

PERSONAL INFORMATION

Jérusalmy Olivier



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Sex Male | Date of birth 05/02/1965 | Nationality Belgian - French

CURRENT POSITIONS

Consultant | Expert in Financial Inclusion

WORK EXPERIENCE

July 2019 – ongoing

Member of the Consultative Expert Group on Digital Ethics in Insurance
European Insurance and Occupational Pensions Authority (EIOPA) – [website access](#)

May 2017 – ongoing

Member of the Financial Services User Group
EU Commission (DG FISMA/DG JUST) FSUG – [website access](#)

2018 –2020
2017 –2018

Senior Research and Advocacy Officer
Senior Advisor (External Consultant)
Financial Watch aisbl - www.finance-watch.org

2009 – 2019

Director - since 2016

European Financial Inclusion network (EFIN) aisbl

EFIN was a coalition of a large range of stakeholders involved in financial inclusion (researchers and academics, practitioners, consumer protection organisations, microfinance institutions, trade unions, debt advisors, and other EU Networks.
EFIN integrated Finance Watch in 2019.

2007 – 2018

Senior Research Analyst

Réseau Financité – www.financite.be

Financité is an NGO dedicated to educate citizens in financial matters. Within the activities developed, I used to work in the research department, as author of articles, studies and presentations on retail financial products. All the contributions (>130 references) are available on www.financite.be.

2005 - 2007

Director

Observatoire du Crédit et de l'Endettement asbl - <http://www.observatoire-credit.be>

Research centre on over-indebtedness, credit and debt settlement procedures. Official training centre for the debt counsellors in the Walloon Region. This NGO is officially managed by a board composed by representatives of all stakeholders (credit providers, public authority, national bank, consumer protection organisation and debt counsellors)

I was in charge of the general management, research and representation.

2003 – 2005 **Director**
Osiris-Crédal-Crédit social asbl – (personal micro-credit institution)
 Pilot project with the aim to design, implement and assess affordable personal credits for people excluded from mainstream credit supply in the Walloon region.

1995 –2003 **Senior Credit Advisor & Communication and Reporting Officer (MFI)**
Crédal– www.credal.be – Cooperative credit provider

EDUCATION AND TRAINING

1988 - 1990 **Master in Political Science – International Relations**
 Université Libre de Bruxelles (Belgium)

1984 - 1988 **Master in Economics**
 Université Catholique de Louvain-la-Neuve (Belgium)

PERSONAL SKILLS

Mother tongue(s) French

Other language(s)

	UNDERSTANDING		SPEAKING		WRITING
	Listening	Reading	Spoken interaction	Spoken production	
English	C1	C2	C1	C1	B2
Spanish	B2	B2	B1	B1	A2

Levels: A1/2: Basic user - B1/2: Independent user - C1/2 Proficient user

Communication skills

- Team spirit: work as a member of different types of teams, such as research teams on both national and international levels. I have been a member as a member of many boards of directors.
- Good ability to adapt to multicultural environments: experience in working with a European dimension through participating in several European projects and networks.
- Good communication skills: mediating and facilitating experience in various conferences, workshops and round-tables – advocacy experience within the EU institutions.
- Problem analyst and solution designer: certified in Brief Therapy Psychotherapy and Coach

Driving licence ▪ B

Organisational / managerial skills

- Leadership and coordination
- Professional corporate coach
- Good management skills in EU & Research projects

Computer skills ▪ Good command of Microsoft Office™ tools - Open office - Wordpress and Mailchimp

Mandates

- 2008- until now CAMD - Brussels Region Umbrella Organisation for Debt counsellors
Chairman of the board
- 2012- until 2015 European Consumer Debt Network (ECDN) – www.ecdn.eu
Vice-Chairman of the board

Publications

- (selection) ▪ [Basic Financial Services, Research Paper, Finance Watch, July 2020](#)
- [Financial Exclusion: Making the invisible visible, Research Paper, Finance Watch, March 2020](#)
- [Is the human dignity of individual debtors at risk? Research Paper, Finance Watch, January 2020](#)
- [What makes credit so risky? A consumer perspective, Research Paper, Finance Watch, June 2019](#)
- [Insurance and discrimination: Guaranteeing full and equal access to basic insurance, Policy brief, Finance Watch, February 2019](#)
- ["Review of EU's regulation on cross-border payments", Policy brief, Finance Watch, March 2018,](#)
- ["Unfair Lending Practices and Toxic Loans", collective paper, EFIN, 2016](#)
- ["Indicators to monitor over-indebtedness", collective paper, EFIN, 2016, <http://www.fininc.eu/wp-content/uploads/2016/12/EFIN-WG-Over-Indebtedness-Indicators-VF6Dec.pdf>](#)
- [« Early detection and constructive response about households financial difficulties", collective paper, EFIN, 2016,](#)
- [« Rapport\(s\) annuel sur l'inclusion financière », Réseau Financité, 2011-2017](#)
- [« Centrale des crédits aux particuliers : analyse\(s\) des données statistiques», Réseau Financité, 2011-2017](#)
- [« E-banking et inclusion financière : source de solutions et source de problèmes », Réseau Financité, December 2015](#)
- [« Les coûts des services bancaires » », Réseau Financité, December 2015](#)
- ["Médiation de dettes amiable et recouvrement de dettes : entre pourparlers de paix et guérilla" written with Sylvie Moreau, "Centre d'Appui des Services de Médiation de Dettes", Réseau Financité, August 2015](#)
- ["Médiation de dettes amiable : penser une stratégie gagnante pour toutes les parties prenantes", Réseau Financité, July 2015](#)
- ["Prêteurs : responsables ou prédateurs ? Montre-moi tes comptes, je te dirai qui tu es " , Réseau Financité, March 2015](#)
- ["Épargne collective: un principe, des pratiques" \(p.164\) "Incitants à l'épargne : pourquoi ça marche ?" \(p.214\) in "L'épargne en jeu – l'épargne pour tous est-elle possible? 15 éclairages pour comprendre et agir, Réseau Financité, December 2014](#)
- ["Mesure d'impact et prévention du surendettement : le cas Crésus" Réseau Financité, October 2014](#)
- ["Pratiques de crédits responsables : des progrès notables dès 2015" Réseau Financité, October 2014](#)
- ["Le dispositif "L'Appui" de la Banque postale française" Réseau Financité, September 2014](#)
- [Access to all the publications from 2011/2017:](#)

EU Projects

- **Personal Micro-credit - Cooperation for Affordable Personal Inclusive Credit, 2012-2013, .b.o. European Commission)**
I designed the call and leaded this project which main purpose was "to promote new models for cooperation between public institutions, companies and social enterprises, in order to bring about a more effective and coordinated approach, via the creation of specific partnerships."
- **Social Innovation in Micro-Savings, 2011-2013, o.b.o. European Commission**
(<http://www.fininc.eu/on-going-eu-projects/social-innovation-on-micro-savings-2011-2013.en,147.html>)
- **Mutual Learning on Financial Inclusion project (2008-2009) , o.b.o. European Commission;**
(<http://www.fininc.eu/former-eu-projects-in-financial-inclusion/mutual-learning-on-financial-inclusion-2008-2009.en,73.html>)
- **Financial Services provision and prevention of Financial Exclusion, 2006-2007, o.b.o. European Commission;**
(<http://www.fininc.eu/former-eu-projects-in-financial-inclusion/financial-services-provision-and-prevention-of-financial-exclusion-2006-2007.en,215.html>)
- **Social Innovation in Micro-Savings, 2011-2013, o.b.o. European Commission**
(<http://www.fininc.eu/on-going-eu-projects/social-innovation-on-micro-savings-2011-2013.en,147.html>)
- **Mutual Learning on Financial Inclusion project (2008-2009) , o.b.o. European Commission;**
(<http://www.fininc.eu/former-eu-projects-in-financial-inclusion/mutual-learning-on-financial-inclusion-2008-2009.en,73.html>)
- **Financial Services provision and prevention of Financial Exclusion, 2006-2007, o.b.o. European Commission;**
(<http://www.fininc.eu/former-eu-projects-in-financial-inclusion/financial-services-provision-and-prevention-of-financial-exclusion-2006-2007.en,215.html>)

- **Fostering gender equality: meeting the entrepreneurship and microfinance challenge;** o.b.o. European Commission, project leaded by EMN; I have developed and implemented the "Pilot Projects: assessment of lessons learned" - *Cross sectional report (5 MFI studies : Integra – Slovakia; HMN – Hungary; The Enterprise Funds and WEETU - United Kingdom; Women World Bank – Spain)*
- **Survey on revolving credit and low income people in Belgium** – carried out for Belgian Public Authority for social integration "Les ouvertures de crédit: pour quoi faire ?" I was responsible of the design and management of the complete survey.
<https://www.financite.be/sites/default/files/references/files/1795.pdf>

*For the three conferences mentioned here under, I have leaded the programme finalisation, contacts and contents (details available at : <http://www.fininc.eu/about-us/events.en,163.html>.)
For the other conferences mentioned on the web page, I was one of the partners.*

EU Conferences organisation

- **"Personal Insolvency"**, Conference co-organised by EFIN and ADLE, in the EU Parliament in Brussels, on 7 December 2016
- **"An European Strategy Against Over-indebtedness: What could be done at the EU level?"** Conference, Brussels Conference EFIN, ECDN & EESC, 12 December 2014
- **"Financial Inclusion Priorities in Europe"** – Brussels Conference EFIN & EESC, 25 May 2012
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