



EFIN's participation to EU events

1. Brussels, 24th January 2013, EFIN (represented by its President Mr. Bernard Bayot) has participated in the seminar about the findings of the Interim Report by DG SANCO for the "Study on household over-indebtedness".
2. Brussels, 19th March 2013, EFIN took part in the seminar on financial education organized by the European Savings Banks Group (ESBG)

EFIN's participation to EU projects

EFIN is involved into an active support regarding dissemination matters for two projects issued by the European Commission. EFIN's action consists mainly in creating specific EU project pages on its website, updating the number of contacts in the financial inclusion database and boosting a new format and higher frequency of its newsletters.

- **Social Innovation on Micro-Savings (2011 - 2013)**



Brussels, 9th - 10th September 2013, Final Events: Five Workshop seminars and Conference

27 speakers and moderators during this two-day event have delivered and debated with a large audience of stakeholders coming from many EU Member States and even from United States. **Results of the projects are available on EFIN Website.**

The project, implemented in four EU countries, has been based on experimentations of specific tools (matching and/or education) to support savings practices in low- income communities. (BE: Réseau Financité - FR: Agence Nouvelle des Solidarités Actives - HU: Autonomia Foundation - UK: Financial Inclusion Centre) - Pilot experiments' evaluation at national and transnational level, implemented by Crédoc - Mutual learning & stakeholders networking - Broad dissemination via website and newsletters

This project has been selected to promote social experimentation as a source of innovation in

the social policies falling within the open method of coordination applied to social protection and social inclusion (the social OMC) in the European Union.

Cooperation for Inclusive Affordable Personal Credit (2012-2013) Paris, 17th September 2013, CAPIC lessons learned have been presented at Convergences World Forum.

The programme has been finalized and closed on September 2013.
All materials, conclusions and recommendations report are available on EFIN website.

Specific objectives:

- To analyse initiatives in four EU countries that have developed specific credit products to meet the needs of low income households in a responsible way
(BE: Crédal Crédit social accompagné – IT: Un Raggio di Luce – FR: Secours Catholique – UK: Credit Union of Nottingham)
- To foster knowledge & best practices exchanges
- To implement three knowledge seminars on specific issues:
 - 1) Affordable personal credit: the issue of the appropriate dissemination (IT);
 - 2) Affordable personal credit: the sustainable long-term strategy (UK) ;
 - 3) Does affordable personal credit reach the poor? (FR)
- To elaborate a video with stakeholder testimonies – link available on EFIN website.
- To develop and implement training module seminars in five EU countries in collaboration with national organiser: AT - ASB Schulderberatungen GmbH; CZ - Poradna pri financni; DE - Deutsches Mikrofinanz Institut e.V; SP - Women World Bank; RO - National Association of Credit Unions from Romania
- To broaden dissemination via website and newsletters.

This project has been selected to promote new models for cooperation between public institutions, companies and social enterprises in order to lead to a more effective and coordinated approach via the creation of specific partnerships, which allow affordable personal credit to be proposed.

EFIN Newsletters

EFIN has published 5 newsletters during the 2013, available on the website. Since December 2013 (from newsletter n° 21), further to the closing of the two EU projects, the newsletters template has been redesigned to report broader financial inclusion news from all around Europe.

EFIN Website: www.fininc.eu

Regular updates of the content, the Who's Who database and the bibliography.

2013 New Members

- *Organizations*

CES - Center for Social Studies - PT - University of Coimbra

CES (<http://www.ces.uc.pt/>) is a researcher institution in the area of the social sciences affiliated with the School of Economics of the University of Coimbra

Center for Co-operative Studies - IE - University College Cork

Center for Co-operative Studies (<http://www.ucc.ie/en/ccs/>) is a group of academics who promote, through its research and educational activities, the continued growth of the co-operative movement designed to address the urgent needs and problems of the community.

COMPTRASEC - Center for Comparative Labor and Social Security Law - FR
COMPTRASEC (<http://comptrasec.u-bordeaux4.fr/>) is a joint Research Unit operated by the University and National Scientific Research Center in the field of labor law, labor relations, and social protection.

CREDOC - Research Institute for the Study and Monitoring of Living Standards - FR
CREDOC (<http://www.credoc.fr/>) is a research and survey organization that conduct surveys and studies within every facet of social and economic concerns.

ConCorda - Research Center - PL
<http://www.yunus.pl/>

EMN - European Microfinance Network - EU level
The goal of EMN (<http://www.european-microfinance.org>) is to provide access to financial services to those who are financially excluded in order to support society's need.

Fair Finance - Microfinance Institution - UK
Fair Finance (<http://www.fairfinance.org.uk>) is a social business based in London that offers financial products and services to meet the needs of people who are financially excluded.

G2 Research - Research Unit - FR/IE
G2 Research (<http://www.2g-recherche.com/>) is an independent consulting firm specialized in issues related to financial inclusion of individuals.

NIBUD - Nationaal instituut voor budgetvoorlichting - NL
NIBUD (<http://www.nibud.nl/>) is a dutch independent foundation that promote rational planning of family 's finances by offering advice, information and education. Attention is given directly to individuals and indirectly through a wide range of professional intermediaries and with educational projects in school.

SECOURS CATHOLIQUE - Caritas France - FR
Secours Catholique (<http://www.secours-catholique.org/>) is a non-profit organization committed to fight poverty and exclusion. It aims to promote social justice and the development of the human person in all its aspects through local, national and international policies.

SKEF - Society for Promotion of Financial Education - PL
SKEF (<http://www.skef.pl/>) is an organisation that take up training activities aimed at disseminating knowledge about financial instruments and markets.

U.N.C.A.R - National Association of Credit Union from Romania - RO
U.N.C.A.R (<http://www.uncar.ro>) is an association for savings, credit and assistance that deliver micro-credits to self-employees. Now, credit unions implemented micro-credit as an explicit product and this contributes at their competitive advantage.

- **Individuals**

Breffni LENNON - IE - Researcher

Catarina FRADE - PT - Researcher

Elizabeth ARO - IT - Researcher

Katherine Simpson - DE - Researcher

Richard AHLSTRÖM - SE - Researcher

EFIN's Management Agenda 2013

- **Management Committee: meetings o**
- **n : 14/05/2013 & 4/12/2013**

- **General Assembly :**

- **Two written procedures during summer**

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- Brussels, 9th September 2013, EFIN General Assembly meeting