

## MINUTES

4 nd Project Meeting

27 – 28 November 2014

Hotel Tobacco

Łódź, Kopernika 64, 90-553 Łódź, Poland

KGK PARTNERS

### **PARTICIPANTS:**

Ana Sharkova (Europrojects Foundation) - BG  
Yuliya Arabadzhieva (Europrojects Foundation) – BG  
Cláudia Azevedo (Virtual Campus Lda.) – PT  
Isabel Pinto (Virtual Campus Lda.) – PT  
Urbano Manuel (Virtual Campus Lda.) – PT  
Isabel Ribeiro (Virtual Campus Lda.) – PT  
Adolfo Fabrizio Colagiovanni (Molise verso il 2000) – IT  
Mariaassunta Cerio (Molise verso il 2000) – IT  
Stefania Pedrazzi (Molise verso il 2000) – IT  
Peter Neuhybel (Timan s.r.o.) – SK  
Monika Michalkova (Timan s.r.o.) – SK  
Kamil Glowacki (KGK Partners) – PL  
Karolina Głowacka (KGK Partners) – PL  
Katarzyna Sowa (KGK Partners) - PL

Małgorzata Kuklińska (EuroPartnership Agency Ltd.) – UK

Darren Hempson (EuroPartnership Agency Ltd.) – UK

Stewe Kaswall (EuroPartnership Agency Ltd.) – UK

Liana-Mana Srett (EuroPartnership Agency Ltd.) – UK

Kaye Cox (EuroPartnership Agency Ltd.) – UK

Hana Čepová (Senior Help)- CZ

Simona Valešova (Senior Help)- CZ

Irena Valešova (Senior Help)- CZ

Michaela Flinova (Senior Help)- CZ

## **2. MEETING OBJECTIVES**

- To present overview of the activities carried out after the third project meeting
- Compiled list of good practices for family budget management in time of crisis
- To review the project website and recommend improvements
- Conduct exemplary workshops in the field of financial intelligence
- Familiarize participants and conducting educational game cashflow
- To plan the activities until next project meeting

## **3. MAIN AGENDA TOPICS**

Overview of the activities carried out after third project meeting:

- list of good practices – comments and information to be added
- review of the project webpage and recommend improvements
- dissemination activities made on local and international level
- Workshop of management budget good practices
- Workshop - The Investing Game

## **4. MEETING DEVELOPMENT**

### **4.1. Summary of Day 1– 27th November 2014**

The meeting started at 09h 30. With welcome words by Kamil Głowacki– representatives of the host organisation KGK Partners. Afterwards Ms. Ana Sharkova as representative of the project coordinating organisation – EUPF presented the work agenda as well as the meeting objectives. Overview of activities carried out after third project meeting – Ana Sharkova -

EUPF, Bulgaria After outlining the meeting goals, Ms. Ana Sharkova outlined the main outputs from the work done during the past 3 months as follows:

- Draft list of good practices for effective Family Budget Management
- Development of the project website;
- Submitted Progress reports by all partners
- Skype conference held on 31.10.

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.

### **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 is organized, etc. It was suggested that in the photos from meetings should be uploaded on the web page. This project has been funded with support from the European Commission. This communication reflects the views only of the author, and the Commission cannot be held responsible for any use which may be made of the information contained therein. 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.

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

All partners had opportunity to ask questions Portuguese Partners about future steps a Beta Version; concerning the web tool functionalities, some of the points of discussion were:

- *Will the tool can be made in at least 6 European languages?*

The tool in the original version will be created in English language and then will be translated into at least seven languages-Polish, Italian, Slovak, Czech, Bulgarian, Portuguese.

- *How will be protect user data?*

IT Specialists from the Virtual Campus Lda will implement special security system user data.

### **Presentation of workshop - 5 simple steps on how to save money and get to the financial freedom. Katarzyna Sowa, KGK Partners, Poland**

Ms. Katarzyna Sowa has conducted workshop - 5 simple steps on how to save money and get to the financial freedom based on guidelines of the American investor and businessman - Robert Toru Kiyosaki.

Main goals of the workshop has been:

- development skills of definition of financial goals
- diagnosis of motivational systems in achieving financial goals
- finding sources of success in financial management
- discovery of the of mental blockages in achieving financial goals
- exercise changing habits in financial management by game Cashflow.

Workshop issues:

- development by the participants real financial goals
- development participants motivation needed to achieve the financial goals
- changing the habits of the participants in budget management
- change the way of thinking about finances
- Practical exercise to a habits change in financial management with the game Cashflow

All partners have the opportunity to participate in the workshop. Ms. Katarzyna Sowa distributed a worksop scenerio and put it as a good practice.

## **4.2. Summary of Day 2 – 28th November 2014**

### **Comments on the Progress stages– workshop in Czech Republic All partners.**

All partners discussed the status of the project stages –workshop in Czech Republic. Partners were engaged in a brainstorming session to discuss what else can be put to the workshop about good practices of budget money management and how to disseminate financial education.

### **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. 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.**

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.

### **Next steps**

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

Meeting	Location	Date	Host organisation
5th Project Meeting	Prague, Czech Republic	16th -17th of April 2015	Senior Help
6th Project Meeting	Bratislava, Slovakia	25th -26th of May 2015	Timan
Final Conference	Bulgaria Sofia,	3rd of July 2015	EUPF

### **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.

### **Social Events- Tour “Good practices of entrepreneurship and financial management based on the history of the most influential families in Lodz.”**

All partners participated in a tour dedicated to a financial education based on the history of the most successful families on Lodz in the XIX and XX centuries.

Historian - Specialist of the History of the City Lodz - presented participants tours history of development of the city Lodz. Huge impact on the economic progress of the city had a activity of influential families and in the XIX and XX centuries. The most famous ones are: Geyer family (1805 – 1869), Scheibler family (1820 – 1881) and Poznański family (1933 – 1900).

Due to their activity dedicated the poor families in Lodz a lot of them managed the financial crisis.

### **Confirmation of Mobility**

At the end of the meeting the host organisation –KGK Partners, gave to all participants in the meeting Certificates, to confirm their participation and mobility.