



## Uncle ECDN needs you!

Large parts of the national legislation that affects debt counselling will also pass the rounds in Brussels at the offices of the politicians of the European Union. Therefore cooperation between our and other organisations will be necessary if we want to reach the national goals of improving the quality of national debt counselling. If we want our voices to be heard in Brussels and in the individual member states, we must join together and become the one voice which will cry out and cut through the noise that would otherwise drown our individual attempts on changing the system. For our cooperation to succeed, the creation of a common platform, where we can share our knowledge, our experience, and our expertise will be vital; cooperation between our organisations would also strengthen and improve the research done on the area of over-indebtedness, as scientists will be able to use our platform and thus get more coherent data and a more coherent response.



## Recruiting of more members



To become an actual voice in the European Union, a voice that is considered important and taken serious by the EU politicians and the member states, we must unite on the debt area; we must all contribute to the strengthening and of course to the further development of our common platform ECDN – The stronger we are the stronger our influence will be. We have spent Christmas on creating a general view of our member states and determining what countries that still have not joined us. The purpose of this exercise has been to learn where we have to strengthen our effort on rallying more member states to our call – The next step will be on the national level, where we will focus on recruiting more debt counselling organisations, as this will strengthen us nationally as well as internationally. For new members there will be now subscription costs the first year, and there will be no economic costs in joining ECDN to see whether ECDN is relevant to their organisation. Furthermore, an increased number of members will in the long run mean that we will be able to lower the subscription cost, as we will have more organisations to share the costs, which will stay relatively constant.

## Sharing of knowledge

The platform for knowledge sharing will of course accept all the knowledge that our members have, as only then will we be able to truly work together and act as one. For the sake of understanding though, I would recommend that all reports, research articles etc. contain a short English abstract, briefly detailing the content (and conclusion) of the document. The platform will give us an insight into what is happening at the national level, and we will all be able to benefit from the results that we have achieved individually. Through this we will also start gathering all our knowledge and experience and unite it in our knowledge sharing platform, which will make it easier to identify the areas, which have still not been covered on national or international plan; this will in turn make it easier for us to make a concentrated lobbying effort increasing our influence on shaping the system



### Spred the word

Nothing on the debt area will ever be stationary, and a lot of things happen all of the time. Because of this, I would like to urge you to 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. I hope that you would all like to contribute with your thoughts and experiences on the debt area, also if you encounter a subject or a problem, which you believe needs to be open for a discussion, I urge you to write about it and share it with us. So if you wish to contribute either with an article for the newsletter or a post on our social media, we have made a small guide for you to follow – and can be send to you.



### Ideas for the European Commission

As we learned at the conference in Brussels on October 10th 2018, the Commission is quite interested in learning more about both national and international projects that are currently being worked on, which could benefit the debt area on an international plan. This was again made clear by Francesco Gaetano at the meeting on December 10th. As a natural consequence of this, we are currently examining our network inside the debt area as well as by you, to see whether there are currently any projects that we together can send to Francesco Gaetano and Renatas. Thus, if you have any projects that you believe might help, no matter whether they are national or international, I would like to ask you to send a short abstract, maximum 200 words, attached to a project description with a length of 1-2 pages and your contact information, in case Francesco and Renatas would like you to elaborate on your ideas and work process.

### The first ECDNs Management Group meeting

On the 22 – 23 marts the first meeting in the ECDN management group will be held in Holland. Kosta Skliris from NVVK will be our hosts. During the meeting we will among other thing plan this year's conference and the general assembly, but we will also plan rest of this year's activities in MC. In spring we will send out a survey asking things, what do your organization need from ECDN? What resources do you have available? How many clients do you have? Do you have an ethical code? If yes what does it say? Etc. The primary purpose of this survey and the answers that it will provide will be for us to create a general view of our members, which will enable us to learn from each other, from our methods, and our clients. Secondly the information provided by the survey will make us stronger and it will give us more weight in our future negotiations with the EU, as we will be able to wave our facts and our clients at them, and through this, we will force the European, and the national politicians to consider us to be a serious actor on the national as well as the European stage. If you have any requests for the agenda on our upcoming meeting, I would like you to send them to [president@ecdnet.eu](mailto:president@ecdnet.eu) no later than march 14th, the final version of the agenda will be sent to you on the following day, march 15th, and of course we will also send the a summary of the meeting shortly after its completion.





## The new debt counselling in Romania



Picture with: Rodica, Sandy & Sorin

In early January I, Sandy W. Madar, went to Romania in order to follow up on the possible cooperation on the creation of a national council for debt counselling, which we discussed at our ECDN conference held in Copenhagen in November of 2018. What was originally planned to be just one meeting became several over the following three days when I was in Cluj; the meetings were spent formulating a model of cooperation and on planning the next steps.

Participating in the meeting were among other lawyer and associate professor and vice-dean at Dimitrie Cantemir Christian university's faculty of law in Bucharest Rodica and jurist Sorin, both from Romania and working on starting a debt aid organisation in the country.

Upon my return to Denmark, I have spent time on arranging a meeting with MABS in Ireland, which will take place in the end of February. The purpose of this meeting will be to learn more about the MABS-model of debt counselling in the hope that we will be able to implement a similar model in Romania. In the meeting we will furthermore discuss the practical issues, such as: translation of the relevant tools – With a special focus on the administrative part as related to the creation of a recruitment programme, certifying the debt counsellors, employee care etc.

In Romania the time has been spent, among other things, on officially starting the organisation, securing suitable locals for offices, booking meetings for my next visit in March. We are thrilled and looking forward for the take-off of the project in spring – and we will of course keep you updated on the project and its further development.