



MINUTES

THIRD PROJECT MEETING

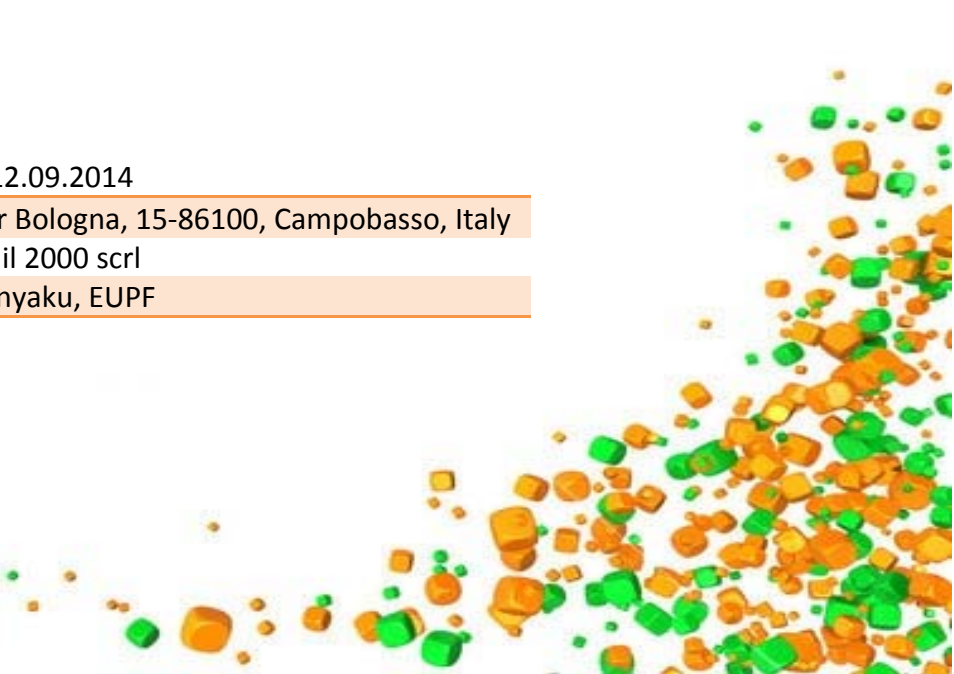
Project Number: 2013-1-BG1-GRU06-00113

GRUNDTVIG PROGRAMME



Document details:

<i>Meeting date:</i>	11.09.2014 – 12.09.2014
<i>Meeting location:</i>	Via Monsignor Bologna, 15-86100, Campobasso, Italy
<i>Host organization:</i>	Molise verso il 2000 srl
<i>Minutes Recorder</i>	Admira Boshnyaku, EUPF



1. PARTICIPANTS

Name	Organization	Country
Ana Sharkova	Europrojects Foundation	BG
Admira Boshnyaku	Europrojects Foundation	BG
Adolfo Fabrizio Colagiovanni	Molise verso il 2000	IT
Antonio Di Lallo	Molise verso il 2000	IT
Daniele Marinelli	Molise verso il 2000	IT
Stefania Pedratti	-	IT
Gosia Kuklinska	EuroPartnership Agency Ltd.	UK
Fallen Wiese	EuroPartnership Agency Ltd.	UK
Liana Maria Brett	EuroPartnership Agency Ltd.	UK
Jeremy Yelland	EuroPartnership Agency Ltd.	UK
Cláudia Azevedo	Virtual Campus Lda.	PT
Peter Neuhybel	Timan s.r.o.	SK
Jana Hučková	Timan s.r.o.	SK
Monika Michalkova	Timan s.r.o.	SK
Peter Lacko	Timan s.r.o.	SK
Lucia Lacková	Timan s.r.o.	SK
Radovan Jančula	Timan s.r.o.	SK
Jozef Květenský	Timan s.r.o.	SK
Mária Uhrinová	Timan s.r.o.	SK
Martina Kuncová	Timan s.r.o.	SK
Kamil Glowacki	KGK Partners	PL
Carolina Glowacki	KGK Partners	PL
Anna Glowacka	KGK Partners	PL
Dorota Glowacka	KGK Partners	PL
Katarzyna Sowa	KGK Partners	PL
Hana Cepová	Senior Help	CZ

2. MEETING OBJECTIVES

- ✓ To present overview of the activities carried out after the second project meeting: Need analysis compiled report, list of good practices for family budget management in time of crisis; available tools for budgeting;
- ✓ To clear the structure and functionalities of the iFiscus web-tool online tool which is to be developed
- ✓ Brainstorm ideas for web-tool overall design
- ✓ To review the project website and recommend improvements
- ✓ To clear the administrative and financial issues regarding the project reporting
- ✓ To plan the activities until next project meeting

3. MAIN AGENDA TOPICS

- ➔ Overview of the activities carried out after the second project meeting:
 - Presentation of Need analysis compiled report
 - Presentation of good practices for budgeting in time of crisis
 - Presentation of available tools for budgeting
- ➔ Presenting project website – what has been done and what will be;
- ➔ Presentation of functional characteristics of the iFiscus web tool
- ➔ Brainstorming session regarding web tool development – functionalities, design, etc.
- ➔ Comments on Progress report – issues encountered, status in all partner countries
- ➔ Overview of next steps – deadlines for deliverables, arrangements for next project meetings, compilation of task list;

4. MEETING DEVELOPMENT

4.1. Summary of Day 1 – 11th September 2014

The meeting started at 09h 30. With welcome words by Mr. Antonio Di Lallo and Mr. Adolfo Fabrizio Colagiovanni – representatives of the host organisation Molise verso il 2000. Afterwards Ms. Ana Sharkova as representative of the project coordinating organisation – EUPF presented the work agenda (specified in 3.Main agenda topics) as well as the meeting objectives (specified in section 2.Meeting objectives).

➔ Overview of activities carried out after second project meeting – Ana Sharkova - EUPF, Bulgaria

After outlining the meeting goals, Ms. Ana Sharkova shared and discussed with partners some difficulties and issues encountered during the last 6 months, among which not having access to the wiggio.com platform used by all partners for uploading and sharing information in regard to iFiscus project.

Furthermore, all partners discussed other communication issues encountered in regard to skype meetings and other communication channels. All partners agreed on fixing the next skype meeting on 31.10.2014 – 14h CET (Thursday).

Afterwards, dissemination activities were a point of discussion. Ms. Sharkova reminded to all partners that they shall keep a record of their dissemination activities, describe them in the template provided by the coordinator and send their dissemination reports. It was also discussed that the dissemination shall be aimed at representatives, belonging to the age group above 25 years. In this line of thoughts, partners also agreed that the common Power Point template should be used by all partners for presentations concerning the project at different events.

Ms. Sharkova outlined the main outputs from the work done during the past 6 months as follows:

- ☑ Compiled Need Analysis report: outlining key concepts based on the conducted research;
- ☑ Draft list of good practices for effective Family Budget Management;
- ☑ Research on and review of available tools for budgeting: list of ideas for iFiscus web tool functionalities;
- ☑ Development of the project website;
- ☑ Submitted Progress reports by all partners;
- ☑ Skype conference held on 31st July;
- ☑ Dissemination activities made on local and international level

➔ **Compiled Need Analysis Report – Admira Boshnyaku - EUPF, Bulgaria**

Ms. Admira Boshnyaku has presented a compiled need analysis report, which includes main findings and conclusions from the conducted survey on family budgeting in all partner countries. The structure of the report was presented. She explained that the Compiled report follows the structure of the individual Need analysis reports of each partner country so as to ensure comparability of the information within. Furthermore, the report shows the trends in all countries (based on their individual reports) on the following topics:

- Profile of households in each country
- Preferred types of Provider of Budgeting /environment & tools/
- Preferred Budget tool functionalities
- Main advantages of a family management tool according to respondents
- Planning and investing of savings in partner countries
- Barriers to money saving in partner countries

The aforementioned points were briefly presented. Ms. Boshnyaku also presented the document and explained its contents. It was agreed that the Compiled Need Analysis Report will be uploaded on the project web page.

→ **Presentation of List of good practices to overcome the economic crisis through efficient Family Budget Management – Ana Sharkova - EUPF, Bulgaria & Katarzyna Sowa, KGK Partners, Poland**

Ms. Ana Sharkova presented a draft version of the List of Good practices for efficient Family Budget Management. She explained the content and structure of the document and shared some of the practices within, such as:

- Financial Best Practices at every life stage – tips and hints on financial and budget management tailored according to different age groups.
- 6 easy steps on how to set a budget as well as main aspects and goals of budgeting;
- Some of the good practices, hints and tips provided by partners in their Need Analysis reports such as: 5 golden rules of household budget management, enumerated by The Cooperation of Finance Consulting Companies; 50 Ways to Save Money in 2014; good habits for day-today saving;

Next, Ms. Katarzyna Sowa shared her experience from participating in a workshop for budgeting and how the lessons learnt there can contribute to the iFiscus project. She distributed handouts among all partners and presented 5 simple steps on how to save money, based on guidelines of the American investor and businessman - Robert Toru Kiyosaki. She explained how people can cultivate habits to save money and integrate these habits into their day-to-day activities to achieve big results. Also, a motivation for money saving. Partners suggested that these steps can be used to prepare a workshop scenario and to put it as a good practice.

→ **Review of available tool for budgeting – All partners**

Ms. Sharkova presented some of the available online web tools as well as mobile applications for family budgeting. Furthermore, partners discussed the list with available tools, provided by KGK Partners. All partners shared their impressions from different web tools and what would be useful as functionalities that could be adopted and considered important the iFiscus budget tool also to have.

→ **Products development – Web Site – Gosia Kuklinska, EuroPA, UK**

Ms. Kuklinska presented the work done so far on the project website. She showed the web page and presented all of its sections as well as the content uploaded – how it will be organized, etc. It was suggested that in the Contacts section of the website Contact form should be added as well. Thus people can directly send their enquiries regarding the web tool or the project. Partners suggested that a section showing the project meetings shall be added. All partners agreed that they will send photos from meetings to EuroPA to be uploaded on the web page.

I was decided that of the documents developed such as Compile Need Analysis report, List of Good practices, will be uploaded on the web site and will be available for free download. It was suggested that Good practices can be available in pdf. format and can be divided by countries.

It was suggested, that a Twitter account of the project can be created so as to inform people – potential stakeholders whenever there is something new uploaded on the iFiscus web site – real time updates. The same will be done with the project facebook page – when there are new on the website – posts directing to the website will be posted on facebook to draw people’s attention.

Issues regarding translation of the website were also discussed. Partners agreed that, all news and documents which are to be uploaded on the website will be prepared in English by EuroPA, who will be responsible to distribute the English version among all partners to be translated into their national language. After translation, each partner has to send version of the respective document to EuroPA to be uploaded on the website. This process corresponds with task 6 of the list.

→ Products development – Web Tool – Cláudia Azevedo, Virtual Campus Lda., Portugal

Portuguese partner proposed a draft specification of the web tool to be discussed by all partners. A list of the minimum functionalities of the tool was presented based on the conducted brainstorming session from the previous meeting, as well as focused on the results and reflections from the conducted survey. Some of the functional features should be:

- ☑ Possibility to add categories;
- ☑ Design according to the project identity;
- ☑ Options to draw graphs of different categories – income, expenditures, savings, etc.
- ☑ Option for visualization of expenditures on an yearly, monthly basis;

All partners had opportunity to ask questions concerning the web tool functionalities, some of the points of discussion were:

- ☑ *Will the tool allow the user to see how much they spend per day?*
 - The user will be able to add new categories at any time and thus making a record of expenditures in real time, which will enable them to monitor their actual costs in real time.
- ☑ *Will the tool be designed for different devices? Is it going to be offline or online?*
 - A discussion on the topic was stirred up – partners suggested that if the tool is online, there has to be serious security measures implemented, as the tool will be dealing with private data, concerning people’ money. After discussing possible security measures, partners drew the conclusion it would be better the tool to be downloadable - offline version. It will be available on the project web site for free download.

→ Brainstorming session on web tool overall design – All partners

All partners were engaged in a brainstorming session to discuss what categories should the web tool include. It was decided that the tool should be as easy to use as possible, which is why it was agreed that there have to be 2 main categories – income and expenses. Each of these categories will be divided to subcategories to choose among. There will be an “Add a category” option, so users will be able to adapt the tool to their needs – thus it will be tailor-made and flexible.

Suggested structure:

1.Income – main category	2.Expenses - main category
1.1.Salary - subcategory	2.1.House costs - subcategory
	Water, gas, electricity
Add subcategory option	Add subcategory option
1.2.Extra - subcategory	2.2.Travel costs - subcategory
Rent, other source of income	Public transport tickets, fuel,
Add subcategory option	Add subcategory option

The Portuguese partner Virtual Campus takes the initiative to create the tool with their own resources (task 5 of the Task list) with collaboration with all partners. It was agreed that a beta version of the iFiscus family budget tool with main functionalities and structure chosen, should be developed and presented on the next project meeting in Poland, November 2014.

4.2. Summary of Day 2 – 12th September 2014

→ Comments on the Progress Report – All partners

All partners discussed the status of the project progress report in their respective country. All partners have received feedback from their National Agency, except for the Italian partner. Expect some questions for clarification and more details from the Slovak and Polish NA, there were no issues encountered.

→ Overview of Dissemination Activities carried out by the partners – All partners

All partners discussed the dissemination activities carried out up to the moment. The project coordinator reminded them to gather data and record where they have disseminated information about the project. Furthermore, it was reminded that the project main target group are adults above 25 years. The sequence of the dissemination updates was specified (task 9 from the Task list). It was agreed that all partners shall send news and necessary information to EuroPa to be uploaded on the project website as main dissemination tool. EuroPA has the engagement to update the received information also on the project Facebook page.

→ Communication and management among the partners – All partners

In regard to communication management, partners discussed and made arrangements for the next skype meetings. The date fixed for the next skype meeting the first day of the meeting was confirmed and included in the protocol (task 8 from the Task list).

→ Next steps

A) Next project meetings

Arrangements for next project meeting were made. Meeting were planned as shown in the table below:

Meeting	Location	Date	Host organisation
4th Project Meeting	Lodz, Poland	27 th -28 th of November 2014	KGK Partners
5th Project Meeting	Prague, Czech Republic	16 th -17 th of April 2015	Senior Help
6th Project Meeting	Bratislava, Slovakia	25 th -26 th of May 2015	Timan
Final Conference in Bulgaria	Sofia, Bulgaria	3 rd of July 2015	EUPF

B) Meeting summary – compilation of Task list, meeting protocol

All partners discussed future actions to be undertaken, tasks were defined. The project coordinator compiled a list with all tasks to be carried out by each partners until the next project meeting. Deadlines for each task was discussed and fixed as well as responsible organisation for each of the tasks, set in the list.

C) Confirmation of Mobility

At the end of the meeting the host organisation - Molise verso il 2000, gave to all participants in the meeting Certificates, to confirm their participation and mobility.






CERTIFICATE
Confirmation of Mobility

Project Title: IFiscus - iFamily Budget Management
Project Number: 2013-1-BG1-GRU06-00113 1

We herewith certify that

Name: Asia Shassova
from
Institution: Geoprospects Foundation

took part in **Third Meeting of the IFiscus project**
held in **Campobasso, Italy**
from **11.09.2014 to 12.09.2014**.

Name of the visited institution abroad:
Molise verso il 2000 scriI
Campobasso
ITALY

Place, date
Campobasso, Italy 12.09.2014

Signature from the director and stamp of the visited organization

This confirmation is only valid with the signature from the director and the stamp from the institution abroad.






CERTIFICATE
Confirmation of Mobility

Project Title: IFiscus - iFamily Budget Management
Project Number: 2013-1-BG1-GRU06-00113 1

We herewith certify that

Name: Adusea Boshuyasu
from
Institution: Geoprospects Foundation

took part in **Third Meeting of the IFiscus project**
held in **Campobasso, Italy**
from **11.09.2014 to 12.09.2014**.

Name of the visited institution abroad:
Molise verso il 2000 scriI
Campobasso
ITALY

Place, date
Campobasso, Italy 12.09.2014

Signature from the director and stamp of the visited organization

This confirmation is only valid with the signature from the director and the stamp from the institution abroad.

5. TASK LIST (signed meeting protocol)

No.	Task	Deadline	Responsible
1	4 th Project Meeting in Poland	27-28.11.2014	KGK Partners
2	5 th Project Meeting in Czech Republic	16-17.04.2015	Senior Help
3	6 th Project Meeting in Slovakia	25-26.05.2015	Timan
4	Final Conference in Bulgaria	03.07.2015	EUPF
5	Beta version of the Web tool	By the next project meeting	Virtual Campus
6	Updated version of the website	By the next project meeting	EuroPA
7	Updated list of the good practices – workshop guidelines Kiyosaki	By the next project meeting	KGK Partners
8	Skype meeting 31.10.2014 – 14h CET	31.10.2014	All partners
9	Dissemination updates by country	Before next meeting	EuroPA & All partners