

## MINUTES

Kick-off Project Meeting

7 – 8 October 2013

Hotel HF Tuela Porto, Portugal

Host organization: Virtual Campus Lda.

### PARTICIPANTS

Ana Sharkova (Europrojects Foundation) - BG  
Biankalvanova (Europrojects Foundation) – BG  
Carlos Carvalho (Virtual Campus Lda.) – PT  
Cláudia Azevedo (Virtual Campus Lda.) - PT  
António Andrade (Virtual Campus Lda.) - PT  
Adolfo Fabrizio Colagiovanni (Molise verso il 2000) - IT  
Antonio Di Lallo (Molise verso il 2000) - IT  
Peter Neuhybel (Timan s.r.o.) - SK  
Jana Hučkova (Timan s.r.o.) - SK  
Hana Cepova (Senior Help) - CZ  
Iveta Luxova (Senior Help) - CZ  
Anna Wilczek (KGK Partners) - PL  
Gosia Kuklinska (EuroPartnership Agency Lda.) - UK

## AGENDA

### Monday, 7th October 2013

09:00 Meeting point: at HF Tuela Porto Hotel Lobby

09.30 – 09.40 Opening of the meeting: Welcome by the hosts

*Virtual Campus*

09.40 – 10.00 Presentation of the Agenda – goals of the meeting

*Europrojects Foundation*

10.00 – 11.00 iFiscus Partnership: Introduction of Partner organisations and representatives of each organisation (introducing person in charge for iFiscus project) 10 minutes per organization

*Molise verso il 2000 srl (IT)*

*EuroPartnership Agency Ltd (UK)*

*KGK Partners Karolina Głowacka (PL)*

*TIMAN s.r.o (SK)*

*Seniorhelp, s. r. o. (CZ)*

*Virtual Campus, Lda (PT)*

*Europrojects Foundation (BG)*

11:00 – 11:15 Coffee Break

11.15 – 12.30 Project Overview: presentation of the project definition – project goals; project objectives and desired outcomes; strategy; project main focus; approach; costs; expected benefits and impact.

*Europrojects Foundation*

12:30 – 13:45 Lunch Break

13.45 – 15.15 Project Products Description & Development: list and description of project deliverables; identification of resources; estimation of the efforts.

- Project Web page
- Need analysis in each partner's country
- Web tool for iFamily Budget Management
- User Manual in partner's national languages

- Development of materials for dissemination on local level
- Conduction of International Workshop

*All partners*

15.15 – 15.30 Coffee Break

15.30 – 17.30 Project Implementation: actualization of the Work programme; work plan; distribution of tasks and roles of each organization; responsibilities; project team members; decision-making process; evaluation; definition of common rules of the Partnership.

*All Partners*

19:00 Meeting point: at HF Tuela Porto Hotel Lobby

19.30 Dinner

## **Tuesday, 8th October 2013**

08:45 Meeting point: at HF Tuela Porto Hotel Lobby

09.00 – 09.15 Welcome coffee

09.15 – 10.15 Communications and management among the partners

10.15 – 10.45 Project financial issues

*All Partners*

10:45 – 11:00 Coffee Break

11.00 – 12.00 Next Steps:

- Meeting Summary – deadlines for deliverables
- Evaluation of the meeting
- Next meetings arrangements

*All Partners*

12.00 – 12.30

Confirmations of Mobility

Conclusions and end of the meeting

12:30 – 13:30 Lunch

City Tour / any partnership social events for those who stay

## MINUTES

### 7<sup>th</sup> October

The meeting started at 9h30 in the conference's room at Hotel HF Tuela, in Porto. Carlos Carvalho (representative of the host organization) welcomed partners, followed by Ana Sharkova (of the coordinator behalf) who introduced the agenda and the goals of the meeting. The coordinator noticed that the Turkish and Spanish organizations that applied together for this proposal are not participating and asked each partner to do a brief presentation of their institutions. This round was followed by a coffee-break and at 11h30 the meeting reinitiated with the iFiscus project overview by the coordinator. Ana referred to the project background, aims and objectives, target group, planned outcomes, estimation of efforts and workflows, as well as approaches to be used. In terms of Outcomes was given particular attention to the Need Analysis research, the Partnership Web Page and the Web Tool functionalities. About the Partnership Meetings the coordinator referred that given that the Spanish organization is not participating and that one of the meetings was planned to be held in Spain, the total number of meetings has been reduced to 5, plus the International Workshop in Bulgaria. Ana asked all partners to ask their NA if it is welcome to maintain the meeting anyway by substituting Spain for Poland, which is the only actual partner that is not hosting any meeting, however the project events will be totaly 7: consortium meetings will count 6 and a final international workshop as 7th event. At 13h00 the meeting was interrupted for the Lunch break and at 14h45 the meeting was reinitiated.

During the afternoon the coordinator focused on the project products and activities and also referred to the financial issues. Ana started by presenting the **List of Deliverables**:

- Project Web Page

To be fully completed by 31-10-2014. Carlos proposed to develop it earlier to which the coordinator answered that this work can start just after the research phase, i.e., from March 2014. Ana reminded that about the financing of this activity (and the same applies for some other deliveries) there is no specific budget. It can be financed by the partnership network, through partners' contributions or collection of bids from IT providers. The partners should look for cheap or free options and to use their own resources to develop the deliverables. Carlos explained that there are 2 separate issues: the adaptation/development of the website and the hosting and domain of the website. Within a month Carlos will deliver an internal bid for the web page

development. Gosia offered to be in charge of the hosting and for paying the domain. Gosia proposed also to develop the graphical image of the project. About the domain partners agreed for iFiscus.eu that is available and has a cost of 15 euros per year.

- Web Tool

It is estimated 1-year period for developing the web tool that should be completed by 30-06-2015. The tool should be available both for work on-line and downloadable; to be available in the project web page and in the partners' websites through a link. Partners initiated a short discussion about the expected functionalities of the tool and about the software that will support it, however as this deliverable depends on the results of the Need Analysis the coordinator suggested to discuss it during the 2<sup>nd</sup> project meeting. Carlos proposed to send by the end of the week a list of budget web tools that already exist in the market.

- User Manuals

Once the Web Tool is complete should be produced the User Manual, to be concluded before 31-07-2015. The Manual will be translated in all partners languages (probably using own resources). Ana suggested having it available in PDF and/or in video. António suggested the inclusion of wizards that will help the user to fill in the budget and that can be available directly in the Web Tool.

- Need Analysis

This work will be carried out in each partner country with the objective of highlight good European practices for family budget management. It should be completed before the 2<sup>nd</sup> project meeting, by April 2014. The main instrument to be used will be a questionnaire. A discussion about the focus and aims that should be achieved by the conducting a need analyses was open and Ana suggested having at least 10 individuals in each country answering the questionnaire. Peter proposed to select a specific target group to which Gosia argued that all people over 25 years-old can use the same budget format and that therefore there is no need for differentiation. The next day partners decide to rearrange a bit the agenda and to have a brainstorming session for identifying the main ideas to include in the questionnaire, as well as the skeleton and structure of the need analyses document. The questionnaire can be available in paper and on-line. Peter and Carlos argued that on-line would be better for centralizing data.

In terms of Dissemination, and besides the spread out of these deliverables, the project will produce promotional leaflets (the design, content and number will be defined by the partnership during the meetings) and organize a promotional workshop (to be held jointly with the final project meeting to present the main project outcomes).

About Evaluation, the coordinator differentiated 2 areas: (1) Monitoring and evaluation of the project progress, and (2) Evaluation of the quality of the results. For each area were presented the procedures, criteria and resources.

The meeting was interrupted for a short Coffee-break and afterwards the coordinator made an **overview of the workprogramme and planned activities**.

The expected activities for the first project meeting in Portugal were presented, which includes the definition of communication channels and work strategies. Ana proposed e-mail to be defined as the main channel for internal partnership communication and Gosia proposed to be responsible for creating a Facebook page for the project. Ana presented a template for reporting dissemination activities. The coordinator took the opportunity to ask each partner who will be the person in charge for the project in their organization. It was agreed that it will be Ana and Bianka (Europrojects Foundation), Adolfo (Molise verso il 2000), Peter (Timan s.r.o.), Kamil Glowacki (KGK Partners), Hana (Senior Help), Cláudia (Virtual Campus) and Gosia (EuroPartnership Agency). Moreover and to facilitate internal communication the Polish partner suggested to create an e-mailing group using Gmail and agreed to send more information on this during the next few days. Europrojects foundation will create a close private account of the iFiscus project in Drop Box, for sharing documents and materials.

The planned activities for the next project meetings were presented in detail. The next project meeting will be held in Plymouth (UK) in April 2014. The coordinator suggested holding a Skype meeting in February 2014. About the 4<sup>th</sup> meeting planned for Spain the partnership will decide if it should be replaced and be held in Poland. The coordinator expects that by the end of the month each partner will inform about their NA feedback on this issue.

Then the work programmewas presented month by month:

September 2013	October 2013
<b>Preparatory activities</b>	<b>First Partnership Meeting, Portugal:</b> <ul style="list-style-type: none"> <li>- establish communication channels and work strategies;</li> <li>- discussion on the objectives and results of partnership;</li> <li>- discussion on the subjects of investigation and research;</li> <li>- identifying needs and problems;</li> <li>- identification of target groups;</li> <li>- setting deadlines and task distribution.</li> </ul>

October , November, December 2013 and January, February, March 2014	
<ul style="list-style-type: none"> <li>- Carrying out general research Need analyses on the topic</li> <li>- Research on the needs and type of behavioral financial issues in the partner countries; factors which affect savings and costs– list and brief description of the good practices and forms of budget management, statistics</li> <li>- Outlining definitions and key concepts based on the conducted research</li> </ul>	
April 2014	May 2014
<b>Second Partnership Meeting, UK:</b> Discussion of major findings; discussing the further activities; presentation of the summarized results from the accomplished researches. Comparative study on the current practices on national levels and corrective actions and deduction of the summarized results.	Summarizing the key findings and outcomes of the second meeting (electronic format, distributed through Partnership network)
May 2014	
<ul style="list-style-type: none"> <li>- Summary/interpretation of the common recognition principles and the common problems that arose in the partnering countries.</li> <li>- Summary of the common recognition principles in the partners countries.</li> <li>- To organize a draft list of good and effective practices from the conducted surveys</li> <li>- Preliminary research and bid collection for technical and price offer for development.</li> </ul>	
June 2014	July 2014
<b>Third Partnership meeting, Italy :</b> <ul style="list-style-type: none"> <li>- Updates and work so far</li> <li>- Discussion of the content of the web site: sections, functionalities, administration, costs</li> <li>- Discussion of web tool development</li> <li>- Corrections on the final findings that should be taken into consideration and presented as functionalities of the web tool</li> <li>- Overview of the dissemination activities carried out</li> </ul>	Summarizing the key findings and outcomes of the third meeting (electronic format, distributed through Partnership network)
August - December 2014 and January 2015	

<ul style="list-style-type: none"> <li>- Web site Development</li> <li>- Web Tool Development</li> <li>- Draft version of the content and functionalities of the tools</li> <li>- Development of User Manuals in all partners languages</li> </ul>		
<ul style="list-style-type: none"> <li>- If the Polish partner is hosting the fourth meeting, should be held in October 2014 where the progress of the web site and web tool development will be discussed.</li> </ul>		
<b>February 2015</b>	<b>March 2015</b>	<b>March and April, 2015</b>
<p><b>Fourth/Fifth Partnership meeting, Czech Republic:</b></p> <ul style="list-style-type: none"> <li>- discussion of the content for the web page and web tool assessment, refinement and final consolidation of concepts and conclusions;</li> </ul>	<p>Summarizing the key findings and outcomes of the fourth meeting (electronic format, distributed through Partnership network);</p> <p>Involve trainees and staff working on the web tool and testing.</p>	<p>Finalizing the products' Assessment;</p> <ul style="list-style-type: none"> <li>- developing website and other promotional materials (leaflets)</li> </ul>
<b>May 2015</b>	<b>July 2015</b>	<b>July and August 2015</b>
<p><b>Fifth/Sixth Partnership meeting, Slovakia:</b></p> <ul style="list-style-type: none"> <li>- discussion of the dissemination and opportunities for financing the continuation of the project with another bigger project proposal;</li> <li>- presentation of the outcomes and content; methodology for presenting on a final international workshop;</li> <li>- distribution of promotional materials;</li> </ul>	<p><b>Final International Workshop, Bulgaria:</b></p>	<ul style="list-style-type: none"> <li>-Find out what has and has not been achieved with regard to the planned initial work</li> <li>- Determine how to use the lessons learned to improve planning of future projects</li> <li>- Summarizing the key findings and outcomes of the fifth meeting (electronic format, distributed through Partnership network);</li> <li>- dissemination;</li> <li>- accounting and reporting;</li> </ul>

Finally, the coordinator introduced the **financial issues** starting by referring to the eligibility period that runs between 01-08-2013 and 31-07-2015.



About the budget and number of mobilities some partners reported that their budget was reduced (IT) and others reported that the division between the number of trainees and staff mobilities was changed (PT). It followed a short discussion on what is a mobility and on who can be considered as trainee to what the coordinator answered that trainee can be any person above 25 years-old and that as proof of mobility are required: (a) verified copies of the tickets and boarding passes (it should be stamped by the partner organization) - plus the NA started asking for the hotel invoice indicating the name of the hosted person, and (b) certificate of attendance.

Ana then referred to Reporting and Payments. The Interim Report is due by 31-07-2014 and the Final Report 60 days after the end of the eligibility period. The reports to be delivered to each NA will be common to all partners who will be asked to contribute to the writing.

About Dissemination, Ana reminded that all beneficiaries are obliged to enter information for the development of the activity and the results in “EST (European Shared Treasure)” according to the instructions of the NA. To facilitate he coordinator will prepare a summary of the activity/result in English and share it with the partners. Ana took the opportunity to ask all partners to send the coordinator their organizations’ logo and also to include the project summary (available in the application) in their websites.

About subsistence costs, partners agreed that the room renting and coffee-breaks are on the account of the host organization and that lunch and dinner will be paid individually by each partner. Ana noticed that it is also important to consider how the costs for the development of the website and the web tool should be covered and proposed to discuss this during the next meeting in the UK.

## **8<sup>th</sup> October**

The coordinator initiated the second day of the meeting by sharing the action list for the next period (up to the second project meeting) – “the Protocol”. Some minor corrections and improvements have been incorporated following the partners’ comments. This action list is included at the end of the minutes.

It followed a **brain storming session for defining the structure of the Need Analysis Questionnaire**. The session started with a brief discussion about the objectives of the questionnaire and the questions to include in order to getting the right answers for each objective. Partners agreed with the following structure and argued that it should be revised some days after the meeting.

### **0. General information**

Size of the family:

Level of monthly family income: (<200; 200-500; ... not regular)

Sources of the family income:(regular salary, occasional work, pension funds, other)

**1. How people manage their financial life?**

1.1 Do you do budgeting? Yes or no / Occasionally (ex: vacations) / Regularly (weekly, monthly)

(If not, why? Don't know how to do it / don't see the purpose (explain) /don't find the proper tool)

1.2 How do you do it? On paper / Excel spreadsheet /specific Software / Other (specify).

1.3 Do you know how much money you have available after paying your fixed/regular expenses? Do you put money aside on a regular basis?

**2. How people plan and invest their money?**

2.1 What do you do with your savings? Savings bank account / Life insurance / Retirement fund / Other (real estate investment, stock exchange market, ...)

2.2 What the purpose of your savings? Education / Retirement / Unexpected family needs

**3. Which obstacles people face in having/keeping savings?**

Too many unexpected expenses / not enough income(?) / lack of knowledge(?) / expenses for the leftovers / Other

Based on the ideas that came up during the brain storming Ana will draft a document and make it available for all partners to comment. The coordinator will propose as well the structure for the Need Analysis work that besides the budget tool topic should include country's specific information (demographics, economical...). The revision of the questionnaire and the need analysis structure should be completed by the mid of November.

Then the coordinator asked all participants to sign the protocol presented below,which will be digitalized and distributed by email to all partners.

**Protocol**

"iFamily Budget Management"

First Official Project Meeting, Porto Portugal

**The partners have agreed upon the following action plan during the first project work meeting:**

No	Task	Deadline	Responsible
1	Suggestions for available dates for the second project meeting in UK	14-18 October 2013	Euro Partnership Agency, Ltd

2	To deliver the minutes from the Kick-off meeting	14 October 2013	Virtual Campus, Lda
3	Create a Dropbox account of iFiscus Partnership	31th October 2013	Europrojects Foundation
4	Feedback from National Agencies about substituting planned meeting in Spain with meeting in Poland	31th of October 2013	All partners
5	Invitation and joining iFiscus Google group	31th October 2013	KGK Partners KarolinaGlowacka (PL)
6	A template for survey questionnaires available	30th November 2013	All partners
7	To prepare *.xls document with budget categories	28th of February 2014	Europartnership Agency
8	To create and send proposals/different versions of the iFiscus partnership logo	31st October 2013	Virtual Campus, LdaEuropartnership Agency
9	Price conditions for web tool development	30th November 2013	Virtual Campus Lda
10	Partnership logo available	December 2013	Virtual Campus, Lda
11	Project dissemination on partners websites	December 2013	All partners
12	Skype conference	First week of February 2014	All partners
13	Need Analysis to be conducted in each partner country	March 2014	All partners
14	Sending Need Analysis for proof reading	30th of March 2014	All partners (excl. UK)
15	Sharing ideas for the Web tool functionalities	End of March 2014	All partners
16	Distributing a list with available web tools for budgeting	End of March 2014	All partners
17	Booking a domain and hosting for the iFiscus web site (ifiscus.eu)	Until the second project meeting	Euro Partnership Agency Ltd (UK)
18	Creating iFiscus Partnership Facebook account	Until second project meeting	EuroPartnership Agency Ltd.
19	To develop a list of good practices	May 2014	All partners

The coordinator and the host organization thank all partners for their presence and all wish a successful project and collaboration. The meeting ended at 12h45.