



# ECDN Newsletter - December 2018

## Conference and general assembly in Copenhagen - Denmark



The annual conference and general assembly was held on November 27<sup>th</sup> and 28<sup>th</sup> in Copenhagen with representatives from 13 different countries and several Danish representatives like The Danish credit union, Finance Denmark (the bank union), debt counselling organisations etc. Two successful days you all can read more about in the summary that will be send out very soon by the ECDN Secretary.

### New members in ECDNs Management group

I, Sandy W. Madar (The Social Legal Aid - Denmark), was elected as new President of the ECDN in junction with the general assembly on November 28<sup>th</sup> and Maxime Pekkip (Cresus - France) as Vice-President. Therefore on behalf of Maxime and myself, I would like to thank you all for the trust you have placed in us as newly elected President and Vice-President for the ECDN – we hope to live up to your expectations. At the same time we would like to thank Dieter Korczak for his contribution as President. Dieter will proceed on the board where he will carry on the work on Money Matters. We also welcome the new member of the ECDN Management Committee, Kosta Skliris (NVVK - Holland).

### The next steps for the new President and Vice-President

Maxime and I have initially chosen to focus on establishing an overview of the running and operation of ECDN; including social media, homepage, future activities etc. Subsequently we will begin planning for 2019. Some of the first assignments will be to review and update our website which constitutes our public image, as well as begin the construction of an intranet which provides a shared knowledge platform. Forward-looking it will also be through this platform that we intend to compose a monthly internal newsletter – starting with this one - so that all members can follow our work concurrently as well as briefing members on what is happening around us in the field of debt research and debt advice, e.g. relevant conferences, network-meetings, new projects or possible changes of legislation that we have to be aware of. We also hope that some of you also – hopefully all of you - would like to contribute with articles for the newsletter regarding topics from your respective countries that could be relevant to other ECDN members.



## ECDN Newsletter - December 2018



And now when we are talking about members – one of our focus areas in the new year will be recruiting new members – because we need to be more members if we want our voices to be heard – on a national and an international (EU) level. We therefore hope that you can help on a national level – by identifying with other debt related organizations in your country that could benefit by being members of ECDN. In the Management group we will also contact the countries' potential new members in hope that we can get most – if not all the EU membership countries to join us. First year membership is free for all new members.

### First board / Management group meeting in 2019

In February or March we are hoping to have our first board meeting to compose a draft regarding the work of ECDN for the year 2019 including possible workgroups. We expect to forward the draft to you no later than the 1<sup>st</sup> of March for your approval plus registration for workgroups. If you have a project or an issue that you wish us to focus on in the ECDN, don't hesitate to forward a project description or a couple of words regarding the project, whereupon either Maxime or I will contact you in hope of bringing the idea to life. In tandem with this our goal is to issue an inquiry form to all you members among other things to attain a greater insight in your respective national challenges as well as different debt advice counselling models.

### Meeting with Renatas Mazeika and Francesco Gaetano in Brussels

On the 10<sup>th</sup> of December Angela Black and Adrian O'Connor (MABS - Ireland), Kosta Skliris (NVVK -Holland) and Sandy Madar (The Social Legal aid - Denmark) met with the Head of Unit, Renatas Mazeika, and Policy Maker Francesco Gaetano from The Consumer Policy under Directorate – General for Justice and Consumers. The meeting concentrated among other things on following up on *The Debt Advice Stakeholder Forum* in Brussels on the 10<sup>th</sup> of October 2018, where we expressed a great wish to follow up with a similar event in the future.



## ECDN Newsletter - December 2018

Furthermore a purpose of the meeting was to bring ECDN in the EU into focus – additionally to present the many challenges with overindebtedness nationally as well as internationally plus presenting further proposals such as our proposition of a shared knowledge platform and how the Commission can support our work actively in fighting overindebtedness in our respective countries.



*From left to right is Kosta, Angela, Sandy, Renatas, Francesco with Adrian behind the camera*

It is clear that the ECDN is now well recognised with Renatas and Francesco as an important stakeholder on the field of over indebtedness. They also share our vision for a strong European network of debt relief and counselling organisations, At the same time we concluded that it is necessary to broaden our network in Brussels and specifically also within the European Commission's civil service. To that end work needs to be done. Only if the ECDN is well imbedded in the European framework can we share knowledge effectively and can we have more direct influence on policy outcomes.

### **Meeting with Oliver Jérusalmy from Finance Watch**

Maxime, who sadly couldn't partake in the meeting herself, suggested that we met with Oliver Jérusalmy, who is Senior Research and Advocacy Officer of Finance Watch. The purpose of the meeting - besides establishing a closer relationship with Finance Watch- was to find more concrete areas of cooperation. We exchanged views on current lobby-issues, most importantly on the need to lobby against the selling of Non-Performing Loans of consumers by creditors. Another important issue is the upcoming evaluation of the Consumer Credit Directive.



*From left to right is Sandy, Oliver and Kosta*

Finance Watch and the ECDN agreed to cooperate on the input for the consultation. The objective will be to improve the quality of the reactions by including more national data/case/issues and to enlarge the number of respondents (within ECDN members); and the next steps will be that Finance Watch (FW) will inform the ECDN when the consultation will start (December or early January) and will prepare a draft answer to be shared with ECDN; (first week of February the latest) Here you will all be asked to feed the consultation with your comments and national data, cases and issues – from the consultation launching day. You will all hear more about this. The final response of each organisation (FW – ECDN) is independent from each other but the general objective is to increase the participation of our individual members to it. – Probably during the first two weeks of March. A debriefing about this will hereafter be set end of March or April 2019 by Finance Watch.

