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CALYPSO STUDY COMPENDIUM OF GOOD PRACTICES



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CALYPSO STUDY COMPENDIUM OF GOOD PRACTICES

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1. INTRODUCTION

In order to gather good practices in the participating countries, the study team developed a methodology based on a template to be used and filled in by experts. This compendium consists of a collection of the good practices collected by the country experts while conducting research in the participating countries. These case studies form, together with the broader country studies mapping the social tourism supply and demand in the participating countries, the basis for the recommendations that are presented under Task 3.

The good practices have been tentatively divided according to the target group that the good practice is aimed at. It should, however, be noted that not all good practices pertain to just one, or any, target group. Therefore a final section on multiple target groups has been inserted, including for example the several examples of holiday cheques.

1.1 Families

1.1.1 Family Card Niederösterreich-Vysocina

Family Card Niederösterreich – Vysocina Providing reduction on leisure activities and holidays for families.	
Name of the expert conducting research	Sarah Seus
Country	Austria
Respondents/informants	Mr Pitzinger, Family department of the state government of Lower Austria (NOE) Ms Kanter, European Territorial Cooperation Department of the state government of Lower Austria (NOE) Marketing service Thomas Mikscha
Target group involved:	All families with at least one child. The family has to demand a family card that allows reduction and offers.
Description of exchange:	<ol style="list-style-type: none"> 1. Regional exchange between five States (Tirol, Lower Austria, Upper Austria, Salzburg and Vorarlberg) 2. Exchange between Lower Austria and five Czech border regions <ol style="list-style-type: none"> 1. Regional exchange: <ul style="list-style-type: none"> • Since 2002 • Today: 1400 service providers (“Vorteilsgeber”) in NOE (mainly from the food, beverage and hotel sector) • 150,000 beneficiaries (families) only in NOE • For longer vacation: Peak season (school holidays), for weekend trips : off season 2. Transnational exchange

	<ul style="list-style-type: none"> Started in 2003 as an Interreg project, today it is self-funded by the providers New cooperation funded by European territorial cooperation between NOE and Vysocina to set up a family card in the district of Vysocina 		
Handling of target group needs:	No specific needs have been recognised (a part of an affordable price).		
Description of support mechanisms	<p>The family card "Familienpass" is one type of a cheque-book or discount card providing families with discounts and other offers on numerous services in the area of tourism. These include for example leisure activities and short trips e.g. a free soft drink for every child on the family card when buying a meal in a restaurant or a free ski pass for the children in company of their parents, but also advantages for longer holidays, such as a reduced price for card holders in some hotels in Austria and in Turkey, or the free accommodation of a child in the cabin of the parents when going for a cruise.</p> <p>The family card is an initiative of the State of Lower Austria and the service providers and the exact reduction or benefit given are listed in a biannual family journal. In order to appear in the family journal, the service providers have to guarantee a minimum level of advantage for the service they are offering and they have to fulfil certain standards (e.g. certain % of reduction), which are quality-checked by the government of Lower Austria. Service providers also have to pay an amount of 300 Euros to appear in the journal, on the homepage of the family card initiative and in a specific discount catalogue (Vorteilskatalog). The family card is distributed by four of the nine States and it can be used in all four participating states.</p> <p>Today, the State government is outsourcing the day-to-day management of the providers to the marketing company Marketingservice Thomas Mikscha. This company is the intermediate between the government and the service providers. Transnational exchange: the service providers can choose if they want to offer their services only for families in NOE, for other participating states in Austria or also to the participating regions in the Czech republic. Around 300 providers are referenced in the catalogue (Austrian and Czech providers).</p>		
Description of funding mechanisms:	Subsidy Mechanism (state/public): No direct subsidies by the regional administration, which remains the project leader. The day to day administration of the providers and the writing of the journal have been transferred to an external marketing company. The administration is	Own contribution - from participants: The families pay all the costs in relation to the products they purchase, but the prices are more advantageous. The providers and the products are published in a	Other funding: No additional funding is available.

	only in charge of the publication of the family journal.	specific family journal which every card holder gets.	
Lessons learned	The government of Lower Austria has not received any negative feedback for the family card. Due to this, and the fact that the number of users and purchases is high, it is assessed that the family card mechanism works well in this region and for this target group. A 2 nd project has just been launched in order to introduce a family card in the district of Vysocina. Most of the exchanges are for day-to-day services or short trips (weekends).		

1.1.2 TYPET bilateral exchange programme between Portugal and Greece

TYPET bilateral exchange programme			
Name of expert conducting research	RRC		
Country	Portugal and Greece		
Respondents/informants	Vera Matos and Ana Amaral (INATEL)		
Target group involved:	Seniors and families		
Description of exchange:	<p>This exchange has been working since 1999. The beneficiaries are:</p> <ul style="list-style-type: none"> - In Greece: Families working in the Bank of Greece (Mutuelle de Santé du Personnel de la Banque Nationale de Grèce) - In Portugal: families associated to the INATEL Foundation <p>Volume: 90 persons per year/per country Duration: 10-day stay programmes Objectives:</p> <ul style="list-style-type: none"> - Mutual knowledge on the society, history and cultural heritage of both countries - Provide participants the access to leisure in a cultural way, in the framework of social tourism - Reinforce European citizenship <p>Procedure: A bilateral protocol-agreement between institutions is drafted, which includes the hotels chosen, group characteristics, meals, means of reception, health assistance and all other details</p>		
Handling of target group needs:	Nothing specific		
Description of support mechanisms	This exchange involves persons only. Participants pay at origin (in the case of Portugal) and receive a programme that is equivalent in all aspects.		
Description of funding mechanisms:	<table border="1" style="width: 100%;"> <tr> <td style="width: 50%;">Subsidy Mechanism (state/public): No subsidy mechanism</td> <td style="width: 50%;">Own contribution - from participants: Portuguese participants pay the equivalent price to the cost of services that the Greek citizens will use in Portugal (INATEL hotel, food, guides, entrance fees to museums, etc., plus the flight ticket).</td> </tr> </table>	Subsidy Mechanism (state/public): No subsidy mechanism	Own contribution - from participants: Portuguese participants pay the equivalent price to the cost of services that the Greek citizens will use in Portugal (INATEL hotel, food, guides, entrance fees to museums, etc., plus the flight ticket).
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Lessons learned	<p>Model: Bilateral exchange, practically symmetrical:</p> <ul style="list-style-type: none"> - The programmes are similar in both countries - The stay is of equal length in each country - The same number of persons from each country take part 		

	<p>- Carried out in the same months</p> <p>Apparently, this is a specific bilateral tourism programme, of a private nature. It seems that the Greeks take part in the programme as an incentive of being employed by the National Bank. Portuguese participants are associated to INATEL and have enough purchasing power to pay for the trip; that is, they are not low-income families but quite the opposite. Given these conditions, we believe that the transferability of this exchange mechanism is limited.</p>
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1.1.3 Holidays for Latvian low-income families to Czech Republic, Slovakia and Hungary

Holidays for Latvian low-income families to Czech Republic, Slovakia and Hungary			
Name of expert conducting research	Gunita Kakteniece		
Country	Latvia		
Respondents/informants	Tourism company "IMPRO CEĻOJUMI" (Impro Travels) Ltd. Ms. Arta Mende		
Target group involved	Families with children facing difficult circumstances, namely, with having a limited income		
Description of exchange	<p>Three travel packages - to the Czech Republic, Slovakia and Hungary - have been offered to families with low income. These have been initiated and specifically tailored for this target group in terms of price by the private tour company Impro Travels in 2008 and offered in summer and during other school holidays. The tour operator did not profit from organising these tours, whereas it positioned itself as an affordable and socially active tour operator.</p> <p>A total of 20 three to six day trips were organised involving 350 families and a total of 800 persons. The trips were organised during the peak season and they were open to all families that were interested in low budget travels for families.</p>		
Handling of target group needs	<ul style="list-style-type: none"> • The proposed itinerary was tailored to the interests of both children and their parents; • The trip was planned a bit shorter than usual to make it cheaper and bearable for children; • The price for the trip was made equal to its actual costs thus making it affordable for low-income families. 		
Description of support mechanisms	Organisation of these trips has been solely the initiative of Impro Travels and did not involve any state or other public funding. The tourism product did not bring any profit to the company. It can be considered as a good marketing tool for communicating the image of socially responsible tour operator instead.		
Description of funding mechanisms	Subsidy Mechanism (state/public): N/A	Own contribution - from participants Participants covered alternate expenses of the tour packages	Other funding - not state/public The company covered all the fixed costs
Lessons learned	Private initiatives play an important role in stimulating social tourism and therefore need to be encouraged. Good example of		

	<p>the supply matching the demand.</p> <p>This initiative can definitely be transferred to European/Calypso level. It would require initiative of the tour operators and strong motivation for organising tours without any profit. In principle, this margin can be subsidised by other public – state, municipal or EU funding although might be a subject of the conflict of interest.</p>
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1.1.4 UK Family Holiday Association and the European Holiday Experience

The Family Holiday Association and the European Holiday Experience	
Name of the expert conducting research	Hanna-Maija Saarinen & Xavier Blancher
Country	UK, Belgium and France
Respondents/informants	Thea Joldersma, Programme and Policy Manager, Family Holiday Association, UK Luc Gobin and Karina Schuddinck, Flanders Tourism, Belgium
Target group involved:	The Family Holiday Association's holidays are targeted at families that live at very low income and that need a break from their everyday lives. The families need to meet the following criteria: <ol style="list-style-type: none"> 1.The family lives on a low income 2.The family has not been on holiday for the past four years 3.The family has at least one child of three years of age or over 4.The family has been referred by a welfare agent
Description of exchange:	<p>Families living at very low income can, through the referral of:</p> <ol style="list-style-type: none"> 1. Social workers 2. Health visitors 3. Voluntary and statutory agencies 4. Charities 5. GPs 6. Schools <p>apply to get support to go on holiday. The goal is that the families participate in "mainstream tourism", ie. that the holidays are not specially directed at such families. Almost all holidays take place in the UK. It is the view of the association that going on holiday helps families to function better as a family: the planning of the holiday and the possibility to get away from the typical surroundings stimulates the members of the family in a positive way. The types of holidays include day-trips, short breaks (1-3 days) and holidays of over four days. The Family Holiday Association supports more than 1,500 families on an annual basis, which means more than 6,000 people and over 30,000 overnight stays.</p> <p>The Family Holiday Association has since 2006 also been cooperating with Flanders Tourist Office and the French charity Vacances Ouverts. Through this cooperation a number of families in the three countries have got the possibility to go on holiday to either France, Belgium or the UK. The main destinations of this <i>European Holiday Experience</i> have been London, Paris, Nord Pas-de-Calais and the Belgian Coast.</p> <p>5 to 10 families travel each year from each country. The families are selected based on their level of income.</p> <p>Exchanges take place both during the off-season and the peak-season.</p>
Handling of target group needs:	Many offered holiday destinations are holiday villages, where there are activities both for the children and for the parents. The activities being located close together lowers the barrier to go on holiday.

	Families that are facing especially difficult circumstances, for example victims of domestic violence, will receive extra support and encouragement to make the holiday happen.		
Description of support mechanisms	The cheap prices are guaranteed through Family Holiday Association's sponsor agreements with for example TUI and because the association buys from the service providers a bulk of off-season tickets/accommodation etc.		
Description of funding mechanisms:	Subsidy Mechanism (state/public): Family Holiday Association is a charity that gets no government funding.	Own contribution - from participants Each family that is selected to go on supported holiday are paid for travel, accommodation and some activities at the holiday location. Flemish families pay for their own accommodation during the trip, while Flanders Tourism pays 75% of the transportation costs.	Other funding - not state/public All costs of running the association, marketing, and paying for the holidays are funded through fundraising. Approximately 64% of the Association's budget of £ 1 Million are used to fund holidays.
Lessons learned	Industry is very pleased about the mechanism. They are able to fill their spots off-season and are happy to have helped the families. International exchanges are challenging because passports are expensive.		

1.2 Seniors

1.2.1 IMSERSO Holiday Programme for seniors

Holiday Programme for the Seniors from IMSERSO (Seniors and Social Services Institute)	
Name of expert conducting research	Ricardo Rodriguez
Country	Spain
Respondents/informants	Angeles Aguado. Deputy Director General Manuel Dominguez. Programme Coordinator IMSERSO
Target group involved:	Seniors In general, seniors from the age of 65, with some exceptions. Requirements Persons living in Spain that meet any of the following requirements: <ul style="list-style-type: none"> • Aged 65 and over.

	<ul style="list-style-type: none"> • Pensioners of the Public Pensions System. • Beneficiaries of Widow's/Widower's Pensions from the Public Pensions System, aged 55 or over. • Other pensioners of the Public Pensions System and persons who have undergone early retirement, in both cases aged 60 or over <p>The partners of these persons may also participate as accompanying persons, even if they do not meet requirements regarding age and pension. A disabled son or daughter with a level of disability of 45% or more may also count as the accompanying person, occupying an additional bed in the same hotel room.</p>
<p>Description of exchange:</p>	<p>This is an intra-regional social tourism programme. There are no exchanges. The objective is of a social nature, both with regard to the well being of seniors, and to maintaining employment levels in tourist areas during the low season</p> <p>Created in 1985. It started offering 16,000 seats and until now (2009) it has offered 1.2 million places for 2010. Since it started, more than 10.5 million persons have taken part in this programme, which is highly popular, very positively valued and is satisfactory at all levels.</p> <p>Modalities and duration: different modalities <i>Holiday stays with transport and/or without transport</i> 8, 10, 15 and 29-day stays, full board in hotels located on the coast, in the mainland and islands, in places with a high tourist profile. In 15 and 29-day stays, there is the possibility of combining two different destinations.</p> <p><i>Cultural Trips</i> 6-day routes, full board, in areas with a high cultural-tourist profile, with permanent specialised guide services.</p> <p><i>Nature tourism</i> 5-days, full board, in recreational and contemplative areas, together with active tourism programmes that require moderate effort.</p> <p>Also international exchange: trips to Portugal and Andorra (see 1.2.2)</p> <p>Services included (besides travel and full board accommodation):</p> <ul style="list-style-type: none"> • Collective insurance policy. • Medical Service in the hotel, complementary to Social Security. • Activities Programme.
<p>Handling of target group needs:</p>	<p>Complementary to the compulsory insurance policy the presence of the following is guaranteed in the hotels of both countries: 1 doctor and 1 Registered Nurse for 1 hour a day during the 8 days of stay.</p>
<p>Description of support mechanisms</p>	<ul style="list-style-type: none"> - A private company specialising in the sector (Mundosenior http://www.mundosenior.es) organises the holiday shifts, after becoming the successful bid in a public tender. - Partial financing from the IMSERSO, equal for all persons.

	<ul style="list-style-type: none"> - Economies of scale and synergies derived from the Programme's national dimension, the centralised management thereof and the considerable volume of seats involved. - Optimum value for money, with a high quality level of the services provided, which include: <ul style="list-style-type: none"> - Selecting hotel establishments (3 and 4 stars), and supervision by the IMSERSO - Services in the hotels (guide, medical assistance, special menus...) - Variety in destinations and dates available - The possibility of choosing the length of travel - Reservation facilities: more than 9300 travel agencies offer the Programme
Description of funding mechanisms	<p>Partial State financing through the Ministry. Both the price and the subsidy granted by the State are set, although the amount of subsidy varies depending on each modality and destination (destinations in the Balearic and Canary Islands are more expensive due to transport). The average subsidy for all modalities is approximately 30% of the total cost of travel, and almost half of what participants pay.</p> <p>The latest assessment, carried out by an independent international consultant for 2007-08, estimated the total amount of direct resources allocated (public and private payments) to be €300 million, increasing to 570 million if induced expenses are added (expenditure incurred by travellers at destination). Similarly, carrying out a savings hypothesis, the following economic impact is estimated: 1.53 euros are recovered by the State for every euro invested.</p>
Lessons learned	<p>Social and Financial Sustainability:</p> <ul style="list-style-type: none"> - According to external assessment, 13,000 direct jobs and 85,000 indirect jobs in the low season are created or maintained every year. The employment generated has a direct repercussion on the Public Administration income: Social Security payments, savings on Unemployment Benefits, Income Tax collection, Value Added Tax and others, through which the Public Administration fully recovers the amounts invested by the IMSERSO, guaranteeing the financial sustainability of this form of employment. <p>Promotion of Inter-territorial Cohesion</p> <ul style="list-style-type: none"> - The benefits of the Programme are distributed equally depending on the needs of seniors in the Autonomous Communities (regions), who may travel to a large variety of destinations. - People living in remote places are not penalised, since prices are set regardless of the place of departure. - Not only "Sun and Beach" destinations: "Inland" destinations are included, which were visited by more than 82,000 persons in the 2007-08 season. - Destinations that are requested less are also included, sharing the revitalising effects of the programme more equally in all tourist areas. - Wealth and employment are generated in all Regions, especially in the areas which are most affected by seasonality and unemployment in the low season.

1.2.2 IMSERSO Transnational programme: bilateral exchange of seniors

Transnational programme: bilateral exchange of seniors			
Name of expert conducting research	Ricardo Rodriguez		
Country	Spain and Portugal		
Respondents/informants	Manuel Dominguez. Spain (IMSERSO) Vera Matos. Portugal. INATEL Foundation		
Target group involved:	Seniors Seniors pursuant to the definition of each institution (IMSERSO and INATEL)		
Description of exchange:	<ul style="list-style-type: none"> - It has been working as a bilateral transnational agreement since 1999. - It is a reciprocal exchange: each institution selects the participants, Portuguese or Spanish, and finances the transport to destination, as well as accommodation and maintenance of those travelling. - Volume: 4000 people are exchanged per country and per season/year. - Duration: 8 days (7 nights) stay in low season. - Travelling takes place off season, from October to May. - Mechanism for selection of participants: in Spain, selection is centralised. Applicants request a seat in several of the offers available, in hierarchical order. Selection is made by weighting the following criteria in order of importance: older age, lower income and not having travelled previously in the same programme. 		
Handling of target group needs:	Complementary to the compulsory insurance policy the presence of the following is guaranteed in the hotels of both countries: 1 doctor and 1 Registered Nurse for 1 hour a day during the 8 days of stay.		
Description of support mechanisms	<p>Spain includes this exchange within its general offer of Senior Holidays Programme, as a transnational destination, favoured by geographical proximity and the similarity of cultures and traditions. Management of this Programme in Spain is carried out through a licensed private company, selected in a public tender. It is the same company that handles the entire Senior Holidays Programme.</p> <p>In Portugal, INATEL handles the issuing and receiving of participants through its own network of establishments and resources. In any case, INATEL covers 25% of seats with its network of hotels and establishments, and issues a public tender to offer the remaining 75% in collaboration with other private hotels.</p>		
Description of funding mechanisms	Subsidy mechanism (state/public): Both in Spain and Portugal, the State subsidises a set amount on the price	Own contribution from participants: Yes	Other funding: No
Lessons learned	This is a reciprocal exchange in practice between two institutions that work differently: INATEL in Portugal promotes, administrates		

	<p>and manages the exchange. IMSERSO in Spain only promotes and partially manages the programme with the support from an operations company in its organisation.</p> <p>This is a successful programme, in high demand (there are more places requested than those available).</p> <p>Participants pay the cost of the corresponding holiday programme at origin.</p> <p>The reciprocity scheme is a positive value, but could be difficult to implement in a multilateral transnational context and would require a "central administrator" with the capacity to organise and route the requests and holiday shifts.</p>
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1.2.3 Transnational Programme: Europe Senior Tourism

Transnational Programme: Europe Senior Tourism	
Name of expert conducting research	Ricardo Rodriguez
Country	Spain
Respondents/informants	Elisa Domenech Project manager Europe Senior Tourism Segittur
Target group involved:	<p>Seniors</p> <p>The beneficiaries must be citizens aged 55 and over, living in a Member State of the European Union. In this first year of the pilot experience, Spain, Germany, United Kingdom, Finland, Sweden, Estonia, Latvia and Lithuania are excluded. The senior citizens must be able to care for themselves and not suffer from behavioural ailments that may alter normal cohabitation.</p> <p>Every beneficiary can be accompanied by one person who is not required to meet the programme requirements, except for being able to care for themselves. Disabled children will be admitted as companions.</p>
Description of exchange:	<p>It is a pilot experience just started in the 2009-2010 season. The programme is promoted by the Spanish government (Ministry of Industry and Tourism), entrusting the management thereof to Segittur, a public company. At this preliminary stage, other Member States have been invited to take part.</p> <p>An asymmetric exchange is expected initially: every participating country will choose how to take part in the project:</p> <ul style="list-style-type: none"> - As acting agent: commits to subsidise citizens from other EU countries to travel to their country in conditions suitable for profitability - As spectator agent: will only favour citizens from their own country to travel to other countries obtaining social

	<p>benefits through this.</p> <p>Volume: During the first year, a total of 80,000 seats were offered approximately, that is, the maximum capacity offered considering the programme's budget. Half of the seats in Andalusia, with destinations in Costa del Sol (Malaga) and Costa de la Luz (Huelva-Cadiz) and the other half in the Balearic Islands, distributed amongst Majorca, Minorca and Ibiza. 32 4-star hotels in both Regions have welcomed this pilot experience.</p> <p>There is no predetermined number of seats for each destination in the two regions. Viajes Zoetrope, the licensed organising company will allocate seats depending on requests.</p> <p>Duration of exchange: from 1 October 2009 to 30 April 2010, that is, during the low season. The stays offered will be for 8 days (7 nights), 15, 22 or 29 days.</p> <p>Travel includes: transport, full board, transfer from the airport of origin to hotel at destination and from the hotel to the airport of origin, activities programme and insurance policy.</p>
<p>Handling of target group needs:</p>	<p>The operations company is obliged to subscribe extra insurance, besides the regular insurance used in this type of travel</p>
<p>Description of support mechanisms</p>	<p>Management and organisation of the different holiday exchanges is carried out by a travel agency (Viajes Zoetrope) which has been licensed after a public tender held with eight other wholesale companies in the country.</p> <p>Commercialisation The seats are sold through authorised travel agencies in each country and on the internet. Viajes Zoetrope is in charge of sales and distribution, reservations and verifying that the customers meet the programme requirements.</p> <p>Advertising The licensed company, in collaboration with SEGITTUR, must carry out an advertising campaign in the media to boost the users' interest in the programme. Also, Turespaña, a state-owned company, allocates € 1 million to carry out another campaign to make the project known in the European Union.</p>
<p>Description of funding mechanisms:</p>	<p>The investment expected is €11 million, 6 million of which come from the State government (5 million for the holiday programme and 1 million to promote the project) and 5 million shared equally by the two regional governments involved.</p> <p>The Spanish government and the participating regional authorities provide a set amount of 150 euros per participant from Slovakia, Czech Republic, Poland and Hungary, and 100 euros for residents in other EU countries, except those countries that were not included at this preliminary pilot stage. As an example, taking into account this grant, the maximum payment for beneficiary (VAT included) amount 343 euros for a 8 days stay for the residents in Slovakia, Hungary, Poland and Czech Republic (see below the table of rates).</p> <p>Public subsidy is paid in the country of destination, depending</p>

	<p>on the country of origin. In general, it varies between 21% and 30% for an 8-day stay.</p> <p>The amount is provided by the destination country, in this case Spain, as it benefits from receiving tourists, and therefore will promote their arrival.</p> <p>The subsidy is used as an incentive to attract more and new tourists, and hence a no-repeat policy will be implemented to avoid the same persons benefiting from travelling several years.</p>
<p>Lessons learned</p>	<p>The programme complies with the values of the CALYPSO initiative: amongst others, it reinforces European citizenship in a selected target group, aspires to promote transnational exchange and contributes to maintaining the level of employment and economic activity in the sector during the low season.</p> <p>Transnational exchange is promoted, although in an asymmetric manner in the travel conditions, number of travellers, travelling dates and the amount paid.</p> <p>It is a very ambitious transnational programme which intends to be financially sustainable for the Spanish state. This is because the individual payments basically originate from public savings from unemployment benefits, hence changing a passive unemployment payment policy for an active employment policy.</p> <p>As well as maintaining the level of employment in the country of destination, the programme stimulates demand in the countries of origin, including the activity of local tour operators, hired to offer the necessary retail services (transport, agencies, etc.). During this preliminary pilot stage, Europe Seniors Tourism intends to activate demand in latent markets, building the means for operations companies to access tourism in parallel to traditional stakeholders and, given the case, cooperate with them.</p> <p>It is still early to assess the programme’s success, as it is still at a preliminary stage. At the end of January 2009, more than 50% of the seats had been booked, mainly purchased by Greek, Italian and Polish seniors, in this order. However, as this figure is for bookings, it is still provisional, considering that the highest level of demand takes place during the spring. At the same date, more than 5000 seniors had already stayed in Spain.</p>

1.2.4 Seniors on holiday – Seniors en vacances France

<p><i>“Seniors en vacances”</i> Providing all-included holidays for low-income and isolated seniors</p>	
<p>Name of the expert conducting research</p>	<p>Marion Doublet</p>
<p>Country</p>	<p>France</p>

Respondents/informants	Agence nationale pour les Chèques Vacances (National Holiday Vouchers Agency)		
Target group involved:	<ul style="list-style-type: none"> • Senior citizens over 60, retired or without professional activity, living in France • Individuals and groups (already formed) • Husbands or wives of the beneficiaries (whatever age or situation) are also concerned • Disabled people (with disability card) over 55s, with an accompanying person, can benefit the program • Non-taxable people can have an extra financial support 		
Description of exchange:	<p>“Seniors en vacances” is a national programme initiated by UNAT (Union nationale des associations du tourisme) in 2005 and developed by ANCV in 2007. The programme aims at proposing all-inclusive stays for senior citizens in France off-season (July and August excluded).</p> <p>There were 3063 participants in 2008. 85% benefited from a financial support. The aim of the programme is to attain 100 000 participants in 2010.</p>		
Handling of target group needs:	<p>The services correspond to specific needs of seniors:</p> <ul style="list-style-type: none"> • comfort of facilities (min. 2 étoiles, adapted to people with difficulties of mobility), • health centre nearby (less than 15 km), • leader for activities and excursions (cultural activities, sports, gastronomy...), • programmes on themes concerning seniors : “le bien vieillir”, “la nutrition”, “l’accompagnement” • low fat menus. <p>Locally the associations in partnership help the beneficiaries to prepare their holidays.</p>		
Description of support mechanisms	<p>ANCV is responsible for the programme and negotiates offers with stakeholders in order to put together holiday packages (all-inclusive stays of 5 days/4 nights or 8 days/7 nights). Accommodation types are holiday villages, hotels and vacation resorts.</p> <p>Stays are organised in groups of 10 to 30 participants. Some stakeholders propose stays where seniors can go on holiday with their grandchildren.</p> <p>At a local level, local authorities, pensioners clubs, pension funds clubs of seniors and social organisations are partners of the programme and inform the beneficiaries, constitute groups and prepare the stays with the help of ANCV.</p> <p>Individual seniors can make reservation directly to the ANCV.</p>		
Description of funding mechanisms:	Subsidy mechanism (state/public): Public funding (50% of the stay) for non taxable seniors participating 150 (4 nights) to 180 euro (7 nights)	Own contribution from participants: 50% of the stay for non taxable seniors 150 (4 nights) to 180 euro (7 nights)	Other funding: -
Lessons learned	The main lesson of the program is the need to have local representation in order to inform about the program and create partnerships with structures in contact with the target.		

	Private stakeholders are very pleased about the mechanism, mainly because they can fill their spots off-season.
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1.2.5 Lukoil social policy and health care for pensioners

Lukoil social policy and health care for pensioners	
Name of the expert conducting research	Stefka Mihova
Country	Bulgaria
Respondents/informants	Burgas Mineralni Bani Prophylactic Complex, Burgas District
Target group involved:	Senior citizens early retired. Pensioners need to meet the following eligibility criteria: <ol style="list-style-type: none"> 1. The person has not used the services of the Specialized Rehabilitation Hospital for one year; 2. The person has been an employee of Lukoil Jsc. for more than 10 years and had retired there; 3. The person has been registered in Pensioners' and Veteran's Club for pensioners in Burgas (municipal public organisation).
Description of exchange:	Lukoil Jsc. Company has contracted the BMB Prophylactic Complex in order to provide their pensioners with specialised healthcare of acquired professional diseases. The BMB Prophylactic Complex is a highly specialized facility providing primary and secondary physioprophyllaxis comprehensive treatment and rehabilitation. There are indoor and outdoor swimming pools, tangentor bathtubs, balneo and pelotherapy facilities. The Complex is situated in a famous balneo-resort. Hydrothermal resources, along with the sea-climate represent indispensable therapeutic, health enhancing and recreation factors. The holiday is all-inclusive and includes accommodation, prescribed medical procedures and diet. The duration of the stay is not less than 10 days. The preferred time for holidays is off-season – spring and autumn. In this way Lukoil Jsc. supports more than 1 000 seniors in Burgas region on annual basis.
Handling of target group needs:	The social policy of Lucoil Jsc. aims at providing their former and current employees with services in rehabilitation and prevention. Their social partners are the Bulgarian petroleum employees union and the Veterans' Club for pensioners in Burgas. The BMB Prophylactic Complex has highly qualified healthcare professionals with special medical education, with rich experience and trained to work with good modern equipment. All types of procedures associated with the disease profile are delivered by approved treatment protocols.
Description of support mechanisms	The social partner of Lukoil Jsc. in the organisation of holidays and selection of participants is the regional Pensioners' Club. The selection is centralised and the Managing Body of the Veterans' Club for pensioners evaluates the applicants.
Description of funding mechanisms:	There is no public support. Services provided by BMB Prophylactorium Complex are free of charge for the target group. Lukoil Jsc. covers all costs including accommodation, three medical procedures per day and catering. Travel costs and resort fees are not reimbursable, the resort fee being around 1 EUR a day.
Lessons learned	The presented good practice is an interesting mechanism for financial support of senior citizens and meets their needs in recreation and professional disease treatment. It would be possible

	<p>to develop a strategy for a tourist exchange supported by organizations similar to the ones participating in this funding mechanism. Organisations from different towns or villages may create exchange opportunities for seniors from different regions. The collaboration could be between different enterprises or between an enterprise and an NGO, etc.</p> <p>Transferring this initiative on international level would not be easy, as it would be difficult to identify the relevant stakeholders.</p>
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1.3 Youth

1.3.1 Holiday gift box for young people France

Holiday packages for young people (project)			
Encouraging young adults holidays			
Name of the expert conducting research	Marion Doublet		
Country	France		
Respondents/informants	Ministry of Economy, Industry and Employment – Tourism Department Laurence Dermenonville		
Target group involved:	<p>Young people between 18 and 25 years old with financial problems but independent for their holidays</p> <p>A national study showed that the non-departure rate of this target is the second highest after the elderly group</p> <p>Before 18, they usually go on holiday with their family and have a correct average departure rate. And after 25, the departure rate increases again</p>		
Description of exchange:	<p>Under project – planned for Summer 2010.</p> <p>Initiated by the Secretary of State for Tourism (speech of October 2009) and managed by the ANCV on demand of the Secretary of State.</p> <p>The aim is to maintain the accessibility to holidays of the target, inform and initiate dynamics.</p> <p>The package takes the form of a gift box, with half-board stays of 3 days/2 nights with a specific activity, without transportation at present stage.</p> <p>The product doesn't concern specifically off-season holidays.</p>		
Handling of target group needs:	<p>Specific activities, such as sports, would be part of the package.</p> <p>Transports were excluded because a national study showed that young people mainly use their car (or their parent's car) for their holiday, and only 25% use the train.</p>		
Description of support mechanisms	<p>ANCV is implementing the program on behalf of the Ministry of Youth and Sports, and in partnership with local authorities and national public companies.</p> <p>Two distribution channels would be developed:</p> <ul style="list-style-type: none"> • One social channel with financial support from ANCV with co-financing of works councils or social care centres (social tourism) • One mainstream channel with general public open access <p>The objective is to distribute 30,000 boxes in 3 years through the social channel and about 10,000 'mainstream' boxes per year (considering that in France the figure of 20,000 sales is a good objective for a gift box of this type).</p>		
Description of funding mechanisms:	About 50% of the 'social' package	25% to 30% in charge of the	About 25% financed by partners to be

	financed by ANCV	target, which means 30 to 50 euro without transport.	found.
Lessons learned	<p>This is a very new mechanism since it should only be implemented in the coming months. However the idea of the gift box could be interesting at Calypso level.</p> <p>Besides, UNAT (which is one of the main partners of ANCV) has proposed to extend the offer, at a later stage, to week-ends in European capitals cities, including transports.</p>		

1.3.2 Exchanges of young rail workers France

Exchanges of young rail workers	
Name of the expert conducting research	Marion Doublet
Country	France
Respondents/informants	CCE SNCF (works council of French national railway company)
Target group involved:	All SNCF employees (all financial situations) are concerned but young workers from 18 to 25 have an extra grant for these kinds of travels.
Description of exchange:	<p>The SNCF works council has organised reciprocal international tourism exchanges with railway unions of other countries since 1986.</p> <p>There is currently a partnership with Hungary and Czech Republic.</p>
Handling of target group needs:	Stays are focused on intercultural exchanges on the theme of railway: visit of rail museums, all trips are made by train.
Description of support mechanisms	<p>The stays last one to two weeks and are organised on and off-season. Each exchange corresponds to a group of 20 people. The stays are taking place in accommodation facilities managed by the unions and works councils responsible for the exchange. The rail workers spend their holiday with workers from the other countries.</p> <p>The structure hosting the workers is responsible for the set-up of the stays and transportation inside the hosting country.</p> <p>Exchange France-Hungary :</p> <ul style="list-style-type: none"> • The French are travelling to Budapest and then going to the seaside (Balatonföldvár). The stay is taking place during two weeks in August. • The Hungarians are staying two weeks during summer on the seaside <p>Exchange France – Czech Republic :</p> <ul style="list-style-type: none"> • The French are staying one week in Prague during New year's eve and one week during springtime. • The Czechs can come in France one week in January for skiing and one week in June on the seaside.

Description of funding mechanisms:	Subsidy mechanism (state/public): No public funding but employees can pay the stays with holiday vouchers.	Own contribution from participants: Contribution from participants depends on their revenue (family quotient): discount from 10 to 65% on the price of stays. Transportation to the visited countries is paid by the participants.	Other funding: French young workers have an extra grant of 200 euro per stay.
Lessons learned	<p>In the past, the SNCF works council has contracted with other European countries, for example Bulgaria and Poland, but the destinations did not interest much the French workers. The works council has difficulties to find destinations with enough activities for two weeks stays.</p> <p>In the countries where work councils and/or trade unions run their own accommodation structures, this type of exchange could be duplicated through bilateral partnerships.</p>		

1.3.3 Sac Ados – helping young people in France to go on holidays

Package “Sac Ados” Helping young people with difficulties to go on holiday by themselves	
Name of the expert conducting research	Marion Doublet
Country	France
Respondents/informants	Vacances Ouvertes (NGO) Marie-Madeleine Hilaire, director
Target group involved:	Young people between 16 and 25 years of age They need to have an independent holiday plan for a minimum length of 4 days/3 nights in France or Europe.
Description of exchange:	<p>The package was created in 1994 by the association Vacances Ouvertes. It is offered to local authorities in order to promote holidays for young people.</p> <p>In 2009 26 local stakeholders and 450 social structures were partners of the programme. More than 4200 young people participated in 2009. The average age is 19,5 years, size of the groups is 5 people and duration of stays 9,6 days. The average spending (including support) is 421,5 euro and they use mostly camp sites for accommodation (survey 2008)</p>
Handling of target group needs:	<p>The package includes for young people:</p> <ul style="list-style-type: none"> • 100 euro in holiday vouchers • 30 euro in service vouchers (food and catering) • 1 card for repatriation assistance • 1 card for comprehensive insurance • 1 phone ticket • 1 health information kit (condom, documents on AIDS and emergency aid, first-aid kit...) • 1 document on citizenship and road safety • 1 notice for the package and one “Sac Ados” guide with good ideas • A map of France <p>In parallel, local partners have access to methodological and communication medium, and the help of Vacances ouvertes. They</p>

	<p>select the participants of the programme.</p> <p>The package was recently extended to European trips and includes a member card of FUAJ (member of hostelling international), an insurance for European destinations, conversation guides (English and Spanish), a map of Europe, documents on rules for travels in Europe, in addition to the traditional pack. This package was tested with the Conseil general of Essonne (south of Paris): 500 young people went on holiday with the European "Sac Ados" in 2008, most of them went to Spain.</p> <p>The content of the package leaves the young people free to choose the kind of holidays they wish to have. Young people who are not used to go on holiday have the keys and support to prepare their own plan for holiday. For European packages the inclusion of a youth hostel card corresponds to the needs of young people travelling in groups.</p>		
Description of support mechanisms	The association Vacances Ouvertes sells the packages to local authorities wishing to set up this programme (regions, districts, départements, family credit offices) for the amount of 236 euro per package. At a local level, social and youth structures can be in charge of the information and promotion of the action.		
Description of funding mechanisms:	Subsidy mechanism (state/public): No public subsidies. Holiday vouchers are bought to ANCV	Own contribution from participants: Participants pay the rest of their stays	Other funding: Local authorities pay the package
Lessons learned	<p>Nearly 90% of the young people who participated in 2008 would not have gone on holiday without this support. For more than 50%, it was their first independent holidays. This practice is an incentive towards increased mobility of young people.</p> <p>Concerning European packages, the service vouchers are not adapted (not usable outside of Europe) and the association is thinking about a pre-paid credit card that could be used for payment and cash withdrawal in other countries in Europe.</p>		

1.4 Persons with a Disability

1.4.1 Barrier-free travelling for the disabled in the Czech Republic

Barrier free travelling for the disabled in the Czech Republic	
Name of the expert conducting research	Dagmar Gombitova
Country	Czech Republic
Respondents/informants	Ilona Ostruzkova, Kazuist s.r.o., - private consultancy company, Husova 401, 73961 Trinec 1, Czech Republic, tel. +420 558 335 479, www.kazuist.cz ostruzkova@kazuist.cz
Target group involved:	Disabled with any type of disability - mobility, hearing, or visual, no further specification regarding income or social situation
Description of exchange:	The project entitled "Beskydy for all" was implemented as one of the European Social Fund projects. The initiation of the idea and

	<p>leading role of the project was taken by the private consultancy Kzuist s.r.o. The support of various activities was provided by the numerous cooperating partners (local government, NGO). The project activities were not focused international exchanges. The main purpose was to make information accessible for the disabled as well as to identify barrier free facilities and in cooperation with the private tourism facilities to create and implement a certification system and a label for barrier free services.</p>		
Handling of target group needs:	<p>The activities of the project focused on the physical accessibility of tourism for all. The project team elaborated the first methodology for the assessment of the accessibility of tourism facilities in Czech Republic (food and accommodation services), developed criteria, created and registered the label "Barrier free", which was subsequently awarded to more than 20 tourism facilities in the region. Additionally, the project team published three editions of the Travel Manual, presenting basic information about the tourism facilities including information about their convenience for various types of disabled, and prepared and made accessible the first information database of the facilities taking into account specific needs of people with mobility, visual or hearing impairment. The database and further information is available on the newly created web portal www.jedemetaky.cz. The project activities included training programmes to increase the competencies of the staff and management of the facilities in communication with the disabled clients and provision of special services.</p>		
Description of support mechanisms	<p>The support is based on the provision of information for both the potential clients, through the web page informing about possible services, and for the businesses providing info about certification and training.</p> <p>The project was carried out by the private consultancy Kazuist, while the cooperating partners had some minor roles ensuring access to information, assisting with supporting studies, specifying the needs/ requirements etc. These involved Association of businesses, Regional Development Agency, Business Development Institute, NGOs dealing with the handicapped and unemployed, parish, Regional Council etc.</p>		
Description of funding mechanisms:	Subsidy mechanism (state/public): EU funds and state cofinancing	Own contribution from participants: -	Other funding: -
Lessons learned	<p>The creation of an international information network requires a good partner in the country and carrying out a good information campaign to let the people know where to seek for information. Any support for such activities from the government level would be the most welcome.</p>		

1.4.2 Dosed tourism

Dosed tourism	
Name of the expert conducting research	Teodora Nedkova
Country	Bulgaria
Respondents/informants	Union for Disabled People in Bulgaria (UDPB) Mr. Kotsev Chairperson

Target group involved:	Target groups are people with disabilities. There is no restriction (regarding the kind of disability or any other criteria).
Description of exchange:	<p>One very successful activity in the recent years is the so called "dosed tourism". Those are excursions organised by UDPB's members. People travelling are people with disabilities who become members of the organisations (or volunteer assistants) and pay membership, used to finance similar initiatives. Below are examples from 2008-2009:</p> <ol style="list-style-type: none"> 1) Excursions with educational purpose: 1 to 3 days to cultural and historical monuments in Bulgaria, places related to famous people, etc. Often those excursions are devoted to anniversaries (of UNDP and other national events). 2) Mixed excursions: Those are organised with educational purpose, combined with meetings and exchange of experience between non-governmental organisations, sports or art activities, trainings (travelling seminars), humanitarian purposes. The visiting places are again cultural and historical ones, seaside resorts, monasteries, carnivals. The exchange of experience is usually related to the achievements in the defence of people with disabilities' rights. The travelling seminars are being devoted to the novelties in the norms and Acts, social services and other concrete topics. Humanitarian excursions aim at visiting different social houses for people with disabilities and making donations. These are usually organised in different holidays. Often the meetings between the organisations are accompanied with performances of their choirs, sports activities and other initiatives. The UDPB has organised many national projects through training seminars in the whole country at places that are strategic to tourism. The training is always combined with visits of interesting places. 3) Excursions abroad – with educational purpose, combined with exchange of experience with similar organisations, aiming at awareness raising about European institutions and practices. Those excursions are not many. The major destinations are Greece, Albania, Macedonia, Romania, Belgium, Turkey. 4) Traditional excursions: traditional national tourist gathering in the Rhodopean mountain, anniversary gatherings, folklore festivals, walks in the mountain, combined with seminars on topical issues, songs, music and dances, cooking in the air, sports and tourist holidays with entertainment, quizzes and awards.
Handling of target group needs:	The members of UDPB organise the tours and provide volunteers to support people with disabilities.
Description of support mechanisms	<p>UDPB's members interact with municipalities that generally provide free transport for the tours organised.</p> <p>Some organisations have their own buses to ensure people's transportation.</p> <p>UDPB ensures big discounts for accommodation as well.</p>
Description of funding mechanisms:	Sponsorships, own funds of the UDPB's members.
Lessons learned	Besides the fact that dosed tourism has proved to really benefit the target groups, one of the main lessons learnt is that the most

	successful and useful excursions are the ones involving exchange of experience with other organisations and people. The practice also proved that excursions have a greater impact when they combine a cultural and an entertainment aspect: sports and art activities, quizzes, music, etc. Mixed excursions are more and more popular as they ensure diversity and are very precious for future developments and activities of the stakeholders.
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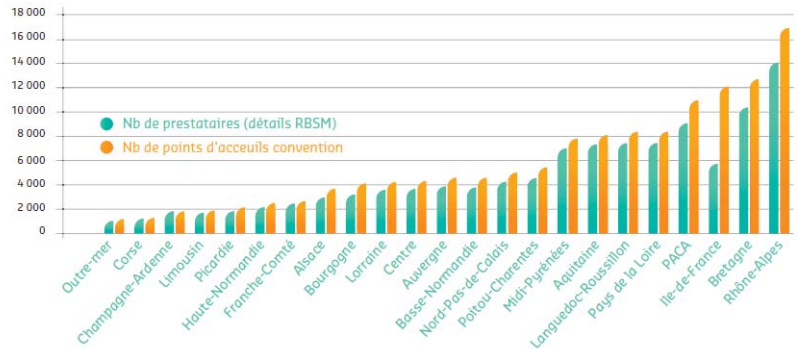
1.5 Several/Multiple target groups

1.5.1 Chèque Vacances France

French "Chèques-vacances" (Holiday vouchers)	
Name of the expert conducting research	Marion Doublet
Country	France
Respondents/informants	Agence nationale pour les Chèques Vacances (National Holiday Vouchers Agency)
Target group involved:	<p>The main target group of the "chèque-vacances" are employees from firms with affiliated social partners (recently open to firms with less than 50 employees) or public bodies. Everyone is concerned whatever the level of income. In 2008, 19 795 works councils and social action committees of public authorities were customers of the ANCV.</p> <p>Within the framework of ANCV social action, the tool was extended to people facing financial difficulties selected by a network of charitable associations ("Aides aux projets vacances"). The concerned targets are :</p> <ul style="list-style-type: none"> ▪ Children in residential classes ▪ Families with difficulties ▪ Young people from 18 to 25 years old and isolated adults ▪ Disabled people or suffering from serious illness and accompanying persons in some cases ▪ Seniors <p>This support system is dedicated to people with low revenue and/or in a fragile social or medical situation.</p>
Description of mechanism:	<p>The "chèque-vacances" is a national mechanism created in 1982 and managed by the ANCV. The ANCV is « public body with industrial and commercial character » created to issue and control the holiday vouchers. It has now become a major social tourism policy tool with the mission to encourage holiday and leisure for all.</p> <p>The "cheque-vacances" is a personal support to holiday and leisure. The social partners (works councils and social action committees) who have contracted with the ANCV give their targets holiday vouchers corresponding to the amount of 10 or 20 euro. A voucher is available 2 years and can be used in a network of 160 000 tourism stakeholders in France:</p> <ul style="list-style-type: none"> ▪ Accommodation facilities of all kinds including main national chains (Accor, Club Med, VVF...) – 45,7% ▪ Catering of all kinds – 26% ▪ Travel and transportation: tolls, travel agencies, renting of tourism cars, airplane, sea and train transportation – 4% ▪ Cultural activities: monuments, museums, theatre, cinema, concerts...-4,3% ▪ Leisure activities: attraction parks, sports activities,...-18,3% ▪ Other: 1,7%

The website www.ancv.fr gives a list of the 160 000 spots where the “chèques-vacances” are accepted. A “discount” heading also proposes special last-minute offers of stays. The tourist spots are concentrated in the most attractive tourist region of France.

Répartition des prestataires et des points d'accueil par région

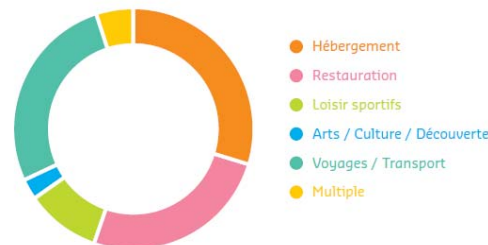


In 2008, it concerned 3.06 millions of holiday vouchers holders (about 7 million people) corresponding to a global volume of 1.2 billion euro.

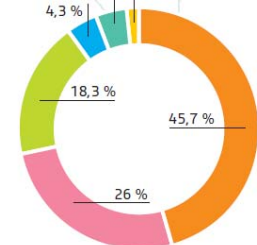
The average amount of holiday vouchers per home is 400 euro, mainly used for accommodation, travels and catering. Average holiday stays for holiday vouchers holders is 13 days.

PRESTATAIRES ACTIFS EN 2008

Volume de remboursement




Répartition par activité en %



Through the “Aides aux projets vacances”, ANCV supports the stays (more than 4 consecutive nights) of people with difficulties. Support is given in holiday vouchers to 36 charitable associations, for example Secours Populaire, Restos du Coeur, Vacances Ouvertes... The holiday plans of the beneficiaries can be individual stays or in groups, with or without an accompanying person and for a minimum of 4 consecutive nights. The cost of the stay cannot be higher than 85 euro per night and person. In 2008 43 000 people were given financial supports, equivalent to 6.5 million euro.

	<p>Évolution du nombre de bénéficiaires des aides aux projets vacances depuis 1987</p> <table border="1"> <thead> <tr> <th>Année</th> <th>Nombre de bénéficiaires</th> </tr> </thead> <tbody> <tr><td>1987/88</td><td>2 000</td></tr> <tr><td>1989</td><td>4 401</td></tr> <tr><td>1990</td><td>4 401</td></tr> <tr><td>1991</td><td>8 604</td></tr> <tr><td>1992</td><td>8 604</td></tr> <tr><td>1993</td><td>10 026</td></tr> <tr><td>1994</td><td>10 026</td></tr> <tr><td>1995</td><td>15 590</td></tr> <tr><td>1996</td><td>15 590</td></tr> <tr><td>1997</td><td>17 110</td></tr> <tr><td>1998</td><td>17 110</td></tr> <tr><td>1999</td><td>22 567</td></tr> <tr><td>2000</td><td>22 567</td></tr> <tr><td>2001</td><td>20 000</td></tr> <tr><td>2002</td><td>20 000</td></tr> <tr><td>2003</td><td>27 071</td></tr> <tr><td>2004</td><td>40 000</td></tr> <tr><td>2005</td><td>60 781</td></tr> <tr><td>2006</td><td>68 050</td></tr> <tr><td>2007</td><td>51 000</td></tr> <tr><td>2008</td><td>43 000</td></tr> </tbody> </table>	Année	Nombre de bénéficiaires	1987/88	2 000	1989	4 401	1990	4 401	1991	8 604	1992	8 604	1993	10 026	1994	10 026	1995	15 590	1996	15 590	1997	17 110	1998	17 110	1999	22 567	2000	22 567	2001	20 000	2002	20 000	2003	27 071	2004	40 000	2005	60 781	2006	68 050	2007	51 000	2008	43 000
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<p>Handling of target group needs:</p>	<p>Holiday vouchers can be used in various tourism and leisure spots: accommodation, catering, sport leisure, cultural activities, transportation in France, including spots or activities for disabled people (with "Tourisme et Handicap" label) and families (social tourism accommodation facilities like Villages de vacances).</p>																																												
<p>Description of support mechanisms</p>	<p>ANCV is responsible for emission of holiday vouchers given to its customers (social partners). The social partners give the vouchers to the employees and determine themselves the level of participation and the attribution conditions. The employees use the vouchers in the 160 000 tourism and leisure spots which have contracted with the ANCV.</p> <p>Diagram Description:</p> <ul style="list-style-type: none"> ANCV (Association Nationale des Chèques-Vacances) Clients: CE, COS, CAS, Employeurs, CAF, Collectivités Territoriales, ... Professionnels du Tourisme: Transport, Voyages, Hébergement, Loisirs Sportifs, Culture, ... Bénéficiaires: Salariés (privé, public), Agents, Allocataires, ... <p>Legend:</p> <ul style="list-style-type: none"> Orange arrow: Circuit du Chèque-Vacances Red arrow: Commission de 1% prélevée par l'ANCV lors de : <ul style="list-style-type: none"> la commande de Chèques-Vacances par les clients, le remboursement des Chèques-Vacances auprès des professionnels du tourisme et des loisirs Purple arrow: Le délai moyen entre l'émission et le remboursement des Chèques-Vacances est de 8 mois, ce qui permet à l'ANCV, par des placements judicieux, de dégager les excédents qui financent son action sociale de subventions d'équipements touristiques. <p>The surplus of "chèques vacances" (unused) is used by the ANCV for its social action and specifically for the "Aides aux projets vacances" support mechanism. Unused holiday vouchers are given to about 40 charitable associations who offer them to their targets. Moreover the ANCV gives financial subsidies to the associations in order to support the management and coordination of local partners.</p>																																												

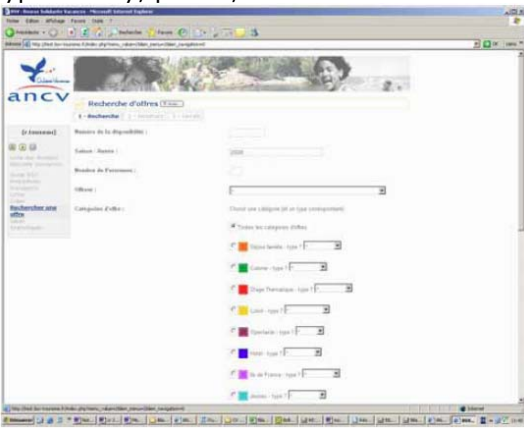
	 <pre> graph TD A["ANCV Assistance à Maîtrise d'ouvrage (soutien technique, méthodologique et financier à la conception et à la gestion des dispositifs d'aides aux vacances)"] --> B["Partenaire (services centraux) Maîtrise d'ouvrage (gestion et coordination des dispositifs d'aide aux vacances)"] B --> C["Structures locales des partenaires Maîtrise d'œuvre (accompagnement socio-éducatif des bénéficiaires et soutien du montage de leurs projets vacances)"] </pre>
<p>Description of funding mechanisms:</p>	<p>For the traditional “chèque-vacances” mechanism, the financing of holiday vouchers is made either with :</p> <ul style="list-style-type: none"> • employees’ saving scheme : the employees constitute a budget for holidays in a period of maximum 12 months (53% of the emission volume of vouchers) • a contribution from the employees: part of the budget is financed by works councils (26%) • donation without any contribution of the employees (23%) <p>For the firms, the holiday vouchers are deductible from taxable benefits under certain conditions. For firms with less than 50 employees, the « chèque-vacances » is deductible from taxable benefit, free of social security contribution, in a limit of 400 euro per employee and year, tax-free for the employee.</p> <p>For firms with more than 50 employees:</p> <ul style="list-style-type: none"> • When holiday vouchers are purchased by employers, the contribution of the employers and works councils are considered as a complement of salary, which is legally liable for social welfare contributions • When holiday vouchers are purchased by works councils (without participation of the employer), this contribution is entirely exempted from social contributions. <p>The “Aides aux projets vacances” given in holiday vouchers are complementary to other financial supports (associations or local authorities) and the participation of the beneficiaries (no free stays are accepted in the programme).</p>
<p>Lessons learned</p>	<p>The impact of the holiday vouchers is limited to the category of employees. Nonetheless the system has been recently extended to employees of firms with less than 50 employees and benefits people with difficulties through social action.</p> <p>“Chèques vacances” contribute to the development of tourism activity in France: a holiday voucher holder spends 4 times more than the amount of the voucher.</p> <p>The “cheque vacances” is mainly used on the French territory, but could be used abroad. However, very few suppliers in Europe have contracted with ANCV because of language problems and bank transfers constraints.</p> <p>Holiday vouchers can be used in travel agencies for trips outside France and for transportation.</p> <p>To extend the mechanism of holiday vouchers at Calypso level, two options are possible in theory:</p>

	<ul style="list-style-type: none">▪ To promote the development of national holiday vouchers systems in each participating countries in a first step, and to share among the members in a second step. Each country can set up its own system according to the national legal context, to the players involved and to the financing available.▪ To develop directly a European system. In this case, the financing opportunities need to be clarified.
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1.5.2 “Bourse Solidarité Vacances” (BSV)

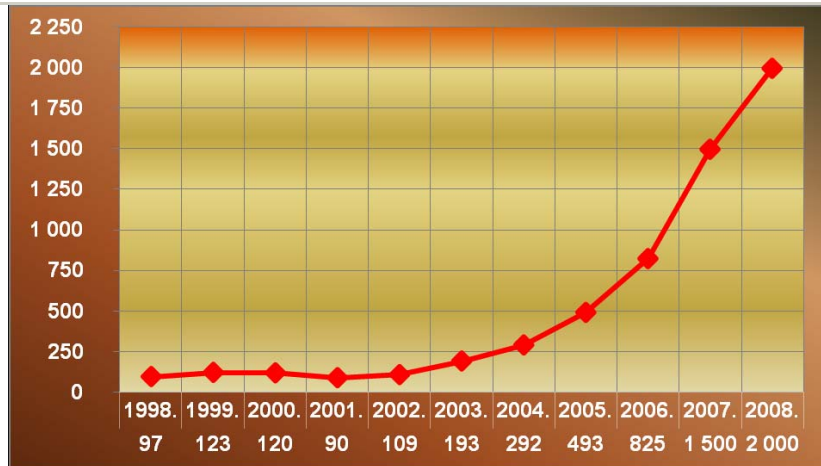
“Bourse Solidarité Vacances” (BSV)	
Name of the expert conducting research	Carine Guidali Marion Doublet
Country	France
Respondents/informants	Agence Nationale pour les Chèques Vacances
Target group involved:	<p>The beneficiaries of the « Bourse Solidarité Vacances » programme are individuals or families excluded from holidays and leisure activities, mainly because of economic or social difficulties :</p> <ul style="list-style-type: none"> • Families with low income • Unemployed people • People with minimum welfare payment • Young people in precarious situation • Disabled people with low income • Seniors with low income and isolated <p>To be eligible, beneficiaries must also be independent enough to build their own holiday plan and integrate themselves without difficulties on the holiday sites proposed by the partners. The most fragile persons, who need a support to prepare their holidays, are oriented to the programme called “Aides aux Projets Vacances”, which is managed by the ANCV as well.</p> <p>In 2008, 8,256 people benefited by this programme for tourism and leisure activities, out of which 6,894 people went on holiday. The most important part is families with children and low-income: 76% of families have less than 1,500 euro per month.</p>
Description:	<p>This programme is an online service of ‘solidarity supplies’ for booking of transportation, stays and leisure activities : www.ancv.com</p> <p>The products are offered by accommodation suppliers of all kinds (holiday centres, campsites, mobile homes and hotels) and SNCF (national railway company), at greatly reduced prices (up to 80% discount).</p> <p>BSV was established by the French Ministry for Tourism in 1998 and is managed by Association Nationale des Chèques-Vacances (ANCV) since November 2006.</p> <p>Indicative cost for a stay of one week (mentioned in the BSV users’ guide):</p> <ul style="list-style-type: none"> - between 70€ and 130€ for rented accommodation, - between 80€ and 130€ per adult on half or full board, - between 0€ and 80€ per child on half or full board. <p>SNCF offers discounted train tickets (for BSV stays only): 30€ per person for a round-trip ticket whatever the destination in France.</p>
Handling of target group needs:	<p>45.3% of the beneficiaries of the programme are single-parent families with low-income or basic income support.</p> <p>The most often requested type of holidays are stays on the seaside for 35% and stays in the mountains for 30%.</p> <p>The BSV programme is facing a strong concentration of the requests on full-board stays on the seaside. There is a rule of alternation: the families who have already been to the sea are invited to discover mountain or countryside destinations.</p>

	<p>The offers during school holidays are reserved to families with children attending school in priority.</p> <p>In 2007, more than 25,000 places for holiday accommodation were provided by 43 suppliers and 7,000 round trips were offered by SNCF.</p> <p>In 2008, 21,509 holiday stays were collected in France and all year round. With more than 1500 leisure sites (cultural and sport activities, events), the most underprivileged families enjoyed a free day of discovery and wellness.</p>
<p>Description of support mechanisms</p>	<p><u>Partnership ANCV / intermediary organisations</u></p> <p>ANCV has implemented partnerships with a network of 275 national or local structures dedicated to social or cultural activities: local/regional administrations, charitable organisations, organisations for the unemployed, social centres... which support holiday departure as part of their social or associative project.</p> <p>These organisations act as intermediaries between BSV and the targets: they make a selection of the possible beneficiaries, propose them BSV products, and are responsible for the preparation of the stays.</p> <p>The intermediary organisation sends the application to the ANCV, which makes sure of the relevance of the social project implemented towards beneficiaries and of the legal capacity of the organisations. An annual convention is signed between the ANCV and the organisation.</p> <p>The ANCV gives to the stakeholders an access code allowing them to consult the offers on the BSV website.</p> <p><u>Partnership ANCV / tourism suppliers</u></p> <p>The ANCV signs annual conventions with tourism suppliers. Stays sheets are written by the ANCV with the information given by the suppliers and are the basis of the presentation of the offers on the website www.ancv.com.</p> <p>Booking and payment conditions are detailed in the offer, as well as retrocession period (after that the supplier have the right to take back the unused beds). The supplier can give as many offers as he wants during the period of the convention.</p> <p>Each proposition of the tourism supplier gives a description of:</p> <ul style="list-style-type: none"> - the location of stay and name of the equipment - the dates of stay - the type of accommodation and capacity - the type of stay (full-board, half-board, rented accommodation) - the retrocession period of the offer - the rate (and for information public rates too) - the number of offered stays <p>The ANCV gives the tourism supplier an annual report of BSV programme with a specific chapter concerning its offer.</p>

	<p>Amongst suppliers: Accor, Comités d’action et entraide sociale, Cap France, comités d’entreprises, Center Parcs, Ethic Etapes, Eurodisney, Fédération des œuvres laïques, Odalys, LVT, Relaisoleil, UCPA, ULVF, Vacancel, VVF...</p> <p><u>Reservation process :</u> The research of a stay is made on line through a set of criteria: type of stay, period, location...</p>  <p>The result of the research gives general and detailed information on the stay and the availability of the offer, as well as the time limit for booking (that is to say the period of validity of the offer).</p> <p>The project holder books on line and then sends the documents proving the income of the beneficiaries of the stay. The ANCV checks the eligibility of the beneficiaries, activates the booking and informs the project holder by email.</p> <p>The ANCV is the only contact for the suppliers. Booking of transportation, stays and leisure activities on line are directly made by the ANCV. Afterwards, the project holder receives directly from the supplier the final documents on his booking, which will be given to the beneficiaries.</p>
<p>Description of funding mechanisms:</p>	<p>The billing of supplies is directly sent by the supplier/project holder who has made the booking. No billing comes through the ANCV.</p> <p>The BSV stays cannot be paid with holiday vouchers given by means of the ANCV programme "Aides aux Projets Vacances".</p> <p>The stakeholders have to be sure that the beneficiaries prepare a viable budget and will be able to pay for it.</p>
<p>Lessons learned</p>	<p>BSV is an efficient mechanism that could be transferred to calypso level.</p> <p>To achieve that, a particular attention should be paid to the selection of the partners – intermediary organisations and tourism suppliers – and to the negotiation of the partnerships, especially concerning the prices or discounts offered.</p>

1.5.3 Recreation Cheques Hungary

Recreation cheque system in Hungary	
Name of the expert conducting research	Pál BOZA
Country	Hungary
Respondents/informants	Dániel TORDAI, National Recreation Foundation
Target group involved:	<p><u>Through Employers:</u></p> <ul style="list-style-type: none"> • Employees (and family members) from economic corporations and other companies • Public servants and civil servants (and family members) from budgetary establishments and local governments <p><u>Socially disadvantaged through the Hungarian National Foundation of Recreation</u></p> <ul style="list-style-type: none"> • Families • Pensioners • Disabled persons • Trainees
Description of exchange:	<p>The recreation cheque system operates in Hungary since 1998. The exclusive issuer, distributor, drafter of the preferential recreation cheque and the holder of the cheque's brand is the Hungarian National Foundation of Recreation. These rights of the Foundation are ensured by the law.</p> <p>The Hungarian National Foundation of Recreation was founded by the Government and the confederation of six trade unions in 1992. The task of the Foundation on one hand is the actuation of the preferential recreation cheque system, on the other hand the support of employees with low income, people with the social disadvantages, pensioners and their member of families with holiday and relaxation possibilities.</p> <p>In Hungary the law ensured tax- and affix exemption for both economic organisations and the preferential recreation cheque private customers till the value not exceeding the Hungarian minimum salary. From the 1st of January of 2010 new tax laws are in place. The tax level payed by employers on cafeteria provided for employees has increased from 0% to 25%, thus employers have to pay this tax when recreation cheque is given to the employee. All interviewed persons share the opinion that this tax will not alter fundamentally the recreation cheque system, but stagnation or even a slight diminution of the number of cheques demanded is possible.</p> <p>Number of recreation cheque owners between 1998 and 2008 (thousand persons):</p>

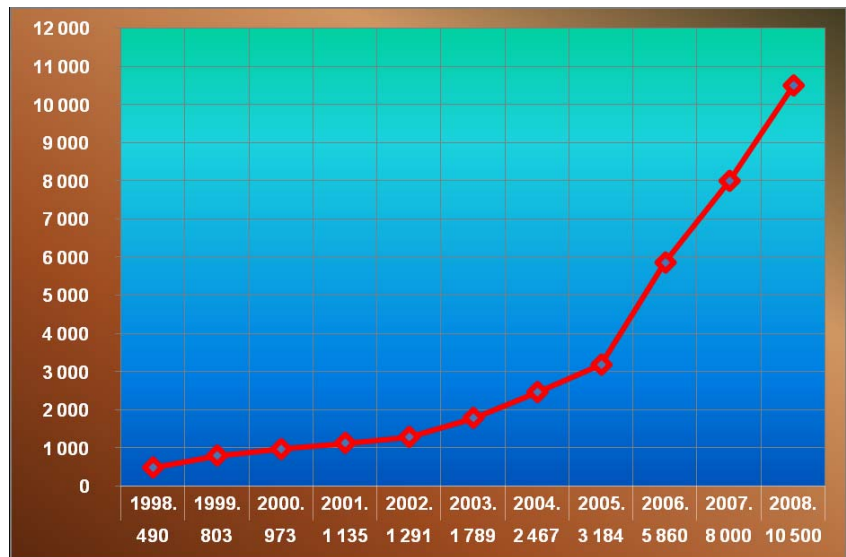


Source : www.mnua.hu

Handling of target group needs:

In 1998 the cheques could be used only for paying for accommodation and for services supplied at the accommodations. The number of places where these cheques are accepted and the range of services which can be paid by preferential recreation cheque have significantly expanded since 2005, up to 10 thousand places nowadays, for 15 thousand type of services that can be categorized into 17 different areas of services.

Number of commercial places where recreation cheque is accepted between 1998 and 2008:



Source : www.mnua.hu

Between 2004 and 2007, the application of recreation cheque was gradually extended:

- for travelling by train, bus and ship
- for cultural programs, festivals, zoo
- for ticket for fishing
- for visiting thermal bath
- for dining
- for fuel
- for visiting zoos and sport events, and for certain cultural programs
- for leisure sport (e.g. fitness, wellness)
- for culture (e.g. museums, theatres, cultural programs)

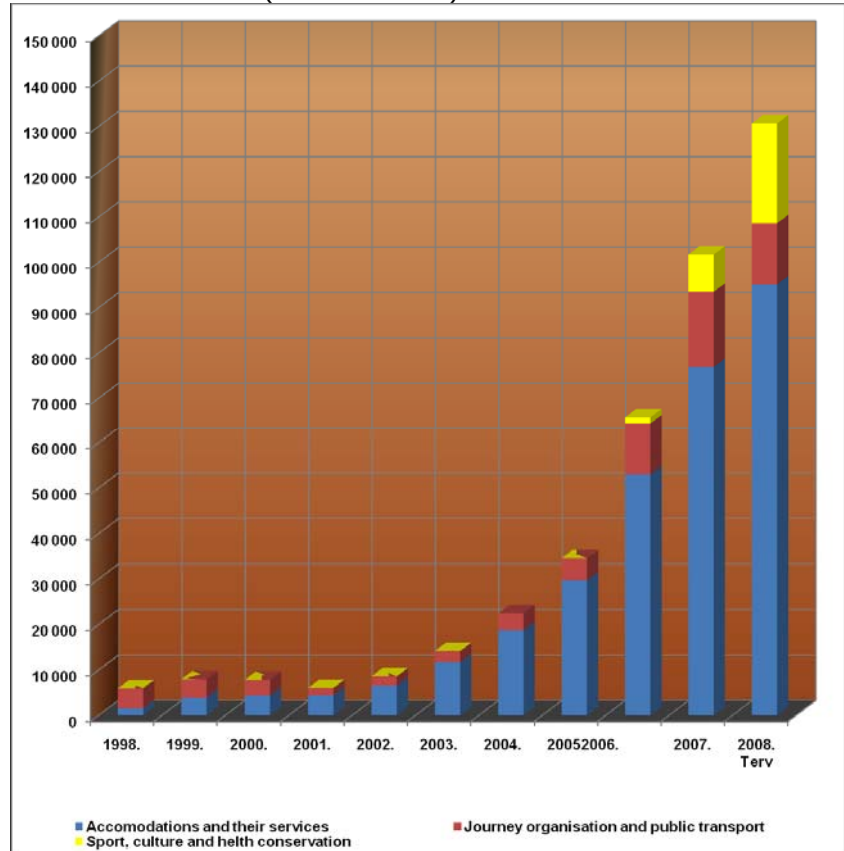
- for health conservation
- for illness prevention

(Fuel was excluded from the list of applications transitionally.)

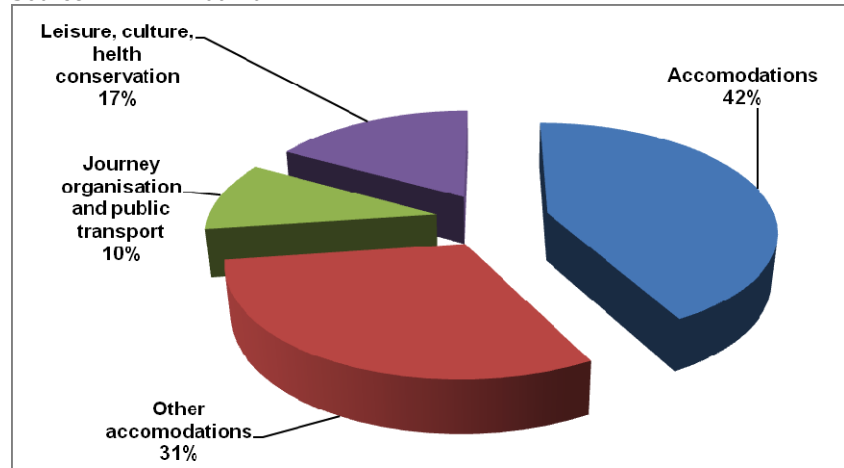
The Foundation started its Recreation Cheque Plus Sale on the first of January 2008. This includes those who offer something extra to the announced services (e.g.: welcome drink, bath ticket, or other free of charge service).

The two graphs below represent the appropriation of preferential recreation cheque between the main groups of services in 1998-2008 period.

The distribution of recreation cheque in the main groups of services between 1998-2008 (thousand Euro):



Source : www.mnua.hu



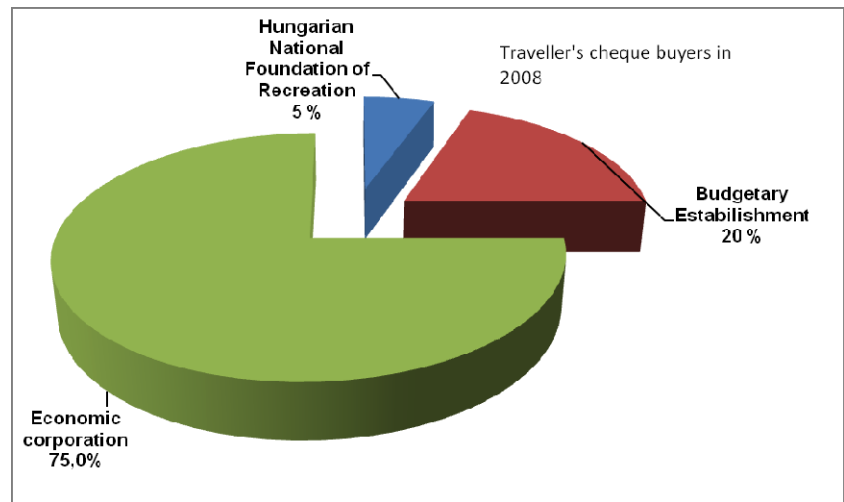
Source : www.mnua.hu

Description of support mechanisms

The buyers of recreation cheque are:
 - economic corporations and other companies for their employees

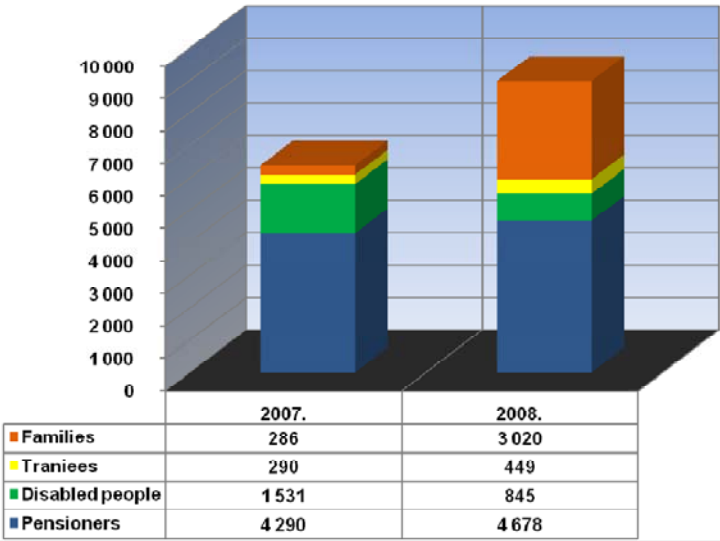
and their family members
 - budgetary establishments and local governments for their public servants and civil servants and for their relatives
 - Hungarian National Foundation of Recreation

In 2008 the purchase of preferential recreation cheque by budgetary establishments has significantly increased because it is specified by the law that the civil servants may receive the holiday allowance - defined by law - in the form of preferential recreation cheque. More and more corporations recognised that through preferential recreation cheques they could insure for their employees the holiday, relaxation and recreation. Through the preferential recreation cheque they could redeem their holiday houses that had been shut down before, their cultural centers and their eliminated medical institutes.



Source : www.mnua.hu

Furthermore, the Foundation is ensuring preferential recreation cheque from their resources for the socially disadvantaged people. The subsidy reaches the people concerned through open tender, on the basis of normative considerations. The Foundation is in co-operation with 150 organisations in introducing tenders, in helping the people concerned to fill in the forms, in preliminary selection, in posting, in ensuring the own share and their later use. In the last three years the Foundation contributed to the improvement of the quality of life in case of 350 thousand socially disadvantaged people through preferential recreation cheque. The value of the grants by the Foundation between 2007 and 2008 (thousand Euro):

	 <table border="1" data-bbox="667 645 1305 786"> <thead> <tr> <th></th> <th>2007.</th> <th>2008.</th> </tr> </thead> <tbody> <tr> <td>Families</td> <td>286</td> <td>3 020</td> </tr> <tr> <td>Traniees</td> <td>290</td> <td>449</td> </tr> <tr> <td>Disabled people</td> <td>1 531</td> <td>845</td> </tr> <tr> <td>Pensioners</td> <td>4 290</td> <td>4 678</td> </tr> </tbody> </table> <p>Source : www.mnua.hu</p> <p>The Foundation invites tenders. The applicant has to complete a form with simple questions and particulars. If the applicant meets all requirements of the tender he is given assistance. The applicant receives preferential recreation cheque by paying a minimum own share and with the assistance of the foundation. The task is that the bigger portion of the own share should not be paid by the candidate but by the civilian organization, or corporate entity supporting him.</p>		2007.	2008.	Families	286	3 020	Traniees	290	449	Disabled people	1 531	845	Pensioners	4 290	4 678
	2007.	2008.														
Families	286	3 020														
Traniees	290	449														
Disabled people	1 531	845														
Pensioners	4 290	4 678														
<p>Description of funding mechanisms:</p>	<p>The money of the Foundation derive from five different sources:</p> <ul style="list-style-type: none"> • the yearly earnings of the asset ensured by the founders • the income from the distribution of preferential recreation cheques • the grants won through domestic and European tenders • allowances given by legal entities in the form of consortium cooperation • the 1% dedication from the personal income-tax by private individuals <p>The Hungarian National Foundation of Recreation (through their social tenders) gave preferential recreation cheque allowance for 64. 500 candidates socially disadvantaged people in an amount of 8.8 million Euro, which means an average of 136 Euro per person.</p>															
<p>Lessons learned</p>	<p>The growing number of preferential recreation cheques used at accommodations indicate that they reached a significant role in domestic tourism.</p>															

1.5.4 Holiday Vouchers Romania

Holiday voucher in Romania	
Name of the expert conducting research	Jamil Benabdallah
Country	Romania
Respondents/informants	Mr. Ovidiu Teodorescu, Director of the National Institute for tourism research & development

Target group involved:	Not specific to one or all the target groups. The Romanian holiday voucher program is accessible to all public institutions and all private firms. The only limitation is that the firm must have made profits during its last fiscal year. All the employees and the public servants can take benefit of the holiday voucher program if their company or the public institution decided it.		
Description of exchange:	The holiday voucher programme has started in February 2009. A law describing the norms for granting holiday voucher has been voted by the parliament. Last figures are not available yet but in October it has been estimated that 6,300 people have received holiday vouchers. The average value received by employees was of 400 Euros. That means a total market of 2.5 millions Euros. The holiday vouchers were mainly given by public administrations to the civil servants. 80% of the holidays vouchers were used on the seaside and 10% in spa resorts.		
Handling of target group needs:	Partially. The holiday vouchers are offered by a company to its employees no matter the social situation, the age or the fact of being disabled. Retired people are cannot be holiday vouchers beneficiaries. The state institutions can offer holiday vouchers only to active civil servants. Holiday vouchers are nominative and cannot be given to a third person. Holiday vouchers can be used in the travel agencies and in the accommodation units that have contracts with the private companies that issue them. The most important ones are: ROMTICKET, ACCOR, SODEXO, CHEQUE DEJEUNER, TICHET PLUS, BLUTICKET, EUROTICKET, etc. The holiday vouchers issued by ACCOR, for example, are accepted by more than 2,000 accommodation units, travel agencies or restaurants. Holiday vouchers issued by CHEQUE DEJEUNER are not accepted in restaurants. So every issuing company has its own policy. The companies that issue holiday voucher show generally on their website the units that accept their vouchers.		
Description of support mechanisms	There are no additional facilities or support mechanisms for the target groups. The beneficiaries of holiday vouchers do not have the right to get other holiday bonuses/allowances from their company.		
Description of funding mechanisms:	Subsidy mechanism (state/public): Private companies are responsible for issuing holiday vouchers.	Own contribution from participants: The holiday vouchers are bought directly to the issuing company by the firms who distribute them to their employees. The holiday vouchers are tax-deductible. The firms purchase holiday vouchers in full. There is no participation of the employees	Other funding: The maximum amount that can be deductible is of 900 Euros by employee by year.

		and no grant from the state.	
<p>Lessons learned</p>	<p>The holiday voucher system has not been well accepted by the travel agencies because their commission on a journey bought with holiday vouchers is limited to 10%. This limitation is fixed by the law and concern the entire commission on the holiday voucher. Considering that the issuing company commission to a travel agency is between 2.5% and 7% of the purchase paid by holiday vouchers, that means that the travel agency remains with a net commission between 7.5% and 3% of the consumer purchase once paid the commission to the issuing company. This final commission is very low and this explains why very few travel agencies accept payment with holiday vouchers.</p> <p>The situation is the same with the accommodation industry. Indeed, even if there is no commission limitation for accommodation owners, they must pay a commission to the issuing company. A hotel chain can of course negotiate the commission and usually accept holiday voucher but the little owners are confronted to important issuing company commission (usually more than 10%) and refuse to accept holiday vouchers.</p> <p>The tourism industry was surprised that a limitation of the commission for travel agencies has been foreseen but not for the issuing companies.</p> <p>For Romanian employees, the problem is that holiday vouchers cannot be used to buy a journey outside of Romania and that the network of accommodation units accepting the holiday vouchers is not sufficiently developed. No modification of this restriction to purchase foreign journeys has been announced so far.</p> <p>As mentioned in the emergency law nr 114/2009, national and local public institutions do not have the right to include the provision of gift vouchers and holiday vouchers to the public servants in their 2010 budgets. Last year 70% of the holiday vouchers were purchased by national and local public administrations.</p> <p>In the context of the financial crisis, few private companies have planned to purchase holiday vouchers for their employees.</p> <p>The aim of the creation of the holiday vouchers was to develop internal tourism and to fight against the black or informal tourism economy. It is partially a social tourism mechanism as some members of the target groups can take benefit of it, mostly young employees and public servants.</p>		

1.5.5 Switzerland – Reka Money and Social Reka

Reka Money and Social Reka – Switzerland	
Name of the expert conducting research	Xavier BLANCHER
Country	Switzerland
Respondents/informants	M. Michael GEBEL/internet REKA is a cooperative firm where members pay subsidies without taking financial advantages on the benefices produced. Money is reinvested in infrastructure and development. The final aim of REKA is not generating profit.
Target group involved:	Families Disabled Selection on the income only.
Description of exchange:	<p>Every year Reka holiday assistance gives away around 50,000 days' holiday to 1,200 low-income families and single parents with children in Switzerland. Special weeks for single mothers and fathers round off the range of holiday assistance offerings.</p> <p>In addition to holiday assistance for families, Reka supports a foundation that helps disabled people who are unable to finance holidays themselves. This way some 1,000 socially and economically disadvantaged persons can enjoy valuable and relaxing holidays every year.</p> <p>Reka generates the funds for its social commitment from its commercial Reka payment instruments and Reka holiday apartments operations as well as from private donations. Every year over CHF 12 million flow into its holiday assistance scheme. Reka spends CHF 2.5 million on free holidays and invests CHF 8 million in Reka money discounts.</p> <p>Over CHF 2 million are donated to the fund for family holidays. This way the Reka holiday centres can be written down relatively quickly, which in turn allows Reka to offer family-friendly prices, in particular during the school holidays in the peak season. The members of the Reka cooperative – employers, employee associations, tourism and transport organisations and other circles – also forego interest on the cooperative's capital.</p> <p>Transnational exchange</p> <ul style="list-style-type: none"> - Exchanges between MONTFAUCON and France - Approximately 100 families benefited from this exchange. 10-20 families from Switzerland have been to Port Barcarès. - Initiator : REKA - Duration / 1 Week - Selection based on the lowest salary. <p>Main part of subsidized tourism is within Switzerland</p>
Handling of target group needs:	To be further explored

Description of support mechanisms	<p>Reka money, the key business driver of the Reka organisation, is widely known among the Swiss population. Over two million people in Switzerland use Reka payment instruments. Reka-Checks, Reka-Card and Reka Rail are among the most popular fringe benefits offered by employers in Switzerland. Reka uses the income that it earns from these activities to finance the bulk of its holiday assistance scheme, in the form of free holidays for low-income families.</p> <p>The Reka money cycle works according to the solidarity principle, with each partner in the cycle contributing to the system. When you buy CHF 100 worth of Reka money, you pay between CHF 80 and CHF 97 depending on the issuing partner. But when you spend it, Reka money is worth its full face value. In the Swiss tourism sector, some two million customers use Reka money as a payment instrument. The discount is financed by Reka and the issuing partners. These include over 3,500 companies that issue Reka money to their employees as a fringe benefit. Other issuing partners are mostly employer associations (5–10% discount) and bigger branches of Coop (3% with Coop Supercard).</p>		
Description of funding mechanisms:	<p>Subsidy mechanism (state/public): No public support;</p>	<p>Own contribution from participants: Contribution from family, according to ability</p>	<p>Other funding: Reka surplus from the Reka money funds the support schemes</p>
Lessons learned	<p>A full model, where surplus generated from “Reka Money” is invested in social tourism. Will be interesting to explore further how Reka works with particular needs, how they find partners etc.</p>		

1.5.6 Malta Social Tourism National Project

Malta Social Tourism National Project	
Name of the expert conducting research	Hanna-Maija Saarinen
Country	Malta
Respondents/informants	Mr. Victor Carachi, President, General Workers' Union Mr. Tony Coleiro, CEO Travel Malta, independent consultant
Target group involved:	<p>The social tourism project is targeted at all the members of the participating Unions and organisations, so it does not specifically direct itself at the four target groups. The goal of the organisers is that by conducting negotiations with representatives of four target groups, it would be possible to offer services that are specifically directed at the different target groups. This does however currently not seem to be a priority as the general idea is to improve the quality of life of the members of the unions by providing them with affordable holidays.</p>
Description of exchange:	<p>The social tourism project is based on the idea of a common portal, where tourism service providers offer their services to the users of the portal for a lower price. The portal consists of two parts: one that is open to the general public, providing</p>

	<p>search services and information on Malta; and another one, which is only accessible to the members of the participating unions by using an access code. The aim of the organisers is to make the portal available for several international unions and employers' organisations. It is currently being taken into use by the General Workers' Union, Malta Union of Teachers (MUT) and the Malta Labour Party (Partit Laburista). In the current beginning phase (when the portal is being taken into active use by sending passwords to partner unions), the offers that are available are given by Maltese tourism providers, such as hotels and transport (ie. Air Malta gives 15% discount for all flights purchased through the portal). The goal is that at a later phase the portal will include also offers from service providers outside of Malta so that outbound travel from Malta will be covered.</p> <p>The portal is in place since August 2009 and it includes offers from several tourism service providers, such as Air Malta, Corinthia Group (hotels) and Avis. The idea is that the service providers are required to offer to the users of the portal prices that are cheaper than those offered on any general portal or their own website. This is monitored by Travel Malta Group. The offers are valid all year around, and not only during off-season.</p>		
Handling of target group needs:	<p>The organisers of the project plan to discuss with representatives of all four target groups in order to provide tourism services that are targeted specifically at the target groups.</p>		
Description of support mechanisms	<p>The portal is currently being implemented and monitored by Travel Malta Group, with active cooperation from the tourism operator of the General Workers Union – Untours Ltd. The project has the moral support of the Maltese government and the Malta Tourism Authority, but financial support has not been provided.</p>		
Description of funding mechanisms:	<p>Subsidy mechanism (state/public): No funding mechanism – lower prices come through special offers from the providers.</p>	<p>Own contribution from participants: Participants pay the full prices indicated on the website, but this is lower than prices in general.</p>	<p>Other funding: The development of the portal has been financed by Travel Malta Group. They will get a profit from all sales that happen through the portal.</p>
Lessons learned	<p>It is important to see how the portal starts to work in practice before making an assessment of its transferability to the Calypso level. There are however several European level actors who have expressed their interest towards the portal and the tourism exchange mechanism. The question that remains is: how are the services specific to people who are in need of "social tourism" – i.e. not just to any members of the participating unions?</p> <p>If the portal was to be exchanged to the European level, it would most likely be necessary to construct a separate, European portal, which the existing Maltese portal could be merged with.</p>		

