



emmaüs

EUROPE

PROVOCATEURS DE CHANGEMENT

Dear friends from Emmaüs Europe,

The month of February marks the first anniversary (24 February) of Russia attacking and continuing its invasion of Ukraine, which began in 2014.

Emmanuel will be getting in touch with you on this occasion to offer you posters depicting what has been done with the donations collected by the Emmaüs organisations.

Our thoughts are still with our Ukrainian colleagues, and even more so this month. They are demonstrating to us how to stand firm over time, how to live and continue their solidarity work, how to constantly improve their provision for those who have lost their homes, and how to fight all forms of imperialism, as the Emmaüs organisations across the world do.

Let's keep going alongside them!

The Emmaüs Europe team

## Turkey and Syria earthquake – how to help

A large number of Emmaüs groups have contacted us over the past few days to say that they want to help the earthquake victims. Emmaüs International has offered to coordinate help in order to have a long-term approach. EI is going to work with the Emmaüs group in Lebanon, which has partners in Syria, and with Emmaüs-ISF in Bosnia-Herzegovina, as this group specialises in humanitarian aid.

Emmaüs-ISF has sent a team to Turkey with the intention of staying for at least a year, and is already shipping several lorry loads of humanitarian aid every week. If you wish to contribute to this initiative, please contact **Grégoire Chauveau**: [g.chauveau@emmaus-international.org](mailto:g.chauveau@emmaus-international.org)

Or **donate by bank transfer** using the reference **URGENCE SEISME**:

**IBAN: FR76 1027 8061 3700 0216 9560 166**

**BIC: CMCIFR2A**

Account holder: **Emmaüs International Solidarité**

## Emmaüs stories

### Banks and poverty : how to prevent the hellish cycle?



**In partnership with other French organisations, Emmaus France has just published a manifesto for universal financial inclusion.**

*In September 2021, inflation observed since summer 2021 was eroding people's purchasing power and led to fears of households' financial situations worsening; with household finances already weakened by the COVID crisis. Spearheaded by Emmaus France, a collective of organisations has formulated 16 recommendations for better financial inclusion and improved access to vital payment methods and banking services, involving beneficiaries in the process.*

*This month, we are chatting to Thibaut Largeron, the report coordinator for Emmaus. He explains to us the challenges involved and the proposals made.*

*/ Artwork credit: Pierre Busson*

### Why have you decided to tackle this issue in France?

In France, the Emmaus Movement is a financial inclusion pioneer. In 1967 via SOS Familles Emmaüs (SOS FE), we invented personal supported microcredit, a concept that would be taken up by the public authorities in the 2000s. Our

strong point: offering these advances from Emmaüs' own funds and outside the traditional banking system, sometimes to people with zero repayment capacity for whom funding a project (buying a vehicle, for instance) will enable them to access employment!

Likewise, budgeting and debt issues are at the heart of SOS FE's work: since these organisations were founded, our volunteers have been offering support and budget advice to households, just like the budget advice service set up by the State in 2018.

More generally, ethical finance issues are one of the Movement's priorities, affect all of our beneficiaries, and are relevant at the international level too: access to banking services for the most vulnerable people, access to credit, savings schemes, etc. . Nowadays, the financialization of our society and the liberal capitalist system mean that the banks' economic model is based on exploiting the most vulnerable people: people on low incomes are hit hard by bank penalty charges, and those who are digitally excluded have to pay charges for services that are free online... without even mentioning the banks' investments in fossil fuels!

The Emmaüs Movement in France, via the national organisation, is also a member of the Observatoire de l'inclusion bancaire (Monitoring Unit for Banking Inclusion), headed by the governor of the Banque de France, under the auspices of the Ministry of Finance. The unit brings together representatives of all the relevant stakeholders (public bodies, third-sector organisations, banks). It is the central body for measuring and fostering financial inclusion. It gives us a legitimate voice, and, above all, we are expected!

**2. When we use the term “financial inclusion”, what are we actually talking about?** According to the World Bank, financial inclusion means that individuals and businesses have access to [...] financial products and services – transactions, payments, savings, credit and insurance [...]. Banks therefore play a pivotal role in this process, as financial inclusion does not just boil down to having access to a bank account, but more general use of banking products and services: savings, access to credit, account services, account fees and penalty charges, etc. The Manifesto for Universal Financial Inclusion covers all of these highly varied topics. We want to enable access to payment methods for all, for instance for the Emmaüs companions without leave to remain, or asylum seekers, who do not have access to cash in France. Like many Emmaüs groups around the world, we want to foster access to credit for vulnerable people, so that they can access employment and be independent. We are taking action to preempt and avoid serious debt through budgeting workshops for young people and prison leavers, and we want to roll them out more widely. Finally, we are calling for a reform of bank fees to make them fairer: how can we accept that bank penalty charges in France bring in over €6.7 billion for the banks, with an average profit margin of 86%, and all on the backs of the poorest people? SOS Familles Emmaüs see every day in their work how these penalty charges fuel the spiral of serious debt. Finally, the last part of the manifesto focuses on news relating to the Ukraine war.

[Read more...](#)

## Focus on...

**The first ever Emmaüs football championship for peace and human rights: get your football boots ready!**



## Emmaüs Football Cup for Peace and Human Rights

Srebrenica, Bosnia-Herzegovina  
27 – 30 July 2023



Credits: Emmaüs Europe

A date for your diary: 27-30 July 2023 in Srebrenica in Bosnia-Herzegovina for four days of sport and living out the values of the movement, and to learn about and from the recent history of the civil war and resulting massacres in this region of Europe.

Light years away from the unbridled capitalism and the violation of human rights by the major international sporting bodies, this first Emmaüs football tournament (an international one, too!) will be an opportunity to celebrate friendship, mutual support, and peace.

Key information: open to all, this tournament will comprise 10 teams of eight players (minimum two female players) from the Emmaüs groups in Europe. Age is not a criterion, nor will it be a barrier: you are welcome, regardless of the number of football seasons under your belt!

Teams will be made up of people from two countries so that teammates get to know each other, communicate, and overcome differences.

All living expenses are covered by Emmaüs-ISF, in partnership with Emmaüs Europe. Groups only have to pay travel costs.

If your group wants to take part but is experiencing financial difficulties, please get in touch with us (information below).

[Inscription](#)

For more informations, feel free to get in touch with [Emmanuel Rabourdin](#) from Emmaüs Europe, and [Sabina Arnaut](#) from IFS-Emmaüs (Bosnia-Herzegovina)

You can also contact Emmanuel by telephone at **+33 6 52 30 67 65**

**Remember that your group also has to take part in the regional assembly this year: remember to share out participants between these events and keep back a budget for your assembly costs !**

Please be aware: Bosnia-Herzegovina is not a member of the EU or the Schengen Area: please find out about entry requirements based on your nationality and country of residence.

## European actions :

### Advocating for a sustainable textile sector by 2030

On the occasion of the examination of the European Parliament's draft report on the EU Sustainable Textiles Strategy, RREUSE - the European recycling network of which Emmaus Europe is a member - together with 6 civil society organisations, reminds the European Parliament of the actions needed to make the Textile Strategy an effective tool to move the sector towards circularity and environmental and social sustainability.

A joint document calls on the European Parliament to act and include the following recommendations in the report:

- Tackling global overproduction
- Ensuring a just transition
- Develop ambitious eco-design requirements
- Ensure fairer purchasing practices
- Enable transparency in supply chains
- Implement mandatory social and environmental requirements on the supply chains of all companies
- Take action against online fast fashion
- Put an end to "green and social washing
- Implement a European trade policy that rewards sustainability
- Maximise local re-use of textiles
- Phase out hazardous chemicals in textiles
- Ensure sustainable textile production in Europe

Read the full contribution: <https://rreuse.org/wp-content/uploads/2023/01/textile-2023-wish-list.pdf>

## Solidarity

### Container loads



Caption: Emmaus Rzeszow (Poland) companions posing in front of a lorry of humanitarian aid bound for Nasha Khata (Ukraine), 6 December 2022.

Credits: Emmaus Rzeszow

In 2022, the Emmaus groups shipped 117 solidarity container loads to our groups in Eastern Europe, i.e., 27 more loads than in 2021. This remarkable increase is mainly due to the shipment of humanitarian aid to our two groups in Ukraine. It is also down to the resumption of exchanges and meetings, following the 18-month layoff for COVID, which will have had a real impact on this solidarity programme.

A massive thank you for your involvement and support – you are enabling the groups in Eastern Europe to keep working!

The groups' needs in 2023 are not diminishing! Above and beyond classic solidarity items, the solidarity container loads enable each recipient group to bring alive and offer work to their entire community, and provide resources to run their social initiatives.

If your group wants to get to know other groups in Europe through this mechanism, please get in touch with Emmanuel. You can also find out more by contacting the groups that are the driving forces behind this programme: they will tell you better than us what it does for them!

Read the container guide: *(FR, EN and SP link to the document on the website)*

## New faces at Emmaus Europe!

The team is delighted to welcome Camille Bellanger as our advocacy and awareness raising officer. Although some of you have already



encountered Camille's dynamism at the Migration Conference in Brussels in December, she officially started work in early February. "Despite" her young age, she already has wide-ranging experience of advocacy and communication strategies, and is very committed to social ecology: so, welcome Camille!

To contact her :

[camille.bellanger@emmaus-europe.org](mailto:camille.bellanger@emmaus-europe.org)

## Thank you Tsiry !

We want to thank Tsiry Andrianandrasana, who joined the team as a communications intern in mid-January, and will stay with us until June to bolster the team in the run-up to the regional assembly. Without Tsiry, you wouldn't be receiving or reading this newsletter!



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