

Re-start

Relentless Expert exchange and financial inclusion paths to promote stable debt advice services and fresh **START**

D2.1 Training Management Plan



**Co-funded by
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Acronyms

TMP	Training Management Plan
MC	Movimento Consumatori
TSC	Technical Support Committee
GA	Grant Agreement

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1. Executive summary

This deliverable establishes the Training Management Plan for the RE-START project. The plan includes all the processes and sets the responsibilities across Movimento Consumatori (MC) to ensure the achievement of high-quality results in line with the project plan as described in the Grant Agreement (GA). In this document, the activities are identified, and the rules are defined.

2. Introduction

The Training Management Plan (TMP) is a formal, approved document that should be used as a reference throughout the project to ensure that the management of the Training activities are carried out consistently and in line with policy and procedures. It explains all the necessary actions to define, prepare, integrate and coordinate the various planning activities and defines how the education courses are executed, monitored and controlled.

The TMP is developed as part of the project initiation, but it should be progressively elaborated by updates throughout the course of the project. Thus, it should be a living document that evolves as the project progresses, and has to be refined, revisited and update periodically during the project's implementation.

2.1 About RE-START

RE-START is an 18-months research project carry out by MC through its own national network of NGO, foundations against loan-sharking, National Institution and Italian Universities focused on debt-advice services. To be more precisely, MC has created the first Italian debt-advice services network able to cover 85% of national territory through n.27 helpdesk and n.100 debt-advisor and with the capability to sustain almost 3.000 citizens and 3.00 firms per-year.

Moreover, to improve the technical skills of advisors employed and to sustain financial education, MC has organized specialist courses based on over-indebtedness issues. Until now, MC formed almost 8.000 technician and debt-advisors on procedure and legislative update, and 300 universities students on financial education and over-indebtedness issues. According to project activities, MC will expect to attract the interest more or less of 12.000 citizens.

Therefore, the main goal of RE-START is to strengthen MC network activities focused on Italian consumer support, from a preliminary check up on own debt situation to a full financial rehabilitation, providing in the meantime all necessary and properly information to make informed future choice.

Thus, starting from what MC is already performing in Italy, RE-START funding will allow to build a stable base to provide a permanent debt-advice in a continuative and viable manner.

To be more precisely, RE-START aims to:

- Increase the accessibility of debt advice services to Italian consumers.
- Improve the operational effectiveness of the structures for providing debt advice services to EU consumer through the creation - or the strengthening – to experts, technicians, and debt-advisors EU network.

Objective 1: Increase the accessibility of debt advice services to Italian consumers.

Based on an updated state of the art review - consumer and sector requirements - MC will strengthen its own network of n.27 debt-advice points providing a dedicated phone-line. Thus, a **remote assistance service** will be activated to offer a first aid to citizens in difficulty and to deal with unpredictable Covid-19 crisis evolution. The on-line support i) will provide information on MC network services and on its closer advice point; ii) will represent a first contact point to collect consumer's needs and to transfer practical information to deal with generic issue iii) and to give consultant assistance through MC advisors.

Moreover, to enhance the debt advice points' capacity to involve local citizens, and to increase financial education knowledge among consumers, **n.5 video clips** dealing with economic themes like debt, debt sustainability and over-indebtedness with a specific focus on pathological cases will be made. The beneficiaries will be citizens and stakeholders' staff (worker and volunteers of NGO organizations, parishes, public and private operators, and social workers) that, as a front-line worker, may have a direct impact on beneficiaries, sharing videos and knowledge.

Objective 2: Improve the operational effectiveness of the structures for providing debt advice services to EU consumer, including through the creation or the strengthening of specific networks of experts, technicians and debt-advisors.

According to MC activities, a team of experts has been selected from foundations, universities, and national institutions to achieve highest quality standard on debt advisory services and steer network work, if needed. According to this goal, a Technical Support Committee (TSC) has been made to verify over-indebtedness state of art and to provide an updated training course on economic, law and psychological themes to increase MC advisors' skills.

Thus, to strengthen a TSC network of experts, technicians, and debt-advisors, through RE-START project MC will organize **n.4 on- line workshop** to debate on case studies from legal, psychological, and economic point of view.

On 2023 MC is going to organize n.4 workshop focus on:

- I° Workshop - topics: MC best-practice and debt-advice service; ethics and customer services code; communication and networking strategies.
- II° Workshop - topics: out-of-court settlements; guarantees and social securitization; over-indebtedness procedures; customer's barriers and obstacles identification on debt advice service access.
- III° Workshop – topics: State of art of debt advice services in Europe; service organization; ethic code, target groups, communication.
- IV° Workshop – topics: out-of-court settlements and over-indebtedness procedures, a comparison between EU countries models.

Moreover, in order to maximize workshops achievement, RE-START project will organize a new **specialist-training course** that, based on those already in uses, will be upgrade with workshops results.

3. The training-course

The new course aim will be to keep MC's debt advisers well trained, motivated, and engaged. According to it, a course – split in two levels in relation to advisor's experience - will be performed through Zoom digital platform and will involve 10 teachers selected according to professional experience. The course structure will include theoretical lectures and practical exercises for a total of 32 hours. The beneficiaries are going to be almost n.120 stakeholder's technicians and MC's advisors already involved into MC network that will be traced with attendance register and that will be assess through a final test (multiple-choice and/or open question) to verify knowledge gained. To conclude, even training course and teachers' capacity are going to be evaluated by anonymise on -line survey, disseminate among attended' advisors.

3.1 Training-course structure:

Registration: each attender must communicate his intention to participate through ufficio.progetti@movimentoconsumatori.it e-mail address, sending his/her personal data and a correct e-mail address to the official communication (as Zoom link or training materials course).

Attendance's verification: After each lesson, the MC staff will download Zoom report by which should be possible verify both attender identity than start/end time for each one. Once delayed access will realize, the participants have to inform the teacher by Zoom chat. The training lesson will be considered completed if the delay will not exceed 30 minutes. In any case, missed lesson should be recovery through Zoom recording, made available by MC staff.

Participation: Each attender should keep the computer camera active for the entire lesson and participate to lesson debate through computer microphone and Zoom's chat system. Any participants must contact the MC's staff by email (ufficio.progetti@movimentoconsumatori.it) or by phone (+39 06 488 00 53) If internet connection or technical problems come out. All lectures are going to be recorded and made available through Zoom platform to guarantee the maximum participation.

Final test: A final multiple-choice test will be distributed to each participant to verify knowledge gained according to Annex 1. Therefore, a google module will be create and send to any verified participants.

The main rules are:

- MC staff will verify attenders' identity through camera
- To participate, any debt advisors have to attended at least 80% of lessons.
- N.10 questions in 00:45 minutes.
- Google drive module will be use as platform.

Certificate of attendance: Once concluded, the participants will receive a certificate of attendance showing i) name and surname; ii) how many hours attended and iii) tax code as showed by figure 1.



Figure 1: Certificate of attendance

Quality assessment: To conclude, even training course and teachers' capacity are going to be evaluated by an anonymised on-line survey, disseminated among attendees' advisors (Figure 2).



**"PROGETTO RE-START" -
QUESTIONARIO DI GRADIMENTO SULLA
FORMAZIONE SPECIALISTICA**

RE-START (Relentless Expert exchange and financial inclusion paths to promote stable debt advice services and fresh START) è un Progetto di ricerca e innovazione finanziato dall'Unione Europea - attraverso il Single Market Programme, Grant Agreement n° 101055374 – allo scopo di potenziare l'accesso e la fruizione dei servizi di consulenza sul debito da parte dei consumatori italiani.

movimentoconsumatori.mc@gmail.com [Cambia account](#) 

 Non condiviso

* Indica una domanda obbligatoria

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Figure 2: Training course quality assessment – online survey

ANNEX 1- EXAM REGULATIONS

Regolamento esame corso specialisticoArt.1 – Oggetto del regolamento

Il presente regolamento disciplina, nell'ambito della progettualità RE-START - finanziato dall' Unione Europea all'interno del programma *Single Market* G.A. No 101055374 - le modalità per lo svolgimento delle prove a conclusione dell'attività di formazione.

Art.2 – Requisiti per l'ammissione

Possono partecipare alla sessione d'esame tutti coloro i quali abbiano seguito almeno l'80% delle lezioni realizzate. Le lezioni perse ma recuperate attraverso le registrazioni presenti sulla piattaforma Zoom di MC, concorrono al raggiungimento della quota stabilita.

Art.3 – prova d'esame

La prova d'esame consisterà nella compilazione, in un tempo massimo di 00:45minuti, di 10 domande a risposta multipla. Per superare il test sarà necessario rispondere in maniera esatta ad un minimo di 6 domande sulle 10 previste.

La compilazione del questionario avverrà attraverso l'utilizzo di moduli Google resi disponibili nelle giornate d'esame attraverso l'invio, a mezzo e-mail, del corrisponde link (fig.1).

Prima dell'effettivo invio, tutti i partecipanti alla sessione di esame saranno chiamati nominalmente, attraverso l'ausilio della piattaforma Zoom, al fine di verificarne presenza ed identità. A questo scopo sarà richiesto di accendere la webcam e microfono così da poter procedere all'appello. Completate le procedure di verifica e riconoscimento verrà recapitato per e-mail, dall'account: movimentoconsumatori.mc@gmail.com, il link della prova.

Una volta verificato che tutti abbiano ricevuto la comunicazione, cliccando sul bottone in fondo alla pagina – *compila modulo* - partirà l'esame.

"PROGETTO RE-START" - TEST FINALE FORMAZIONE SPECIALISTICA

M movimentoconsumatori.mc@gmail.com
 A tiziano.avanzati@movimentoconsumatori.it

👍 Rispondi Rispondi a tutti → Inoltra ⋮

lunedì 26/06/2023 12:34

📘 In caso di problemi di visualizzazione del messaggio, fare clic qui per visualizzarlo in un Web browser.

Google Forms

Ti ho invitato a compilare un modulo:

"PROGETTO RE-START" - TEST FINALE FORMAZIONE SPECIALISTICA

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COMPILA MODULO

[Crea il tuo modulo Google](#)

Figure1: RIPARTO – comando per inizio prova

La prova si riterrà conclusa solamente dopo la compilazione di tutte le domande e l'invio delle risposte attraverso l'utilizzo dell'apposito comando "Invia" che comparirà in fondo alla pagina (fig.2)

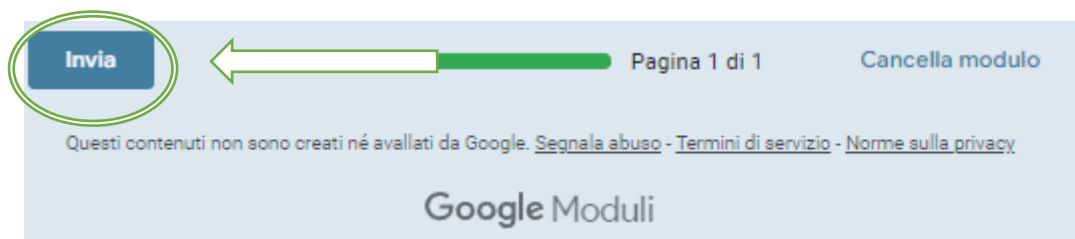


Figure 2 RIPARTO – comando da utilizzare per l'invio delle risposte d'esame

Una volta compilato tutto il questionario e completata la procedura di invio, comparirà sullo schermo il messaggio che confermerà il completamento della prova (fig.3)



Figure 3: RIPARTO - messaggio di conferma sul completamento della prova