



ECDN Newsletter – February to May 2019

First of all we are very sorry that we have barely sent any material or newsletters to you for the past two months. There has been plenty of stuff to do among other things planning the management group meeting on March 22nd to 23rd, but also my trip to Ireland and several trips to Romania, and lastly also the planning of the next management group meeting which is planned to take place on June 28th to the 29th. All of this will be covered in this newsletter.



A 24 hour visit to Dublin in February

On February 27th I, Sandy, visited among others CIB (Citizens Information Board) where I meet with the chief executive, Angela Black, and senior manager Adrian O'Connor, to learn more about CIB's work. I also visited several of MABS's divisions on my search for inspiration. We also spoke of our project in the ECDN: Creating a common knowledge platform about debt counselling in the EU and to coordinate the cooperation between the ECDN and MABS/CIB on the creation of effective and qualified debt counselling in the entire Union.

Furthermore I luckily had the time to meet with Eilís Barry and Paul Joyce from the Irish national Legal Aid (FLAC) too. We talked about their work on the judicial area and among other things also their cooperation with MABS considering referring clients to one another. I also meet with assistant professor of law at Trinity College in Dublin, David Fennelly, we talked about using students of law as interns in organisations such as FLAC. Last I meet with Director of public policy at The Wheel, Ivan Cooper. The Wheel is an umbrella organisation for more than 1.500 different organisations.

In summation one of the most inspiring, exciting and closely packed 24 hour marathon meeting in which I have ever participated; I am still trying to gather my thoughts after having visited a such well-functioning debt counselling organisation – Thank you so much to everyone who have given some of their time to meet with me and tell me about their work, a work that I hope to learn more about within the near future.

MABS Helpline

One of my first meetings in Ireland was at MABS national phone Helpline, which is open every work day from 9AM to 8PM. The Helpline provides advice



on a variety of different money management and debt issues as well as providing a number of self-help tools that people in need can use free of charge to take back control of their own life and economy. After a short presentation of their work we got time to hear more about their experiences on how to control a national



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Helpline. It was captivating and very useful for our mission for the creation of an ECDN Knowledge Platform and for our mission of introducing a best practice for debt counselling in Europe – A project which we hope to kick off during 2019. It was also quite helpful for our work with the creation of a debt counselling organization in Romania, where a national helpline would be an optimal choice, but also here in Denmark, where my company, The Social Legal Aid, and I have fought for the means of this for years. You can read more about the MABS Helpline [Here](#).

MABS local office

Following my trip to the national Phone Helpline I went with Adrian O'Connor to visit one of MABS' 60 local offices. The office was situated in Finglas a small suburb to Dublin. Here we were joined by Gwen Harris and a number of other employees of MABS. During this meeting I learned more about the day to day work at MABS, from first meeting the client to the following work process, the cooperation on the local level and their focus areas such as education of the citizens and much more.



The follow up meeting in May

On May 22nd to May 24th I had arranged a new meeting in Ireland with Angela Black and Adrian O'Connor from CIB (MABS). To this meeting I had invited Mr. Liam Edwards to attend, as he knows more about MABS and its early years than any other. Liam and I also had an inspiring meeting with Paul XX and Stuart Stamp, whom both also have had an active role in building up MABS in the 90ties, where we spend hours on talking about the history of debt counseling in Ireland and the international partnerships there was back then. The meetings and all the valuable information that I/we have gained from it can become a source of inspiration for other countries who are now contemplating creating debt counselling organizations such as Slovenia, as well as countries where they are already doing so such as Romania.



(Liam, Stuart, Sandy, Paul)



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The development in Romania

Since we issued the last Newsletter for the ECDN Sandy has had a total of three trips to Romania, where we, as you all know by now, are currently working on establishing a debt counselling organization.



The first meeting was on April 3rd to the 4th, this was followed by another meeting on April 10th to the 11th, both these meetings lead up to the final trip on May 5th to the 7th. Here the official documents were looked over, discussed and agreed upon. This was followed by a walkthrough of all the material among other things an ethics code, and descriptions of our counselling, which we had sent to them in advance. This material has become the framework for our continued work with the creation of debt counselling in Romania, and currently the material is being adapted to Romanian law, system and circumstances.

Lastly, we have finally hired an intern whom herself is from Romania, which we hope will help sort out any communication errors and ease the transition for the project to become a full-on Romanian project. Her tasks will among other things be to act as the communication link between us and our partners in Romania, but she will also help find suitable students in Romania, who can become volunteers in the project.

MC meeting in Rotterdam the 22nd to 23rd of March

From the 22nd to the 23rd of March the first Management Group meeting after constituting the new board of ECDN took place. The meeting was held in Rotterdam and most of the practicalities were arranged by Kosta Skliris from NVVK – Thank you again!.



(Kazimierz, Ewa, Pauline, Rita, Juha, Dieter, Paul (FW), Kosta and Sandy – Maxime behind the camera)



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The meeting started at 12 pm on May 28th with a lunch meeting. Here the new board got to know one another. This was followed by a brainstorm on where the ECDN stands, what we expect, want and can do. Following this we discussed our internal and external missions and targets for the next 3 years. On the first day of the meeting we were also visited by Paul Fox from Finance Watch – Finance Watch was founded and is funded by



Finance Watch

Making finance serve society

the European Parliament, their goal is to give alternative information on the financial markets to counterbalance influence of large lobby by financial institution's lobby - Paul taught us some tools to help us focus on our role, relationships and thematic focus in Brussels. On day two of the board meeting all the administrative matters were discussed and the meeting ended at 2 pm with the creation of a summary and an agreement on the division of tasks between the individual management group members.

Next MC meeting in Brussels is the 28th to 29th of June

The next Management Group meeting will take place on June 28th to June 29th in Brussels at the offices of Finance Watch. The two major topics will be Fintech and the planning of the upcoming general assembly of the ECDN. If you have any inputs for the meeting in the management group in June, please send them to

innovation@socialeretshjaelp.dk by Monday June 24th. Likewise if you or your organisations have any research papers or articles on Fintech that you believe could be relevant for the meeting please send them to the email above again, again no later than Monday June 24th.



Roundtable meeting in Brussel

On May 29th, Sandy was in Brussels with Maxime from CRESUS. At this meeting the parties discussed the evaluation of the Consumer Credit Directive (CCD). The evaluation generally gave a positive view on the CCD, as it increased the protection of the consumers. At the meeting



each participant had prepared their key concerns with the CCD, among other things the commercials of loan givers, the information they gave to the debtors and the creditworthiness assessment were discussed.



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Meeting with Renatas and Francesco

While in Brussels, Sandy also met with Francesco Gaetano and Renatas Mazeika from the EU Commission. The subject of this discussion were, among other things, the 16 questions for a new website, which we have sent to you for comments – But also the ECDN Knowledge Platform, which has been renamed from the EDCC. To refresh your memory, the platform will collect knowledge on how different organization do debt counselling and will function as a tool to improve the best practice of debt counselling in Europe and this help fight over-

indebtedness. This is a project still very much in progress, and we will make sure to keep you updated in the coming newsletters and with material such as the questions as we progress towards the final product. Furthermore we discussed the possibility of continuing the success of the congress on overindebtedness in the fall of 2018, as an annual congress where we, scientists and officials can attend and educate one another on the progress we have seen in the given year.

Do we have your contact information?

In January we sent out an email to all of you, to make sure we had all your contact information – but we have only heard from 3 of you. This may be because the ECND mail goes in to most of your spam filters. Therefore I ask you all – please check your spam filter and approve emails from ECDN – so we are sure that you get all the important information – and please reply to the email or send a new one with your contact information and that of your deputy.

Like we did in our last newsletter from January we would like to urge you all to spread the word and share anything that is or has happened in your country, if you think it might be relevant to ECDN. It doesn't matter whether this is a large report, a news article or maybe just a few short lines about a development that interests you. There are several ways for you to do this depending on the timeframe and subject. For instance, if it is just a few lines about a subject or a news article you want to share, this can be done via our social media. For something larger, like a scientific report or a commentary on an article, you can write a statement or an article in the ECDN newsletter.