

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 **25th October 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 or our *Policy Assistant* Alix de Noircarme at alix.denoircarme@eurodiaconia.org.

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

09:00-09:15	Registration
09:15-09:45	Welcome by Kerk in Actie Devotion Introduction to Eurodiaconia and presentation of agenda
09:45-10:00	Presentation of the host “Kerk in Actie”
10:00-10:15	Introductions from participants
10:15-10:45	Setting the scene: Carla van der Vlist / Peter Rijdsijk (tbc), SchuldHulpMaatje <i>“Title of the presentation”</i> SchuldHulpMaatje 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
10:45-11:00	Coffee break
	<u>Keynote presentations & discussion</u>
11:00-11:45	Nadja Jungman (tbc) , Professor in the Debt and Debt Collection research group at HU University of Applied Sciences Utrecht. In addition, she runs her own management consultancy firm called Social Force . <i>“Title of presentation”</i> Q&A
11:45-12:30	Olivier Jerusalmy (tbc) , 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"> • <i>What is politically happening at the EU level on over-indebtedness?</i> Q&A
12:30-13:00	Group/panel discussion
13:00-14:00	<i>Lunch break</i>
14:00-19:00	<u>STUDY VISIT: Pauluskerk in Rotterdam (tbc)</u> The Diaconal Center Pauluskerk 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 ' Warm Rotterdam '.
20:00	Dinner (offered by Eurodiaconia) at RESTAURANT, Address

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

09:30-09:45	Welcome and Introduction , Eurodiaconia	
9:45-10:15	Setting the scene: Veerle Rooze (tbc), IDO Lelystad <i>"Title of the presentation"</i> IDO Lelystad 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.	
<u>Best practice sharing</u>		
10:15-10:45	Project presentations by Eurodiaconia members working on financial inclusion and over-indebtedness: What is happening in different countries? <ul style="list-style-type: none"> • Kerk in Actie <i>"Title of the presentation"</i> 	
10:45-11:15	<i>Coffee break</i>	
11:15-13:00	<ul style="list-style-type: none"> • Hungarian Interchurch Aid (tbc) <i>"Title of the presentation"</i> • Eurodiaconia Member <i>"Title of the presentation"</i> • Eurodiaconia Member <i>"Title of the presentation"</i> 	
13:00-14:00	<i>Lunch break</i>	
14:00-15:15	<u>Policy Development Workshop:</u> <p>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.</p> <p style="text-align: right;"><i>Facilitation: Eurodiaconia</i></p>	<p>Please be ready to share:</p> <ul style="list-style-type: none"> ➤ a very brief overview of the situation of over indebtedness in your country, ➤ how your organisation responds to it, ➤ your analysis of your national policies and laws in addressing over indebtedness: what works? what is lacking?
15:15-15:30	Presentation of recommendations	
15:30-15:45	Evaluation of the meeting	
15:45-16:00	Closing words and Farewell	

RULES FOR FINANCIAL SUPPORT & REIMBURSEMENT

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**¹. 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. It is therefore recommended that member organisations co-ordinate among themselves if more than one participant is planning to attend an activity. Where such co-ordination has not happened the Eurodiaconia secretariat will refer to the member organisations for guidance.
- 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 not be reimbursed** by cost per kilometer/mile – petrol or car parking fees are not reimbursed.

Accommodation

- Normally, hotel accommodation will be arranged **by the participants** directly.

¹ As of January 2011 the member countries eligible for reimbursement are: Czech Republic, France, Greece, Hungary, Italy, Latvia, Lithuania, Poland, Romania, Serbia, Slovakia, Spain, Poland and Ukraine.

- 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

- 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.
- **Electronic boarding passes** are acceptable where a screen print of the boarding pass has been made and signed by the personal travelling.
- Claims for reimbursement should be received **within the two weeks** following an event and should be sent to *Virginia Demoulin*, Eurodiaconia, Rue Joseph II 166, 1000 Brussels, Belgium. Fax: +32 2 234 38 65, E-mail: virginia.demoulin@eurodiaconia.org.
- If the complete reimbursement form is **not submitted within 14 days** after the event has taken place, it is presumed that **no claim for 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.

REIMBURSEMENT FORM

Please read rules for reimbursement above and complete this form using capital letters or typeface. Please check your reimbursement agreement made prior to the meeting and read the rules below before completing.

Personal Details	
Name	
Address of beneficiary	
Organisation	
Purpose of Travel	
Date of Activity	
Venue	
Name of contact at Eurodiaconia	

1 - Travel		Cost in local currency ²	Cost in Euros	Receipt number
Plane	Departure fromdate..... time.....			
	Return from date..... time.....			
Train	Departure fromdate..... time.....			
	Return from date..... time.....			
Bus / Other	Departure fromdate..... time.....			
	Return from date..... time.....			
TOTAL 1 Cost			€	

² For the correct exchange rate, please use this tool and attach a print of the screenshot: http://ec.europa.eu/budget/contracts_grants/info_contracts/infoeuro/infoeuro_en.cfm.

2 - Subsistence		Cost in local currency ³	Cost in Euros	Receipt number
Accommodation Costs	€...../night Number of Nights..... Total Hotel cost € Name of Hotel			
Local transport (bus, metro etc)				
Other (please specify)				
TOTAL 2 cost			€	

Total costs (travel + subsistence) (1+2)	€
---	---

Please fill in:	
1	Name of bank
2	IBAN
3	BIC (SWIFT) OUTSIDE EU ONLY
4	Name of Account holder
Checklist – please ensure all requirements are met before sending	
5	Attached proof of exchange rate?
6	Original boarding passes and tickets attached?
7	Invoice or receipt relating to boarding passes and tickets?
8	Signature on all <i>electronic</i> boarding passes?
9	Include evidence for “Best value for money” ⁴ ?
10	Signed and dated declaration below?

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

³ For the correct exchange rate, **please use this tool and attach a print of the screenshot:**
http://ec.europa.eu/budget/contracts_grants/info_contracts/infoeuro/infoeuro_en.cfm.

⁴ 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.

.....
(Place, date)

.....
(Signature)

Return to the following address **within 2 weeks after the event** has taken place:
Eurodiaconia Rue Joseph II 166 Brussels, B-1000 Belgium, virginia.demoulin@eurodiaconia.org.

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 in the form above.