

TERMS AND CONDITIONS FOR Kuna-Co Proiektuak 2024

BBK Kuna within the framework of the actions carried out in the Kuna Lab line, establishes the terms and conditions for Kuna-co Proiektuak 2024

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1. GLOSSARY OF TERMS

Agenda 2030: Action plan arising from the UN Member States' commitment, whose main aim is to ensure the protection of people, the planet and prosperity. In 2015, all the UN Member States approved 17 Goals as part of the Agenda 2030 for Sustainable Development, which establishes a plan to reach the Goals in 15 years.

Sustainable Development Goals (SDG): Sustainable Development Goals is the master plan to achieve a sustainable future for all. They are interrelated and address the global challenges we face every day, such as poverty, inequality, climate, environmental degradation, prosperity, peace and justice.

Social innovation: New forms of management, administration, execution, new instruments or tools, new combinations of factors aimed at improving citizens' social and living conditions in general

Quadruple Helix (QH): Innovation methodology that enables the interaction of four major innovation areas, namely, university, private sector, public administration and people or organized civil society. It promotes teamwork, collaboration and exchange of ideas integrating agents from the four helices. The model fosters change through an increasingly participatory innovation ecosystem.

Multi-agent team: Work team made up of agents from two or more helices from the "Quadruple helix".

Action research: Research in which projects test theory according to its effectiveness in action, seeking to produce valid and actionable knowledge. The aim of research is not to examine reality but to change it. The reflection process developed between research staff and participants leads to the production of new knowledge and the work and methods are sensitive to the needs of the research process.

BBK Kuna Institutoa: BBK Kuna Institutoa is BBK Kuna's *Think Tank*. Its aim is to identify and prioritize the different strategic challenges to be addressed in Bizkaia for the next years and define the best way to start doing this.

2. INTRODUCTION

The BILBAO BIZKAIA KUTXA Banking Foundation (hereinafter referred to as BBK) is an entity committed to achieving the Sustainable Development Goals approved by the UN Conference on Sustainable Development held in Rio de Janeiro in 2012 (hereinafter referred to as SDG), as well as the Agenda 2030 approved by the UN General Assembly in 2016, in accordance with the three transitions/challenges (socioeconomic/digital/environmental) recorded in BBK's Strategic Plan.

The materialization of this commitment with the establishment of BBK Kuna: The Home of the Sustainable Development Goals has led to a continuous reflection process at the hands of their *Think Tank* "BBK Kuna Institutoa", in which the challenges to be faced by the Territory of Bizkaia are identified and prioritized. This call intends to address some of these challenges as defined more specifically and aimed at achieving the greatest impact and social benefit.

These Terms and Conditions intend to regulate BBK's call for applications to fund Innovation Projects aimed at achieving the SDG, by means of an advertised public competition procedure with assessment of merits of the submitted proposals.

Therefore, the Innovation Projects that may be eligible to benefit from this aid must deal with the aforementioned SDG and address one of the two specific challenges described in Point 4 of these terms and conditions, in a manner that makes it possible and viable to achieve these goals.

BBK relies on the innovation methodology of the Quadruple Helix (QH) that enables the interaction of four major innovation areas, namely, University, the private sector, the Public Administration and the organized civil society.

Due to all of the above, the Innovation Projects that may be eligible to benefit from this aid must be submitted and led by entities that are part of the aforementioned Quadruple Helix and that collaborate through a Consortium, understood as the agreement regarding their willingness to collaborate recorded in writing in a document of commitment.

Moreover, in order to maximize the social impact and the benefit generated by the projects, there should be a connection between the projects of the call themselves and the rest of BBK Kuna's projects and initiatives.

3. OBJECT OF THE KUNA-CO PROIEKTUAK 2024 PROGRAMME

The Kuna-co Proiektuak call is an advertised public competition call to find solutions to the challenges associated to Agenda 2030 in the Basque Country in general and in Bizkaia in particular that lead to a change in the territory of Bizkaia.

Specifically, BBK seeks to fund **social innovation** projects that address one of the two challenges presented in this call. The projects must be submitted by **multi-agent teams** who will present an **action research** proposal to address the chosen **challenge with**, at least, one resulting **action** that must be a **transferable, applicable, replicable and scalable** pilot project. The call will fund the projects that meet the requirements set out in these terms and conditions and are selected to be awarded the financial aid.

What financial aid is received by each project?

The call has a budget of 150,000 Euros that will be distributed amongst the selected projects in accordance with their economic requirements. In any case, the selection panel, made up of 3 representatives from BBK and 2 from the BBK Kuna Institutoa, reserve the right to choose one or more projects from each challenge and declare any of them void if none of the proposed projects meets the minimum criteria. In addition, the consortia may use the first floor of the BBK Kuna space to hold meetings, in compliance with the regulations of the centre and under the following conditions:

- Exclusive use for issues related to the project receiving the aid.
- Monday to Saturday from 9 a.m. to 9 p.m.

With the agreement of BBK Kuna's technical team and subject to the needs of other projects that may require space.

4. CHALLENGES OF THE CALL

The challenges that must be addressed through action research projects are:

4.1. Education and inequality: extracurricular activities

Education is free of charge and freely accessible in Bizkaia. Through this condition, it must be guaranteed that all school-age children of this historical territory enjoy equal opportunities, at least, as far as accessible education is concerned. This guarantee ends when school hours end. From that moment on, the socioeconomic inequalities appear again at schools themselves: that is when extracurricular activities start.

The report "*Desheredados*" (Save the Children, 2017) highlights the latent inequality in the access to extracurricular activities and attaches paramount importance to it in the reduction of poverty and the breaking of the poverty circle that affects thousands of families: "many skills that are obtained in activities outside the classroom are essential for the future labour and social integration".

The development of skills linked to the access to culture or sport is considered to be essential for the present success at school as well as the future access to a better-paid job.

This challenge seeks projects that can identify these needs for accessibility to extracurricular activities, using culture or sport as a vehicle, and propose an innovative pilot project that is actually capable of improving the integration of children identified as minors at risk of exclusion.

SDG 1 (End poverty) and 4 (Quality education)

4.2. Migration and talent: digital employment

Social and economic transitions come together as the framework for this challenge in which projects related to both are sought. On the one hand, the halt in the economy has generated or is generating an impoverishment in society that may affect the sustainability of public policies and create greater social inequalities. Moreover, the situations of inequality particularly affect vulnerable groups, such as migrant groups. In view of this scenario, we need a development model that enables to generate expectations for the future, guarantee intergenerational wellbeing and move towards a more homogeneous society with fewer inequalities, especially among these more vulnerable sectors.

On the other hand, the concern for the creation, attraction and retention of talent in the territory of Bizkaia is shared by companies, organizations and society. We are in constant search for disruptive talent to address the changing needs we are facing: digital environment, care, new relational models, etc.

At present, migration itineraries are typecast depending on people's origin and suffer the labels imposed by the legal, social and economic structures that we offer to those who arrive in our territory. Hence, when we talk about talent attraction we tend to refer, in general, to young people from European countries (to which we also tend to emigrate in order to study and return to the territory). This is not true in the case of migrants from other origin countries, mainly countries outside the European Union. This makes it necessary to rethink and try to link the need for talent to these migratory itineraries, turning our eyes to broader migration itineraries that harness people's potential.

This challenge seeks projects that place the focus on strengthening migrants' digital skills in such a way that this becomes a key to access an increasingly competitive labour market. The approach sought must increase the employability of these groups so that they are actually able to access the new jobs, distinctly digital, offered in the labour market.

SDG 1 (End poverty) and 8 (Decent work and economic growth)

5. APPLICATION SUBMISSION AND PROJECT SELECTION PROCESS

The submission of the proposal to Kuna-co Proiektuak 2024 will be carried out through BBK's website, www.bbk.eus, in the **BBK y TÚ** portal, in the **BBK Kuna** section.

Registering in BBK y TÚ will enable to know the status of the application made at any time. The necessary documents must be attached through the BBK Y TÚ portal itself. Any enquiry will be dealt with at the telephone number 944 152 304.

To complete the application correctly it is important to read the document "GUÍA PARA LA CUMPLIMENTACIÓN DEL FORMULARIO" (GUIDE TO COMPLETING THE FORM).

The submission of a project involves the unconditional acceptance of the Terms and Conditions and BBK's corresponding resolution, which will be irrevocable.

Timeline:

- 5.1. Publication of the terms and conditions
- 5.2. Presentation of the call to the agents
- 5.3. PHASE 1
 - 5.3.1. Submission of abridged project proposals or "One-page Project"
 - 5.3.2. Pre-selection of abridged proposals
- 5.4. PHASE 2
 - 5.4.1. Submission of detailed developments of the selected abridged proposals
- 5.5. Documentary requirements
- 5.6. Assessment of detailed proposals
- 5.7. Short presentation or "PITCH DAY"
- 5.8. Selection of beneficiary projects

5.1. Publication of the terms and conditions

These terms and conditions have been published in the "Kuna-co Proiektuak" section of BBK Kuna's website on 20 May 2024.

They are also available in the BBK y TÚ platform together with the following documents:

- Guide to completing the form
- Template for abridged project proposal or "One-page Project"
- Detailed development model for the project proposal (to be submitted only by those projects that got through phase 1)
- Responsible declaration (to be submitted only by those projects being funded)
- BBK code of ethics (to be signed by those projects being funded)
- Template for Memorandum of Understanding (to be submitted by those projects being funded).
- Technical report model (to be submitted only by those projects being funded upon completion of the project).

- BBK report presentation guide

5.2. Presentation of the call to the agents

BBK reserves the right to convene the interested agents to a meeting to explain these terms and conditions and clarify any possible questions.

5.3. PHASE 1

5.3.1. Submission of abridged project proposals or “One-Page Project”

The leading entity will submit, through the **BBK Y TÚ** portal, the abridged proposal or “One-Page Project”. It is a document summarising the project proposal addressing one of the challenges of this call and including the following items in the corresponding template:

- Leading entity
- Chosen challenge (**Only the name**)
- Short description of the proposed project (stating the action research aspects to be included, the start date and the end date)
- Entities proposed for the consortium
- Amount requested for the project

Format: The information must be entered using the templates provided by BBK. The proposal **must not exceed two pages** in font size 11.

Documents: the documents required for this phase can be downloaded from the **BBK Y TÚ** portal in **BBK Kuna's website**, in the “**Kuna-co Proiektuak**” section and will be the following:

- **Template for abridged project proposal or “One-page Project”**

Deadline: The deadline to submit the abridged project proposals or “One-page Project” will be the **20th of June, 2024**.

5.3.2. Pre-selection of abridged proposals

The abridged project proposals or “One-Page Project” must fulfil all the following requirements:

NECESSARY REQUIREMENTS

A.- They must be framed within the social innovation sphere.

B.- They will be carried out in the territory of Bizkaia, regardless of whether the entity is from the territory or not.

C.- They will benefit groups of people residing in the territory of Bizkaia. In those projects whose scope of development is broader than the territory of Bizkaia, only the part corresponding to the territory and the people residing in it will be funded.

D.- They must be action research projects.

E.- The proposal must include research on the selected topics and must ensure a tangible result in terms of a practical application that is transferable, applicable, replicable and scalable. The action must be considered a pilot project to all intents and purposes.

F.- It must have an explicit title and be presented in the format established in this call.

G.- It cannot be an ordinary activity of any of the proposing entities or a project that is already underway.

H.- The proposal must be presented by a multi-agent team under the consortium formula. A team that will collaborate to carry out the proposed action research.

I.- One of the entities will lead the consortium (the coordinating entity). The consortium will specify which entity leads the project and state which person from that entity is their representative. This entity and their representative will be the main point of contact between the consortium and BBK.

J.- The leading/coordinating entity must be non-profit-making.

K.- The consortium must be made up of at least two actors representing the quadruple helix, each of a different type: university, business, public administration or civil society. The minimum number of required agents to accompany the coordinating entity will be one participating entity.

Failure to comply with any of the previous requirements will result in the automatic invalidation of the proposal.

OPTIONAL REQUIREMENTS

A.- **Other entities** from the four innovation areas of the quadruple helix may join the minimum consortium made up of the leading/coordinating entity and the participating entity, attaching special value to their being from different helices.

B.- The participation of **associated entities** in the project is allowed.

ROLES IN THE CONSORTIUM AND FUNCTIONS

Below is the definition of the different types of agent in connection with their role in the consortium and their functions:

- **Coordinating entity:** participating entity that leads the consortium.

Functions:

a) They will centralize the submission of the proposal and will gather the required documents from the beneficiary entities.

b) They will design, with the support of the rest of the entities, the joint Work Plan.

c) They will be responsible for the general coordination, management and implementation of the project.

d) They will ensure the quality of the communication in the consortium, acting as intermediary for all communications between the beneficiary entities and BBK. Likewise, they will inform the entities about any relevant communications with BBK.

e) They will inform the participating entities and BBK of any event or situation that may affect the correct implementation of the project.

f) They will participate in project coordination and monitoring meetings with members of the BBK Kuna Institutoa's Council of Experts.

g) They will be the recipients of the financial aid granted by BBK and will distribute it in an equitable manner, in accordance with what was agreed with BBK, amongst the entities participating in the consortium.

h) They will submit the documents that prove the payments made to the participating entities.

i) They will supervise the implementation and will evaluate the project.

j) They will submit the documents required by BBK upon the completion of the project (such as, amongst others, the explanatory economic report and summary of the project liable to be shared in BBK Kuna's website).

- **Participating entity:** these are the entities that make up the consortium and will receive funding for their direct participation in the project.

Functions:

a) They will be responsible for the implementation and performance of the tasks described in the Work Plan.

b) They will provide the necessary staff and resources to achieve the aim established in the project.

c) They will provide the information required by the coordinating entity in a timely manner, to report the progress to the funding entity.

d) They will provide the information required for the financial and technical justification of the project.

e) They will notify to the coordinating entity any event or circumstance that may affect or delay considerably the implementation of the project, as well as any other relevant changes (contact person, changes in planned expenditure, change in direction, etc.).

- **Associated entity:** entities linked to the topics that have shown an interest in participating in any of the activities or in the results of the project. They will not be considered to be part of the consortium and will not receive funding from the project.

Functions:

a) They will support the project through motivation letters that will be attached to the project proposal.

b) They will be informed of the activities and results of the project.

TYPES OF AGENTS

Below is the definition of the different types of agent in connection with their nature (Quadruple helix):

1.- **Civil society/third sector entities** including but not limited to foundations, associations, public utility and social initiative cooperatives, non-profit organizations for social action, non-government organizations for development cooperation, placement agencies and special employment centres.

2.- **Private companies:** including but not limited to Private Limited Companies, Public Limited Companies, Cooperatives, etc.

3.- **Universities or research centres.**

4.- **Public administration entities.**

ASSESSMENT CRITERIA

Following the closing date for the submission of abridged project proposals, BBK will study the proposals and those that meet the aforementioned requirements will be assessed so as to proceed to the next phase according to their (1) **link with the chosen challenge and the corresponding SDG**, (2) **innovative character** and (3) **social impact**.

The selection panel, made up of 5 members representing BBK and BBK Kuna Institutoa, will gather to deliberate, analyze, rate the projects from 0 to 5 and select the awarded projects according to the score they obtain. This panel reserves the right to contact the entity that submits the project to learn more about the idea they have presented.

The entities will receive information about whether the abridged project proposal has been accepted or not through the BBK Y TÚ portal, as well as the email address they provided.

5.4. PHASE 2

5.4.1. Submission of detailed developments of the selected abridged proposals

The projects pre-selected in PHASE 1 will have to submit the **detailed development of the project proposal** as per the “One-Page Project”, as well as the required documents. BBK reserves the right to request changes to the proposal, which will have to be made, whenever possible.

Format: The required information must be entered in the BBK Y TÚ portal, as well as the templates provided by BBK for this phase.

Once they have completed the application in the BBK Y TÚ portal, applicants will find the section “**Documents**” on the last page of the form. In this section, as a drop-down, there is a list of required documents. Users must select the document concerned from their device so as to attach and register it in the application.

The attached documents may be modified during the registration period, bearing in mind that the newly attached document will replace the previous document.

Documents: the documents required in this phase may be downloaded from the **BBK Y TÚ** portal in **BBK Kuna**’s website, in the “**Kuna-co Proiektuak**” section and will be the following:

- Template for detailed development of the project proposal**
- Responsible declaration**

Deadline: The deadline to submit proposals in Phase 2 will be the **23rd of September, 2024**.

5.5. Documentary requirements

The projects must meet the following documentary requirements:

A.- All the participating entities in the consortium must:

- a) Be duly incorporated and registered in the appropriate register.
- b) Be up to date with the payments to the Treasury and the Social Security.

B.- The leading/coordinating entity shall be required to have a bank account at Kutxabank, where the amount for the implementation of the project will be deposited.

C.- The entities in the consortium that have participated in BBK's previous calls for project funding must have the justification for the aid granted in previous years approved. As an exception, those entities that have projects before 2023 pending justification are excluded.

Failure to comply with any of the previous requirements will result in the automatic invalidation of the proposal.

5.6. Assessment of the detailed proposals

The submitted projects that meet the documentary requirements recorded in these terms and conditions will be assessed by a selection panel made up of representatives from BBK and BBK Kuna Institutoa according to the following assessment criteria:

ASSESSMENT CRITERIA

The projects for which the aid referred to in these terms and conditions is requested and which have met the essential requirements in point 5.3.2, will be assessed according to the following criteria and percentages:

Activity schedule (Necessary requirement)

Detailed estimate (Necessary requirement)

Alignment with the challenge and the SDG (25%)

The project must objectively prove the link with, at least, one of the challenges identified in the call. A justification of how the project is aligned with the challenge or challenges of the call, the Agenda 2030 and the SDG goals and the solutions proposed for Bizkaia must be presented.

Innovative character (20%)

The way to address the challenge must be innovative from the social, technological, procedural... point of view. The call seeks to fund innovative ideas that provide a different approach to the need and step outside the box.

Social impact, replication and scalability (20%)

KUNA-co Proiektuak **2023** seeks projects that contribute to addressing, in practice, the major socioeconomic challenges of Bizkaia. To obtain funding, the project must prove, *ex ante*, its potential to address a socioeconomic challenge of the territory of Bizkaia, with indicators that enable to know its contribution to reach, at least, one of the SDGs identified in the call.

All the proposals must specify the scope of the practical orientation of the project (its applicability) and propose ways of evincing and confirming this practical intervention by

measuring results¹. Likewise, the possibility to replicate and scale the project in other contexts, environments or areas will be an asset.

Communication, dissemination and public exploitation (15%)

A communication, dissemination and exploitation plan must be presented, as a vehicle to connect and interact with other agents from the territory that may be interested in/may benefit from/may want to contribute to the project. The communication plan must be viewed as a dialogue with society, using the instruments that each project deems appropriate, within the framework of the guidelines given by BBK with regard to the Kuna-co Proiektuak brand and the use of logotypes, amongst others. The plan must include the following actions:

Socialization: It takes place throughout the entire project and its aim is to raise awareness of the challenge that is being addressed and communicate the different activities that are being developed (launch, workshops). It gives visibility to the project and creates conversation between different agents about the social challenge being addressed.

Dissemination: It disseminates the results of the different activities of the project during the lifespan of the project (results of a workshop, dialogue with other actors, publications) and upon its completion.

In both cases (socialization and dissemination), the projects may make use of the communication spaces and tools that the BBK Kuna team places at the disposal of the projects, making use of their convening power and their connection with society.

Exploitation: It defines the use of the result of the project (how and by whom) beyond its lifespan and the future replication and/or scalability of the project (*handbook, toolkit, application, methodology...*).

A communication, dissemination and exploitation plan must be submitted, as a vehicle to connect and interact with other agents from the territory that may be interested in/ may benefit from/ may want to contribute to the project. The communication plan must be viewed as a dialogue with society, using, to this end, the channels that are deemed appropriate to achieve an effective communication (mass media, event/conference organization, social media...or others).

Funding sustainability (10%)

BBK will subsidize the part of the duly substantiated expenses that may be incurred as a result of the project. Having funding to ensure the sustainability of the object of the project beyond it will be viewed positively. The proposal must show the funding of their own or the external funding that the partners of the project have raised to develop future activities related to the project.

Multi-agent collaboration (10%)

The consortium must be made up of **at least two actors** representing the quadruple helix, each of them of a different nature: university, business, public administration or organized civil society.

Having 3 or more actors of a different type will be viewed positively.

¹ In addition to the information gathered in the proposal submission process, the selected projects will work with BBK's impact team in defining the specific metrics to measure its social impact.

Connection with other BBK projects (5%)

The possible synergies that may arise between the different BBK projects will be viewed positively; most of them can be found here: <https://www.bbk.eus/es/>

Cross-cutting aspects (5%)

Measures that are going to be taken to address environmental impact, gender equality and the use of both official languages (Basque and Spanish) in the Project.

The fulfilment of the aforementioned requirements will be assessed, for each of the projects, according to the assessment criteria that are recorded in the following chart:

Criteria	Score
Alignment with SDG*	25
Financial sustainability	10
Multi-agent collaboration	10
Innovative character	20
Social impact	20
Communication and dissemination	15
Connection with BBK projects	5
Cross-cutting aspects	5
MAXIMUM TOTAL	110 points

*In any case, it will be necessary to obtain a minimum score of **10** points in the section “Alignment with the SDG” set out in section 4 of this call. Those projects that do not obtain this minimum score of **70** points will be discarded without any further action.

5.7. Short presentation or “PITCH DAY”

In the evaluation process, up to a maximum of 4 projects for each challenge that have got through PHASE 1 will be convened by BBK by an email for a presentation in which they will present their project to the selection panel in “pitch” format (10 minutes long maximum) that will take place on **24 September 2024 at BBK Kuna, Urazurrutia 3, 48003, Bilbao.**

In addition to the individual communication by email, BBK will announce the projects selected for the Pitch Day phase on their website.

5.8. Selection of beneficiary projects

5. The selection panel, after hearing the presentation of the project on the “Pitch Day” and applying the selection criteria, will proceed to the final selection of the projects that will benefit from the financial aid. **IMPLEMENTATION TIME**

The projects that are eligible to receive this aid must start before 1 December 2024. The duration of the project, in the phase for which the BBK aid is requested, will be at most 12 months since the start.

6. FUNDING CONDITIONS

Direct expenses attributable to the Project

If the Project is selected, the financial award assigned to the beneficiary consortia will be used to meet expenses directly related to the implementation of the project and their being necessary for its development must be clearly explained.

As a general rule, the amount granted cannot exceed 80% of the total cost of the Project. The entity undertakes to provide at least 20% of the total cost of the Project as per the submitted estimate (either from their own funds, self-financing, subsidies or other sources of income), irrespective of the amount of the aid granted.

In any case, if the expenses actually incurred are lower than those initially estimated, there will be a deduction in the financial aid in proportion to that difference.

The Project will be developed during the term of the agreement. In any case, no expenses before 2 May 2024, or after the date when the subsidized period ends may be charged.

The payment of the allocated amount will be made, on a general basis, in the following way: 80% of the aid will be paid when signing the Collaboration Agreement and the remaining 20% upon the completion of the project, following the rendering of accounts.

Indirect expenses of the Project

Management and administration expenses, understood as: transport, insurance premiums related to the activity, banking services, taxes, telephone, lighting, water, etc., including project design costs, shall not exceed 10% of the total estimate of the Project or, where appropriate, the financial award allocated by BBK to the aforementioned Project.

As a general rule the following expenses cannot be included in the aid:

- Those incurred for the **maintenance of the headquarters of the entities that are a party to the consortium.**
- Those attributable to **allowances, stays and trips** of the team in charge of the project. Nevertheless, those expenses directly attributable to the implementation of the project are excluded from this prohibition, provided they are considered to be reasonable in BBK's opinion. In this case, this type of expenses may be eligible for aid provided they do not exceed as a whole 25% of the total amount of the aid granted to the Project they are allocated to.

In no event may the economic contribution granted by BBK be allocated to paying debts or financial transactions of any kind. Likewise, the funds of the aid cannot be used for payments to the representatives of the beneficiary entity, the members of the Governing Bodies or any expenses incurred for activities carried out in that capacity.

Compatibility with other aid granted by BBK to the entity

This aid will be compatible with any other financial aid the consortium may receive provided its granting does not cause overfunding for the Project and/or entities.

If the entity receives other contributions from BBK, the following will be analysed:

- That the amount allocated to administration and management expenses does not exceed 10% of the estimate of the project with the highest amount.
- That the amounts allocated to structural expenses do not result in overfunding for the entity (people, rents...) subject, in any case, to the corresponding verification and control actions by BBK.

Compatibility with other aid granted by third parties to the entity

This aid will be compatible with any other subsidy or aid granted for the same purpose, from any Public Administration or public or private organization, national or international, provided that the entity states in the application the amounts and the application of those funds to the activities of the project.

On a general basis, the projects funded by BBK cannot be co-funded by another financial entity or banking foundation, except with BBK's express authorization in writing. Therefore, the beneficiary entity will immediately inform BBK about the award of any subsidy or aid granted for the same purpose that may have taken place once the financial aid has been granted, from any Public Administration or public or private organization, national or international. As well as their amount and the application of those funds to the subsidized activities.

7. RESOLUTION

BBK will resolve and notify to the leading/coordinating entity the appropriate resolution, in the term of 1 month as from the date when the call is closed (final closing date for Phase 2), through the contact details provided to that end.

If the resolution is positive, it will be provisional and, therefore, it will not entitle the coordinating entity to claim any rights, subject to the final resolution that will take place once BBK has checked the documents specified in clause 9 herein.

Likewise, any modification of the project after the conclusion of the agreement must be submitted to BBK for approval.

Compliance with these terms and conditions is a minimum requirement. It does by no means involve the selection of the submitted projects. Therefore, BBK will unilaterally make the decision to select or not the submitted project.

8. EXECUTING THE COLLABORATION AGREEMENT

The collaboration between the consortium and BBK will be formalised by means of a Collaboration Agreement between BBK and the leading/coordinating entity of the consortium, subject to the existing legislation, stating the rights and obligations of both parties and, amongst other things, the project implementation time, the amount of the collaboration (not subject to Value Added Tax), the form of payment and the monitoring of the project.

The coordinating entity undertakes to allocate all the aid received from BBK to cover the costs stated in the Project and to assume full responsibility for its organization and performance. They will undertake the obligation to fulfil the aim, implement the project, carry out the activity or engage in the behaviour that gave rise to the granting of the financial aid. Likewise, they will carry out the subsidized activity in accordance with the criteria and conditions that gave rise to the award.

BBK may suspend and even terminate the collaboration agreement, cancelling the outstanding payments and demanding, if applicable and if they deem it appropriate, the total or partial refund of those that have already been made, amongst others, in the following cases:

Having obtained the financial aid by distorting the conditions required for it or hiding those that would have prevented it.

Terms and Conditions for BBK Projects 2024

- Breach of the obligations imposed on the beneficiary entities and the commitments undertaken by them in connection with the granting of the aid. To this end, breach will be understood, amongst others, as applying the aid to expenses other than those that were agreed, without BBK's express authorization.
- Likewise, it will be understood that there has been a breach, for the purposes of the appropriateness of the refund, in those cases in which the payment of the aid was withheld as a consequence of a court order ordering so, as a result of the attachment of the aid, for whatever reason.
- In the case of overfunding, for the purposes of what is provided herein.
- Failure to comply with the accounting, registration or document retention obligations when this makes it impossible to verify the use made of the aid received from BBK and the fulfilment of the aim, the actuality and regularity of the activities of the project.

To execute the aforementioned document, it will be necessary that the leading/coordinating entity of the selected consortium provides, within **15 days as from the time when the approval of the project is notified**, through the BBK Y TÚ portal in BBK Kuna's website, the following documents ([link here](#)):

- **Statutes** of the participating organizations.
- **Certificate of registration in the corresponding register** of the participating organizations.
- **Tax ID of the participating organizations.**
- **National ID** of the legal representative of the leading/coordinating entity.
- **Power of attorney** of the applicant or, where appropriate, appointment for the office that, according to the statutes, qualifies them to act on behalf of the leading/coordinating entity.
- **Account holder's certificate** of the leading/coordinating entity.
- **Logo of the entities participating in the consortium.**
- **BBK code of ethics**
- **Memorandum of understanding signed by all the entities in the consortium.**

Documents: the documents requested in this phase can be downloaded from the **BBK Y TÚ** portal in [BBK Kuna's website](#), in the "**Kuna-co Proiektuak**" section and will be the following:

- **BBK code of ethics**
- **Template for Memorandum of Understanding.**

As a general rule, the projects must have the agreement signed before their completion and always **before 3 March 2025**. If, due to reasons unrelated to BBK, the Agreement had not been signed by that time, the entity would lose the option to receive the approved aid.

If, once the documents have been submitted, it is found that the entity does not fulfil the requirements stated in the terms and conditions, they may be refused the provisionally approved aid.

9. PROJECT JUSTIFICATION

Once the Project has been completed, as recorded in the Collaboration Agreement, the entity must prove to BBK that it has been performed, within the maximum term of 1 month after its completion.

The beneficiary entity will keep the documents that support the application of the funds that were received, including electronic documents, as long as they can be the subject of verification and control actions.

To be precise, once the Project has been completed, the following supporting documents must be submitted through the BBK Y TÚ portal:

a) TECHNICAL REPORT

The document “TECHNICAL REPORT” (the template to be completed can be found in the “DOCUMENTS PROVIDED BY BBK for Phase 2” section) must be attached in the “DOCUMENTS” section.

b) “FINANCIAL REPORT”

The details of the Economic Justification must be updated in the “FINANCIAL REPORT” section. (This section will have already been completed with the information provided in the application. The estimated financial information must be updated with the actual financial details of the project and must be supported with the list of supporting invoices).

c) “SOCIAL IMPACT DATA”

Actual data regarding the social impact of the project. (This section will have already been completed with the information provided in the application. It must be modified with the actual data).

d) “JUSTIFICATION OF VISIBILITY ACTIONS”

A “JUSTIFICATION OF VISIBILITY ACTIONS” dossier must be attached in the “DOCUMENTS” section. Graphic evidence of dissemination and visibility actions in the online and offline media will be attached, both for those media aimed at the internal public of the entity as well as for society in general.

e) PROJECT SUMMARY

The document “PROJECT SUMMARY” (the template to be completed can be found in the “DOCUMENTS PROVIDED BY BBK for Phase 2” section) must be attached in the “DOCUMENTS” section. This document will be posted on the website and is intended to be a shareable legacy of knowledge recording the most significant aspects of the Project and the lessons learnt during its implementation.

BBK reserves the right to request information on results achieved by the project at any time during its implementation. The leading/coordinating entity undertakes to provide any other information or document regarding the Project, as well as its investments and expenses, at the request of BBK and, where appropriate, to undergo an audit of the Project by BBK.

Should BBK verify the partial or total breach of any of the requirements set out in these terms and conditions, they can request the refund of the amounts paid and will retain the possibility of bringing any legal actions they deem appropriate.

On an exceptional basis, those entities that are short on time to deliver the supporting report may request an extension through the BBK y TÚ application, providing the appropriate justification. In any case, BBK shall make the decision on whether to accept such request for an extension or not.

Likewise, those entities that are not able to meet the obligations undertaken in the collaboration agreement as for the fulfilment of the project may request their withdrawal from the Project, which will involve the refund of the amounts previously paid by BBK.

Documents: the documents required in this phase can be downloaded from the [BBK Y TÚ](#) portal and [BBK Kuna's website](#), in the “**Kuna-co Proiektuak**” section and will be the following:

- **Template for technical report**
- **Guide for the presentation of BBK reports**

10. FINAL

Any circumstances or issues not provided for in these Terms and Conditions will be resolved in accordance with BBK's criteria and their decisions will not be subject to appeal.

Should there be any doubts or discrepancies with regard to the interpretation of any of the previous items, BBK's criteria shall prevail.