

# **D6.1 PROJECT QUALITY MANUAL**

24/11/2023

## PARTNERS

Participant number	Participant organisation name	Short name	Country
1	FINANCE INNOVATION	FI	FR
2	F6S NETWORK LIMITED	F6S	IE
3	CROWDFUNDINGHUB BV	CFH	NL
4	ACROSSLIMITS LTD	AL	MT
5	IMPULSE4WOMEN	I4W	ES
6	THE FINTECH CORRIDOR COMPANY LIMITED BY GUARANTEE	FC	IE
7	ASOCIATIA ROMANA DE FINTECH	RF	RO
8	TRUFFLE CAPITAL	TC	FR



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## D6.1 PROJECT QUALITY MANUAL

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Abstract	Document summarising the management processes for FINE, which includes the project management structure, project delivery plan, communication management, risk management, document storage and access, meetings, and reporting processes.
Keywords	Management, Quality, Reference

### Document Revision History

Version	Date	Description of change	List of contributor(s)
V1	30/10/2023		Hannah Rebiffé
V2	22/11/2023	Precisions on the DDP	Alexander Camilleri, Hannah Rebiffé, Louise Williams, Taryn Andersen

V3	22/01/2024	Precisions on the approval process of external communications	Hannah Rebiffé, Hanna Cleo Paradoxigen, Angele Giuliano, Lumi Anton
V4	01/03/2024	Precisions on the milestones submission process.	Hannah Rebiffé

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## EXECUTIVE SUMMARY

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The Project Quality Manual has been set up to help the partners of the project to manage their contributions effectively and efficiently to the project. It will focus on giving an overview of the structure of the project, its coordination, monitoring procedures as well as reporting processes. It will ensure the good running of the project and will help reach the set-out objectives of the project.

The following points are detailed in the manual:

- Governance and structure of the project
- Project delivery plan
- Reporting procedures
- Communication management
- Risk management

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### 3 ABBREVIATIONS

CA	Consortium Agreement
DL	Dissemination Level
DDP	Deliverables Development Plan
EAB	Experts Advisory Board
EC	European Commission
GA	Grant Agreement
LB	Lead Beneficiary
PC	Project Coordinator
PO	Project Officer
PQM	Project Quality Manual
SC	Steering Committee
WP	Workpackage
WPL	Workpackage Leader

## 4 INTRODUCTION

This FINE PQM details how the FINE project will be managed and controlled.

The manual does not replace the already issued and signed Grant Agreement (No. 101113607), specifically part A, Description of Action of the GA, and the CA of the project but is based on those documents. It should be seen as an additional reference point.

The manual can evolve and be modified throughout the life of the project. All modifications will be notified to the consortium partners directly. When using the manual, refer only to the latest version.

### 4.1 FINE

Investment ecosystems are dynamic living organisms driven by different actors with different interests. Investors have different motivations, risk appetites, and levels of available capital. Furthermore, investors vary in expertise and specialisations, with most investors moving away from generalist approaches to a more individual sector-oriented strategies.

FINE aims to create a more inclusive and connected network between Fintech ecosystems on a local and international level, by promoting collaboration between investors through co-investment for FinTech. The project aims to bring new investment and capital to less-connected ecosystems. This will support innovation and company scale-up across borders.

The project will provide:

- KnowledgeBase consisting in a mapping of key ecosystem players, ranging from developed to less-developed Fintech environments, and containing information relevant to investing in a specific country including regulatory frameworks, and up-to-date news articles covering local investment trends and opportunities.
- InvestorAcademy with educational material that will empower new investors, young investors, women, and minority investors to learn more about investment fundamentals.
- Matchmaking tool that will connect investors and local networks across countries.
- Various policy recommendations on incorporating ESG principles in the investment screening process and on how to attract new investors, young investors, women, and other underrepresented groups.

#### 4.1.1 OBJECTIVES

FINE will focus on the following objectives:

- Increasing access to capital and investments in less-connected Fintech innovation ecosystems by building Fintech investment pipelines and screening methodologies to attract foreign investment
- Increasing the access of investors to the flow of local deals through the creation of an openly accessible Investor KnowledgeBase based on a thorough mapping of key local ecosystem players and the appointment of local FINE experts

- Improved accessibility of knowledge about investment, including introduction to the investment process through an Investor Academy and enhanced knowledge of local and international regulatory frameworks, networks and support systems
- Enhancing network connectivity and cooperation within Fintech innovation ecosystems and across borders through matchmaking and knowledge-transfer opportunities between Fintech innovators and investors supported by a new collaboration platform

Facilitating inclusiveness and gender equality in Fintech innovation ecosystems, by empowering women through gender-responsive programs, models and support systems

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## 5 PROJECT MANAGEMENT STRUCTURES

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This section will present the governance structure, the roles and responsibilities of each actor.

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### 5.1 TOWARDS THE EUROPEAN COMMISSION

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The beneficiaries are fully responsible towards the EC for implementing the actions described in the grant agreement. The internal roles and responsibilities of the beneficiaries, including the coordinator, are described in Article 7 of the GA.

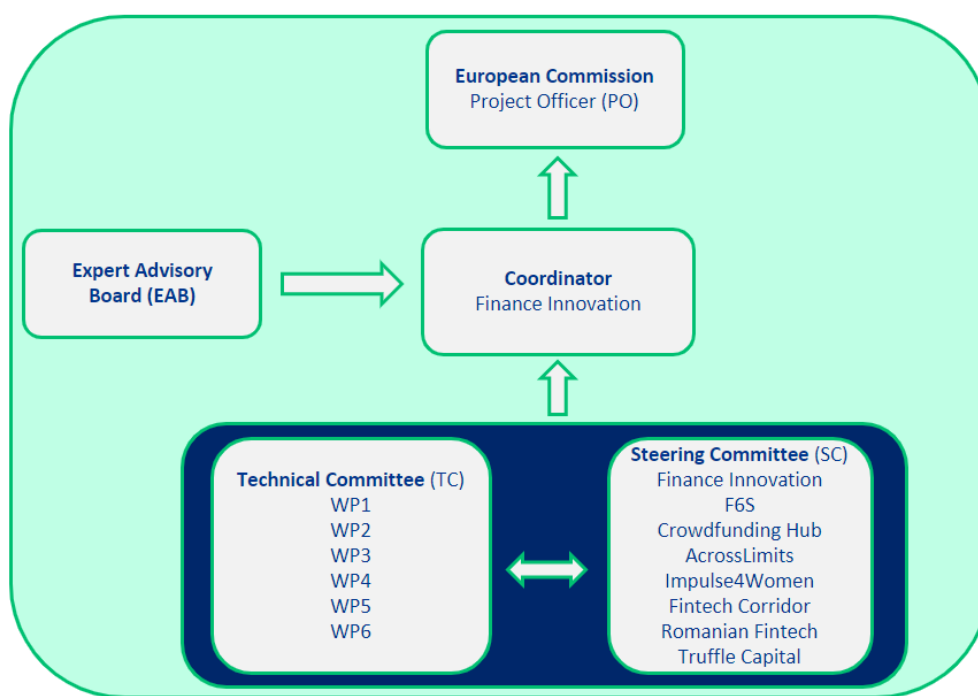
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### 5.2 GOVERNANCE STRUCTURE

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The management structure of FINE is illustrated in Figure 5.1. The roles of each management body are described in the following sections.

FIGURE 5.1 - MANAGEMENT STRUCTURE OF FINE



### 5.2.1 COORDINATOR

The project coordinator (PC) is the legal entity responsible for the good running of the project and ensures the link with the project officer (PO) designated by the funding authority. The PC is responsible for the planning, communication, execution and controlling of the project. In addition, the PC will also complete the assigned tasks described in the GA and CA.

### 5.2.2 STEERING COMMITTEE

The steering committee (SC) is the decision-making body of the consortium in which all 8 partners are represented. Whenever a decision needs to be made, every partner will be asked to decide, resulting in a vote. Whenever a decision is made, each partner will need to be represented by one person.

### 5.2.3 WORKPACKAGE LEADER

The activities of the project are organised around six WPs. For each one of the WPs a consortium partner is responsible, called WP Leader (WPL). The WPL will ensure that the tasks are accomplished in the set timeframe, respecting the objectives and budget detailed in the CA and GA. Each WPL will also report the progress to the SC and coordinator regularly. The WPL will also be responsible for the submission of the deliverables respecting the internal deadline set by the PC.

TABLE 5.1 - LEADER PER WORKPACKAGE

WP	WP LEADER ORGANISATION
WP1	TRUFFLE CAPITAL
WP2	CROWDFUNDINGHUB BV
WP3	THE FINTECH CORRIDOR COMPANY LIMITED BY GUARANTEE
WP4	IMPULSE4WOMEN
WP5	F6S NETWORK IRELAND LIMITED
WP6	FINANCE INNOVATION

#### 5.2.4 TECHNICAL COMMITTEE

The technical committee (TC) is in charge of supervising the technical progress of the project and solving possible issues or deviations. Each WP leader is part of the TC. The coordination of the TC is led by the technical manager, who monitors the activities of the project and share with the SC any unexpected delays, issues or deviation to reach the set goals and archive the results planned within each WP.

#### 5.2.5 EXPERT ADVISORY BOARD

The Experts Advisory Board (EAB) will supervise and support the consortium in achieving high level results and impacts, acting as consultants. It will assist the consortium with their expertise through the validation and complementation of the consortium's inputs and findings. The EAB will be involved throughout the project to provide feedback on methodologies, tools, and applications, as well as to support the dissemination of project results through their networks. The EAB members will provide their feedback through online focus groups as well as documents.

## 6 WORK PLAN AND IMPLEMENTATION

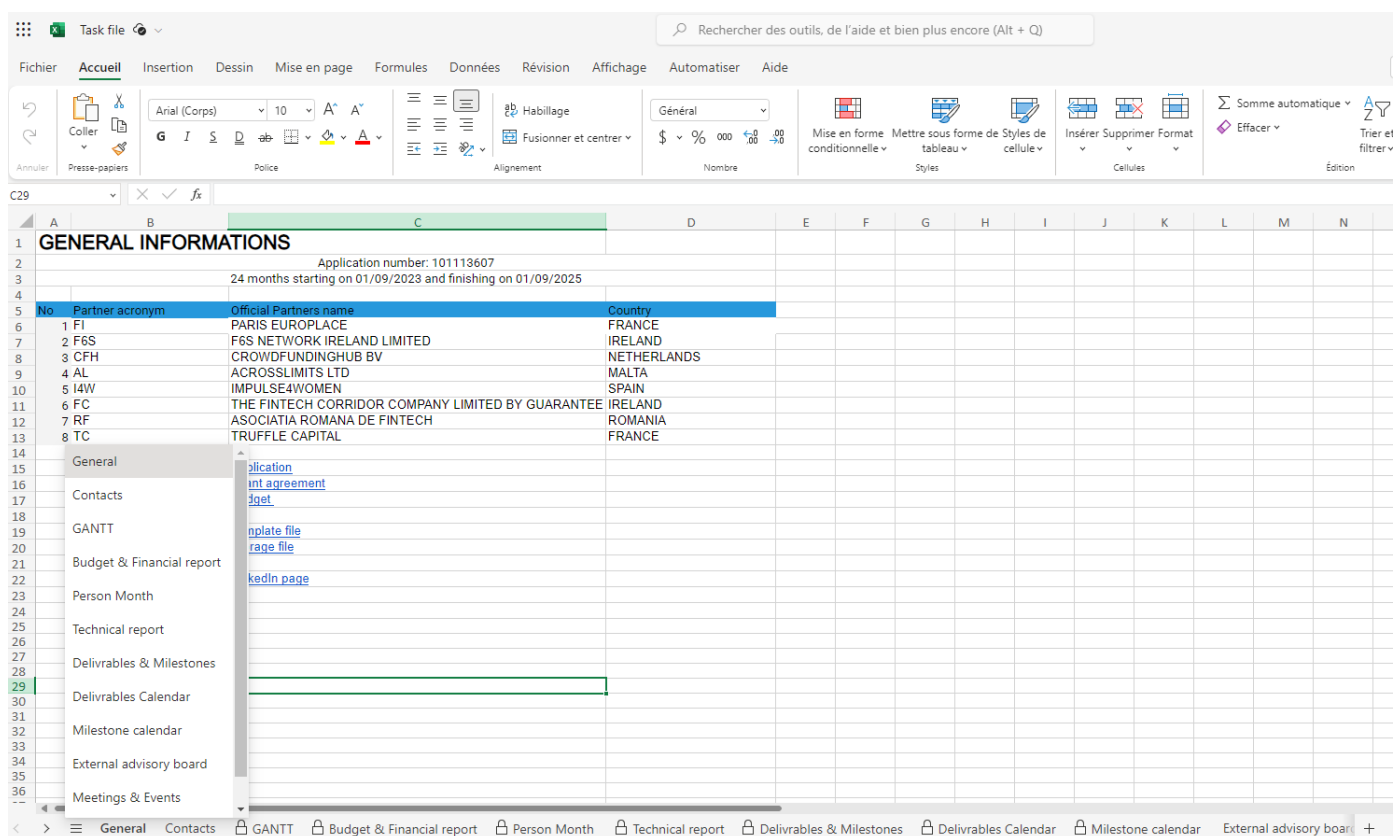
This part will present the overall project structure, the linked tasks, deliverables and milestones.

A general table, called task file, has been set up to gather the most important information about the project such as:

- Key information of the project: application number, start and end date, partners and associated number, link to the GA, CA, budget)
- Contact list

- GANTT
- Budget table including a spent budget table
- Person month table
- Technical report
- List of deliverables and milestones
- Deliverables calendar with the due dates and proofreaders
- Milestones calendar with the submission and due dates
- List of members of the EAB
- List of the planned and past meetings and events with their agenda, minutes and PowerPoint
- List with the existing templates

FIGURE 6.1 - TASK FILE

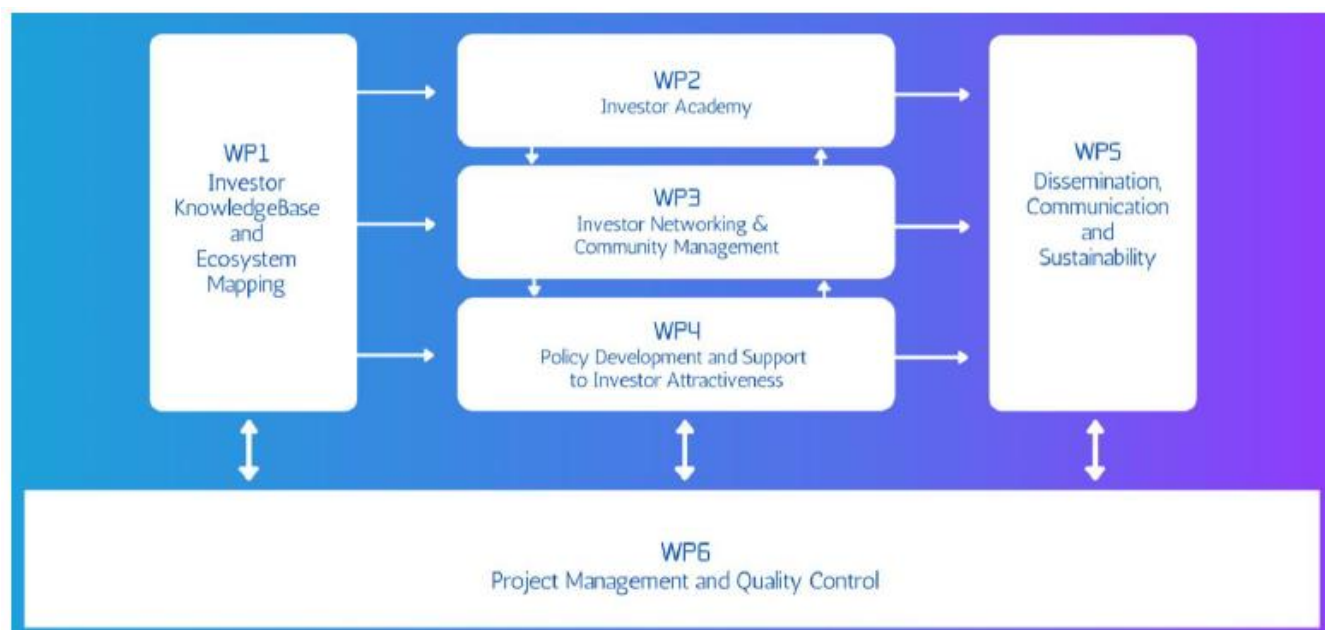


No	Partner acronym	Official Partners name	Country
1	FI	PARIS EUROPLACE	FRANCE
2	F6S	F6S NETWORK IRELAND LIMITED	IRELAND
3	CFH	CROWDFUNDINGHUB BV	NETHERLANDS
4	AL	ACROSSLIMITS LTD	MALTA
5	I4W	IMPULSE4WOMEN	SPAIN
6	FC	THE FINTECH CORRIDOR COMPANY LIMITED BY GUARANTEE	IRELAND
7	RF	ASOCIATIA ROMANA DE FINTECH	ROMANIA
8	TC	TRUFFLE CAPITAL	FRANCE

## 6.1 PROJECT COMPONENTS

The project is structured in six WPs that will be completed within 24 months. The WPs are closely related and collectively work to meet the objectives and maximise the impact of the project. The operational core of the project consists of four major activity groups, broken into workpackages WP1 to WP4.

FIGURE 6.2 - BREAKDOWN OF WORK PLAN



Short description and objectives of each WP:

- **WP 1** will create a knowledge base that includes an ecosystem mapping of the Fintech landscape. The mapping will include key players, actors, authorities, market trends, and regulations. The objectives of the WP are as follows:
  - Understand and map different EU country markets and investment contexts
  - Build ecosystem maps of economic / legal actors, VC funds, banks, neo-banks, local angel investors, microfinancing mechanism, alternative financing mechanism, accelerators, etc.
  - Collect market information useful to investors - conditions, incentives, tax and legislation
  - Establishment of a central point of information with data collected
- **WP 2** will provide new education materials to help investors learn more about the investment process in Fintech. New opportunities for peer-to-peer mentoring between investors will also be developed. This WP has the following objectives:
  - Create educational materials to help investors learn about the whole investment process-from pre-entry to exit
  - Support through mentoring from experienced to new investors
  - Engage the investor community from international spheres to learn more about investing in the EU
  - Build special courses on Gender in Investment, Diversity in investment, Green investment, social investment and other important topics

- **WP 3** will create a community and create new opportunities to allow networking between investors, which will facilitate the construction of investment pipelines and support co-investing between angel investors in addition to co-investing between local and international VCs. The objectives are as follows:
  - Building an online community of fintech investors (both in EU and international)
  - Peer matching investors with relevant counterparts for future joint ventures
  - Organisation of specific matching events, business forums and workshops
  - Participation in established European and international events
  - Community Management to ensure the network of networks functions well
  - Scaling up the Fintech hubs to a truly European investment community
- **WP 4** will formulate several policy recommendations concerning strategies to attract investors in emerging innovation ecosystem countries, as well as how to attract, involve, and develop new investors, young investors, women investors and other underrepresented groups to be investors. The objectives of the WP are the following:
  - Building policy recommendations for local authorities and European regulators to better address investors' entry challenges and facilitate cross-border (and cross-continent) deals.
  - Focusing on specific challenges in the European investment landscape with special emphasis to East and West Europe differences, young professionals, women, underrepresented groups, and first-time investors.
  - Promoting responsible investments by incorporating Environmental, Social and Governance (ESG) criteria into investment portfolio screenings process and pipeline constructions.
- **WP 5** will disseminate and communicate about the life of the project, the results and outputs. This WP has the following objectives:
  - Engaging with target stakeholders through dissemination and communication activities
  - Communicating project results and outputs
  - Generating awareness about project events and activities
  - Supporting exploitation and sustainability activities of the project
- **WP 6** will do the general coordination and management of the project. Following objectives are set for this WP:
  - Provide all necessary support mechanisms to enable a smooth project workflow;
  - Provide optimal guidance and support to all partners through a quick set-up of effective management and communication structure (internal communications and meetings);
  - Liaise with and support the consortium;
  - Reporting and liaison with the European Commission;
  - Management and monitoring of risks, ethical issues, gender equality, and intellectual property.



## 6.2 WORKPACKAGE MANAGEMENT

Each WP is led and coordinated by a WPL. It is their responsibility to coordinate the tasks in the work package. A summary of tasks for each WP is detailed in the following table.

TABLE 6.1 - WORKPACKAGE AND TASK LEADER

WP NUMBER	1	WPL	TC
WP TITLE	INVESTOR KNOWLEDGEBASE AND ECOSYSTEM MAPPING		
T1.1	SETTING A COMMON FRAMEWORK FOR RESEARCHING AND REPORTING ON THE LOCAL ECOSYSTEM		TC
T1.2	IDENTIFICATION AND MAPPING ECOSYSTEM PLAYERS		RF
T1.3	BUILDING A COMMON EU INVESTOR KNOWLEDGE BASE		I4W
T1.4	AUDIENCES		FC
WP NUMBER	2	WPL	CFH
WP TITLE	INVESTOR ACADEMY		
T2.1	DEVELOPMENT EDUCATIONAL CONTENT DEVELOPMENT - INVESTMENT		CFH
T2.2	LIFECYCLE COURSES		CFH
T2.3	EDUCATIONAL CONTENT DEVELOPMENT - FINTECH SPECIFIC COURSES & CASE STUDIES		FC
T2.4	MENTORING THE NEXT GENERATION OF INVESTORS		RF
WP NUMBER	3	WPL	FC
WP TITLE	INVESTOR NETWORKING & COMMUNITY MANAGEMENT		
T3.1	INVESTOR NETWORKING MATCHING CARDS		RF
T3.2	COMMUNITY BUILDING AND ANIMATION		FC
T3.3	PEER-TO-PEER INVESTOR MATCHING PROCESS		FC
T3.4	WEBINARS		CFH
WP NUMBER	4	WPL	I4W
WP TITLE	ATTRACTIVENESS		
T4.1	POLICY OPTIONS RECOMMENDATIONS		I4W
T4.2	BEST PRACTICES COLLECTION		RF
T4.3	PIPELINE		FI
T4.4	NETWORK		AL
WP NUMBER	5	WPL	F6S
WP TITLE	DISSEMINATION, COMMUNICATION AND SUSTAINABILITY		
T5.1	DISSEMINATION AND COMMUNICATION PLANNING		F6S
	ONLINE DISSEMINATION & COMMUNICATION		
T5.2	ACTIVITIES		F6S
T5.3	OUTREACH AND SCIENTIFIC DISSEMINATION		RF
T5.4	EXPLOITATION AND SUSTAINABILITY ACTIVITIES		AL
WP NUMBER	6	WPL	FI
WP TITLE	MANAGEMENT AND QUALITY CONTROL		
T6.1	COORDINATION & MANAGEMENT ACTIVITIES		FI
T6.2	QUALITY CONTROL & RISK MANAGEMENT		FI
T6.3	DATA MANAGEMENT		F6S
T6.4	ADVISORY BOARD PARTICIPATION		FI

## 6.3 SCHEDULE

FIGURE 6.3 - SCHEDULE OF THE PROJECT

FINE Workplan	Task leader	Contributors	2024												2025											
			M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12	M13	M14	M15	M16	M17	M18	M19	M20	M21	M22	M23	M24
			Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug
WP1 - Investor Knowledgebase and Ecosystem Mapping																										
T1.1 Setting a common framework for researching and reporting on the local ecosystem	TC	All																								
T1.2 Identification and mapping ecosystem players	RF	All																								
T1.3 Building a common EU investor knowledge base	I4W	FC, RF, TC																								
T1.4 Curating news and content for different audiences	FC	AL, FC, RF, TC																								
WP2 - Investor Academy																										
T2.1 - Educational Needs Assessment & Curriculum Development	CFH	AL, I4W, FC, RF																								
T2.2 - Educational Content Development - Investment LifeCycle Courses	CFH	RF																								
T2.3 - Educational Content Development - Fintech Specific Courses & Case Studies	FC	CFH, AL, RF																								
T2.4 - Mentoring the Next Generation of investors	I4W	RF																								
WP3 - Investor Networking & Community Management																										
T3.1 - Investor Networking Matching Cards	RF	F6S, I4W, FC																								
T3.2 - Community Building and Animation	FC	F6S, I4W, FC																								
T3.3 - Peer-to-peer investor matching process	FC	F6S, AL, I4W, RF																								
T3.4 - Joint Investment Business Workshops & Webinars	CFH	AL, I4W, FC, RF, TC																								
WP4 - Policy Development & Support to Investor Attractiveness																										
T4.1 - Policy Options Recommendations	I4W	CFH, RF																								
T4.2 - Best practices collection	RF	AL, I4W																								
T4.3 - Screening for responsible fintech investment pipeline	FI	I4W																								
T4.4 - European Investors in Fintech Ambassadors Network (FAN)	AL	All																								
WP5 - Dissemination, Communication and Sustainability																										
T5.1 - Dissemination and Communication Planning	F6S	RF																								
T5.2 - Online Dissemination & Communication Activities	F6S	CFH, AL, I4W, RF, TC																								
T5.3 - Outreach and Scientific Dissemination	RF																									
T5.4 - Exploitation and Sustainability Activities	AL																									
WP6 - Management and Quality Control																										
T6.1 Coordination & Management Activities	FI	All																								
T6.2 Quality Control & Risk Management	FI	All																								
T6.3 Data Management	F6S	FI, I4W																								
T6.4 Advisory Board Participation	FI																									
Technical and financial reports	All																									

## 6.4 DELIVERABLES

The deliverables listed below will need to be produced by the consortium during the project life. The list of all deliverables in chronological order, the lead beneficiary (LB), the type, the dissemination level (DL), the due date, the submission date of the final version as well as the submission date for the first version are indicated in the table below. The corresponding reviewers of the deliverables are available on the [task file](#) of the project on the [repository](#) as well as the templates for the deliverables. A list of the internal reviewers can be consulted at the end of the document in Annex A. The reviewers were chosen based on the workload and their field of expertise.

TABLE 6.2 - LIST OF DELIVERABLES

NO;	DELIVERABLES NAME	WP NO.	LB	TYPE	DL	1ST VERSION	FINAL VERSION	DUE DATE
D.5.1	Online dissemination channels	5	F6S	DEC	PU	10/11/2023	24/11/2023	30/11/2023
D6.1	Project Quality Manual	6	FI	R	PU	10/11/2023	24/11/2023	30/11/2023
D5.2	Dissemination and communication plan	5	F6S	R	PU	10/01/2024	24/01/2024	29/02/2024
D2.1	Educational Needs Assessment report	2	CFH	R	PU	09/02/2024	23/02/2024	29/02/2024
D6.2	Data Management Plan I	6	F6S	DMP	PU	09/02/2024	23/02/2024	29/02/2024
D1.1	Country Ecosystem mapping	1	TC	R	PU	01/07/2024	31/07/2024	31/08/2024
D2.2	Educational Content - Lifecycle Courses	2	CFH	O	PU	01/07/2024	31/07/2024	31/08/2024
D2.3	Educational Content - Fintech Case Studies	2	FC	O	PU	01/07/2024	31/07/2024	31/08/2024
D5.3	Dissemination, Communication and Exploitation Report I	5	F6S	R	PU	01/07/2024	31/07/2024	31/08/2024
D1.2	Country / Market Knowledge Base	1	I4W	R	PU	07/02/2025	14/02/2025	28/02/2025
D4.3	Best Practices Collection	4	RF	R	PU	07/02/2025	14/02/2025	28/02/2025
D4.4	Responsible Investment Recommendations	4	FI	R	PU	07/02/2025	14/02/2025	28/02/2025
D3.1	Co-investment Methodology report	3	FC	R	PU	18/04/2025	25/04/2025	30/04/2025
D4.1	Policy Recommendations for Investor Attractiveness	4	I4W	R	PU	18/04/2025	25/04/2025	30/04/2025
D4.2	Policy Recommendations on Inclusivity in Investment	4	I4W	R	PU	18/04/2025	25/04/2025	30/04/2025
D2.4	Mentoring Assessment Report	2	I4W	R	PU	30/06/2025	31/07/2025	31/08/2025
D5.4	Dissemination, Communication and Exploitation Report II	5	F6S	R	PU	30/06/2025	31/07/2025	31/08/2025
D5.5	Exploitation and Sustainability Report	5	AL	R	PU	30/06/2025	31/07/2025	31/08/2025
D6.3	Data Management Plan II	6	F6S	DMP	PU	30/06/2025	31/07/2025	31/08/2025
D6.4	Advisory Board Feedback Summary Report	6	FI	R	PU	30/06/2025	31/07/2025	31/08/2025

#### 6.4.1 DELIVERABLE DEVELOPMENT PLAN (DDP)

The consortium partners in charge of the production of deliverables, except for the type DEC (websites, patent filings or videos), will have to issue a development plan. This consists of a short one-page document indicating the main objectives of the deliverables, the specific tasks attached to it and the person responsible for it.

This plan will have to be submitted to the PC one month before the submission of the first version of the deliverable and contain the following:

- Main objectives
- Table of contents
- Person responsible for the deliverable
- Other persons involved in the deliverable
- A time plan

If necessary, the PC will ask the designated proofreaders of the deliverable to have a look at the DDP and share their feedback on it.

#### 6.4.2 DELIVERABLES QUALITY CONTROL

To be effective and maintain the best quality of the deliverable, the following process of submission needs to be followed by the deliverable's leaders:

- One month before the planned submission date of the first version a DDP is shared with the PC

- The PC has 7 days to share feedback
- One month before the official due date of the deliverable, a first version is made available on the repository. The leader needs to let the PC and the proofreaders know they uploaded the first version via email.
- The proofreaders have 7 days to add their comments into the document. If this is not possible, they can share their feedback in an email. Once the review is finalised the proofreaders need to communicate it to the leader and PC.
- The leader has 7 days to implement the suggested changes and submit the final version of the deliverables to the repository. They need to notify the PC they have done so.
- The PC has the responsibility to upload the files onto SyGMA.

Under special circumstances the above schedule can be ignored by the leader in agreement with the PC. If the leader has issues delivering the DDP on time, a new deadline can be defined together with the PC. After agreeing on a new calendar, the PC should notify all partners of the new deadlines.

In order to have the best possible follow-up on the review and submission process, instructions about the template to use and the naming of the deliverable files are detailed in section.

Once the deliverables have been uploaded and submitted onto SyGMA, the documents will be shared with WPL 5 to be implemented on the project's website.

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## 6.5 MILESTONES

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Milestones to track the progress of the project and the deliverables have been set and are listed in the below table. A milestones calendar with the submission date and due date are made available on the task file.

The submission of the milestones on SyGMA will follow the procedure:

- Lead beneficiaries gathers all the relevant information to prove the accomplishment of the milestones
- LB has until 14 days before the due date to send a small presentation of the milestones (action implemented, what is still missing...) to the PC
- PC will then send it to the PO
- PO has 7 days to share its feedback
- PC has until the due date to share it on SyGMA

TABLE 6.3 - MILESTONES AND DUE DATES

NO;	MILESTONES NAME	WP NO.	LB	MEANS OF VERIFICATION	SUBMISSION DATE	DUE DATE
Mi1	Project management tools developed and installed	6	FI	Progress report	22/09/2023	30/09/2023
Mi2	Three consortium meetings 1	6	FI	Progress report	22/09/2023	30/09/2023
Mi8	Project website established	5	F6S	Progress report, Web-page	24/11/2023	30/11/2023
Mi5	Communication materials prepared and printed 1	5	F6S	Publications, Progress Report	24/11/2023	30/11/2023
Mi10	Mapping and scan of fintech ecosystem	1	TC	Progress Report	15/12/2023	31/12/2023
Mi9	Project Launch Event	5	F6S	Progress Report, PR, Agenda, meetings	22/01/2024	31/01/2024
Mi11	First set of FAN Ambassadors recruited	4	I4W	List of names	23/03/2024	31/03/2024
Mi12	Educational curricula outlined for InvestorAcademy	2	CFH	Progress Report	22/04/2024	30/04/2024
Mi13	Maps of relevant fintech actors in the countries completed 1	1	TC	Progress Report	22/04/2024	30/04/2024
Mi16	First set of mentors identified	2	CFH	List of names	21/06/2024	30/06/2024
Mi17	First investment workshops and webinars both held	3	FC	Progress Report, Communication materials	21/06/2024	30/06/2024
Mi3	Three consortium meetings 2	6	FI	Progress report	15/08/2024	31/08/2024
Mi6	Communication materials prepared and printed 2	5	F6S	Publications, Progress Report	15/08/2024	31/08/2024
Mi19	Project mid-term Event organised in collaboration with relevant project(s)	5	AL	Progress report, PR, Agenda, meetings	15/08/2024	31/08/2024
Mi18	Strategies for attracting fintech investors identified	4	I4W	Progress report	21/10/2024	31/10/2024
Mi14	Maps of relevant fintech actors in the countries completed 2	1	TC	Progress report	15/12/2024	31/12/2024
Mi20	Attracting women in fintech strategy established	4	RF	Progress report	15/12/2024	31/12/2024
Mi4	Three consortium meetings 3	6	FI	Progress report	21/02/2025	28/02/2025
Mi21	10 investor connections made by FINE project	3	FC	Progress report	21/04/2025	30/04/2025
Mi7	Publications, Progress Report 3	5	F6S	Progress Report, Communication materials	15/08/2025	31/08/2025
Mi15	Maps of relevant fintech actors in the countries completed	1	TC	Progress report	15/08/2025	31/08/2025

## 7 REPORTING

The following section will present the overall reporting process of FINE.

### 7.1 INTERNAL PROGRESS REPORT

An internal progress report containing an internal financial report and an internal technical report will be asked to be submitted by all the partners to the PC to review the progress, make relevant adjustments or recommendations. The contents of those reports will be used for the writing of the final periodic report.

The content of the internal progress reports by each partner will be used as the basis for the Periodic Report for the European Commission.

#### 7.1.1 INTERNAL TECHNICAL REPORT

The internal technical report includes an overview of the action implementation. It must include:

- A summary of the work archived by the partner in the different workpackages
- An overview of the progress with key results and impact evaluation
- A summary of the risks and problems encountered, the measures implemented, new risks identified and the proposed mitigation measures. A list of risks has been identified and listed in the DoA. All partners will have to review and adapt the proposed mitigation measures. New emerging risks will also have to be listed with the according measures to be implemented.

This report will have to be completed by every partner and sent every six months to the PC. A template with the different sections will be available to the partners to guide this process on the task file.

Within the following two weeks, the PC will have to review it and set a meeting date with the concerned partner to discuss the progress or any issue that has been identified.

During the following consortium meeting, the PC will present the key points of the reports.

TABLE 7.1 - INTERNAL TECHNICAL REPORTS

SEMESTER	NAME	MONTH	DUE DATE
1	TECHNICAL REPORT 1	6	29/02/2024
2	TECHNICAL REPORT 2	11	31/07/2024
3	TECHNICAL REPORT 3	18	28/02/2025
4	TECHNICAL REPORT 4	23	31/07/2025

### 7.1.2 INTERNAL FINANCIAL REPORT

A financial report consisting of eligible direct costs and time spent, shall be filled out in the [Task File](#) on the repository at the end of each quarter. Each partner will have to indicate in the budget table the eligible indirect costs spent. The time spent, will have to be indicated in the person month table. This will allow to have a close look at the expenses of the project and evaluate the progress of the project. Once those two tables are fill out by the partner, they should notify the PC via email. The PC will take the time to review the information and if there is a need of clarifications, will ask for a meeting with the partner.

TABLE 7.2 - INTERNAL FINANCIAL REPORTS

QUARTER	NAME	MONTH	DUE DATE
1	FINANCIAL REPORT 1	5	08/01/2024
2	FINANCIAL REPORT 2	8	01/04/2024
3	FINANCIAL REPORT 3	11	01/07/2024
4	FINANCIAL REPORT 4	14	02/10/2024
5	FINANCIAL REPORT 5	17	06/01/2025
6	FINANCIAL REPORT 6	20	01/04/2025
7	FINANCIAL REPORT 7	23	15/08/2025



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## 7.2 PERIODIC FINAL REPORT

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The periodic final report is the last report sent to the EC, that gives an overview of the project. It has two parts: the technical report and the financial report.

The technical part is an overview of the action implementation. It will be fed by the internal technical reports done by each partner.

The financial part includes a financial statement. It must contain the lump sum contributions indicated in Annex 2 for the workpackages that were completed during the reporting period.

The PC has 60 days after the end of the reporting period (month 24), to finalise and share the report with the EC.

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## 7.3 RECORD KEEPING

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The consortium must keep records and other documents produced within the framework of the project that proves the proper implementation of the action, for five years after the payment of the balance as required in Article 20 of the GA. For more information, consult the GA.

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# 8 COMMUNICATION MANAGEMENT

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The internal communication management is ensured by the PC to allow an efficient communication between the partners.

Communication within the project will be accomplished through:

- Online and physical meetings
- Email
- Slack

Oral meetings will be documented through minutes of meeting. Presentation materials showed during those meetings, will be uploaded on the repository available to all the consortium partners.

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## 8.1 MAILING LIST

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Communication will happen mainly through email. A list of the relevant contacts of each organisation is available on the [Task file](#), and can be updated at any time.

An official mailing list, [FINE-project@finance-innovation.org](mailto:FINE-project@finance-innovation.org), has been set up, containing all the contacts of each partner that is involved in the project. This will be used for official communication around the project, for example for public events, urgent contractual matters.

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## 8.2 SLACK

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In order to facilitate communication, a slack workspace for the project has been created. This will allow instant and direct communication on identified subject or workpackages. This means of communication will be used to get quick updates on the deliverables or actions, send reminders, or ask for simple questions about the project.

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## 8.3 REPOSITORY

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In order to maximise collaboration and ensure the achievement of the different tasks and workpackages of the project, a common workspace has been set up using SharePoint. The repository is organised on the project's structure i.e. on the workpackages and tasks. SharePoint will store all the documents produced during the project, working documents as well as the final deliverables. Updates and modifications should be done directly in the document. If however, documents are edited offline and then uploaded on the repository, the version of the document has to be clearly indicated. Older versions should be moved to a specific archive folder.

When the repository was set up, the persons identified by the partner organization were granted access to it. If there are changes in the partner's organisation, the partner is asked to inform the PC so that they can be added to SharePoint.

During the project's life the repository will change as time progresses, to allow work efficiency.

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### 8.3.1 DELIVERABLES ON THE REPOSITORY

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All types of deliverables should be uploaded directly onto the repository. If it is the first version of it, this must be clearly indicated. Once the delivery has been approved following the process detailed in section 6.4, the deliverable will be uploaded on SyGMA by the PC.

The deliverables should be structured following the template available on the repository in the template file, which includes:

- A table with following information: general information about the project, general information about the deliverables
- A table with the revision history of the document
- A disclaimer
- Copyright notice
- A list of the consortium partners

For deliverables type "DEC —Websites, patent filings, videos" and "Other", a document gathering all the relevant information (hyperlink, short description, main objectives, screenshots) must be shared, accompanied by a presentation of the actual deliverable.

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### 8.3.2 NAMING OF DOCUMENTS AND FOLDERS

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On the SharePoint, the following naming of the documents and folders needs to be followed:

- For folders of a specific task: T.x.y-TITLE
- For deliverables: FINE-Dx.y-TITLE-Vx.y.docx or FINE-Dx.y-TITLE-Vx.y.pdf



- For generic documents (minutes, internal working documents...): FINE-TITLE-Vx.y.ext (docx, pdf, pptx...)
- For documents belonging to a specific partner: FINE-PARTNERNUMBER-TITLE-Vx.y.ext (docx, pdf, pptx...)

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## 8.4 CONSORTIUM MEETING

### 8.4.1 MEETINGS AND EVENTS ORGANISATION

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When organising meetings and events the initiator shall propose different dates and let the consortium partners share their availabilities. Once the date is set, the initiator sends an invitation with the relevant details (place, teams link...). A preliminary agenda needs to be sent at least one week before the set date, so that it can be completed by the participants.

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### 8.4.2 ONLINE MEETINGS

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To ensure project progress management, bi-weekly meetings are held using teams. The purpose is to share the progress made, discuss issues and plan the next steps. Those meetings will take place on Thursday between 10-12 CEST.

Upon agreement with the consortium, the meeting time can be modified.

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### 8.4.3 PLENARY MEETINGS

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Consortium plenary meeting will be held face to face and happen on M1, M12 and M18. All consortium partners must attend those meetings.

The plenary meetings, apart from the kick-off meeting that happened in the PC's offices, will be held during relevant fintech events, in order to capitalise on the travel and work on other specific tasks of the project such as the workshops or matchmaking process. At the time of these deliverables the consortium is identifying the events they should participate in, thus the concrete dates or locations are not set.

The organisation of the meeting will be done by the PC in collaboration with the partner based in the country where the meeting will be taking place.

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### 8.4.4 MEETING MINUTES

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For every meeting, minutes need to be produced and should include the date and place of the meeting, agenda and key discussion points. For face-to-face meetings, an attendance list needs to be signed.

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### 8.4.5 CALENDAR

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A list with the set meetings and events dates is also available in the Task File. On this sheet, the travel guide, agenda, minutes, list of attendance, pictures, presentation materials or recordings will be listed and shared through a hyperlink.

## 9 EXTERNAL COMMUNICATION

This section gives an overview of the external communication that has been already set up. The dissemination and communication plan will be available in the deliverable D5.2 at M6.

### 9.1 APPROVAL PROCESS

Just like deliverables, external communication and dissemination materials of a technical nature, whether in print or digital format, will have to undergo an approval process.

The partner in charge of sharing information with the public - FINE project Communications manager-, will have to inform the coordinator and the partner(s) in charge of the activity for which the content is shared.

For communication materials designed for the project and related to a specific technical activity, the partner in charge of the creation of the material will have to send the material at least one week before the beginning of the dissemination to the partners linked with the technical activity. The partners have three working days to provide agreed-upon feedback. The partner in charge - F6S will then have to integrate the changes and make the relevant adjustments. Once adjustments are made this will be sent again to the partners that requested the changes to get approval (2 working days).

This process does not apply to communication activities done through social media that are of general nature, do not address technical activities, and where the accuracy of the information is not jeopardised.

Silence from partners at any point means tacit approval and thus the materials could go online

### 9.2 DATA MANAGEMENT

To avoid any data management issue, all data collected throughout the project, will be put on the project repository, where only partners have permanent access to updated information. No document available on the repository will be shared with person outside of the project.

If questionnaires will need to be created, they will be created through the repository. If there is any issue with it, F6S will host the data temporarily on their company repository, since they are the data managers. Once the form is deactivated, the data shall be deleted on the F6S repository and put on the FINE repository. Partners can draft complicated questionnaires or forms on a flat file (like a Word document, notepad). F6S will then implement these in an online way. The approval process described in 9.1 will then kickstart and only once this is done, can these questionnaires or forms be placed publicly online. Before then they should be in a password protected area or alternatively in the project repository. Once the form is deactivated, the data shall be deleted on the F6S repository and put on the FINE repository. All data especially personal data, needs to follow standard GDPR safety rules.

Additionally, for any activity or tasks involving communicating with third parties, a specific email address will be set up. Only the partner involved in the activity will have access to the email. This will allow to better address request that are specific to certain activities. This email could be a redirection to several partners if need be.

As data managers, F6S will facilitate the access to the partners that need the information for the activities and/or reporting (in the formats necessary for deliverables, milestones, etc.) at least 1 month before reporting or deliverable deadlines.

For general inquiries, the contact form on the project's website should be used.

The full data management plan 1 will be available in the deliverable D6.2 at M6

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## 9.3 BRAND AND MARKETING MATERIALS

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All external communications on the tasks and objectives of the project, must be shared with the logo. The logo can be found below as well as in the relevant [folder](#) on the repository.

FIGURE 9.1 - FINE LOGO



The consortium partner's logo needs also to be indicated, following an alphabetical order. For any kind of communication, the EC logo and specific mentions need to be indicated, as detailed in Article 17 of the GA.

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## 9.4 WEBSITE

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A project website has been set up to inform about the activity, purposes, partners and progress of the project. A detailed presentation is available on the D5.1 Online Dissemination Channels.

The website can be accessed here: <http://fintechnetwork.eu/>

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## 9.5 LINKEDIN

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A social media account has been set up on LinkedIn for the project and is accessible here: <https://www.linkedin.com/company/fintechnetwork/>

Campaigns with content creation including articles, videos, posts are shared directly in the project's LinkedIn page.

## APPENDIX A: DELIVRABLES PROOFREADERS AND DEADLINES

Nb	Title	Leader	Proofreaders	Deadline V1	Deadline proofreader feedback	Due date
D5.1	Online Dissemination Channels	F6S	TC + CFH	10-Nov	17-Nov	24-Nov
D6.1	Project Quality Manual	FI	AL + I4W	10-Nov	17-Nov	24-Nov
D5.2	Dissemination and Communication Plan	F6S	FI + TC	9-Feb	16-Feb	23-Feb
D2.1	Educational Needs Assessment Report	CFH	FI + RF	9-Feb	16-Feb	23-Feb
D6.2	Data Management Plan I	F6S	AL + TC	9-Feb	16-Feb	23-Feb
D1.1	Country Ecosystem mapping	TC	AL + FC	1-Jul	22-Jul	31-Jul
D2.2	Educational Content - Lifecycle Courses	CFH	FC + RF	1-Jul	22-Jul	31-Jul
D2.3	Educational Content - Fintech Case Studies	FC	I4W + FI	1-Jul	22-Jul	31-Jul
D5.3	Dissemination, Communication and Exploitation Report I	F6S	FI + I4W	1-Jul	22-Jul	31-Jul
D1.2	Country / Market Knowledge Base	I4W	CFH + F6S	7-Feb	14-Feb	28-Feb
D4.3	Best Practices Collection	RF	F6S + CFH	7-Feb	14-Feb	28-Feb
D4.4	Responsible Investment Recommendations	FI	AL + I4W	7-Feb	14-Feb	28-Feb
D4.1	Policy Recommendations for Investor Attractiveness	I4W	AL + F6S	18-Apr	25-Apr	30-Apr
D4.2	Policy Recommendations on Inclusivity in Investment	I4W	FI + F6S	18-Apr	25-Apr	30-Apr
D3.1	Co-investment Methodology Report	FC	F6S + I4W	18-Apr	25-Apr	30-Apr
D2.4	Mentoring Assessment Report	I4W	CFH + RF	30-Jun	21-Jul	31-Jul
D5.4	Dissemination, Communication and Exploitation Report II	F6S	FC + TC	30-Jun	21-Jul	31-Jul
D5.5	Exploitation and Sustainability Report	AL	RF + FC	30-Jun	21-Jul	31-Jul
D6.3	Data Management Plan II	F6S	TC + RF	30-Jun	21-Jul	31-Jul
D6.4	Advisory Board Feedback Summary Report	FI	FC + CFH	30-Jun	21-Jul	31-Jul