

EFIN

European Financial Inclusion Network



Annual report

2011

EFIN's participation to EU events

1. Brussels, 22 June 2011, the EU Parliament Public Utility Intergroup has invited EFIN (represented by Bernard Bayot) and the European Banking Federation (represented by Sébastien de Brouwer) to present their views and debate on the "The Universal Access to Banking Services".
2. Brussels, 13 April 2011, EFIN (represented by Olivier Jérusalmy) presented the main recommendations and conclusion of the Mutual Learning on Financial Inclusion project to the Economic and Monetary Affairs Committee (ECON) of the European Parliament during the workshop: "Ensuring Access to Basic Banking Services".

EFIN's participation to EU projects

EFIN applied as a partner in some "call for proposals" issued by the European Commission.

Two projects were selected in which EFIN will provide an active support regarding dissemination matters. These dissemination actions consist mainly in creating specific EU project pages on its website, updating and increasing the number of contacts in the financial inclusion database and a new format and frequency of its newsletters.

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

Specific objectives:

Experimentations in four EU countries of specific tools (matching and/or education) to support savings practices in low- income communities (BE: Réseau Financement Alternatif - 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 - Five Workshop seminars & one conference in Brussels (9 & 10 September 2013) - 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.

2. **Cooperation for Inclusive Affordable Personal Credit (2012-2013)**

Specific objectives:

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) - Foster knowledge & best practices exchanges - 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) - Elaborate a video with

stakeholder testimonies - 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 - Broad 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 bring about a more effective and coordinated approach, via the creation of specific partnerships which allow affordable personal credit to be proposed.

EFIN's Financial Inclusion Priorities Paper

EFIN has improved all along 2011 the position paper in which all [EFIN priorities for Financial inclusion](#) are listed. This position paper is a key element that orients all of EFIN's activities: lobbying, dissemination, conference, etc...

EFIN Newsletters

EFIN has published 4 newsletters on a regular basis during 2011, available on the website.

EFIN Website: www.fininc.eu

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

2011 Members

New members (organisations):

UK - Personal Finance Research Centre, University of Bristol (PFRC), is an independent research centre that specialises in social research across all areas of personal finance, mainly from the consumer's perspective. Much of their work focuses on the following areas: - Financial confidence, capability and wellbeing; - Money management and decision-making ; - Financial exclusion and inclusion, - Credit use and over-indebtedness, - Saving and retirement planning.

PT - National Microcredit Association (ANDC) is an effective Microcredit operator who wants to share experience and views regarding financial inclusion.

NL - Hoogschool In Holland, is a research center specialised in microfinance and helps to document the relation between microfinance and financial inclusion, among other issues.

EL - Consumer's Protection Union of Serres (EPKAS) is a consumer organization working on the Greek situation regarding financial inclusion.

New members (individual):

UK-EL - Mrs. Sophia Velissaratou (practitioner)

No longer a member (individual):

BE - Mr. I. Nicaise

EFIN's Management Agenda

2011 Management Committee: 28 April, 15 September (complementary conference call: 13 July)

2011 General Assembly: 28 September (complementary conference call: 13 December)