

## >> WHO WE ARE

As a non-profit and independent organisation, we offer scientifically grounded interdisciplinary research, consulting, software, and exchange formats geared toward a **fair participation in the financial system** for all groups of the population thus contributing to social fairness and equity.

Already since 1987 has the Institute for Responsible Finance (*iff*) been contributing to a socially responsible financial system and fair participation through **independent research, consultancy services** for consumer protection organizations, foundations and political actors as well as financial service providers. Our **annual conference** promotes the exchange of ideas and opinions between different stakeholders. Our **debt consulting software CAWIN** serves to support the work of debt counselling agencies.

Taking the perspective of (vulnerable) consumers, the *iff* examines the development of innovative financial services with a view to solutions which are both socially acceptable and sustainable. We help detecting deficits in the financial system at an early stage, analyse and process them for the society, media and politics. Based on the results of our analysis we suggest solutions which are both **consumer-oriented** and feasible.



## >> CONTACT

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## INSTITUTE FOR RESPONSIBLE FINANCE



SCIENTIFIC  
INTERDISCIPLINARY  
NON-PROFIT



institute for  
responsible finance

## >> WHAT WE DO

### RESEARCH

- Studies and reports on financial services with a view to their risks and opportunities for consumers
- Development and evaluation of tools for financial literacy, of German and European regulatory and supervisory legal instruments, and finally of instruments promoting financial European cooperation

### COUNSELLING

- Further education and information services for debt counselling agencies, consumer-protection associations and advocates
- Advisory activity for consumer organisations and financial service providers with a focus on bank law, capital market law, real estate law, insurance law, anti-discrimination law and, finally, consumer protection law in general

### SOFTWARE

- CAWIN (Software for debt counselling agencies)

### EXCHANGE FORMATS

- Public relations work through press releases, blog contributions and interview requests
- Conferences (annual conference on financial services bringing together different stakeholders, especially financial service providers, associations, politics, science, foundations)
- Small formats for subject-specific exchange



## >> HOW

- Independent research and counselling
- Perspective of consumers
- Scientifically grounded
- Dialogue with all relevant stakeholder groups
- Interdisciplinary approach
- Broad, national and international network
- Focus on science and practice

### OUR OBJECTIVE:

EQUAL OPPORTUNITIES THROUGH FAIR  
PARTICIPATION IN THE FINANCIAL SYSTEM

## >> WHY

Our work is guided by the firm belief that financial services essentially contribute to increasing social welfare, provided that they are structured such that private households as well as small and above all very small firms are able to:

- manage financial risks
- realize a stable and satisfying living standard over the entire life cycle
- invest productively
- avoid financial crises or manage them successfully

