and vulnerable groups, completing financial services list on payment and savings and completing financial services list on credit and insurances. We discussed who the vulnerable targets are, and we concluded that the vulnerable individuals are: Over-indebted people with record of payment default and homeless people. The least vulnerable people were according to the present people: Women and Students.

The second day was about over-indebtedness and human dignity. Human dignity is a part of the EU chart of fundamental rights, but it can be difficult to connect over-indebtedness in the sense of being a way to



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philosophical. We were divided into sub-group work sessions. The division was country based: Denmark, Sweden, Norway and Ireland. The different groups were supposed to talk about over-indebtedness in relation to human dignity from the headings of the 'Threats' and 'Protections' there were in each country.



The workshop was a very inspiring initiative and the collaboration with different countries created some very interesting relations, which can be very useful in other areas. Thank you very much to the Finance Watch team and The Social Legal Aid for hosting this inspiring workshop and for including many different aspects in the hope of combining them into one.

3rd MC meeting of the ECDN

The 3rd and final meeting of the management committee this year was held in Strasbourg on September 16-17th; our hosts were Cresus, and we covered a lot of ground within a short period of time. First, we learned about Cresus and their work, how they counsel their clients, whom



Left to right: Madeline, Maxime, Sebastian, Pauline, Piotr, Ewa and Minna

they call beneficiaries, and how they cooperate with banks who send their clients to get counsel at Cresus, if they believe the client needs this. This was followed by an introduction to the online banking alternative 'PayTrip', which operates out of France, and offers a free, online debit account without interest rates or hidden fees.



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After this we discussed the situation with the website and social media of the ECDN. It was agreed that both are important tools for the ECDN to keep members and other people who are interested in our work up to date on our activities. This was followed by a lengthy discussion regarding the upcoming General Assembly (GA) of the ECDN, which most of you have already been invited to participate in. One of the most important things discussed at the meeting was changes to the statutes of the ECDN. The board have a lot of ideas as to what needs to be changed, and they will all be presented to you at the GA. We have also asked all of you to come with your own proposals to changes of the statutes, and we look forward to hearing from you soon.

It was also decided that the ECDN needs to do more international projects this could be board games teaching people how to balance their budgets such as Cresus' *"Dilemme"*, apps etc. which can help the average European get a hold on their household finances and thus escape overindebtedness. If you or your organisation have such a project, we would like to hear more about it. You can contact us at info@ecdnet.eu for more information or if you have a project that you might think could be of interest.

News from Romania

The last work trip to Romania started on the 16th of September, when The Social Legal Aid (TSLA) intern Rebeca Rus travelled to Cluj-Napoca to work closely with Rodica Apan (the Romanian president of the newly created debt counseling project) and the other three board members. The trip had many positive results, among which the team decided to change the project's name from A.R.D. to HelpDebit.



Left to right: Rebeca, Ioana & Rodica

Moreover, the Romanian social situation was further analyzed and compared to the Danish one, as well as the French one and the rest of the EU. The team also analyzed the behavior of the country's indebted people: the process they go through, their mental state throughout this process, as well as financial patterns and habits, with the help of psychologist and university professor Ioana Miclutea, who is also the newest board member in HelpDebit.

Furthermore, they analyzed the next practical steps on how to effectively start the debt counseling in Cluj. HelpDebit's documents were reviewed, rewritten and adapted to the Romanian laws and protocols, while maintaining the international ideas behind these documents. Therefore, the discussions on how to further adapt HelpDebit to the DSRF work ethics continued. The team also started creating standardized client forms and



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letters, then wrote memorandums as official protocols that HelpDebit will need in order to create partnerships with other associations, institutions and authorities.

Finally, the HelpDebit members were introduced to the TSLA Secretary system, to use it as a model, and a short-term Plan of Action for HelpDebit was set up.

General Assembly of 2019

The next General Assembly will be held on Friday the 8th of November in Amsterdam. It will contain two workshops, one on 'Ethics and Quality Standards' and the second on doing an 'Inventory and Benchmark of the various insolvency procedures'. We will also address changes in statutes at the general assembly.

Do you have Alternative banks in your country?

We are currently doing a research on alternative banks, meaning alternatives to the conventional banks. And we would like to learn from you, so let us know if you have any information regarding alternative banks in your country. We are already in contact with people from all over Europe, but you are more than welcome to contact us on info@ecdn.eu or call us on +45 87419336 if you have any information you want to tell us. You will of course receive the final document when we have gathered all the information we need.

Best wishes,

Sandy Madar, President of ECDN / Sebastian Løper, Coordinator of ECDN

Anne-Sofie Engstrøm, Political Consultant at The Social Legal Aid.

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