

Action Plan for Aragon (Spain)
Provincial Government of Teruel (DPT)



May 2021



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Part I – General information

Project: SILVER SMEs (Identification and implementation of regional policies to take advantage of the silver economy derived opportunities to engage SMEs in growth and entrepreneurship spirit).

Partner organisation(s) concerned: Provincial Government of Teruel (DPT)

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NUTS2 region: Aragón

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Part II – Policy context

The Action Plan aims to impact:

- Investment for Growth and Jobs programme
- European Territorial Cooperation programme
- Other regional development policy instrument**

Name of the policy instrument(s) addressed:

- Plan and Budget 2021 of Provincial Government of Teruel**
- Entrepreneurship Programmes by the Regional Development Agency of the Government of Aragon (IAF):**
 - Social Entrepreneurship Program
 - Rural Entrepreneurship Program
 - Agri-food Entrepreneurship Program
 - Creative and Cultural Sector Entrepreneurship Program
 - Women Entrepreneurs Leadership Program

Further details on the policy context and the way the action plan should contribute to improve the instruments:

□ **Plan and Budget 2021 of Provincial Government of Teruel**

As a result of the participation of Provincial Government of Teruel in the Silver SMEs project, the Plan and Budget 2021 of the organization has been amended to create a new chapter whose name is "SILVER Program", that has been allocated 35,000 € for the development of actions 1, 2, 3 and 4 until December 2021.

The Plan and Budget for 2022 will include also the "SILVER Program" with financial allocation for the complete year, in order to continue with the development of the actions.

The aim is mainstreaming the "SILVER Program" into the Provincial Government General Plans and Budgets for the coming years, to work in the promotion of Teruel as a "silver friendly" territory in the following years, fostering the suitable ecosystem for that.

The allocation for 2021 was approved with occasion of the modification of the General Plan and Budget 2021 the 31/03/2021. The new chapter introduced has been called "SILVER Program" and the specific budget lines approved are the following:

2021 2411 22299 Communication Program SILVER: 5,000 €
2021 2411 22606 Meetings, Conferences, Training SILVER: 15,000 €
2021 2411 22798 Other works with companies/businesses SILVER: 15, 000 €

□ **Entrepreneurship Programmes by the Regional Development Agency of the Government of Aragon (IAF):**

IAF has been a stakeholder of the project since its very beginning. As such, its representatives have participated in the project meetings, study visits and stakeholders groups, both providing good practices and expertise and gaining knowledge as well.

As a result of this close and long cooperation, IAF is mainstreaming into five of its regular Programmes supporting Entrepreneurs and SMEs the topic of the business opportunities existing in the provision of services and products for the silver target group, so that the entrepreneurs and the SMEs trained, coached and mentored raise their awareness about this business opportunity.

The details are provided in action 5, but the Programs impacted by the inclusion of the Silver Economy topic during the training and the mentoring will be the following:

- Social Entrepreneurship Program
- Rural Entrepreneurship Program
- Agri-food Entrepreneurship Program
- Creative and Cultural Sector Entrepreneurship Program
- Women Entrepreneurs Leadership Program

□ **Policy instrument originally addressed: Regional Operational Program 2014-2020 Aragon**

The policy instrument initially addressed was the Regional Operational Programme 2014-2020 for Region of Aragon; specifically, Thematic Objective 3 (TO3), aiming at improving the capacity of SMEs. However there has been difficulties to mobilize funds from this instrument to develop actions/changes inspired in the project, as has been reported. The funds were already engaged at the time of requesting for them so there were no chances to use them.

However Provincial Government of Teruel detected the opportunity of using alternative instruments to develop actions inspired by the project: the instruments described previously corresponding to instruments managed by the Provincial Government itself and by the stakeholder IAF.

□ **Policy developments and additional results achieved in the province of Teruel during the Project implementation**

Apart from the actions in the following pages, other developments – worthwhile to be remembered- have occurred in the territory during the phase 1 of the project:

- ARAHEALTH is the Health Cluster in Aragon. It has been a stakeholder in the project. As a result of this cooperation, a protocol of collaboration has been signed in 2020 between Provincial Government of Teruel and ARAHEALTH. The collaboration involves the exchange of information related to local opportunities in the silver economy field as well as potential collaboration of both entities in national and European projects. In addition, as can be seen in the following pages, ARAHEALTH participates in the development of actions in the plan.
- A collaboration agreement has also been signed with TECNARA, which is the Aragonese Cluster of Technology. It has also been a stakeholder in the project. On the basis of this agreement, TECNARA has made available to the Provincial Government of Teruel the disposition of its partners and know-how to attempt the inclusion of technology in the silver economy field, in the form of home automation, platforms, apps, etc. TECNARA participates as well in the development of the action plan.
- In addition, Provincial Government of Teruel has increased significantly the amount of the allocation provided for the residences for the elderly, which will cover activities and expenses incurred between September 2020 and August 2021. According to the official publication of the grants during April 2021 500,000 € have been allocated for this purpose which is more than the double of the previous edition. This is a result of the needs derived from the pandemic of course but also of the increasing awareness of the organization for the silver sector in both the entrepreneurial but also social aspects.
- Also, Provincial Government of Teruel and the company Ibernex are developing a pilot project to monitor – with remote and no intrusive devices – the elderly, chronic patients, convalescent people and other vulnerable groups living in the rural areas. The objective is getting to know the reality of the healthcare network in the territory with a view to improve the necessary aspects. Five counties participate in the pilot.

The program intended would make possible to predict, thanks to artificial intelligence, risk situations. To make it possible it is necessary to monitor first routines, habits, behaviors and vital signs in real time. In this way, when later these events might happen, automatic alarms will be activated and the arranged protocols will start in an automatic way. So far, different devices have been installed in different rooms and home appliances of the pilot flats/houses like movement sensors, door opening or closing sensors or fall sensors.

Part III – Details of the actions envisaged

ACTION 1:

Name of the action: Agreement with the University of Zaragoza and with *IES Bajo Aragon* Professional Training Centre to foster through their degrees and research the silver economy in the province.

1. Relevance to the project

The Good Practice learnt during SILVER SMEs cooperation that has inspired Provincial Government of Teruel to develop this action is “Silver Normandie”.

It was shared during the Thematic Seminars for Exchange of Experiences and it is available in the form of a Good Practice in the project website.

“Silver Normandie” is an initiative consisting of connecting different actors of a region with potential to participate in the promotion of the silver economy locally. The Silver Normandie initiative started in 2014. Today its Committee gathers 40 actors: associations, educational centres, company representatives, persons from the medical sector, investors.

In the case of “Silver Normandie” it was the Regional Development Agency that took the role of developing the network, in the case of Teruel, it is the Provincial Government that takes this part.

As a first step towards the creation of a silver-friendly ecosystem in the province of Teruel, similar to the one reached in Normandie, Provincial Government decides to start involving educational centres in the promotion of the silver economy as the action summarises. Through more actions in the plan the network is enlarged with more actors of different profile.

2. Nature of the action

There is an agreement with University of Zaragoza (Teruel Campus) for students of the last year of Economics/Business Administration and Psychology developing their end-of-degree studies and/or their theses in the SILVER field. 4 professors have been specifically appointed to mentor students in this direction.

A similar agreement has been reached with the representatives of the Computing Degree of the Bajo Aragon Professional Training Centre (Alcañiz, Teruel). Researches and works will be oriented towards the Silver area. Indeed ICTs are a pillar for businesses or business lines addressing the silver field.

The topics already agreed to drive the students or doctoral students towards them are the following:

- Necessities of the silver population in the province
- Necessities of the potential silver visitors of the province
- Identification of SMEs in the province that could develop business lines oriented to the silver market
- Identification of entrepreneurship opportunities in the silver sector in the province
- Technological analysis of the silver sector: products and technologies being develop worldwide
- Technological prospection: available technologies of applicability in the silver sector

The students developing the previous works will count with the support of Provincial Government of Teruel, the Centre for SMEs and Innovation in Teruel (CEEI), the Health Cluster in Aragon (ARAHEALTH) and the Technology Cluster in Aragon (TECNARA).

The previous studies are also expected to identify potential entrepreneurs or SMEs that could benefit from the training and consulting provided through action 2.

3. Stakeholders involved

- Provincial Government of Teruel
- Faculty of Economics and Business Administration of the University of Zaragoza
- Faculty of Psychology of the University of Zaragoza
- IES Bajo Aragon – Technical Professional Training
- ARAHEALTH Cluster- Health Cluster in Aragon
- TECNARA Cluster – Cluster of Technology in Aragon

4. Timeframe

The action is just started. In April 2021 the agreement with University of Zaragoza and the IES Bajo Aragon Professional Training Centre was made firm.

There is an allocation for year 2021.

However the allocation will be renovated in the following years so the plan is developing the action on a regular basis with a view to have it mainstreamed.

5. Costs

15,000 € are allocated for these activities in 2021.

A new budget line will be created for this purpose for 2022.

6. Funding sources

Plan and Budget 2021 of Provincial Government of Teruel.

2021 2411 22798 Other works with companies/businesses SILVER: 15, 000 €

Future Plan and Budget 2022. SILVER Program.

7. Indicators

- Number of agreements reached with educational centres by May 2023 to foster silver economy through their degrees: **5**
- Number of professors and teachers involved in the promotion of silver economy by May 2023: **12**
- Number of students/ trainees informed on the silver economy potential by May 2023: **200 (100/ year)**

ACTION 2:

Name of the action: Training and Consulting for Entrepreneurs and SMEs to explore business opportunities in the provision of services and/or products to the silver population.

1. Relevance to the project

The Good Practice learnt during SILVER SMEs cooperation that has inspired Provincial Government of Teruel to develop this action is “Silver Surfer”.

It was shared by the partner Eurasanté (France) during the Thematic Seminars for Exchange of Experiences and it is available in the form of a Good Practice in the project website.

“Silver Surfer” is an initiative developed on Hauts-de-France region (France) consisting of a yearly call for projects supporting the silver economy. Entrepreneurs and SMEs are supported to develop solutions to address the challenges of ageing and disabilities. The procedure consists of a public call for projects. Some projects are selected and granted for a proof of concept and prototyping. Several organizations cooperate to make “Silver Surfer” possible: Lille Metropolis, Hauts-de-France region, CARSAT pension funds. As a result of the initiative, every year new companies and business lines become real and provide necessary and innovative services and products for the silver population.

Having “Silver Surfer” as a source of inspiration, the Provincial Government of Teruel aims at creating a similar initiative in the province of Teruel, bringing together different organisations and funding to foster entrepreneurship in the silver economy field, providing entrepreneurs and SMEs with training and consulting to develop silver SMEs/business lines.

“Silver Normandie” experience, previously described, was also inspirational as much as the creation of a regional network with different profile organisations concerns.

2. Nature of the action

The beneficiaries of the training and the consulting can be either entrepreneurs starting a business as well as already established SMEs aiming at developing new business lines in the silver oriented field.

Staff of the European Centre for SMEs and Innovation (CEEI) in Teruel will be engaged in the identification of beneficiaries of the training and consulting. It is being negotiated the University (Teruel campus) providing rooms for the training. There is also the possibility of using the CEEI premises.

The Chamber of Commerce of Teruel, CEEI and IAF will be involved in the consulting stage, besides external advisors hired. The projects showing potential will be accelerated, counting for that with mentors, legal advice, and support for the management of social networks, attendance to fairs, tests for prototypes or services.

There is an agreement with the Regional Development Agency of the Government of Aragon (IAF) to have entrepreneurs or SMEs rejected from their programs (see action 5) derived to our new resources.

3. Stakeholders involved

- Provincial Government of Teruel
- Chamber of Commerce of Teruel
- European Centre for SMEs and Innovation in Teruel (CEEI)
- Regional Development Agency of the Government of Aragon (IAF)
- External advisors

4. Timeframe

The action will start in September 2021. There is an allocation for year 2021. However the allocation will be renovated in the following years so the plan is developing the action on a regular basis with a view to have it mainstreamed.

5. Costs

15,000 € are allocated for training and consulting in the last quarter of 2021.
A new budget line will be created for this purpose for 2022.

6. Funding sources

Plan and Budget 2021 of Provincial Government of Teruel.
2021 2411 22606 Meetings, Conferences, Training SILVER: 15,000 €
Future Plan and Budget 2022. SILVER Program.

7. Indicator

- Number of entrepreneurs trained and coached by May 2023 in the possibilities of the silver economy in the province of Teruel: **20 (10 per year)**

ACTION 3:

Name of the action: Creation of a University Chair specialised in Silver Economy promoted by the Provincial Government of Teruel

1. Relevance to the project

In order to promote Teruel as a silver friendly territory, it has been considered strategic the creation of a University Chair specialised in Silver Economy promoted by the Provincial Government of Teruel. This Chair is expected to contribute to develop a multidisciplinary silver economy-oriented ecosystem in Teruel.

“Silver Normandie” experience previously described inspired this experience.

Apart from the creation of a regional network to promote silver economy- which we previously described- the “Silver Normandie” initiative showed us different types of events promoted from the Silver Normandie network. It was the case of the “Silver Normandie” Days, of the project brokerage sessions to strengthen the network, the sessions to connect SMEs with investors, the promotion of studies or the monitoring of silver opportunities in the region.

As a result, we started to think of creating some structure serving to this purpose in the province of Teruel. Bringing together this part of the work developed in “Silver Normandie” with an existing experience in Aragon (our region) of another provincial government establishing an innovative collaboration with the University in the form of a University Chair on a specific territorial defy, this action was born.

2. Nature of the action

The action is under definition yet.

The projected “Silver Economy University Chair” is intended to be a reference for businesses, entrepreneurs, students and citizens. It will contribute with a multidisciplinary approach to the specialization of the province in the provision of products and services oriented to the silver public.

There is a previous experience in Aragon of a University Chair created to deal with a specific territorial issue and promoted by a Provincial Government indeed. It is the case of the “Depopulation Chair” promoted by the Provincial Government of Zaragoza.

This experience has been inspirational to think of a “Silver Economy University Chair” developed by Provincial Government of Teruel.

The lines of action defined so far for the “Silver Economy Chair” are the following:

- Promote that doctoral theses and end-of-degree works to be developed in the field
- Increase the participation of representatives of the Provincial Government of Teruel in the University, searching for synergies.
- Promoting University students to do practical training in the Provincial Government of Teruel.
- Mentoring the entrepreneurs to address the silver field business opportunities.

As mentioned, the action is still in preparation so the previous approach is still a draft.

3. [Stakeholders involved](#)

- Provincial Government of Teruel
- University of Zaragoza
- More stakeholders to be defined, action in definition

4. [Timeframe](#)

There is the aim on the part of Provincial Government of Teruel political representatives that this “Chair” created as a result of the influence of the SILVER SMEs project to be permanent, with a view to work on Teruel as a silver-friendly territory in the long term.

During May 2021 there are several meetings scheduled oriented to fix details of the action. It is expected by the end of 2021 to have the potential of this “Chair” defined and a plan for its development in 2022, in case the decision about it is positive.

5. [Costs](#)

To be defined, action in definition

6. [Funding sources](#)

Plan and Budget 2022 of Provincial Government of Teruel. Program SILVER.

7. [Indicator](#)

- Number of interventions in the province developed through the “Silver Economy Chair” by May 2023 to promote the silver economy: **6 (3 per year)**.



ACTION 4:

Name of the action: Communication Campaign to raise awareness of the possibilities of Teruel as a silver-friendly territory.

1. [Relevance to the project](#)

This is a complementary action serving to promote the previous ones.

The new resources to promote silver economy in the province of Teruel developed through actions 1, 2 and 3 need publicity as they are brand new. Both the beneficiaries of the new resources in the form of entrepreneurs or SMEs and well as the overall citizenship should be aware of the existence of these new resources as well as of the possibilities of Teruel as a silver-friendly territory. This action serves this purpose.

It is worthwhile mentioning that the Good Practices that inspired ours – mainly “Silver Surfer” and “Silver Normandie”-counted with communication actions to make the actors of the territory and the civil society in general aware of the new structures, opportunities, resources.

2. [Nature of the action](#)

The action will consist of raising the awareness of the population, specially entrepreneurs or potential future entrepreneurs, about the business opportunities in the silver economy field in the province. This development could mean the increase of the competitiveness of different businesses while the needs of the silver population group are fulfilled.

In addition, the communication activities to be developed will serve to disseminate the existence of the new resources in the province to promote the silver economy: the agreements with different stakeholders (Universities, Clusters, IAF), new training options available, new consulting options available, new Chair.

In the last quarter of 2021, DPT will promote several reportages being published in local and national media to raise awareness on the importance of the Silver Economy and to make visible the opportunities that the province of Teruel offers for that.

During 2022 there will be more publications to cope with the different aims of the action.

3. [Stakeholders involved](#)

- Provincial Government of Teruel (DPT)
- Local media
- National media

4. [Timeframe](#)

The first communication activities will take place in the last quarter of 2021.

The communication of the possibilities of Teruel as a silver-friendly territory and of the new resources in Aragon to support entrepreneurs to develop silver-oriented business lines will continue during 2022.

5. [Costs](#)

5,000 € are allocated for the reportages foreseen in the last quarter of 2021.

A new budget line will be created for this purpose for 2022.

6. [Funding sources](#)

Plan and Budget 2021 of Provincial Government of Teruel
2021 2411 22299 Communication Program SILVER: 5,000 €



7. Indicators

- Number of publications in media reached by May 2023: **25**
- Number of posts in social networks of the Provincial Government of Teruel by May 2023 informing on silver economy initiatives: **at least 24 (1 per month on average)**

ACTION 5:

Name of the action: Mainstreaming of contents concerning the business opportunities in the silver field in the Programs for Entrepreneurs and Companies developed by the Regional Development Agency of the Government of Aragon (IAF)

1. Relevance to the project

The Good Practice learnt during SILVER SMEs cooperation that has inspired the Regional Development Agency of the Government of Aragon (IAF) to develop this action is “Silver Economy Support from the Chamber of Commerce of La Creuse” (France).

It was shared during the project Thematic Seminars for Exchange of Experiences and it is available in the form of a Good Practice in the project website.

The Chamber of Commerce and Industry of Creuse, in France, has developed since 2010 a silver economy approach in its support to regional SMEs. Thus, the Chamber of Commerce and Industry has managed to raise awareness of the Silver Economy at local level. One of the strengths of its strategy is to target all SMEs, and not only the ones specialised in Silver Economy goods and services, in order to promote the development of a more diversified offer for older adults.

Similarly, the Regional Development Agency of the Government of Aragon (IAF) has decided to include the silver economy approach in 5 of its regular programmes addressing entrepreneurs so that the silver oriented approach can be explored in any type of business.

2. Nature of the action

The objective of all the programs provided by IAF is the same: to accompany people with an entrepreneurial spirit living in Aragon in the creation of companies and employment in different sectors and especially in those strategic for the region.

Through these programs, entrepreneurs are helped to study the viability of their ideas, to transform them into projects with a sense of future and the different needs of entrepreneurs and particular businesses are supported.

The programs go through various phases: the call for promoters comes first, there is a training stage after, then some projects are selected and their viability is analysed; some of these projects become then start-ups. Business promoters receive specialized training on how to develop entrepreneurial projects. In addition, they are tutored to design their own business plan. They also participate in various networking sessions and in a mentoring sessions as part of the programs.

The action agreed with IAF consists of the introduction of the SILVER business-oriented thematic in five of the programs that IAF develops.



The topic will be dealt with firstly in the training stage. In addition, for those entrepreneurs developing a pertinent business project after the training, the silver business line and silver target group will be analyzed also when the business plan is drafted. The programs that will be updated with the silver-oriented approach are the following:

- Social Entrepreneurship Program (annual, 6 editions developed, 15 projects selected to participate per edition)
- Rural Entrepreneurship Program (annual, 2 editions developed, 15 projects selected to participate per edition)
- Agri-food Entrepreneurship Program (annual, 5 editions developed, 15 projects selected to participate per editions)
- Creative and Cultural Sector Entrepreneurship Program (annual, 2 editions developed, 15 projects selected to participate per edition)
- Women Entrepreneurs Leadership Program (annual, 13 editions developed, 15 projects selected to participate per edition).

3. Stakeholders involved

- Regional Development Agency of the Government of Aragon (IAF), as the provider of the training and consulting.
- Entrepreneurs

4. Timeframe

All the programs are annual. The silver-oriented topic will be inserted in the programs from May 2021 onwards, in the yearly editions of the five different programs.

The impact of such measure can be monitored during 2022 and 2023.

5. Costs

No direct cost.

The experts in charge of the training and consulting will introduce these new contents on a regular basis.

6. Funding sources

No specific funding needed.

7. Indicators

- Number of IAF programmes influenced that will join silver economy contents: 5
- Number of entrepreneurial projects informed about the opportunities of the silver economy by May 2023: 150 (30 from the Social Entrepreneurship Programme, 30 from the Rural Entrepreneurship Programme, 30 from the Agri-food Entrepreneurship Programme, 30 from the Creative and Cultural sector Entrepreneurship Programme and 30 from the Women Entrepreneurs Programme)



Part IV – Endorsement

Date:

Name of the signatory organisation(s): Provincial Government of Teruel (DPT)

Representative:

Signature:

Stamp of the organisation:

Date:

Name of the signatory organisation(s): Regional Development Agency of the Government of Aragon (IAF)

Representative:

Signature:

Stamp of the organisation:

