

# European Consumer Debt Network *ECDN*

## Fighting overindebtedness and financial exclusion in Europe

### A network in progress

In the past years representatives of organisations in several European countries have been active in European networking around issues of over-indebtedness and financial exclusion. The need to (re-) establish a more continuous form of European cooperation thereby became very obvious and plans to establish the European Consumer Debt Network ECDN were made.

### With broad membership

ECDN aims to bring together a broad range of actors in the fight against over-indebtedness and financial exclusion, who are active in:

- debt advice/debt regulation
- financial literacy programmes and projects
- development and provision of adequate financial services for excluded people
- research on over-indebtedness and financial exclusion

### Active in the fight against overindebtedness and financial exclusion

In order to make the fight against overindebtedness and financial exclusion more effective, the main objectives of ECDN are:

- to inform and influence policies on national and European level
- to play an active monitoring role
- to raise public awareness
- to increase the dialogue between all actors and all levels of politics
- to encourage the development and implementation of necessary studies and activities

### Activities 2007

Next to the necessary steps with regards to developing the network (working structures, finances, membership,...) seminars on social and financial exclusion will be organised in the Czech Republic, Finland, Germany, Poland and the Netherlands. Each seminar will bring together member organisations from about five European countries and provide an opportunity for exchange, knowledge transfer and the development of common strategies.

The first ECDN conference and member assembly will take place from 13<sup>th</sup> to 15<sup>th</sup> December 2007 in Belgium.

In this first year of the network's development, ASB Schuldnerberatungen GmbH, the umbrella organisation of the Austrian debt advice centres, will be responsible for the overall coordination of the activities which will be implemented as a joint project of all organisations involved. An initial managing committee, composed of representatives of 7 organisations, will steer and monitor the developments.



### More information:

If you are interested in further information or in becoming a member and/or if you want to receive the ECDN Newsletter, please write to: [office@ecdnet.eu](mailto:office@ecdnet.eu)  
or contact Michaela Moser at 0043-1-961 02 13