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# FinFluencers

Young Financial Influencers



## THE YOUNG FINANCIAL INFLUENCERS' GUIDE



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## 1. Introduction into the project

First and foremost, the main goal of this project was to create an online training program made specifically for young people aged 19 to 29. Our aim is to educate you in your financial decision-making skills, boost your financial know-how, and contribute to your overall well-being.

Our ultimate mission? To empower you to become a financial generation that fearlessly conquers the complex world of finance, including the exciting domains of the EU's single market and digital economy.

Our training program is all about helping you understand your financial overview, evaluating risks and opportunities, and making smart choices. Through engaging tasks and real-life case studies, we'll help you uncover your existing financial knowledge, pinpoint areas for improvement, and guide you in taking practical steps towards a brighter, or at least a comfortable financial future.

This incredible project, "Young Financial Influencers - Positive influence on the financial literacy and entrepreneurial potential of young people", came to life thanks to the collaboration of six partner organisations spread across five EU countries: Bulgaria, Greece, Cyprus, Portugal, and North Macedonia. But you wonder, "What Benefits come out of this?", and the answer is the facilitation of more profound understanding on behalf of the young of how the financial context works, acquisition or development of specific sets of skills and attitudes and much more that you can check on the "CALL FOR YOUNG FINFLUENCERS".

And guess what? You, the incredible financial influencers, will be leading the way! It's also important to reinforce that our main target is youngsters, but below we will explain it more in depth so you can understand the target groups.

As part of your role, you'll have the opportunity to organise three super exciting face-to-face meetings, focused on financial literacy. We're talking group meetings, world cafe sessions, networking, and so much more! These engaging gatherings, led by our amazing young influencers like you, are bound to ignite motivation and create a strong sense of community.

So get ready to embark on this exciting journey with us. Together, we'll unlock the depths of financial literacy, conquer new horizons, and pave the way for a financially prosperous future.

For further information about the project, you can visit the project website at: <https://finfluencers.org/the-project/>.





## Network of Young Finfluencers

What's the aim of this project? Who do we want to engage?

Project aims to support young people in making informed financial decisions by providing tools and resources for young people.

Here below you can find the target groups!

### Primary target groups:

- <sup>1</sup>Young people aged 19-29 continuously living with parents and being employed.
- Young people aged 19-29 continuously living with parents and being unemployed, including **NEETs**<sup>2</sup> who are particularly vulnerable to financial dependency and poor financial decisions.
- Young people aged 19-29 (i.e. boomerang generation), where young persons were but are not anymore exposed to financial management affairs to be dealt with by them as independent economic actors.
- Young people aged 19-21 being in secondary schools, especially the ones studying economic and entrepreneurship majors.

### Secondary target groups

- Experts, trainers, facilitators and representatives of NGOs/organisations/SMEs<sup>3</sup> working with and supporting the young to become aware of tomorrow's trends in employment and therefore understand the needs of innovation in education and training.
- Representatives, experts and staff working in educational institutions (i.e. secondary schools, universities, colleges, etc.), especially the ones with entrepreneurship and economic profile to provide additional training and knowledge for improving the personal and professional development of the young.

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<sup>1</sup> Call 2021 Round 1 KA2 - KA220-YOU - Cooperation partnerships in youth - Form ID KA220-YOU-FF982C37

<sup>2</sup> NEET: is an acronym for 'not in employment, education or training', used to refer to the situation of many youngsters, with ages between 15 and 29.

<sup>3</sup>SMEs: Small and medium-sized enterprises.





Our project's focus is to improve financial literacy and understand the complexity of financial products and services, advancing in a premature way regarding the education system and involving diverse stakeholders that will add value to this project.

## WHY?

Building networks of financial influencers and “training” young people through literacy talks and mini coaching sessions could potentially impact the future of youngsters to have a reasonable level of financial knowledge. That's why we aimed for Project Result 3. It's to help young people manage their finances and raise awareness of the need for financial literacy under a specific methodology.

## WHAT?

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Based on the developed methodology, the trained young influencers will establish **FinFluencers Networks** across partner countries, which will create a comfortable and welcoming environment for young people that will broaden their social and professional network. Other key stakeholders such as representatives of banks, financial institutions, successful entrepreneurs, community and youth leaders will also be invited to join, contribute and will add great value to our project.

Each **Network** (2 networks in Bulgaria, and 1 in Greece, Portugal and Macedonia) in each country will attend at least 3 face-to-face meetings with a minimum of 5 participants (although the network can independently choose to set up extra meetings) which will consist of activities such as Group Meetings, marketed as Talks on financial literacy (to share and bounce ideas, sharing experiences, reflecting, mentoring activities, etc.) or other innovative methods and interventions such as World Cafe, Netwalking in rural areas, chat clubs in a youth co-working space, etc. These Informal activities are an innovative approach to networking and it's expected to be beneficial for young people by growing their networks in a fun and easy way.





## 2. How to organise and run the Networks in each country?

### Important aspects

We stand that effective management of people is essential for the success of any organisation, including networks. Managing people involves a range of activities, such as recruiting, training, setting goals, providing feedback, and monitoring performance. We believe that engaging with and motivating people is critical in ensuring that they remain committed to the projects' objectives and work towards achieving them!

This way:

- **Organising and running networks require the collaboration and coordination** of many individuals with diverse backgrounds, skills, and interests (all of our partners were involved). It is also a key reminder that effective management of people can help ensure that everyone in the network is working towards a common goal, and that resources are being used efficiently and effectively.
- **Motivating people in the right way is also crucial.** People are motivated by different things, such as recognition, rewards, job satisfaction, and a sense of purpose. Effective trainers, like you, will do the foremost to understand what motivates young participants and will use this knowledge to create a positive learning environment that encourages engagement and productivity. Teamwork and fostering a culture of open communication and collaboration by the young trainers is also essential.

In summary, we believe that effective management of people is critical for the success of networks. We stand that engaging with and motivating people in the right way can help ensure that everyone is working towards a common goal and that the network is operating efficiently and effectively.





## Selection of the young influencers:

Regarding the financial literacy network, it is key to define its goals and objectives! What do you hope to achieve by creating this network? Are you aiming to provide education, resources, or support for young adults in the area of personal finance? Are you looking to develop a community of individuals who can share their experiences and insights?

Here are some important topics!

- **Identify potential partners and stakeholders.** Who are the key players in your country's financial literacy space? **Are there any organisations or individuals who are already doing similar work that you can collaborate with?** There's possibilities to reach out to local banks, credit unions, financial planners, and have identified potential partners.
- **Develop a timetable.** Once you have a clear understanding of your goals and objectives. **This timetable should include topics that are relevant to young adults, such as budgeting, saving, investing, and managing debt.** Consider creating interactive and engaging content, such as videos, podcasts, or webinars.
- **Recruit participants.** We encourage the use of social media and other marketing channels to promote your network and recruit participants. It is important to recall that these potential participants are big users of these social media platforms.

**Criteria for selection:** The criteria for selection is mainly to have participants with ages between the 19 to 29 years old, willing to learn and gain competencies about financial literacy.

## Motivation:

As mentioned before we're convinced that motivation plays a big part regarding the organisation and running the networks in each country!

That's why multiple motivational factors can be put to practice for a better performance and a successful delivery.



- This way, the first motivational factor we think it's key is - **achieving a goal** - this is the aim of the network sessions! Working towards a defined goal, **that it is for our targeted audience to get financially literate.**
- The second motivational factor is **making a difference.** We strongly feel that these events will not only educate but will impact and cause positive experience to the ones participating!

### Now... the benefits of motivation!

Did you know that motivation provides the right mindset, increased productivity and develops personal growth such as knowledge, abilities, etc?

Networking and building relationships is as important as the other factors mentioned above. In these talks we intend to connect people and create relations between themselves.

The success that comes afterwards is fully influenced by the motivational factors that are taken into account. With all of the motivational factors mentioned earlier, commitment is expected in all aspects!

### **Communication:**

Do you think communication is a strong element when it comes to the delivery of networking?

Communication helps us to build relationships, share needs and experiences and assists in connecting with others. **For these network sessions communication we expect a clear, open, honest, active and friendly communication. We don't advise the use of professional terms but if so, we expect an explanation and an exchange of words so it can be to everyone's understanding.** A clear and easy communication is essential for a successful delivery of information and interest on the participants behalf! Participants will be motivated to participate and engage in the topic discussed.

### **Communication comes with lots of benefits as:**

- Effective collaboration;
- Clear understanding;
- Relationship building;
- Conflict resolution;

And much more!







## Peer support:

Have you ever heard of peer support and what it stands for? The role of peer support is to lean on others' experience that is similar to yours! **The main objective of peer support is to feel accepted, understood and equally important. This way, engaging in non-formal talks so a relaxing and welcoming environment can be provided and encouraging participants to share experiences so that other participants can relate and can play a part and feel comfortable!** Peer support will also be given to you by partners. There will be an availability of assistance on partners' behalf. This includes aid with communication matters, monitoring the outcomes of the networking sessions, in identifying some stakeholders and other things that might need some support. Each partner should bring their own outputs so the delivery of the sessions will be successful.

## - WHAT IS THE COMMUNITY OF PRACTITIONERS?

Are you ready to dive into the world of Communities of Practice (CoPs) and unlock a world of collaborative learning, knowledge sharing, and skill development?

CoPs are not your typical learning communities. They're all about informal, self-directed learning through meaningful social interactions and building strong relationships (CoP can be considered a way of Non Formal Education). Picture a vibrant group of individuals with diverse backgrounds and expertise, all brought together by a shared passion or interest in a specific domain (this is our main priority and what we are aiming for!)

As you engage with fellow members, something magical happens. You collectively create a unique knowledge that grows and evolves over time. It's like an ongoing conversation, where dialogue, debate, and reflection shape this shared body of wisdom.

Now, here's the exciting part: CoPs can take many forms! From buzzing online communities to inspiring face-to-face meetings (or... as talks about financial literacy!), you'll find them in all corners of the globe, connecting people from different locations, organizations, and fields. Whether you're into education, healthcare, technology, business or financial literacy, there's a CoP waiting to welcome you with open arms.



Why join a CoP, you ask? Well, it's an exceptional space that fosters collaborative, self-directed, and informal learning. It's a platform where you can learn, grow, and develop your expertise alongside like-minded individuals. Here, your interests and passions take center stage, driving personal and professional growth like never before.

In a nutshell, a Community of Practice is your gateway to a world of shared domains, social interactions, and collaborative learning. It's where you'll connect with others, gain valuable insights, and contribute to a vibrant pool of knowledge (you'll develop motivation and peer support - more deeply detailed some pages below!)

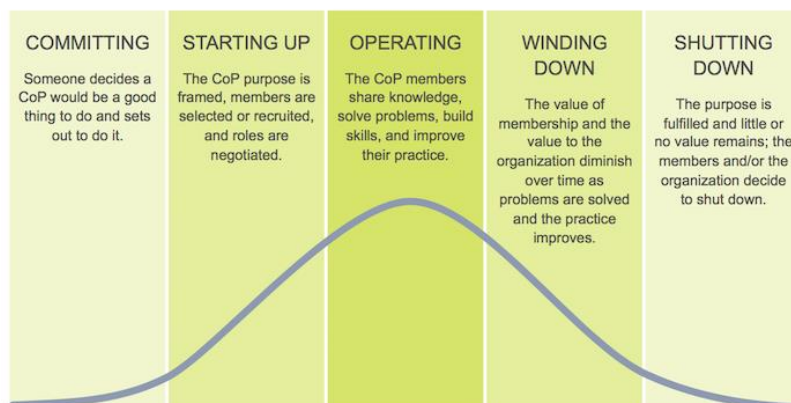
Get ready to unleash your potential and embark on an extraordinary journey of growth and expertise. The future awaits, so let's dive into financial literacy together!

## What is a Community of Practice?



Domain • Community • Practice

## CoP stages of development



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### 3. Example topics, exercises and ice breaking activities for each meeting

For the meetings there's plenty of topics that can be brought up and discussed with the participants.

These topics are:

→ **'Renting VS Buying'**

Some countries are struggling with a real estate crisis. This way participants could be educated in this matter, being an interesting topic and a very informational one.

→ **'Entrepreneurship and starting a small business'**

In this topic the participants could be given some guidance and basic information on how to start a business.

→ **'Financial considerations for travel and vacations'**

When deciding to travel, there's a lot of spending that needs to be monitored and balanced. This way this topic will help participants to build a timeline of do's and don'ts when planning a vacation.

Ice breaking activities are always a good idea when it comes to creating a relaxed environment! With these activities ideas and a bigger participation is noted. It is a fun way to get into the content and to transition into the proper headspace for what lies ahead! **Some ice breaking activities also promote communication between participants. This turns out to be essential for the course of the talking sessions.** Participants feel more comfortable and confident.

#### Get-to-know-you questions<sup>4</sup>

"What is your dream vacation?" We think that some insightful questions like this can help everyone in the group to get to know each other better. We have to also consider participants that do not have a very social personality and can engage in this small talk!

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<sup>4</sup> <https://www.indeed.com/career-advice/career-development/icebreaker-ideas-for-small-groups>





## More examples of questions that can have a part in the talk session:

- “What is your biggest pet peeve?”
- “What is the most memorable activity you ever did with your family as a kid?”
- “What is one characteristic you received from your family that you want to keep, and which one do you wish you could change?”
- “What do you like to do for fun?”
- “If you were stranded on a deserted island and could only bring three items, what would they be and why?”
- “If you had to choose to be an animal... What animal would you be? Why?”
- “If you could have any famous person over for dinner, who would it be and why?”
- “What qualities do you appreciate most in a friend/boss/co-worker?”

## One Word

This icebreaker will meet the content of the talk session. The purpose is to give some key words about financial literacy and expect participants to complete with a sentence. This will not only promote participation but the trainer will have some idea of what participants know about finance.

### Example: Finance.

- Participant 1: “Finance is essential for day to day life;”
- Participant 2: “New finance technologies can facilitate access to financial services”

This game can be played with plenty of words. It's important for the words to be connected with the context of the project.

## Most likely to:

This ice-breaking and entertaining activity will engage the participants in funny conversations. This activity can be put to practice in small or large groups where trainers will have a combination of questions. The question will be a “YES” “NO” question, so when the trainer delivers the question, the participants that agree to that same question should raise their hands. With this activity it is expected that



participants get to know more about each other! In this activity there's no need for verbal participation.

Super simple, you play in a circle and take turns asking "who is most likely to",<sup>5</sup> followed by a specific trait or activity.

- "Who's most likely to bungee jump off a bridge?"
- "Who's most likely to play a prank on the boss?"
- "Who's most likely to be a night owl?"
- "Who's most likely to be late for their own wedding?"
- "Who's most likely to order a takeaway in the next 24 hours?"
- "Who's most likely to lock themselves out of the house?"
- "Who's most likely to become a TikTok star?"
- "Who's most likely to go bankrupt?"
- "Who's most likely to retire in the countryside?"
- "Who's most likely to spend the most on clothes?"

## Informal activities:

Non formal education, mentioned in the intro of this guide as a reference, refers to programs of personal and social education for young people made to improve a set of skills and competences. This is considered "informal" education because it occurs outside of the formal school system. Non Formal Education or informal education has proven a lot of perks, and we stand with it! This way, it was visible that children that engaged from a young age on non-formal education grow on a more personal level and engage in their own skills and interests.

With all mentioned above, here are some NFE activities that it are encouraged to be developed:

- Study and discussion groups promoted by the community.
- Informal mentoring programs, such as peer mentoring programs.
- Outdoor living activities, such as rock climbing, camping, and nature walks.
- Volunteer programs and community service days.

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<sup>5</sup> <https://www.scienceofpeople.com/whos-most-likely-to-questions/>





## 4. Building rapport with participants about financial literacy

**Developing rapport with participants about financial literacy involves creating an environment** where participants feel comfortable discussing their knowledge in finance and feel comfortable asking questions.

Below follows the DO's on building rapport:

- **Create a welcoming element:** Start by creating a comfortable, non-judgmental environment for participants. Make sure the area is adequate, clean, and free of distractions. Greet participants warmly and engage in small talk to help put them at ease.
- **Motivate participation:** Encourage participants to ask questions, share their experiences, and participate in discussions. Participants need to know that their contributions are valued and that their questions are important.
- **Use relatable examples:** Use examples that are relevant to participants' day-to-day lives to help them recognise financial concepts. For example, if you are discussing budgeting, use examples that relate to their daily expenses.
- **Pay attention:** Listen attentively to participants and demonstrate that you are interested in their viewpoint. Avoid interrupting or dismissing their questions or concerns.
- **Explain clearly:** Use simple, clear language when explaining financial concepts. Avoid using technical slang or complex financial terms that participants may not be familiar with.
- **Be compassionate:** Acknowledge the challenges that participants may face when it comes to managing their finances. Be empathetic and offer support and encouragement when needed.

The DONT's on building rapport with participants:

- **Judgment and criticism**

Don't be judgmental of participants' opinions, beliefs or ideas.

- **Dominating the conversation**

Allow participants to engage in the conversation as well, making them feel self-worth. Building rapport is a two way process.

- **Ignoring cultural differences**

Respect the participants' backgrounds. Avoid doing generalizations or assumptions.

- **Lack of empathy and understanding**





Empathy and understanding is key to building rapport with participants. Do not dismiss participants' experiences and/or feelings.

By implementing these strategies, you can help create a positive and engaging learning experience that encourages participants to develop their financial literacy skills.

## 5. Fostering the exchange of ideas in the Network

Did you know that fostering the exchange of ideas in a network of young participants aged 19 to 29 about financial literacy requires creating opportunities for dialogue, sharing of experiences, and collaboration?

Here are some important points of action that can help:

- **Organise group discussions:** Schedule (regular) group discussions where participants can share their experiences and perspectives on financial literacy topics. Encourage participants to ask questions, express their opinions, and provide feedback to each other.
- **Use social media platforms:** It's encouraged to use social media platforms namely Facebook, Twitter, or LinkedIn to create a group or page where participants can connect among themselves, share resources, and ask questions. You can also use social media for live Q&A sessions or to share informative videos or articles.
- **Host workshops or training sessions:** Organise workshops or training sessions on financial literacy topics, and invite participants to attend. These sessions can provide opportunities for participants to learn from experts, share their experiences, and network with their trainers.
- **Encourage collaboration:** Encourage participants to collaborate on projects or initiatives related to financial literacy. This can help to strengthen their understanding of financial concepts and provide an opportunity for networking and building relationships.

By implementing these strategies, you can help to foster the exchange of ideas among young participants about financial literacy, while also empowering them to take control of their financial futures!



## 6. Inviting external speakers and content material

As mentioned before, external speakers are invited as a way to give their testimony and introduce essential data for the session delivered. These external speakers are chosen through their careers and expertise in a careful and meticulous way.

The speakers must always be invited in advance so they can be able to attend the session. The invitation should occur through email or telephone and the motives for this invitation should be addressed. The aims, purpose, content, date and venue of the session should also be informed. The value that the speaker will add to the session should also be mentioned and

contact info should be delivered to the invited (potential) speaker. The person in charge should provide an availability at all times.

Once the speaker compromises on the participation of the session, it's important to know the content that he/she (speaker) will provide on the day of the talk. An agenda will be available to these speakers. Every material available will be checked, adapted and translated to each country's needs to reach the participants more effectively.

For external speakers the suggestion is to invite someone that is related to the financial world, such as: bankers, teachers, entrepreneurs and perhaps parents can give their testimonies as well.

## Annex 1: Call for young Finfluencers





## CALL FOR FINFLUENCERS

- **Introduction**

Based on the developed methodology, our trained young influencers will establish FinFluencers Networks across partner countries! In which they will create a comfortable and welcoming environment for young people that will broaden their social and professional network. These will be the FinFluencers that will then hold sessions regionally to disseminate the expertise gained during the training. After the Network Leaders (FinInfluencers) in each country are trained, they will pilot the networks in their country and put the methodology to the test. Networks will be established in each country (except for RNDO), **as each network will host at least 3 “talks” with 5 participants over a period of 6 months.**

Building networks that could support financial literacy to the partner countries, around a specific methodological framework, will aim to bring young people together to learn and share their experiences, causing the young influencers to show their leadership and commitment to the cause of financial literacy.

- **About the project**

We built this project to stimulate multiple competencies through an online training program for young people with ages between 19 and 29. These competencies are essentially financial ones, being: “increasing their financial literacy and overall well-being”, supporting and motivating good financial decisions. This project is key for the development of a financially literate generation of economic actors. The project also addresses, as a secondary target as stakeholders, financial and professional consultants, respective organisations and youth organisations.

- **The main outputs of this task process**

Building Financial literacy networks **will aim to bring young people together to learn and share their experiences, demonstrating their leadership and commitment to the cause of financial literacy.** The proposed model will drive success on many levels, defined by an incredible spirit of collaboration and teamwork that helped build a stronger community of financial literacy stakeholders in Europe.

- **What do we expect?**



The proposed project aims to design, develop and offer to the young (19-29) an online training provision to support them to make informed and confident financial decisions as economic actors, producers, consumers, professionals, entrepreneurs, employees, considering that there is a direct positive relationship between financial literacy and the well-being of the individuals. At the direct level of project outputs, the foreseen intervention is offering an integrated approach towards financial literacy of the young merging well-documented needs with highly customised training material available freely online.

- **What are your benefits out of this?**

The benefits that come out of this project are: Facilitation of more profound understanding on behalf of the young of how the financial context works; Acquisition or development of specific sets of skills and attitudes; Direct experiential involvement of the young during the project in setting up and delivering the most fitting to-social-profile training and support material and intervention towards financial literacy; Availability of a tested and validated toolkit for financial literacy; Creation of the basis for the further development of a Finfluencers network and community to further involve young people, and the provision of an integrated model for financial literacy among the young based upon primary and secondary data and thus made-to-fit the profiles of the young people as well as their desired way of learning and becoming financially literate at diverse levels;

- **How to apply?**

To apply, the CV of the candidate is required. A cover letter or any document with information about your motivation and why you would like to be part of it.

For more information about the application process please contact: [filipa@otbeurope.com](mailto:filipa@otbeurope.com)

- **Website**

You can check the project website here:

<https://finfluencers.org/>

## Annex 2: Meeting Plans and Report Template

### Meeting 1 - Plan and Report



<b>Session/ Meeting title:</b>	Ice breaking & Introduction – why Finfluencers?
<b>Date and time:</b>	to be added by partners
<b>Moderator &amp; Host:</b>	to be added by partners
<b>Expected results:</b>	“Why Finfluencer?” - To deliver why it is important for young people to become financially literate. It's key to raise awareness about the financial encounters the youngster will have in life and why it is important to know concepts and more information about the financial world. Making smart financial decisions that can be sustainable in the long run is important.
<b>Step-by- step/Agenda:</b>	<ul style="list-style-type: none"> <li>● Introduction by the host, 5 min</li> <li>● Round of table, 10 min</li> <li>● Presentation - about the project, 5 min</li> <li>● Getting to know each other, Activity “Puls”, 20 min</li> <li>● Why this network, 5 min</li> <li>● Key terms, 15 min</li> <li>● Macro finance &amp; context, 30 min</li> </ul>
<b>Presentations:</b>	to be added by partners
<b>Preparations:</b>	to be added by partners

## Meeting 2 - Plan and Report



<b>Session/ Meeting title:</b>	Trends and Personal finance
<b>Date and time:</b>	to be added by partners
<b>Moderator &amp; Host:</b>	to be added by partners
<b>Expected results:</b>	<ul style="list-style-type: none"> <li>- Greater adoption of digital financial tools (digital banking to manage money effectively);</li> <li>- Bigger concern about debt (focusing on making investments with strategies for managing debt and reducing debt);</li> </ul>
<b>Step-by- step/Agenda:</b>	<ul style="list-style-type: none"> <li>● Warm up &amp; Agenda, 10 min</li> <li>● Review of the national reports &amp; discussion, 20 min</li> <li>● Personal finance, Input, 20 min</li> <li>● Case study &amp; discussion, 30 min</li> <li>● How to promote the network, discussion, 10 min</li> </ul>
<b>Presentations:</b>	to be added by partners
<b>Preparations:</b>	to be added by partners

## Meeting 3 - Plan and Report



<b>Session/ Meeting title:</b>	New times, new way of investments? Like crypto for example?
<b>Date and time:</b>	to be added by partners
<b>Moderator &amp; Host:</b>	Speaker must be someone that works with CryptoCurrency. Must be his/her area of domain.
<b>Expected results:</b>	In this session CRYPTO currencies will be explored: How it works, how it is going to be in the future, how you can invest, how you can protect yourself, compare with past currency, breaking myths of easy money with crypto.
<b>Step-by-step/ Agenda:</b>	<ul style="list-style-type: none"> <li>● Round of table, 10 min</li> <li>● Input by the expert, 20 min</li> <li>● QA session, 30 min</li> <li>● Follow up and personal action plan, 30 min</li> </ul>
<b>Presentations:</b>	We should make reference to El Salvador's El Zonte that is now popularly known as "Bitcoin Beach," for being the first town to use the cryptocurrency as a form of payment for services, products and salaries.
<b>Preparations:</b>	to be added by partners

