

Re-start

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

D4.3 Communication plan



**Co-funded by
the European Union**

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Acronyms

WP	Work Package
EU	European Union
EC	European Commission
MC	Movimento Consumatori
M	Months
D	Deliverable
CO	Communication objectives

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Executive summary

This report is the first Communication Plan of RE-START Project. The report will be updated and adjusted as the project progresses, if needed.

The Communication Plan sets out a **strategy to maximise the impact during the project, to increase its visibility, and to ensure that project information reach a wide audience of relevant stakeholders.**

Importantly, all stakeholders are seen as ambassadors of the project and are involved in communication efforts.

The Communication Plan addresses the following elements:

- Purpose (“why?”)
- Messages (“what?”)
- Key audiences (“who?”)
- Methods (“how?”)
- Time (“when?”)

This report contains a **plan with the activities going to be performed during the whole project lifetime** to communicate about the project.

Introduction

Communication on projects is a strategically planned process, that starts at the outset of the action and continues throughout its entire lifetime, aimed at promoting the action and its results. It requires strategic and targeted measures for communicating about (i) the action and (ii) its results to a multitude of audiences, including the media and the public and possibly engaging in a two-way exchange¹.

According to G.A. (art. 17.1) and to European IP Helpdesk publication² - *Making the Most of Your H2020 Project* - the beneficiaries must **promote the action and its results**, by providing targeted information to multiple audiences (including the media and the public), in a strategic and effective manner and possibly engaging in a two-way exchange. Thus, a comprehensive communication plan should define **clear objectives** (adapted to various relevant target audiences) and set out a **description and timing of each activity**.

Dissemination means to make the results of a project public (by any appropriate means other than protecting or exploiting them). Dissemination of results cannot replace communication activities (or vice-versa).

RE-START purpose, objectives, and goals

According to the results of a recent Eurofound study (*Addressing household overindebtedness - 2020*) in 2016, 14% of people (EU28) were unable to make scheduled payments related to rent or mortgages, consumer credit, loans from family or friends. Moreover, from 2017 to 2018, there was an EU-wide increase of arrears among single parents at risk of poverty and debt advisory services gap between European countries have become more widely increased.

Therefore, lack of consumer education and financial crisis point out the importance to increase financial education and support an effective debt advice service to reduce the risk of payment default and over-indebtedness. According to Eurofound (2020), most of the effort will be focus on European Members where debt advisory services are absent or have limited capacity like Spain (ES), **Italy (IT)**, Malta (MT), Greece (GR), Cyprus (CY), Romania (RO), Hungary (HU), Bulgaria (BG), Croatia (HR), Slovenia (SI), Slovakia (SK), Lithuania (LT) and Latvia (LV).

Aware of these needs, Movimento Consumatori (MC) has built up a 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.

Therefore, RE-START project will implement an innovative and replicable solutions addressed at the European associations that already perform debt-advice service, or would be, enhancing quality service, standardizing process. Moreover, in order to improve the operational effectiveness of the structures that already perform debt advice services, the RE-START project's aim is to create a permanent network of experts operating at local, national and European level, in all the matters related to debt-advice to share information and best practices.

¹ https://ec.europa.eu/research/participants/docs/h2020-funding-guide/grants/grant-management/communication_en.htm

² European Commission, Executive Agency for Small and Medium-sized Enterprises, Haardt, J., Weiler, N., Scherer, J., et al., Making the most of your H2020 project : boosting the impact of your project through effective communication, dissemination and exploitation, Publications Office, 2019, <https://data.europa.eu/doi/10.2826/045684>

Specifically, RE-START aims to:

1. Increase the accessibility of debt advice services to Italian consumers.
2. 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.

1. Purpose

RE-START aim is to increase the accessibility of debt advice services to Italian consumers, improving the operational effectiveness of the structures for providing debt advice services already in use even through the creation - or the strengthening - of experts, technicians and debt-advisors networks.

The aims of the communication activities of the RE-START project are defined to ensure information about the project’s objectives and results are effectively disseminated to relevant audiences and to promote the use of project results to European associations that already perform debt-advice service or would be. Enhancing quality service, standardizing process, fostering information exchange and to create a permanent network of experts operating at local, national and European level, in all the matters related to debt-advice, will have a significant positive social and economic impact, reducing the social costs related to over-indebtedness - according to Directive on consumer credits (30.6.2021, COM (2021), 347 final) *“Per EUR 1 spent on debt advice, this is expected to provide between EUR 1.4-5.3 in equivalent benefits”*.

Communication objectives of the project are:

- CO1. To create awareness of the project and its results, ensuring maximum visibility
- CO2. To increase awareness of benefits on debt advice service and financial education
- CO3. To promote MC help desk debt advice service (not only on-line service)
- CO4. To improve the general public’s perception on risk related to over-indebtedness
- CO5. To widespread scientific research results to expert, debt advice operator and researcher across EU
- CO6. Clustering with other relevant debt advice projects to exchange experiences, create synergies, join effort, minimize duplication and maximize potential.

2. Messages

The overall objectives of RE-START Project are to increase the accessibility of debt advice services to Italian consumers, improving the structures operational effectiveness that already providing debt advice services, and to create a permanent network of experts, operating at local, national and European level, in all the matters related to debt-advice.

The main impacts of RE-START are:

- **Short term** – To support Italian consumer demand through a professional online service that will guide citizen on first steps among dealing with debt issues.
- **Medium term** – To lead a widespread knowledge improvement on over-indebtedness themes among citizens and consumers.
- **Long term** – To put in place the bases for the creation of a technical network, operating at local, national and European level, useful to establish a permanent contact point.

In the early stages of the project, communication will focus on general messages on project explaining potential benefits of RE-START activities

As project results become available, specific messages on the project's progress and achievements will be produced and will be adapted to be accessible and understood by each of the relevant target audiences listed below.

Thus, the communication strategy will be divided in 3 phases, in line with the Project's progress and achievements:

Phase 1

During phase1, most part of the activities will be general communication activities about the project with the main objective to create awareness about RE-START and preparing all communication and dissemination tools that will be tailored on MC communication channels (website and MC's social media channels) in order to guarantee efficiency and effectiveness.

Messages will be designed for explaining the project objectives, activities and expected results and impact of the project.

Phase 2

During Phase2 the communication activity will focus on spreading general information of the project as well as project's progress, as the project will be more advanced.

The objective of the communication activities will consist of creating awareness about the project, increasing awareness of benefits of debt advice service and financial education and clustering with other relevant debt-advice projects. Another important objective of communication will be engaging Italian consumers to exploit MC on-line help desk service.

Messages will be designed for explaining the project objectives, activities and already achieved and expected results and impact of the project and engaging stakeholders in the project.

Phase 3

During Phase3, communication activities will join dissemination of results, as it will be the final part of the project and there will be important results to be disseminated.

The objective of dissemination activities will be promoting and sharing the project's results, increasing awareness of their benefits and improving the general public's perception on risk related to over-indebtedness.

Communication activities will continue creating awareness about the project and increasing awareness of benefits of RE-START results. Messages will be designed for explaining the project results and their impact.

Across all phases, there will be seven public deliverables to be disseminated:

- D1.1 Report on the Over indebtedness State of art
- D2.1 Training Management plan (Milestone 1)
- D3.1 Workshops activities Report
- D3.2 Call centre management plan
- D4.1 Interim report of value chain
- D4.2 Final report
- D4.3 Communication plan (Milestone 2)

2.1 Information on the European Innovation Council and EISMEA

As stated in Article 17.2 of Grant Agreement (Visibility — European flag and funding statement): Unless otherwise agreed with the granting authority, communication activities of the beneficiaries related to the action, dissemination activities and any infrastructure, equipment, vehicles, supplies or major result funded by the grant must:

- a. acknowledge EU support and display the European flag (emblem)
- b. include the following text: “This project has received funding from the European Union’s Single Market programme under grant agreement No 101055374.



This project has received funding from the European Union’s Single Market programme under grant agreement No 101055374.

Figure 1: Logo to be displayed in RE-START’s communication activities

The emblem must remain distinct and separate and cannot be modified by adding other visual marks, brands or text. Apart from the emblem, no other visual identity or logo may be used to highlight the EU support. When displayed in association with other logos (i.e., of beneficiary or stakeholders), the emblem must be displayed at least as prominently and visibly as the other logos.

For the purposes of their obligations under this Article, the beneficiaries may use the emblem without first obtaining approval from the granting authority. This does not, however, give them the right to exclusive use. Moreover, they may not appropriate the emblem or any similar trademark or logo, either by registration or by any other means.

3 Key Audiences

RE-START project addresses a wide range of stakeholders and audiences, each requiring appropriate tailored information. Each outreach task will be carefully designed to have the maximum chance of reaching the audiences concerned.

TA1. General public

People in general, living in society, who are not members of a particular organization or who do not have any special type of knowledge, should be informed about the project. They should know what kind of projects are supported by EIESMA and EU and be aware of the innovation that it represents and benefits for the economy and society in general.

TA2. Italian consumers

Particular attention will be paid to Italian consumers, direct beneficiary of project activities. They will be informed on MC debt-advice services, and on the most recent EU best practices on debt-advice.

TA3. EU consumers associations

EU consumers associations are a very important target group as they are the main potential users of RE-START results. Special attention will be paid both to those that already perform debt-advice service and to those would be.

TA4. Research and academic institutions

Research or education institutions can contribute to spread the results of RE-START Project. They can also be interested in the Project for future research on the related fields. Attention will be paid to those related to law, economy, and psychology department.

TA5. Government bodies and Policy makers

Institutions who have the authority to set the policy framework for issues covered by RE-START project are an important target group as they can orientate their policies according to the new developments.

TA6. Other EU funded projects

Stakeholders of other EU funded projects are an interesting target group as synergies can be created among different projects for increasing projects' success and for a better use of resources.

3.1 Stakeholders database

A stakeholders' database will be created through a dedicated space in the project's page on MC website. All project stakeholders will invite to identify new and relevant stakeholders in their country.

The signatory association of a letter of support are already official RE-START stakeholder (fig.2).

Stakeholders of the project will receive up-to-date information of the project and their logo will appear in the project's page on MC website.

RE-START

movimentoconsumatori.it/progetti/progetti-mc/elenco/645-restart

HOME CHI SIAMO DOVE SIAMO ISCRIVITI NOTIZIE **PROGETTI** SETTORI Cerca nel sito ...

Progetti in corso / 13 Luglio 2022

Re-start

RE-START (Relentless Expert exchange and financial inclusion paths to promote stable debt advice services and fresh START), nato dalla precedente esperienza di **RIPARTO** [1], 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.

Il peggioramento della situazione economica dei cittadini europei, ed italiani *in primis*, è certificato da importanti studi dell'Eurofund (*Addressing household overindebtedness - 2020*) e della Banca d'Italia che, per l'Italia, identifica nella crisi economica prima, e in quella sanitaria poi, le cause dell'aumentato di coloro i quali non riescono più a far fronte alle proprie obbligazioni come di coloro che sperimentano condizioni di povertà assoluta. Basti pensare che nel solo 2021, in Italia, 5,6 milioni di persone (il 9,4% della popolazione) e 1,9 milioni di famiglie (7,5% del totale) vivono in condizioni di assoluta povertà [fonte: ISTAT (2022)].

A questo si unisce la consapevolezza, certificata dall'ultimo studio dell'OECD-2020 sull'educazione finanziaria, di un crescente peggioramento dell'Italia nelle classifiche mondiali in campo di alfabetizzazione finanziaria che, infatti, ci vede fanalini di coda in tutte le statistiche ufficiali.

A peggiorare ulteriormente la condizione italiana concorre poi l'assenza di un vero e proprio sistema nazionale di sostegno, di ascolto e di prevenzione che affronti in maniera coordinata il fenomeno, sempre più presente, del sovraindebitamento [2] [Eurofund (2020)].

Il progetto RE-START rappresenta pertanto il contributo di Movimento Consumatori (MC) al miglioramento dell'attuale status quo che, concretamente, si tradurrà in attività che opereranno al fine di 1) aumentare l'accessibilità dei consumatori italiani ai servizi già esistenti di consulenza del debito e 2) di creare e sviluppare network permanenti di esperti, tecnici e consulenti del debito specializzati nel campo del sovraindebitamento e nell'assistenza al consumatore medio Europeo.

Al fine di perseguire tali obiettivi MC provvederà a realizzare:

- Un'attività di assistenza da remoto volto a fornire un primo concreto sostegno alla popolazione anche attraverso l'indicazione di centri e/o consulenti preposti;
- Videoclip su argomenti economici e di educazione finanziaria allo scopo di sensibilizzare la popolazione sui pericoli e sulle insidie del sovraindebitamento;
- Un ciclo di workshop sul tema del sovraindebitamento dove esperti nazionali ed internazionali si confronteranno sulle più recenti novità in campo di consulenza e di assistenza;
- Corsi di aggiornamento, riservati ai consulenti del debito di MC, allo scopo di efficientare e migliorare le attività di assistenza svolta dalla nostra rete nazionale di sportelli.



Tutti i risultati ottenuti confluiranno in un report finale liberamente scaricabile su questa stessa pagina.


[1] Progetto di rilevanza nazionale attraverso il quale MC ha creato la prima rete strutturata di centri gratuiti e professionali di consulenza per la gestione dei debiti e del sovraindebitamento.

[2] Sovraindebitamento: "la situazione di perdurante squilibrio tra le obbligazioni assunte e il patrimonio prontamente liquidabile per farvi fronte, che determina la rilevante difficoltà di adempiere le proprie obbligazioni, ovvero la definitiva incapacità di adempierle regolarmente" (art.6, co.2, legge 3/2012).

Stakeholder progettuali

Al momento il progetto RE-START può già contare sulla preziosa collaborazione di:

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Figure 2: Stakeholders database in RE-START's page on MC website

4 Methods

A dedicated RE-START's Communication team has been selected to ensure that appropriate tools and channels are selected and developed to meet the information needs of the target audiences and communication objectives of the project.

Moreover, the communication team will work closely with project coordinator to ensure that project results feed into the planning of dissemination activities. The team will also provide feedback and suggestions over the design and contents of the project's page and other dissemination materials, to ensure the best quality and address the specific needs of different stakeholders.

An initial set of materials will be created by external company - including logo, visual identity and n.5 videoclips – that is going to support MC communication team.

4.1 Tools and activities

The tools and activities that will be used are:

Official MC Website

Description: A RE-STAR project's page has been created on MC website at M2 to communicate up-to-date information related to the project during and after. It will give an overview of the project, outlining main objectives and will also show downloadable public deliverables. Moreover, the MC's website "news" section will host all project updates.

Objectives and target audience:

CO1. To create public awareness of the project	CO2. To increase awareness of benefits	CO3. To promote MC on-line help desk debt advice service	CO4. To improve general public's perception	CO5. To increase awareness of expert on scientific results	CO6. Clustering with other projects
x	x	x	x	x	x

TA1. General public	TA2. Italian consumers	TA3. EU consumers associations	TA4. Research and academic institutions	TA5. Government bodies and Policy makers	TA6. Other EU funded projects
x	x	x	x	x	x

Newsletter

Description: Inside to the MC newsletter, RE-START news will be publish every time some results or some project updates come out.

Moreover, a project newsletter (in Italian and English version) will be edited every n.9 month and will be widely disseminated to RE-START target stakeholders. The newsletters will be released both on the project's page website and by email, sending it to an ad hoc list of recipients.

Objectives and target audience:

CO1. To create public awareness of the project	CO2. To increase awareness of benefits	CO3. To promote MC on-line help desk debt advice service	CO4. To improve general public's perception	CO5. To increase awareness of expert on scientific results	CO6. Clustering with other projects
x	x	x	X	x	x

TA1. General public	TA2. Italian consumers	TA3. EU consumers associations	TA4. Research and academic institutions	TA5. Government bodies and Policy makers	TA6. Other EU funded projects
x	x	x	x	x	x

Social media

Description: In order to reach a broad target audience while establishing two-ways communication channels, RE-START Project will use social media to communicate, discuss, comment, consult and suggest research and policy topics with the different stakeholders.

Specifically, RE-START will participate in:

- LinkedIn
- Twitter
- YouTube
- Facebook

Objectives and target audience:

CO1. To create public awareness of the project	CO2. To increase awareness of benefits	CO3. To promote MC on-line help desk debt advice service	CO4. To improve general public's perception	CO5. To increase awareness of expert on scientific results	CO6. Clustering with other projects
x	x	x	x	x	x

TA1. General public	TA2. Italian consumers	TA3. EU consumers associations	TA4. Research and academic institutions	TA5. Government bodies and Policy makers	TA6. Other EU funded projects
x	x	x	x	x	x

Multipliers

Description: Communication will be also streamlined through EISMEA communication channels³. MC will inform the Project Officer and any official stakeholder about interesting topics, news and events concerning the project.

EISMEA

- [EISMEA \(@EU EISMEA\) / Twitter](#)

³ https://eisma.ec.europa.eu/communication-toolkit_en

- [EISMEA LinkedIn account](#)
- [EU Innovation Council and SMEs Executive Agency - YouTube](#)

EIC - [European Innovation Council \(@EUeic\) / Twitter](#)

EEN

- [Enterprise Europe Network eu \(@EEN_EU\) / Twitter](#)
- [Enterprise Europe Network / Facebook](#)
- [Enterprise Europe Network / YouTube](#)
- [Enterprise Europe Network group on LinkedIn](#)

Events

Description: Presentation posters/exhibition booths/speeches at major international academic conferences to present the project, results and its best practice to potential partners and consumers association.

A list will be created including most relevant events in Europe in relation to over-indebtedness.

Objectives and target audience:

CO1. To create public awareness of the project	CO2. To increase awareness of benefits	CO3. To promote MC on-line help desk debt advice service	CO4. To improve general public's perception	CO5. To increase awareness of expert on scientific results	CO6. Clustering with other projects
x	x	x		x	x

TA1. General public	TA2. Italian consumers	TA3. EU consumers associations	TA4. Research and academic institutions	TA5. Government bodies and Policy makers	TA6. Other EU funded projects
		x	x	x	x

5 Timing

MC will coordinate the project communication by providing updates on the project's page on MC website, newsletters, etc. Contents resulting from project outcomes and other activities will be published online as they become available. At an early stage, when results are not yet available, the start of the project will be announced and general information on potential benefits of debt-advice services will be disseminated. The project's page on MC website was accessible from Month 2 (July 2022).

The communication activities and their timing are listed in next section - 6. *Detailed Communication Plan.*

6 Detailed Communication Plan

Type of activity	Activity	Objective	Audience	Timing
Website	Project's page creation	All objectives	All audiences	M2
	Project's page new publications	All objectives	All audiences	Periodically
	MC's website "news" section	All objectives	All audiences	Periodically
Newsletter	MC Newsletter production	All objectives	All audiences	Periodically
	Project newsletter production	All objectives	TA3, TA4	Periodically
Social media	Social media publications	All objectives	All audiences	Periodically
Multipliers	Communication through institutions	All objectives	All audiences	As needed
Events	Project presentation/poster in events	All objectives	TA1.; TA3; TA4; TA5; TA6	In coincidence with relevant events

Table 1: RE-START key communication plan

7 Key communication performance indicators

Key performance indicators have been established for each communication activity:

Type of activity	Indicator	Objective
Website	Views per published Project's pages	10.000
	Views per "news" section	5.000
Newsletter	Number of MC newsletters published	8
	Number of project newsletters published	2
	Total newsletter recipients	50.000
Social media	Number of views on LinkedIn	10.000
	Number of views on Facebook	50.000
	Number of views on Twitter	50.000
	Number of views on YouTube	10.000
Multipliers	Number of publications through multipliers	2
Events	Number of presentations in events	3

Table 2: RE-START key communication performance indicators

7.1 Communication activities reporting

Communication and dissemination activities will be periodically monitored. When a new activity is done, it will be reported by MC communication team filling the dedicated form.

N°	Focus/Title	Tool	Date	Views per published information	URL
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
n-1					
n					

Table 3: RE-START communication and dissemination reporting

MC communication team have to complete this form for each communication and dissemination activity with the following information:

- Focus/Title: Title of the action
- Tool: social media, newsletter, etc
- Date: dd/mm/yyyy
- Views per published information: Number of views
- Url

Conclusions

A **Communication strategy** has been created for RE-START Project to maximise the impact during the project, to increase its visibility, and to ensure that project information reach a wide audience of relevant stakeholders.

The communication strategy includes the following six communication objectives:

- CO1. To create awareness of the project and its results, ensuring maximum visibility
- CO2. To increase awareness of benefits of debt advice service and financial education
- CO3. To promote MC help desk debt advice service (not only on-line service)
- CO4. To improve the general public's perception on risk related to over-indebtedness
- CO5. To widespread scientific research results to expert, debt advice operator and researcher across EU
- CO6. Clustering with other relevant debt advice projects to exchange experiences, create synergies, join effort, minimize duplication and maximize potential.

The communication strategy will be divided in 3 phases, in line with the Project's progress and achievements:

- Phase1: Explaining the project objectives, activities and expected results and impact of the project.
- Phase2: Explaining the project objectives, activities and already achieved and expected results and impact of the project and engaging stakeholders in the project.
- Phase3: Explaining the project results and their impact.

It addresses the following six target audiences:

- TA1. General public
- TA2. Italian consumers
- TA3. EU consumers associations
- TA4. Research and academic institutions
- TA5. Government bodies and Policy makers
- TA6. Other EU funded projects

Communication tools and activities have also been defined:

- Official MC Website: Project's pages and "news" section
- Newsletter: MC and project newsletter
- Social media: MC Twitter, LinkedIn, Facebook, and YouTube accounts
- Events: Presentation posters/exhibition booths/speeches at major international academic conferences, etc
- Multipliers: ECU; EEKE; EISMEA; EIC and EEN channels

A detailed schedule for communication activities has been produced together with the key performance indicators related to its implementation (see sections 6 Detailed Communication Plan and section 7 Key Communication Performance Indicators).

Communication and dissemination activities will be periodically monitored. A communication activity reporting procedure has been established and the Communication Plan – if needed – will be updated during the projects' lifecycle.