

## DigiPay4Growth

Format 2015: 3 monthly progress reports

July to September 2015

Partner name: **AJUNTAMENT DE SANTA COLOMA DE GRAMENET**

Pilot name: **CATALONIA**

**1:Quantitative data from Cyclos** (applicable only for pilot partners that are responsible for Cyclos administration- Bristol Credit Union, Ubiqat for Catalonia and Sardex for Sardinia):

Specification	Indicator	Quantities	Evidence:
Member portfolio	Numbers of active members (by category) spending through the system.	Government actors: Consumers: SMEs: Cooperatives:	Data Cyclos
Government	Total amount of government expenditures done through the system		Data Cyclos
Consumers	Total amount of consumer expenditures done through the system		Data Cyclos
SMEs	Total amount of SMEs that has joint the system		Data Cyclos
SMEs	Turnover/income through the system		Data Cyclos
Social Enterprises	# of social enterprises/CICs that are part of the system		Data Cyclos
Data needed for STRO to calculate the Multiplier <sup>1</sup>	The average amount of times units circulate within the DPS	For a specific period of time, t =6 months.  # of transactions of all members (in period t)  # amount of units transferred between members (in period t)  # amount of units	Data Cyclos

<sup>1</sup> This data asked for calculated needs to be completed every 6 months: Starting in month 6, then 12, 18, 24, 30 and finally month 34.

		on member accounts (in period t) # of money created (in period t) # of money converted(in period t)	
Credit	Total amount of credit provided through the DPS		Data Cyclos
Sustainability	Income generated through fees in the system		Data Cyclos
Guarantee Fund	Total size of the guarantee fund		Data Cyclos
Technology used for payments in system <sup>2</sup>	Number of payments # By web # By text messages # By app		

## 2: Other Quantitative information

Specification	Indicator	Quantities	
Trainings received:	# Trainings on Social Trade model, # attendees of your organisation # Trainings on Cyclos, # attendees		Participant list of specific training
Default rates of credits (provided by financial partner)	The default rate of credits provided within the system	Average default rate=	
Cyclos security/availability	# Number of incidences related to security service  # Number of incidences		

<sup>2</sup> Cyclos needs to be configured correctly on installation in order to be able to measure this. STRO will advise on this during the time of installation .

	related to the service availability		
Dissemination	<p># of times presentations have been given to # amount of people about Cyclos/Social Trade circuit at conferences, meetings to external interested parties,</p> <p># of Digipay4growth dissemination conferences held</p> <p># of times the project has had media exposure</p>	<p># of external conferences that project was presented # attendees</p> <p># of Digipay4growth dissemination conferences held # attendees</p> <p># times</p>	Source, name of media item and release date.

### 3. Qualitative questions:

1: **Activities/tasks:** Please give an overview of the activities/tasks (as formulated in the description of work) done in the last 3 months/current status of implementation of the project. Please explain delays, if applicable.

Regarding the actions undertaken by the reporting institution, we highlight the following:

1. Coordination
2. Promotion (Task 1.7 of the document "Appendix I: Description of Work")
  - 2.1 Initial Explanation of the project. Sensitization phase: City
3. Promotion (Task 1.7) and study of municipal spending (methodology Local Multiplier 3) and definition of the Circulation Plan (Task 1.3)
4. Ensure legal compliance (Task 2.1), have legal advice on spending in the system (Task 2.2)
5. Drafting of contracts (Task 2.4) and getting the feasibility of a Social Circuit of Commerce of Santa Coloma de Gramenet (SCC) (Tasks 1.1, 1.2 and 1.3)
  - 5.1 Preparation of procedures and contracts with the manager of IT
  - 5.2 Preparation of the Social Circuit of Commerce (SCC)
6. II Workshop: Projects of social economy for local entities

Next, we will make a description of the various actions, highlighting the results obtained.

#### 1. Coordination

With the different members of the consortium, in particular those responsible for coordinating the project and regularly through classroom and digital channels.

The objective is to ensure proper coordination of the project, avoiding duplication and maximizing the results of the collective effort

This action has cost attributable to Chapter I of the City of Santa Coloma de Gramenet.

## **2. Promotion (Task 1.7 of Annex I - "Description of Work")**

### **2.1 Initial Explanation of the project. Sensitization phase: City**

Continuing with the task of stimulating the general acceptance of the system, it has been developed the following activity

1) Updated explanation and discussion of the project DG4 with responsables of the representative local entities of retail in Santa Coloma:

- September 21, 2015: Association of Retailer and Professionals of Fondo (Fondo Comerç)
- October 1, 2015: Association of Retail and Industry (L'Agrupació)

The aim is to share an updated explanation of the project in order to get new inputs from our local associations of retail, as well as refocusing the range of possibilities to cooperate, for instance, in the field of IT, as both entities were about to launch its own projects for promoting local retail through digital tools.

Problems encountered: Beyond potential difficulties related to socialize digital tools within retailers, its representative entities show their concerns about liquidity needs of retailers, that's it, how long will they have to trade between business of the system before claims are an option for them.

This action has cost attributable to Chapter I of the City of Santa Coloma de Gramenet.

## **3. Promotion (Task 1.7) and study of municipal spending (methodology Local Multiplier 3 – LM3) and definition of Circulation Plan (Task 1.3)**

Within the framework of phase 3 of the application of the methodology Local Multiplier 3 (LM3 – see last progress reports), it has been planned and it is in elaboration phase a questionnaire to municipal employees in order to get their data of expenses derived from their salary incomes.

These data results will complete those get from “wave 2” of the study started in 2013, in terms of quantitative and also qualitative data which will be treated before the end of this year 2015.

The aim is to complete and raise a job, LM3, that has research value and at the same time, highlight a point of support in the launching of D4G in Santa Coloma de Gramenet.

This action has cost attributable to Chapter I of the City of Santa Coloma de Gramenet.

## **4. Ensure legal compliance (Task 2.1), have legal advice on spending in the system (Task 2.2)**

At this point, the entity responsible for ensuring the legal feasibility of the project is the University Pompeu Fabra (UPF). The City of Santa Coloma de Gramenet, through the Department of Commerce, Trade and Market Discipline has done the following tasks of support:

To continue the task of working transversely within the different departments of our organization, in particular with its legal auditors, coordinating at the same time as much as networking efforts as needed, along with the members of the European consortium, in order to guarantee a correct implementation of D4G Santa Coloma's pilot. To point out particularly those tasks done in coordination with UPF and other key partners as Learning by Doing (LbD) and Ubiquat Technologies, the last as coordinator and manager of our pilot,, in order to build up the documentary architecture of the project, which will enable us not only to have a legal mark, but also to operate into the system, initially through subsidies. We are actually working to deliver a propose of the following document:

- Municipal Regulation of the Social Circuit of Commerce (legal mark and annex of subsidies).

The aim is to ensure the legal and administrative solvency of the launch phase of the system, developing the channelling of subsidies for focusing our efforts in other expenses, as salaries.

This action has cost attributable to Chapter I of the City of Santa Coloma de Gramenet.

## **5. Drafting of contracts (Task 2.4) and getting the feasibility of a Social Circuit of Commerce of Santa Coloma de Gramenet (SCC) (Tasks 1.1, 1.2 and 1.3)**

### **5.1 Preparation of procedures and contracts with the manager of TI**

Related to the previous point, as well as framed in the Cooperation Agreement between the City of Santa Coloma de Gramenet and Ubiquat Technologies, our focus is put in cooperate with this firm, and the other partners, in order to complete legal basis with that of, administrative and operational ones, for the effective implementation of a digital payments system operated by the Cyclos technology and the DPS (CCS) methodology, and stimulated by channelling public expenditure (subsidies, payments to municipal staff, etc.)

At this point we have actually working in the following document that, as pointed out, has to complete the previous one:

- Rules of Procedure of Ubiquat Technologies (subsidies).
- Model contract between users and Ubiquat as administrator of the digital payment network.

### **5.2 Preparation of the Social Circuit of Commerce (SCC)**

Related to the two previous points, we are nowadays elaborating a work carried out by several members of the consortium (Social Trade Organisation –STRO- Ubiquat, Learning by Doing, UPF) as well as several departments of the city of Santa Coloma (Commerce, Secretary, Intervention), which will serve us of basis for the normative (Municipal Regulation) and operative (rules of procedure and contracts) ones.

The document in construction is the following one:

- Social Circuit of Commerce (SCC) of Santa Coloma de Gramenet (technical operative and subsidies).

The goal is to lay the groundwork for the development of an innovative pilot project, at European level, focused in channelling public spending through a system of digital payments which are to be made locally.

This action has cost attributable to Chapter I of the City of Santa Coloma de Gramenet.

## 6. II Workshop: Projects of social economy for local entities

Organised by the Provincial Council of Barcelona (Diputació de Barcelona), the Council of Santa Coloma de Gramenet had the opportunity to present Digipay4Growth, and specifically our pilot developments, to a wide range of municipal professionals of local governments. The workshop was focused to specialists in local development who are working in social economy projects in their municipalities or regions. 16 projects were presented to an audience of more than 100 attendees.

The goal is to disseminate our pilot in order to promote its transferability over the region of Barcelona, as well as sharing inputs of social economy projects that have potentialities with ours.

This action has cost attributable to Chapter I of the City of Santa Coloma de Gramenet.

2: **Deliverables:** Please specify the deliverables that you have worked on. Indicate which ones have been delivered/are finished. Please explain delays, if applicable, and new forecasted achievement date.

<i>Deliverable</i>	<b>Material documental</b>	<b>Calendar</b>
II Workshop: Projects of social economy for local entities	Workshop's program (pdf) Workshop's presentation and experience file 1: "Towards a local money. LM3 indicator" (power point and word) Workshop's presentation 2: "Towards a local money. Digipay4Growth" (power point and word)	Barcelona, July the 9 <sup>th</sup> of 2015

3: **Problems** encountered in term of project implementation. How were they solved. What can other partners/potential dissemination partners learn from this. Please document here as you would in a manual.

Fundamentally, in line with previous reports, related to the effort, very important, to overcome resistances, internal and external, on such an innovative project as D4G.

4: **Adjustments** to pilot design/ circulation plan as a result of the above/question 3?

We are at the crucial moment to lay the foundations for launching the system in Santa Coloma de Gramenet.

5: **Lessons learned:** Summary of the main Lessons learned of your organisation in relation to the Digipay4growth pilot.

In line with previous reports, it is essential to continue providing political leadership, which actually does exist, despite the resistance encountered by the technical and political levels of our administration, to the success of this project. Similarly, it is key to continue the line of good coordination and understanding that now more than ever exists between the various project partners with regard to the identification of priority tasks to be carried out at any time (the resources are always limited) and subsequently with respect to its implementation. Finally, it is

time to emphasise in the design and implementation of a marketing campaign in order to launch the programme to a network of members and also to the city as a whole.

6: What are you most proud of, biggest **success**, biggest milestones? Please indicate which of these achievements can be used for publicity on the website, social media, etc.?

We are very proud of the work done for the launch of the pilot of Santa Coloma and very hopeful that it soon will see the light.

The last three months of this year will mark a before and an after for this project

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<sup>1</sup> Please refer to the Excel sheet Digipay4growth Tasks and Deliverables per partner for an overview of committed deliverables and tasks.