



ECDN Newsletter – August to October 2020

Welcome back!

Dear all, we hope that you are all doing well after a well-deserved summer-holiday. We know that this newsletter comes a bit late, but August, September and October have been some busy months, we have increased our fundraising efforts, created a Social Media strategy held a General Assembly and much more! In this newsletter we will try to tell you about all our work in these past months. In this newsletter you can read more about an OECD tender trying to promote social solidarity and social work across Europe. You can also read about the new ECDN online platform to which all our members will be invited within the near future; and of course you will also be presented with the result of the extraordinary General Assembly which we held this summer.

We hope that you have a nice read!



Presentation of the new Volunteers and Intern

Hello! We are the new interns and volunteers at ECDN. We look forward to contributing to ECDN's fight against over-indebtedness and help spread awareness on the necessity of accessible debt management in Europe.



ECDN Newsletter – August to October 2020

Isabella

Isabella is originally from Corsica but has lived in Denmark for the past 15 years. She has degrees in English literature, international relations, European studies and organizational studies. She has worked in the field of EU funded projects ever since finishing her studies, first on the project side at NTU (www.ntu.eu), working on transport projects, and later on the program side where she spent 11 years working for the secretariat of the North Sea Region Programme (www.northsearegion.eu), working on innovation and eco-innovation projects in this capacity.

Isabella is married to a Dane, and they have three children. In her free time, she rides horseback, both Western and long-distance. She is also an avid reader of fantasy novels; her favourite authors are Robin Hobb, Robin McKinley, and Brandon Sanderson.

Younes

Younes is our new political intern and is the coordinator for the scientific group at ECDN and will be responsible for contacting other consumer organizations in Europe and creating partnerships with relevant organizations. His field of expertise is project management and international politics. Furthermore, he is also interested in the field of global societies and the global economy. Younes has a background in History and currently, he is taking a master's in International Studies at Aarhus University. He looks forward to helping ECDN's fight against over-indebtedness.

Line-Marie

Line-Marie is our new HR and communication intern and is the coordinator for the expert group at ECDN and responsible for all communication in German since she lived there for 15 years, we look forward to being able to include more German best practices and tools. Additionally, she is responsible for the social media management on all our platforms and communication strategy, to create more visibility for ECDN and to facilitate more awareness and knowledge about over-indebtedness. Currently, she's taking her master's in international business communication in German at Aarhus University.



ECDN Newsletter – August to October 2020

Kirstine

Kirstine is our new volunteer in the office providing a helping hand with various ad hoc assignments as well as supporting the interns in carrying out their responsibilities as group coordinators. Therefore, she can be found in the background assisting in tasks covering areas such as funding opportunities, website development and social media strategy. She has previous experience working with NGOs and has obtained degrees in social science and internal relations.

Social Media

Throughout the Coronavirus outbreak, we have increased our social media presence and activity. Our goal is to increase our content output and generate more awareness and visibility for the ECDN, but also our partners and knowledge about how to fight over-indebtedness. To achieve this, we are rapidly working on creating a successful communication strategy, media plan and a content database to give our followers consistent and high-quality content.

The social media platforms the ECDN uses as communication channels are Twitter, Facebook and LinkedIn. These platforms are used to create a larger network and to spread awareness of ECDN's existence, messages, and relevant information from partners. ECDN's social media presence allows us to work on our branding, general corporate image, and influence how the organization is perceived.

The different platforms differ in content output and frequency, e.g. post on Twitter will be shorter and less informative than post on Facebook because of the limited amount of available characters. As the overall goal is to generate a wider network and create more awareness the focus is on our LinkedIn channel, where our content has a wider reach, as some have noticed we have created a #financialeducation Friday series where we share information that is supposed to



ECDN Newsletter – August to October 2020

help promote financial education via different topics, e.g. budgeting, saving money, games for children and families to facilitate financial literacy – the series is disseminated on all our channels.

If your organization has or you are aware of games/webinars that promote financial education, you are very welcome to send us information about them as we would like to share them with our network.

If you want to stay updated on what happens on our social media follow us on [Facebook](#), [LinkedIn](#) and [Twitter](#). Remember to share and like our posts, to ensure that ECDN and the fight against over-indebtedness reaches a wider audience.

Fundraising activities at the ECDN

Since the end of summer, the ECDN coordination office has been off to a running start! Before summer, the ECDN submitted a project proposal under a Call for Proposal hosted by the OECD and funded by the European Commission. We are pleased to inform our readers that our proposal was shortlisted, and we are ready to prepare a full proposal once we receive the green light from the OECD grant office. Building on this momentum, we are currently reaching out to relevant organizations in Romania, Slovakia, Italy, Malta, and Lithuania, with quite some success. This proposal would allow the ECDN to develop and implement an online platform to build capacity in the field of debt counselling for countries that lack this training.

In addition to this, we are currently developing several different proposals ranging from debt counselling for entrepreneurs and self-employed persons to financial education for youth groups through gamification and the development of social credit instruments based on the Dutch model of social banks ([Read more](#)). We are currently investigating possible funding from different EU instruments such as ERASMUS +, ESF +, CHAFEA and others. In the spirit of



ECDN Newsletter – August to October 2020

collaboration and network, we are monitoring and building bridges with relevant foundations such as e.g. Eurofound, and other relevant consumer associations like COFACE, EACG and FEBEA.

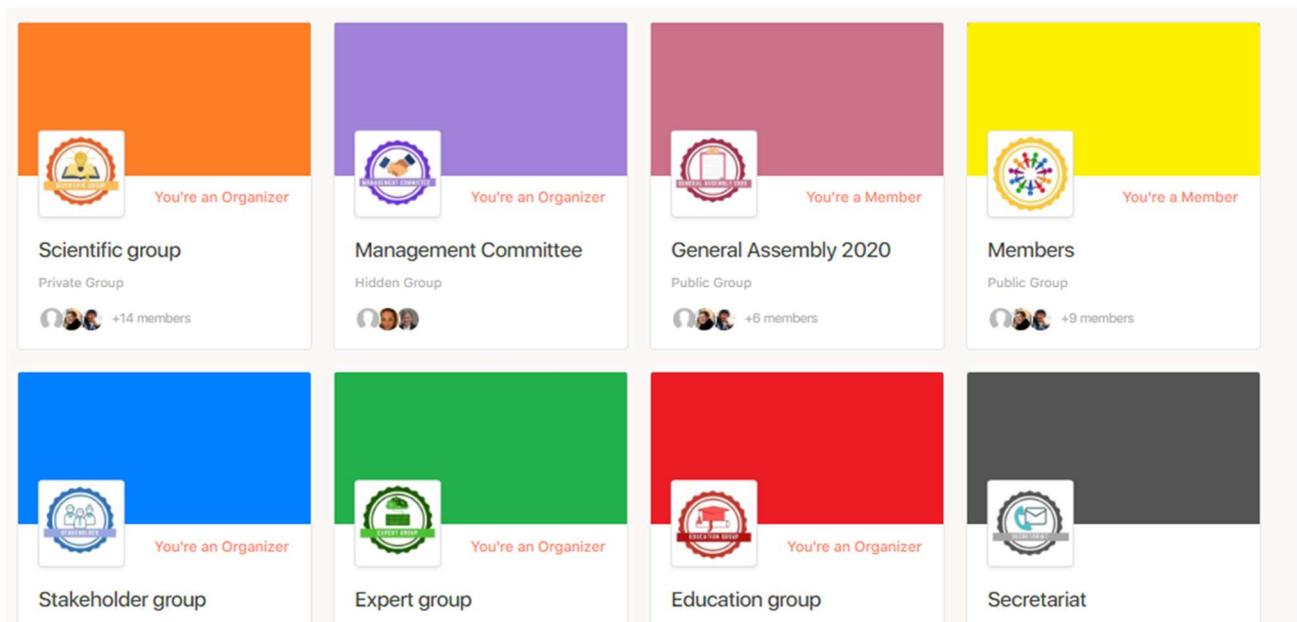
Do you have a project idea that could be beneficial for the ECDN to develop?

Email us at: info@ecdn.eu

Successful launch of the ECDN community platform!

After months of development and testing, the ECDN staff is delighted to announce that the ECDN community platform has been successfully launched with 29 members and counting.

The community was presented to the Scientific Group on the 15th of September. Group members were treated to a guided tour of the platform before being invited to join. The ECDN staff is expected to invite members of the Financial Education Group, the Stakeholder Group and the Expert Group as each group receives a guided tour of the platform. We expect that all Members and relevant stakeholders will be introduced to the platform.

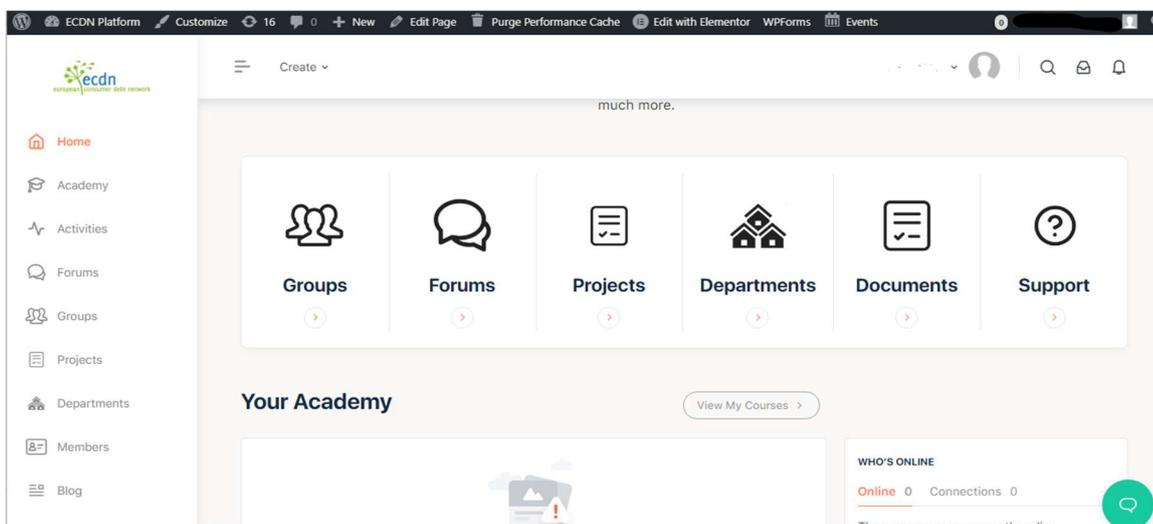




ECDN Newsletter – August to October 2020

This platform will form the backbone of the ECDN’s work and will allow remote working and coordination between all members. The Platform enables the members to store and share their documents with their respective groups or other members, additionally, there is a chat function, project management where members can create a project and invite or join different projects as well as discuss options, blogs, and news stories – all members are allowed to create a blog post.

The Scientific group members have expressed their satisfaction at the potential of the platform, and we look forward to facilitating increased cooperation through this amazing tool!



Extraordinary General Assembly

On the 17th of August, the Management Committee convened an extraordinary and written General Assembly. The deadline for submitting votes was on the 3rd. September. We received 12 votes and the results were unanimous.

Therefore, it is a pleasure for us to welcome three new individual members to the ECDN:



ECDN Newsletter – August to October 2020

Welcome to Kosta Skliris, former senior policy advisor of the NVVK as well as a former member of the Management Committee. Kosta has been working hard for the ECDN during the past 6 months of the COVID-19 pandemic managing the ECDN’s stakeholder group.

Welcome to Germana Giombini, Associate professor at the department of economics, society, and politics at the University of Urbino. Germana has been working with the ECDN’s scientific group ‘CoDeS’ which was established to create the necessary scientific dimension of the COVID-19 pandemic.

Welcome to Bistra Vassileva, professor of marketing at the department of marketing at the University of Economics in Varna. Bistra is the former coordinator of the ECDN and has been working with the scientific group ‘CoDeS’ which was established to create the necessary scientific dimension of the COVID-19 pandemic.

An ordinary General Assembly will be held in late November 2020, keep a lookout for any emails from us with more detailed information about it!

Dilemme: when Financial Education becomes Fun-ancial Education

In France, the organization Cresus developed a board game, to help develop budgeting skills, where your household team needs to get through the month and come out with a balanced budget.

But in a fun way.

To do this, Dilemme lets you experience budgeting in a controlled environment. At the start of the game, your salary. At the end of the game, your savings. In between, “fun points” because life is about living and balancing your budget lets you live your life to the fullest. The game mirrors the events of real life, and through a set of questions will let





ECDN Newsletter – August to October 2020

you experience the good and the bad – from an unexpected cashback to the car breaking down. In addition, based on the dilemma in its name, Dilemme will also ask its players to make decisions based on luck and long-term planning. Pic. <https://www.dilemme.org/en/dilemme/dilemme-education-en.html>

Players will experience situations such as lending some money to a friend. Are you lucky and get your money back? Do you have bad luck and your friend uses your money to disappear to Acapulco...

Building on the tenets of gamification and the recommendations of the OECD report (include ref. here), Dilemme has a proven track record of helping to make the dry and at-times boring topic of financial education accessible and memorable.

The Dilemme board game is currently based on the French conditions and legal framework, but as the game has been developed along with the rules of basic household management, it can easily be adapted to any other national setting.

Are you interested in Dilemme? You can find more information [here](#) or follow them on social media [here](#).

Future newsletters

For future newsletters, we would also like to know, what is going on in the member organisations and associations of the ECDN, and I would therefore like to encourage you all to send us small articles (about one page) if you have an interesting project, which you would like us to share in the newsletter with the other members of the ECDN

Best wishes,

The coordination office of the ECDN.

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