

## Extreme Destitution Network Meeting

25-26 November 2019, Kerk in Actie, Joseph Haydnlaan 2a, Utrecht

Dear members,

Eurodiaconia is pleased to invite you to the Extreme Destitution Network Meeting in Utrecht (NL) on 25-26 November 2019, hosted by our member Kerk in Actie.

**This year's meeting will focus on over-indebtedness, social justice (the issue of fair debt managing measures and practices) and poverty.** Over-indebtedness can have various causes, e.g. lack of education, unemployment, in-work poverty, housing or health issues to name but a few. In combination with dysfunctional social security systems, this can lead to further poverty of people with debt. For this, a number of rights and principles of the European Pillar of Social Rights point the way forward. However, two years after the proclamation, how far have we actually come to seeing progress? One way to prevent over-indebtedness is to ensure responsible lending practices. In 2008, the consumer credit market was regulated at EU level through the Consumer Credit Directive. Eleven years later, the European Commission is currently revising it. How can we, as social service providers, continue to improve effective and professional working practices in debtor assistance, while ensuring that our diaconal perspectives on social inclusion are heard and translated into concrete measures and policies?

The purpose of the meeting is to provide a forum for members to share experiences and good practice, identify the challenges they face as well as discuss potential solutions and opportunities for development. This includes discussing what political solutions could be found at national and European level to address over-indebtedness, group work sessions and a study visit to Rotterdam.

### Who can participate?

The meeting is open to all those working in Diaconia who are part of a network or organisation that is a member of Eurodiaconia. People who are likely to find it most interesting would be those working in the provision of debt-related services, as well as directors of institutions or organisations interested in developing their work with people in a situation of over-indebtedness.

**Please register through this [online form](#) by 1<sup>st</sup> November 2019 at the latest.**

**Please don't book any flights or accommodation before the final confirmation by the Eurodiaconia secretariat.** Travel and accommodation has to be arranged by the participants.

### Financial information:

Eurodiaconia members from Central & Eastern Europe, and from minority churches are eligible to apply for financial support through the registration form (reimbursement after the event; please carefully read the attached guidelines for financial support).

For further information please contact our *Policy & Membership Development Officer* Stefan Kitzmann at [stefan.kitzmann@eurodiaconia.org](mailto:stefan.kitzmann@eurodiaconia.org) or our *Policy Assistant* Alix de Noircarme at [alix.denoircarme@eurodiaconia.org](mailto:alix.denoircarme@eurodiaconia.org).

**Monday, 25 November 2019**  
**Conference Venue: Joseph Haydnlaan 2a, Utrecht**

09:00-09:30	<b>Registration</b>
09:30-09:45	<b>Welcome</b> by Kerk in Actie <b>Devotion</b> <b>Introductions</b> from participants
09:45-10:00	<b>Introduction</b> to Eurodiaconia and presentation of agenda
10:00-10:15	<b>Presentation</b> of the host "Kerk in Actie"
10:15-11:15	<b>Kosta Skliris</b> , Senior Policy Advisor at the the NVVK & Board Member of the European Consumer Debt Network (ECDN)  The <a href="#">NVVK</a> is the trade association for debt counseling and social banking.  <i>"Title of presentation"</i>  Q&A
11:15-11:45	Coffee break
11:45-12:15	<b>Carla van der Vlist/Hendrik Jan Graber, SchuldHulpMaatje</b>  <i>"Title of the presentation"</i>  <a href="#">SchuldHulpMaatje</a> aims to reach people with (impending) debts early and offers help via internet and with trained volunteers, who can help in a professional and personal way towards a debt free life. Guidance in behavioural change and financial self-sufficiency are central to this.  Q&A
12:15-12:45	<b>Veerle Rooze, IDO Lelystad</b>  <i>"Title of the presentation"</i>  <a href="#">IDO Lelystad</a> has been active in for more than 30 years. It is a diaconal organisation that originated from the Lelystad churches. IDO's mission is: "Help where there is no helper." By doing so, they want to focus on those people who are often not seen or heard anywhere else.
13:00-14:00	Lunch break
14:00-18:00	<b><u>STUDY VISIT: Pauluskerk in Rotterdam</u></b>  The Diaconal Center <a href="#">Pauluskerk</a> supports all people in Rotterdam and surroundings that cannot survive without help: homeless people, addicts, psychiatric patients, people without residence permit, people without employment, young adults that have no guidance for the way of life and vulnerable elderly people. Dick Couvée is the pastor and the director of the diaconal centre. After studying international law, he worked at the Dutch Ministry for Infrastructure for several years before switching to theology. Dick Couvée has worked at the intersection of pastoral care and social justice advocacy for many years. The study visit will include a presentation of their new initiative ' <a href="#">Warm Rotterdam</a> '.
19:00	<b>Dinner</b> (offered by Eurodiaconia) at RESTAURANT, Address

**Tuesday, 26 November 2019**  
**Conference Venue: Joseph Haydnlaan 2a, Utrecht**

09:30-09:45	<b>Welcome and Introduction</b> , Eurodiaconia	
09:45-10:45	<b>Olivier Jerusalmy</b> , Senior Research & Advocacy Officer, Finance Watch <i>"The EU must prevent over-indebtedness: The review of the Consumer Credit Directive"</i> <ul style="list-style-type: none"> <li>• <i>What is politically happening at the EU level on over-indebtedness?</i></li> </ul> Q&A	
10:45-11:00	<i>Coffee break</i>	
<b><u>Best practice sharing</u></b>		
11:00-12:00	<b>Project presentations</b> by Eurodiaconia members working on financial inclusion and over-indebtedness: What is happening in different countries? <ul style="list-style-type: none"> <li>• <b>Hungarian Interchurch Aid (tbc)</b> <i>"Title of the presentation"</i></li> <li>• <b>Church of Sweden (tbc)</b> <i>"Title of the presentation"</i></li> </ul>	
12:00-12:15	<i>Coffee break</i>	
12:15-13:15	<b><u>Policy Development Workshop:</u></b>  Based on their work and the inputs of the seminar, participants work in groups on how to move forward on the topic of Extreme Destitution and over-indebtedness. Furthermore, a set of policy recommendations towards national and European decision-makers will be developed.  <i>Facilitation: Eurodiaconia</i>	Please be ready to share: <ul style="list-style-type: none"> <li>➤ a very brief overview of the situation of over indebtedness in your country,</li> <li>➤ how your organisation responds to it,</li> <li>➤ your analysis of your national policies and laws in addressing over indebtedness: what works? what is lacking?</li> <li>➤ How can we continue to improve effective and professional working practices in debtor assistance, while ensuring that our diaconal perspectives on social inclusion are heard and translated into concrete measures and policies?</li> <li>➤ What exists as a tool to protect the dignity (human and economic) of citizens facing financial difficulties.</li> </ul>
13:15-14:15	<i>Lunch break</i>	
14:15-14:30	<b>Presentation</b> of recommendations	
14:30-14:45	<b>Evaluation</b> of the meeting	
14:45-15:00	<b>Closing</b> words and Farewell	

## RULES FOR REIMBURSEMENT

### Why these rules?

These rules are intended to give guidance to both the secretariat and to members and to avoid awkward situations with regards to money. Eurodiaconia has a limited amount of funding available each year and we take very seriously the need to be good stewards.

If you have any questions about these rules and guidance please contact [virginia.demoulin@eurodiaconia.org](mailto:virginia.demoulin@eurodiaconia.org) or Eurodiaconia Policy officer Stefan Kitzmann [stefan.kitzmann@eurodiaconia.org](mailto:stefan.kitzmann@eurodiaconia.org).

### Who can apply?

- Eurodiaconia will normally only provide financial support for participants in events coming from members in Central and Eastern Europe or from countries where the member is related to a minority church. Other requests for financial support will be treated only in exceptional cases.
- Normally, only 1 participant per member organisation will be given financial support for an activity.
- Only participants specifically linked to or representing Eurodiaconia members will receive financial support to attend a meeting.

### Travel

- Bookings should be made in good time so as to take advantage of cheaper fares.
- Approval must be received from the Eurodiaconia Secretariat prior to purchasing travel tickets costing above 300 €
- All travel should be economy standard. No business class fares can be reimbursed
- Taxis will only be refunded if approval has been received from the Eurodiaconia secretariat first.
- The cost of travelling by car will no longer be reimbursed by cost per kilometer/mile – petrol is not reimbursed. Rather, participants will only be reimbursed the equivalent of the second-class rail fare for the same journey. Members wishing this reimbursement will need to provide evidence e.g. print out, of the cost a 2nd Class train ticket from the relevant train operator.
- Car parking is not eligible for reimbursement.

### Accommodation

- Normally, hotel accommodation will be arranged by the participants directly.
- Eurodiaconia will reimburse up to 90 € per room per night. Prior to booking a room yourself, approval must be received from the Eurodiaconia Secretariat.
- Hotel stays should only be for the duration of the meeting unless the cost of travel is prohibitively high or long travel times mean this is impossible. Approval for extended hotel stays must be received from the Eurodiaconia Secretariat.
- Meal costs are not eligible for reimbursement. Eurodiaconia provides meals during the meeting as noted on the relevant meeting agenda.

## Important

- **NEW** – Electronic boarding passes are acceptable where a screen print of the boarding pass has been made and signed by the personal travelling.
- **NEW** – Eurodiaconia has a limited amount of funding available each year and we take very seriously the need to be good stewards. To this end please be thoughtful when incurring expenses to ensure best value for money and no excessive spending.
- Applications for financial support should be made when registering for the event. However, no travel or accommodation should be booked until the Eurodiaconia Secretariat has confirmed if financial support will be given.
- Travel costs can only be reimbursed upon presentation of original receipts/invoices **AND** boarding passes/tickets.
- Claims for reimbursement should be received within the two weeks following an event.
- If the complete reimbursement form is not submitted within 14 days after the event has taken place, it is presumed that no claim for payment or reimbursement of expenses will be requested by the participant.
- Please send all claim forms and tickets etc for the entire trip together, attached to paper where loose, and not in separate mailings.

**PLEASE CHECK YOUR REIMBURSEMENT AGREEMENT MADE PRIOR TO THE MEETING AND READ THE RULES ABOVE BEFORE COMPLETING**

**ADD SAMPLE FORM AND RECEIPTS**

The screenshot shows the 123inkt.be website interface. The main content area displays a confirmation message: "Bedankt voor uw bestelling!" (Thank you for your order!). Below this, there is a table of items ordered:

Aantal	Artikel	Product	Prijs	Totaal
2	054914 HP 973X (L0S07AE) inkcartridge zwart hoge capaciteit (origineel)		€ 102,50	€ 205,00
1	054916 HP 973X (FET31AE) inkcartridge cyaan hoge capaciteit (origineel)		€ 97,50	€ 97,50
Verzend- en administratiekosten (thuisbezorgd door PostNL)			€ 3,95	
Subtotaal			€ 302,50	
Totaal (incl. 21% btw)			€ 366,45	

The page also includes a navigation menu on the left with options like "ARCHIVEREN" and "OPBERGEN". The top right corner features a "Beste Webwinkel" award badge. The bottom of the page shows the Windows taskbar with the time 11:57 AM on 08 Jan 19.

## REQUEST FOR REIMBURSEMENT OF COSTS

<b>Your Details</b>	
Name	
Organisation	
Purpose of travel (name of event)	
Eurodiaconia event contact	
Activity date	
Venue (place)	

<b>Travel to and from event</b>		<b>Cost in local currency</b>	<b>Cost in Euros</b>	<b>Receipt number</b>
Plane	Departure Form.....date..... time.....			
	Return Form.....date..... time.....			
Train	Departure Form.....date..... time.....			
	Return Form.....date..... time.....			
Bus/ Other	Departure Form.....date..... time.....			
	Return Form.....date..... time.....			
<b>Total Travel Costs</b>	*please include proof of cost and exchange rate see above		€	

<b>Subsistence</b>		<b>Cost in local currency</b>	<b>Cost in Euros</b>	<b>Receipt number</b>
Accommodation Costs	€...../nights      Number of nights..... Total Hotel cost..... € Name of Hotel.....			
Local Transport (bus, metro etc)				
Other (please specify)				
<b>Total cost Subsistence</b>				€
			Local currency	Euro amount
<b>Please specify in which currency you to be reimbursed and value in local currency</b>				

<b>Checklist</b> – Please ensure all requirements are met before sending

2	Name of bank	
3	IBAN	
4	BIC(SWIFT) if outside EU or payments in GBP	
5	Name of Account holder	
6	Attached proof of exchange rate*	
7	Original boarding passes and tickets attached to page 3 use extra pages if necessary	
8	Invoice or receipt relating to boarding passes**	
9	Include evidence for “Best value for money” ***	
10	Signed and dated declaration below	

I declare that I have not received reimbursement from any other source.

.....  
(Place, date)

.....  
(signature)

**Please send original receipts and boarding passes to:  
Eurodiaconia Rue Joseph II 166 Brussels, B-1000 Belgium**

For further details you can contact [virginia.demoulin@eurodiaconia.org](mailto:virginia.demoulin@eurodiaconia.org) or your contact at Eurodiaconia.

\*[http://ec.europa.eu/budget/contracts\\_grants/info\\_contracts/inforeuro/inforeuro\\_en.cfm](http://ec.europa.eu/budget/contracts_grants/info_contracts/inforeuro/inforeuro_en.cfm).  
*attaching a proof of the exchange rate*

\*\*Electronic boarding passes are those sent to your smart phones or printed off emails.

\*\*\* Please provide evidence of search for “Best value for money” e.g. a screen-print of costs of flights with other airlines available on the same day. The European Commission now require this evidence.

**Please attach original boarding passes, tickets and receipts to this page. Use an extra page if required.**

**Please write a receipt number next to each receipt as indicated on page 1.**