

EFIN - Newsletter n°4



Financial exclusion : a priority for the European Platform against Poverty and Social Exclusion!

On 16th December 2010, the EU Commission has adopted the [European Platform against Poverty and Social Exclusion](#) to reach the social objective of EU 2020 Strategy : fight against poverty at the heart of goals for jobs and growth!

Financial exclusion is mentioned in the communication of the Commission, in the challenges section, as a particular factor of vulnerability and disadvantage (p.6). In the "sectoral policies" section, it is also mentioned: "**Access to financial services for the most vulnerable can be enhanced through internal market and consumer policies. Financial exclusion can prevent people from getting a job, creating a business and accessing to other services. Ensuring access to basic financial services is a responsibility of public authorities – both at national and European level.**" (p.12)

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Financial exclusion, considered as a challenge, will certainly be affected by the following actions:

- Greater and more effective use of the EU Funds to support social inclusion;
- Promoting evidence-based social innovation;
- Enhanced policy coordination among the Member States.

Finally, "The Commission will support through the PROGRESS programme regular exchanges and partnerships between a wider set of stakeholders in specific priority areas, such as active inclusion, child poverty, Roma inclusion, homelessness and financial inclusion". (p.18)

EFIN welcomes 2010 new members!

During its first year of existence, EFIN had the opportunity to contact and welcome 12 new members: among them, we have 3 EU Networks (European Savings Banks Group - ESBG; European Consumers' Organisation - BEUC; European Consumer Debt Network - ECDN), 2 national providers, and 7 individuals (2 practitioners and 5 researchers). The [map](#) and the [members' list](#) on EFIN website have been updated.

The fight against financial exclusion needs you... new members are welcome!

The recent decision (read above) of the EU Commission to include financial exclusion in the challenges within the fight against social exclusion underlines the necessity for EFIN to have a broad representation in the EU, in the various member states and in the various types of stakeholders, in order to increase its capacity to participate and raise the debate on this matter. If these matter is a priority for you, please apply to join us! The next General Assembly, where membership applications will be reviewed and approved, will be held during the first semester of 2011! Get you application form ready ([organisation](#) - [individual](#))

Special call for a particular financial exclusion - if you have any appropriate information, let us know!

"The Patient Support Working Group within The Association of European Cancer Leagues (ECL, <http://www.europeancancerleagues.eu>) is planning to take action in Europe to improve access to insurance and credit for people with an increased health risk, especially those who have or have had cancer. Access to insurance is a problem for cancer survivors in several European countries. We are looking for partners who have a lot of experience in this domain and who could help us to define our policy regarding this issue in order to help us to develop our advocacy work on this topic. **Expressions of interest are welcome from patient's groups, financial institutions and associations.**"

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