



ECDN Newsletter – January 2019

Dear members of the ECDN, As those of you, who follow us on our social media accounts know, these past weeks have been very busy planning and working on the EU's Call for Tender "*Actions to extend the Availability and Improve the Quality of Debt-advice Services for European House-holds*", and now we unfortunately have some sad news for you, but also some good ones.

Call for tender

As many of you have seen on our [Facebook](#) and [LinkedIn](#) account the ECDN has been working hard in close collaboration with the Citizens Information Board and MABS in Ireland, Finance Watch in Belgium, Cresus in France and many other fantastic people all over Europe in the hope of winning the EU's Call for Tender "*Actions to extend the Availability and Improve the Quality of Debt-advice Services for European*



House-holds". We have though had the hard realization that in the end, this was not possible, as our project lead, Cresus, in the final hour, was not able to ensure us, that they could successfully perform the role of project leader. And we have thus, unfortunate as it may be, had to call it quits, and rethink, what has happened through the past weeks.

In November, we learned about the Tender at Finance Watch's conference on November 5th 2019, and we had a lot of discussion forth and back between several members of the Management Committee, whether the ECDN could be a serious contender – at first we did not believe that this was possible due to the low budget of the ECDN; the discussion continued throughout December, and on December 21st, following the board meeting in Cresus, we agreed that the project would be possible if we used a certain structure, where Cresus, would be the project lead, as they had the resources and manpower, and the three tasks of the Tender was given to three different groups. The first task was scientific in nature, and we found two great academics, Eva Sierminska from Liser and Daniela Vandone from the University of Milano, who would have created a scientific committee. The second task was about identifying and creating best practice within Europe; here Finance Watch with Olivier Jérusalmy took lead. In the final task, several workshops had to be arranged and set-up in six countries where debt counselling is not yet developed; this task was headed by our president, Sandy Madar and Kosta Skliris. Although we early on knew that our chances of winning the bid were slim, it was important for us to participate to show the European Commission that we mean business, and that we are serious contenders for future projects.



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Then What went wrong? The structure, which was agreed upon, was fragile as everything depended on Cresus taking on the role of project lead with no exceptions. This is also what went wrong, because in the end Cresus was not able to fulfil the role of project lead, and the project thus had to be abandoned.

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What now? – The work with the Tender has not been in vain though, we have increased our network, and learned the names of many new people with whom we can work together in the future and thus strengthen the ECDN and strengthen our fight to end overindebtedness and increase financial inclusion across Europe.

The only thing that is left so say now is: Thank you So much to all our partners at Finance Watch, Liser, MABS, and all over Europe. Without you none of this would have been possible, and we are so happy that you wanted to join us for the ride. We hope, even though it has been stressful at times, that you also have had a great time working on the Tender with us, and of course that want to work together with us once a new chance or a new project arises.

New Website

And now to some good news. As many of you know, and have known for a while now, the website of the ECDN is still down, this is due to the task having been lying with Cresus, and because of recent structural



changes at Cresus and a lot uncertainty regarding the future, the project has not moved. We, at the Social Legal Aid, have though decided that we no longer want to wait, and thus the work on the website has resumed after too long time with no progress. It is our hope that the website will be up and running by next week – and now that we no longer must think about the Tender, we will focus our time and effort on building the website.

On the website we will have a knowledge platform – the point of this platform is to share general information on overindebtedness, debt counselling etc. but also more complex knowledge in the form of reports, scientific studies etc. For this we need your help – if you, your organisation or someone you know, have reports



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and/or studies, about debt, overindebtedness and/or debt counselling, then please share them with us, so that we can post them on the website and thus spread the important knowledge.

All has not been for naught!

Even though we were not able to contend in the Tender, we have learned a lot from the process. And we have created closer ties with our existing partners in Finance Watch and MABS but also with our new partners at Liser and the University of Milan. We will be looking forward to working together with them, and all the others in one or more of our future projects.

As part of the Tender, Sandy has also been to Romania, where she had meetings with Professor and PhD Ioana Valentina Miclutia, university of Medicine and Pharmacy “Iuliu Hatieganu” department of Neuroecience, discipline of Psychiatry (MD) working on how to get Romanian on the European debt counselling map and As-sociat Proffessor PhD Rodica Diana Apan Vice-dean Faculty of Law Cluj Napoca Cristian University "Dimitrie Cantemir" Bucharest – We have taken an enormous step in the fight against overindebtedness in Romania, and we have come so far in the past year – to stay updated, on our social media, as the project in Romania develops!



Future Conference

Another thing, which we in the Management Committee will have time and resources to do now, is planning a future conference, which will likely happen in late spring, but the details of this conference, when it will take place and what the topic will be, is to be decided at this year's first meeting in the Management Committee.

Best wishes,

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