

# EFIN

## European Financial Inclusion Network



### ANNUAL REPORT from end 2009 to end 2010

#### EFIN's participation to EU events

##### 1. Participatory Forum "Building together a society for all – A circus against exclusion", initiated by DG Employment, Social Affairs and Inclusion

Brussels, 19-20 October 2010

*EFIN took part in the workshop "Comprehensive strategies against overindebtedness" with Georges Gloukoviezoff*

##### 2. MEP Peter Skinner and the European Foundation for Financial Inclusion

Brussels, 6 October 2010

Breakfast debate: "Maintaining freedom in choice of payments: a contribution to the battle against social exclusion"  
*EFIN participated and spoke on the subject "Financial inclusion: what are the issues and how should the European Union tackle them?"*

##### 3. European Foundation for the Improvement of Living and Working Conditions

Brussels, 25 June 2010

Workshop "Managing household debts: social provision in the European Union"  
*EFIN participated and spoke on debt counselling practices in the EU and in Belgium.*

##### 4. DG Employment, Social Affairs and Inclusion

Brussels, 23 and 24 June 2010

EU Conference  
*"Shaping the future of the European Social Funds (ESF) - ESF and Europe 2020"*

##### 5. Financial Forum 2010 "After the Crisis: making financial services work for consumers"

Ljubljana, SLO, 20 May 2010

*EFIN participated to the third plenary session: "Providing essential services for consumers, including the vulnerable; alternative business models"*

## 6. European Economic and Social Committee

Brussels, 11 March 2010

EU Conference "The financial sector, actor for social integration"  
*EFIN participated to the third Roundtable: "Do we need a regulatory framework at national or European level in matter of the financial inclusion and what should be the role of the financial sector? Is regulation the only solution to foster financial inclusion? What would other successful approaches be?"*

## 7. European Economic and Social Committee

Brussels, 28 January 2010

*EFIN was invited to participate to the public hearing on "Accessing consumer and household credit: abusive phenomena"*

## EFIN's answers to EU Consultations

EFIN is registered in the EU consultation listing "Interest Representative Register" and has subscribed to its Code of Conduct. EFIN answered 3 consultations during 2010:

- January 2010 - EU Consultation on the future "EU 2020" Strategy
- September 2010 - EU Consultation on Responsible Mortgage Lending and Borrowing
- November 2010 - EU Consultation on Basic Payment Account

## EFIN Website [www.fininc.eu](http://www.fininc.eu)

Since March 2010, the Mutual Learning on Financial Inclusion website has been completely redesigned to fit the needs of EFIN.

## EFIN Members

### 2009

Mrs L. Anderloni (IT), Mrs R. Ayadi (BE), Mrs B. Baranska (PL), Mrs N. Byrne (IE), Mrs I. Christova-Balkanska (BG), Mr. R. De Lisa (IT), Mrs M. Iwanicz-Drozdowska (PL), Mr. O. Jérusalmy (BE), Mrs O. Moro (IT), Mrs F. Poli-Karadouka (IT/GR), Mrs K. Prendergast (IE), Mr. S. Stamp (IE), the Consumer Institute (SK), Confédération des syndicats chrétiens (BE), Réseau Financement Alternatif asbl (BE), Mrs V. Thiel (DE/UK), Crédal asbl (BE)

### 2010

Mr. P. Bledowski (PL), Mr. G. Gloukoviezoff (FR), Mrs E. Janikowska (PL), M.P. Jones (UK), Mr. I. Nicaise (BE), Mrs R. Zrikat-Gasselich (AT), le Bureau Européen des Unions de Consommateurs (EU), the Credit Union Development Association (IE), European Savings Bank Group (EU), the European Consumer Debt Network (EU), the Bank Pocztowy S.A. (PL)

## EFIN's Financial Inclusion Priorities Paper

EFIN has finalised a paper in which all EFIN priorities for Financial inclusion are listed. This final version will be proposed to the next EFIN management committee and, afterwards, to its General Assembly for approval.

## EFIN Newsletters

EFIN has published 4 newsletters on a regular basis during 2010.

## EFIN's Management Agenda

Management Committee: 8 June 2010  
General Assembly: 9 December 2010, 5 November 2009