Transnational Cooperation Agreement (TCA)

Notes:

One TCA should be agreed and signed by all Partners in a transnational Partnership and attached by every Partner to their application to the relevant Managing Authority in their own country.

This TCA describes only the joint transnational element to which the Partners will contribute; it does not necessarily include any other activities which Partners may carry out under their national funding agreements.

TCA should be uploaded to the ESF Transnational Platform’s online database (www.transnationality.eu) by one of the Partners (and linked to all the other Partners).

1. Short description of transnational project

1.1 Name of transnational project:

Silver Economy – Turning the Silver Economy into a Silver Lining

1.2 Rationale and objectives:

- short summary of the problem addressed, target group, common interests
- common transnational objectives of the Partners
- products, outputs, intended outcomes
- added value of transnational activities

PROBLEMS ADDRESSED

The number of the ageing population will increase. The EU and WHO have launched programs aiming to answer the challenges of an ageing population, and at the same time changing the idea of an elderly as a cost for society into a positive aspect. The silver economy can be seen as “the economic opportunities arising from the public and consumer expenditure related to population ageing and the specific needs of the population over 50” (European Commission Background Report, 2015. P.3). Silver economy can be viewed as an umbrella where it encompasses individuals from great diversities, health, social status and cultures.

Growth of the silver economy will open new opportunities for product and service aligning and development in many industries. According to the Credit Suisse report (Published 2017, https://www.credit-suisse.com), older adults are the fastest growing consumer segment in the world. The target group of Silver Economy project will cover citizens over the age of 50. Investing in silver economy will require companies to have business and product development skills to focus and develop their services for this growing customer group. Many existing services and products do not in themselves serve the needs of an ageing population.

Main target groups: Small and medium-sized enterprises (SMEs)
In Finland the target groups include SMEs in North Karelia region: Managing Directors of these companies and/or people responsible for developing business in these companies. Other target groups are marketing consultants.
In Germany: Different stakeholders of silver economy products and services i.e. consumers, companies, service providers, public and private organisations.
In Poland: Small and medium-sized enterprises
COMMON TRANSNATIONAL OBJECTIVES

Many existing services and products do not in themselves serve the needs of an ageing population. Better suitable services and products will support and improve older consumer’s functional ability and quality of life and will provide new business opportunities and growth opportunities to companies.

The aim of the transnational cooperation will be to transfer international practices and models and to enable joint development and learning with international Partners. The Partners will be focusing on the silver economy and age-friendly business. The transnational cooperation enables projects to transfer international silver economy models to national level and provide local enterprises opportunity to benchmark international silver economy and 50+ services.

PRODUCTS, OUTPUTS, INTENDED OUTCOMES

The Partners will do studies and surveys concerning silver economy itself and silver economy models. They will run silver economy development in their own region and transfer their findings. The main common interests are 50+ services and business models.

Partners will provide local SMEs and companies with new skills and models concerning silver economy. They will have meetings where they disseminate information related to silver economy issues. Articles, blogs and social media are used also to disseminate the information.

Actions:
- Meetings, at least twice a year (possibly conference)
- For participating companies 50+ service benchmark trips (at least once a year), meeting with other companies
- Joint development and peer learning; Formation of focus groups for each area to enable sharing of expertise

Products:
- Analysis of silver economy models and potential in national level
- Publications/reports of best practises and benchmarking
- Reports of silver economy models (50+ concepts)
- Focus group results
- Reports of new concepts developed during the project
- Blogs and other dissemination material

ADDED VALUE OF TRANSNATIONAL ACTIVITIES

The project’s main benefit comes from the variety of different countries’ business and service models. The silver economy and 50+ services are growing in global business market, but at the same time, the silver economy as a topic has not been studied much in university cooperation.

The Silver Economy project is related to different fields of study (eg. international business, marketing, consumer behaviour, tourism, service design, gerontology), which supports cooperation and development beyond the fields of study. Silver economy is affecting many industries and there are opportunities for joint development between different industry lines and new services. Partners have different excellences, which is a great benefit to international cooperation.
1.3 Work programme and working methodology:

<table>
<thead>
<tr>
<th>Planned transnational activities</th>
<th>Time schedule for products and outputs</th>
<th>Contribution and responsibilities of each Partner</th>
<th>Intended results (quantified as far as possible)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kick-off meeting</td>
<td>April 2019</td>
<td>Organized by Karelia UAS:</td>
<td>Dissemination of information and the project product(s) among local authorities from country 1 and country 2</td>
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<tr>
<td></td>
<td></td>
<td>• venue and catering (Karelia UAS)</td>
<td></td>
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<td></td>
<td></td>
<td>• experts (Karelia UAS)</td>
<td></td>
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<tr>
<td>- analysing/studying silver economy models at national level</td>
<td>January - June 2019:</td>
<td>All Partners will focus at least one of the following main objectives:</td>
<td>Preparation of a systematic field research (Research results and statistics, results from investigations and analyses. Theoretical models and state of the art for the silver economy business research.)</td>
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<tr>
<td>- analysing silver economy potential at national level</td>
<td></td>
<td>- 50+ services, service models, business models</td>
<td></td>
</tr>
<tr>
<td>- Disseminating national findings and good practises</td>
<td></td>
<td>- Older adults; needs, interests, running surveys, increasing customer understanding, customer behaviour, marketing</td>
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<tr>
<td></td>
<td></td>
<td>- SMEs' skills to develop their services, marketing and business models</td>
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<tr>
<td>Interviewing Customers/ SMEs</td>
<td>July - December 2019</td>
<td>All Partners will join and deliver good practises and models</td>
<td>Survey data from written or oral interviews, transcripts and expert opinions.</td>
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<tr>
<td>- running interviews</td>
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<tr>
<td>Benchmarking international models with SMEs (voluntary for partners)</td>
<td>once in a year</td>
<td></td>
<td>Analysis and reports</td>
</tr>
<tr>
<td>2nd Partner meeting</td>
<td>November 2019</td>
<td>Organised by University of Economy, Bydgoszcz</td>
<td>Results of the second wave of the analysis</td>
</tr>
<tr>
<td>Work on individual projects</td>
<td>January - June 2020</td>
<td>Peer learning, focus group articles</td>
<td>Participated development of action models.</td>
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<tr>
<td>3rd Partner meeting</td>
<td>April 2020</td>
<td>Organised by Vechta University</td>
<td>Evaluation</td>
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<tr>
<td>- Discussions, workshops, best practises</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Benchmarking and sharing good practises of silver economy</td>
<td>July - December 2020</td>
<td></td>
<td>Analysis and reports</td>
</tr>
<tr>
<td>4th Partner meeting</td>
<td>November 2020</td>
<td>Organised by Karelia UAS</td>
<td>Deliverables, dissemination</td>
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<tr>
<td>January - June 2021</td>
<td></td>
<td></td>
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<tr>
<td>5th Partner meeting</td>
<td>February 2021</td>
<td>Organised by Vechta University</td>
<td>Final report, Project-conclusion-Paper</td>
</tr>
</tbody>
</table>

1.4 Organisation and decision-making:

- role and tasks relating to the coordination of the TCA
- arrangements for decision-making
- methodology of sharing information
- working language(s)

**ROLE AND TASKS RELATING TO THE COORDINATION OF THE TCA**

The Partners will individually propose ESF or other equal projects that include the possibility for transnational cooperation on the topic of silver economy. For all Partners it is obligatory to sign a Transnational Cooperation Agreement (TCA) before approval for ESF or other funding. Karelia UAS is responsible for coordinating the TCA negotiations between the Partners.

This TCA is a preliminary agreement. This preliminary TCA will enter into force by undersigning of the duly authorized representatives of the Partners of this agreement and will remain in force until the ESF funding decisions have been received and the final TCA has been signed.

The TCA will be completed and finalized when funding decisions are verified and the final TCA will enter into force by undersigning of the duly authorized representatives of the Partners.

**ARRANGEMENTS FOR DECISION-MAKING**

The Partners will set up a steering committee, which is the decision-making body of the transnational cooperation. The steering group will comprise one representative from each Partner. Each representative shall be fully authorised to act on behalf of his/her organisation in all matters relating to the operational issues. Each Partner representative of the steering group shall have one vote. Meetings shall be held as necessary, but as a minimum twice per year (or as applicable), usually in conjunction with international workshops or meetings. Each Partner may demand a meeting of the steering group. Such a demand should be made in writing and one month (or as applicable) in advance of the date of the proposed meeting. Steering group members have the right to nominate a representative to attend meetings on their behalf. The Chairperson of the steering group shall be a representative of the Karelia UAS, and shall be appointed at the first steering group meeting. Each steering group representative will be responsible for organising meetings that are to be held in his/her country.

It is intended that all decisions of the steering group shall be unanimous. In case of disagreement, the matter in question shall be referred to the management of each Partner, who will try to reach agreement by consensus. The steering group will direct the transnational cooperation, and:

- define the general strategy of the transnational cooperation;
- decide about foreseeable costs of the transnational cooperation;
- approve in general all matters related to operational issues of the transnational cooperation;
- monitor the progress of the transnational cooperation and analyse the results achieved by the transnational cooperation;
- adopt a new work plan and timetable in case of a change in direction or major changes in the transnational cooperation;
- define and ensure implementation of dissemination of results of the transnational cooperation.

The Karelia UAS will be responsible for the operational management of the transnational cooperation establishing communication with and between all parties and transmitting documents and information connected with the transnational cooperation.

The Partners will be responsible for the overall implementation of their own ESF projects as envisaged in the applications and later funding decisions. Each Partner receives the budget for their activities from their funding agency. Each Partner is responsible towards its own financier for the funding received.

For transnational activities the following applies: travel and accommodation costs are to be paid by the travelling parties and catering and other costs relating to transnational meetings are to be paid by the hosting party.

Each Partner undertakes to promptly make available rights and information to other Partners in accordance with the terms and conditions set out in this TCA:

Definitions

**Results** mean all the results arising out of the transnational cooperation, including but not limited to reports, inventions, software, information, ideas, methods, solutions, devices, materials etc. generated within the transnational cooperation, irrespective of whether they are or can be protected by intellectual property rights such as copyright, patent or confidentiality.

**Background** means all information generated outside the transnational cooperation (regardless of the form or medium in which they are disclosed or stored), including but not limited to reports, inventions, software, information, ideas, methods and solutions, devices, materials, irrespective of whether they are or can be protected by intellectual property rights such as copyright, patent or confidentiality. Background shall not be considered to constitute the Results of the transnational cooperation.

**User Right for Research Purposes** refers to a non-exclusive right to use the Results in internal research and development purposes as well as teaching or scientific research purposes. User Right for Research Purposes does not include a right to license the Results or otherwise assign the Results to third parties as a whole or in part, or to sell services conducted by utilizing the Results or otherwise commercially exploit the Results.

**Intellectual Property Rights** means all protection forms of intellectual property rights including but not limited to patents, utility models, trademarks, copyright, database rights, right to mask work of integrated circuit, copyright of design, confidential information and the applications of the protection forms of intellectual property rights.

**Confidential Information** means either oral or written information concerning technical, commercial or other matters related to a Partner's plans, products, know-how or other activities and which information is clearly marked as confidential or otherwise obviously of confidential nature.

**Intellectual Property Rights**

This TCA does not affect the ownership of any Intellectual Property Rights in any Background or in any other technology, design, work, invention, software, data, technique, know-how or materials, which do not constitute Results.

The Partners may grant each other access rights to the Background they own or otherwise have in their possession, for the term of the TCA, in order to carry out the tasks related to the transnational cooperation. The disclosure of the Background and access rights thereto shall be in the sole discretion of the Partner owning the Background or otherwise having the Background in its possession. The Partner receiving the access rights to the disclosing Partner's Background shall not be entitled to assign the Background further to a third party.

The ownership of the Results shall rest exclusively and automatically with the Partner, whose employee/researcher created, invented or generated the Results. If Results are generated jointly by the Partners, the ownership shall belong to the Partners jointly in the proportion of their contribution to creating such Results. The Partners shall agree separately on detailed conditions for the exploitation of their joint ownership.
The Partners grant each other a royalty-free User Right for Research Purposes to Results generated by the other Partners, excluding Intellectual Property Rights which shall be agreed upon separately with the owner and a reasonable compensation shall be paid to that Partner.

Confidential Information

The Partners undertake not to disclose the other Partner’s Confidential Information to third parties, without written consent, and to obey diligence in order to safeguard the confidentiality of the said information. The Partners are not entitled to use Confidential Information for purposes other than to fulfil their obligations set forth in this TCA.

The confidentiality obligations shall not apply to Confidential Information, which:

i. is already in the recipient Partner’s possession at the time of disclosure through no fault or negligence of the recipient Partner;

ii. is or later becomes part of the public domain through no fault or negligence of the recipient Partner;

iii. is received from a third Partner in circumstances where the recipient Partner has no reason to believe that there has been a breach of an obligation of confidentiality, other breach of contract or illegal act;

iv. is independently developed by the recipient Partner; or

v. is required to be disclosed by law, decree, governmental order or decree or other similar provisions.

The Partners are obliged to obey the confidentiality obligations during the term of this TCA and additionally three (3) years after the term or termination of this TCA.

Methodology and Sharing Information

Each Partner shall have access to work carried out by the other Partners in connection to the transnational cooperation and a platform for sharing the information will be established by the Karelia UAS.

The Partners shall inform about the grants so that it is clear to the participants of the transnational cooperation and the general public, that the transnational cooperation is partly funded by the ESF, for example by acknowledging the support of the European Union and the ESF in all types of information materials, announcements, advertisements, information events etc.

It is anticipated and expected by the Partners that the Results of the transnational cooperation will be made public and all the Partners are expected to disseminate the Results. The dissemination of the Results will be planned in the beginning of the transnational cooperation.

Working Language

The working language of the transnational cooperation is English.
2. Signatures of Partners

Each Partner undertakes to carry out the tasks and fulfil the duties set out above as part of the transnational cooperation, on the condition that they are granted funding (if applicable).

If for whatever reason any of the Partners is not granted this support, this TCA must be amended or cancelled. Subject to the agreement of their respective Managing Authorities, the resulting ‘orphan’ Partners may amend the TCA, optionally including new Partners, and explore with their Managing Authorities how the grant contracts can be amended.

This Agreement is made in as many counterparts as there are Partners. The Partners warrant that the persons undersigning this Agreement are authorised to sign for the organization they here represent.

### 2.1 Partner 1:
Name of organisation: Karelia University of Applied Sciences  
Address: Tikkarinne 9, 80200 Joensuu  
Website: www.karelia.fi  
Signed by legally authorised representative: Eero Elsinen  
Position of representative: CFO  
Telephone: +358 50 361 7864  
E-mail: eero.elsinen@karelia.fi  
Budget for transnational work (in EUR\(^1\)): N.A.  
Funding source: ESF  
TPI number\(^2\): 1476

### 2.2 Partner 2:
Name of organisation: University of Vechta, Institute of Gerontology  
Address: Driverstraße 22, 49377 Vechta  
Website: www.uni-vechta.de  
Signed by legally authorised representative: Prof. Dr. Frerich Frerichs  
Position of representative: Director of the Institute  
Telephone: +49 4441 15 504  
E-mail: frerich.frerichs@uni-vechta.de  
Budget for transnational work (in EUR\(^1\)): N.A.  
Funding source: N.A.  
TPI number\(^2\): N.A.
3. Annexes

Annex 1-X: Project applications of the Partners, later funding decisions

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Part 3:
Name of organisation:
Address:
Website:
Signed by legally authorised representative:

Place and date of signature:
Name of representative:
Position of representative:
Telephone:
E-mail:
Budget for transnational work (in EUR\(^1\)):
Funding source: ESF
TPI number\(^2\):

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\(^1\) For foreign currencies please use ECB currency converter: [http://sdw.ecb.europa.eu/curConverter.do](http://sdw.ecb.europa.eu/curConverter.do)

\(^2\) The TPI or Transnational Project Identifier is the number given automatically to a project when it is created into the ESF Partner search database: [https://ec.europa.eu/esf/transnationality/Partners-search/?f%5b0%5d=bundle%3Aesf_tnc_project](https://ec.europa.eu/esf/transnationality/Partners-search/?f%5b0%5d=bundle%3Aesf_tnc_project)