Accessible and fair financial services: Alternatives to mainstream banking

#FinServices4all

11-12 May 2015

CENTROCENTRO Cibeles de Cultura y Ciudadanía
Auditorio Caja de Música
Plaza de Cibeles, Madrid, Spain

English/Spanish
#FinServices4all

## PROGRAMME

### 1st Day

<table>
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<tr>
<th>Time</th>
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<tr>
<td>9h30-10h30</td>
<td>Welcome coffee. Registration of participants (floor -1)</td>
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| 10h30-10h50   | **Welcome address**  
                Angel Sánchez Sanz, Director General of the Municipal Institute of Consumption of the Madrid City Council.  
                Ana Ceballo, President ASGECO-Confederación.  
                Annemie Drieskens, President COFACE. |
| 10h50-11h10   | **Opening Key note speeches**  
                Mick McAteer, Chair of the Financial Service User Group (FSUG). |
| 11h10-11h20   | **Presentation of the conference**  
                Martin Schmalzried, Policy Officer COFACE. |
| 11h20-13h     | **Panel 1: Independent information and guidance**  
                Financial products have become more and more complex over the years and marketing along with aggressive sales practices have increased the likelihood of choosing the wrong financial product. Independent information and guidance to families is therefore of utmost importance, especially when families need to make crucial decisions such as purchasing a house.  
                Carmen Rebollo Sánchez, Head of Consumer Information Service, Municipal Institute of Consumption of the Madrid City Council.  
                Jean-Bernard Audureau, ASGECO-Confederación.  
                Rémi Therme, French Family Organisations (UNAF).  
                Anne Fily, European Consumer Organisation (BEUC).  
                Christel Verhas, Flemish Family Organisations (Gezinsbond).  
                Questions and panel discussion. |
| 13h-14h30     | Lunch (floor 2)                                                      |
| 14h30-16h     | **Panel 2: Affordable credit for families**  
                Having access to the right credit at the right time is essential to nearly all families: mortgage credit to buy a house for a growing family, consumer credit or any other credit to make key investments such as renovating one’s home, acquiring a means of transportation. What are the alternatives to mainstream banks for the most vulnerable?  
                Perrine Lantoine-Rejas, Microfinance and CSR Project Manager, Caisses d’Epargne, France.  
                María García Álvarez & Arturo Puerta Carballal  
                Solidarity and Family Financial Education Loans programme, FFM Isadora Duncan, Spain.  
                Pierre Colignon, Walloon Housing Fund, Belgium.  
                Olivier Jérusalmy, European Financial Inclusion Network (EFIN).  
                Questions and panel discussion. |
| 16h-16h30     | Coffee break (floor -1)                                              |
### Panel 3: Families in financial distress, arrears and foreclosures

For a variety of reasons, be it accidents of life or irresponsible lending, families can become over-indebted and be unable to repay their debt. The consequences of such situations can be disastrous, especially when it comes to foreclosures and losing one’s home. What is the reality these families face and how can we ensure that the fundamental rights (including the right to living with dignity) of these families are not compromised?

Giorgina Douzeni, Greek Consumers' Association “The Quality of Life” (EKPIZO).
Isolde Vandevelde, Flemish Centre of Debt Mediation (VSC), Belgium.
Alin Iacob, Romanian Association of Financial Services Users (AURSF).
Hans Dubois, Eurofound.

Questions and panel discussion.

### 2nd Day

#### Panel 4: Alternatives to commercial banks

Alternatives to mainstream/commercial banks has existed for a long time. Cooperative banks exist since the 19th century and new actors and practices never ceased to emerge with the most recent development in crowdfunding. What is the added value of these actors? How are they different to mainstream/commercial banks? How does competition and regulation affect them and does it threaten their existence?

Bernard Bayot, Director Financité/NewB.
Joan Ramon Sanchis Palacio, Author of the book "The bank we need".
Enrique Castelló Muñoz, Professor of Business Economics, Universidad Complutense de Madrid.
Daniel Sorrosal, European Federation of Ethical and Alternative Banks, (FEBEA).

Questions and panel discussion.

#### Panel 5: The role of civil society and alternative financial institutions in policy making

Lobbies representing the financial sector have been growing strong, along with concerns over the corporate capture of policy makers, especially after the financial crisis of 2008. Is the current legal framework and its ongoing development friendly to alternative financial institutions? Is there a role for civil society and alternative financial institutions at the policy making level?

Katarzyna Hanula Bobbitt, Finance Watch.
Matt Bland, Association of British Credit Unions (ABCUL).
Javier Contreras Forns, ADICAE Consumers and Member of the European Banking Authority Stakeholder Group.

Questions and panel discussion.

### Conclusions