

**MINUTES OF THE FIRST MEETING OF THE PROJECT “ACTIVE CITIZENS”
(Learning Partnership Grundtvig)**

The first meeting of the project “ACTIVE CITIZENS” started on 4th November 2008 at 15.00 h in the office of the German project partner IFF Institut für Finanzdienstleistungen e.V., Rödingsmarkt 31-33, 20459 Hamburg/Germany.

Participants:

For SPAIN:

Cantabria:

Miguel Ángel García González
Eva Hoyos Miguel

Navarra:

Blanca Berruete Cilveti
M^a Antonia García Gurria

For BELGIUM:

Stefaan Hendrickx
Ann de Roeck-Isebaert
Chris Crabbé

For GERMANY:

Anne Schelhowe

For GREECE:

George Pavlikakis
Kleopatra Kretikopoulou
Sofia Vouraki

THE MEETING ITSELF

Tuesday, 4th November 2008

1. Presentation of the participants:

After some words of welcome on the part of the coordinator, the participants have introduced themselves briefly.

- Belgium: 3 persons
- Germany: 1 person
- Greece: 3 persons
- Spain: 4 persons (Cantabria: 2 persons, Navarra: 2 persons)

2. Work documents:

Each participant has received the following documents needed for the meeting:

1. Agenda
2. Project's work programme
3. Protocol (model of questionnaires for the legislative data collection)
4. List of project's expected results
5. Leaflets of the project "Movint2"
6. Evaluation questionnaire

The partners from Spain have received the documents in Spanish and the partners from Belgium, Germany and Greece in English. The meeting has been held in English.

3. Revision of the work programme, adaptation of dates and next meetings:

As first step, the coordination has made a brief summary of the most important data of the project (eligible period, partners, main objective, main activities as well as the contents of the didactic materials). Then, the work programme has been revised point by point and the following modifications have been agreed:

1. The deadline for the elaboration of the protocol for the legislative data collection (questionnaires) has been postponed until the first week of December 2008.
2. The deadline for the legislative data collection (full laws) has been postponed to the end of January 2009.
3. The work programme points 5 and 6 have been exchanged as follows:

- Deadline for the selection of legislative data (summary of laws and completed questionnaires): 15th February 2009.
- Deadline for the elaboration of the basic contents (informative dossier): 30th March 2009.

4. The second project meeting will be held in Belgium in May 2009 (date to be confirmed).
5. Intermediate report (point 14 of the work programme): Each partner has to submit an intermediate report to its own National Agency according to the conditions mentioned in the contract (the partners from Spain and Germany until 30th June 2009, the partner from Belgium until 30th September 2009).
6. The third project meeting will be held in Greece.

Updated work programme (including modifications agreed during the meeting):

	Approx. date	Description	Country	Partners
1	01/09/2008- 15/02/2009	Design and implementation of the website.		the coordinator
2	01/09/2008- 30/10/2008	Coordination meeting for all countries to set basis of the project	Germany	all partners
3	01/10/2008- <u>03/12/2008</u>	Elaboration of a protocol for the collection of legislative information		all partners
4	01/11/2008- <u>31/01/2009</u>	Collection of the legislative information of the selected subjects		all partners
5	01/01/2009- 15/02/2009	Selection of the legislative information and organization of an informative dossier		all partners
6	15/02/2009- 30/03/2009	Elaboration of basic contents of each didactic module. Implementation of web.		all partners
7	15/02/2009- 30/03/2009	Organization of contents of materials and design of methodology		all partners
8	01/04/2009- 01/05/2009	Elaboration proposal of the multimedia material		all partners
9	01/05/2009- 30/05/2009	Coordination meeting and evaluation of the actions	<u>Belgium</u>	all partners
10	01/06/2009- 30/06/2009	Elaboration of a protocol to contact centres and organizations		all partners
11	01/07/2009- 30/07/2009	Elaboration of materials for the presentation of the project		all partners
12	01/09/2009- 01/11/2009	Elaboration of the multimedia material		all partners
13	01/11/2009- 30/12/2009	Contact with the centres and organizations to present the project		all partners
14	<u>according to the contract</u>	<u>Elaboration of the report of the first year</u>		<u>all partners</u>
15	01/01/2010- 30/01/2010	Educative activities for the teachers who will use the material		all partners
16	01/02/2010-	Elaboration of a protocol for the evaluation of the didactic		all partners

	25/02/2010	material		
17	01/02/2010-10/06/2010	Experimentation of the material in various centres		all partners
18	01/03/2010-30/03/2010	Dissemination of the evaluation protocol to all participating centres		all partners
19	01/03/2010-30/03/2010	Coordination meeting and follow-up	<u>Greece</u>	all partners
20	01/04/2010-30/04/2010	Elaboration of a plan for the adaptation of the didactic material on the websites		all partners
21	01/05/2010-30/06/2010	Incorporation of the didactic material on the website of the E-CONS NETWORK		all partners
22	01/06/2010-30/06/2010	Coordination meeting for the evaluation and final report	Spain	all partners
23	01/07/2010-30/07/2010	Elaboration of the final report		all partners

4. Protocol (model of questionnaires for the legislative data collection):

The coordination has presented the models of the questionnaires which they have elaborated for the legislative data collection (one questionnaire for each of the six modules):

Module 1: *To learn how to defend oneself.* Consumer rights and obligations and how to exercise them. Resolution of consumer conflicts.

Legislative investigation protocol. Sheet 1:

Educational objectives	What the law says (if applicable):
• To learn to detect how a consumer conflict arises.	
• To be able to act in a precautionary way.	
• To know the consumer rights and to be aware of the obligations.	
• To know how the Consumer Arbitration System works.	
• To learn to act in a responsible way regarding climate change (positive decisions).	

Module 2: *The labelling of products:* Basic part of security and health of the consumers.

Legislative investigation protocol. Sheet 2:

Educational objectives	What the law says:
<ul style="list-style-type: none"> • To be aware that “the products talk through their labelling”. 	
<ul style="list-style-type: none"> • To be able to analyse the labelling of the purchased products. 	
<ul style="list-style-type: none"> • To learn to compare the labelling of the same product of different brands. To learn to choose. 	
<ul style="list-style-type: none"> • Eco-label. 	

Module 3: *Financial products and services:* To learn how they work, what the consumer rights in this field are and how to exercise them.

Legislative investigation protocol. Sheet 3:

Educational objectives	What the law says:
<ul style="list-style-type: none"> • To be aware of the importance for the consumers to be well informed before acting, in general, and particularly in the field of finances and banks. 	
<ul style="list-style-type: none"> • To know the rights and obligations of the consumers in their relation with the banks, savings banks and financial entities. 	
<ul style="list-style-type: none"> • To know the services offered by the banks, savings banks and financial entities and how to use them in a satisfactory way. 	

Module 4: *The responsible purchase*: Criteria for a responsible purchase

Legislative investigation protocol. Sheet 4:

Educational objectives	What the law says:
<ul style="list-style-type: none"> To be aware of the importance of being well trained and informed in order to know how to purchase. 	
<ul style="list-style-type: none"> To detect the rights and obligations of buyers and sellers. 	
<ul style="list-style-type: none"> To find out the inconveniences that can appear when consumers and retailers do not know their rights and obligations at the moment of buying. 	
<ul style="list-style-type: none"> To be ware of the purchase criteria with respect to eco-consumption. 	

Module 5: *Advertising*: To analyse the power of advertising and, particularly, its role in the use and abuse of the so called “miracle products”.

Legislative investigation protocol. Sheet 5:

Educational objectives	What the law says:
<ul style="list-style-type: none"> To analyse the advertisements of the so called “miracle products”. 	
<ul style="list-style-type: none"> To be aware of the power of attraction of some advertising campaigns which sell those products that the human beings aim to have absolutely. 	
<ul style="list-style-type: none"> To learn to act in a critical and reflexive way in case of advertisements that contradict the logic and the science. 	
<ul style="list-style-type: none"> To analyse environmental advertisements. 	

Module 6: *Living... with security.* Home insurances, life insurances, etc.: To learn how they work and what the rights are.

Legislative investigation protocol. Sheet 6:

Educational objectives	What the law says:
<ul style="list-style-type: none"> To be aware of the importance to obtain information before signing a contract. 	
<ul style="list-style-type: none"> To know the rights and obligations at the moment of signing an insurance contract. 	
<ul style="list-style-type: none"> To be able to identify the conflicts in specific situations that happen in the real life and identify what would be the measures that have to be taken in order to prevent. 	

The educational objectives proposed by the coordination have been analysed and accepted. Each partner will send other educational objectives to the coordinator until the 30th November 2008. At the beginning of December, the coordinator will add the received objectives to the sheets here above and send the final questionnaires to all partners so that everybody can start with the data collection. As the laws will not always contain the information related to the educational objectives, it has been agreed to change the title of the right column from "What the law says" to "Available information". In case the available information comes from a law, the law has to be mentioned first and then the text (for example: Law No. 1234: This law says.....).

5. Revision of the expected results, tasks and deadlines

The expected results have been revised, point by point, and the deadlines have been adapted according to the modifications carried out in the work programme:

	Approx. date	Description
1	30/10/2008	A work document to collect the basic and central ideas of the project
2	<u>03/12/2008</u>	A protocol that facilitates the collection of legislative information
3	<u>31/01/2009</u>	To have complete legislation of each partner country
4	<u>15/02/2009</u>	<u>Legislative dossier of all selected subjects</u>
5	<u>30/03/2009</u>	<u>A document with all the contents elaborated by subjects</u>
6	30/03/2009	Proposal of methodology, organization and structure of the material
7	01/05/2009	Concrete proposal for the elaboration of the material
8	30/05/2009	An evaluation report of the actions carried out

9	30/06/2009	A protocol that collects all dissemination activities of the project in the centres
10	30/07/2009	A PowerPoint presentation and a small dossier that explain the project
11	11/11/2009	A multimedia training package
12	29/12/2009	Dissemination of the project among the centres and organizations, target groups of the project
13	30/12/2009	Evaluation report of actions carried out in first year
14	30/01/2010	Each organization: Carrying out at least one educative activity
15	25/02/2010	Protocol to carry out the evaluation of the material
16	30/03/2010	Dissemination of the evaluation protocol to all participating centres
17	30/03/2010	An evaluation report of the actions carried out
18	01/04/2010	A plan for the adaptation and later use of the material in the internet
19	10/06/2010	Experimentation of the material in at least 2 centres of each organization
20	29/06/2010	The didactic material will be available in a specific website, on the websites of the partners and the website of the E-CONS NETWORK
21	30/06/2010	An evaluation report of the actions of the Programme and the whole project
22	30/07/2010	Final report of the project

Wednesday, 5th November 2008

1. Work programme until the next meeting:

Following the agenda, the work programme until the next meeting has been agreed as follows:

Educational objectives for the questionnaires:

Each country has to propose and send educational objectives to the coordinator until the 30th November 2008. The coordinator will add these objectives to the questionnaires and send the final documents to the partners until 3rd December 2008.

Legislative data collection:

All partners have to collect the laws in force in their countries for each of the following subjects and send them to the coordinator until 31st January 2009:

- Consumer rights and obligations
- Resolution of conflicts
- Labelling of products
- Financial products and services
- Responsible purchase
- Advertising
- Insurances
- Climate change

Summary of laws and completed questionnaires:

Each partner has to summarize the selected laws after their analysis (legislative dossier) and complete the questionnaires. These documents should contain the most important information for consumers. Deadline for sending the documents to the coordinator: 15th February 2009.

Elaboration of contents and legislative diffusion:

Each partner has to elaborate an informative dossier containing the summaries of the laws, the contents of the completed questionnaires and other didactic contents including the subject of climate change where possible. During the meeting, the coordinator has presented, as an example, two leaflets of the project Movint2 (Grundtvig2) regarding internet and mobile phones. In addition, the coordinator will send a draft of the informative dossier to all partners. Deadline for the elaboration of the informative dossier: 30th March 2009.

Website:

The coordinator will design the website that will be available in English and Spanish and online in February 2009. During the meeting, the website of the project Movint2 has been shown, as an example, as the structure could be very similar.

Proposal for methodology, organization and structure of the material:

Deadline for the elaboration of the material's structure/index: 30th March 2009.
The coordinator will send a proposal to all partners.

Concrete proposal for the elaboration of the multimedia material:

The coordination has presented a multimedia material, which they are elaborating for another project, composed of a PowerPoint presentation with hypertexts and animations in order to give the partners an idea how the multimedia material of the project "Active Citizens" could look like. Furthermore, different videos have been shown which the partners can use at the moment of elaborating the own multimedia material. Deadline for the elaboration of the material: 1st May 2009.

Evaluation report of the activities carried out:

There will be different evaluations during the whole period of the project. The first one is the evaluation of the meeting. Consequently, the partners have been asked to complete the evaluation questionnaire at the end of the meeting.

There being no further business, the meeting closed at 12.30.