Detailed Work Programme

Project proposal submitted by UNI Europa with EBF, ESBG and EACB

The impact of banking regulation on employment:
Analysing best practice at European, national and company level
and developing joint approaches through European Social Dialogue

Budget heading: 04 03 01 08 – Industrial relations and social dialogue
Application reference: VP/2018/001/0032

1. Introduction

UNI Europa Finance is the European-level trade union body for the finance sector. It represents 100 trade unions and 1.5 million workers in Europe’s banking and insurance industries. UNI Europa Finance is part of UNI Europa, a recognised EU social partner representing 7 million services sector workers, which in turn is part of UNI Global Union, representing more than 20 million services sector workers from over 150 countries around the world.

The European Banking Federation (EBF) is the voice of the European banking sector, uniting 32 national banking associations in Europe that together represent some 3,500 banks employing about two million people. The EBF Banking Committee for European Social Affairs (EBF-BCESA) is EBF’s competent committee for all social affairs issues falling under the scope of the European Sectoral Social Dialogue in Banking.

The European Savings and Retail Banking Group (ESBG) represents the locally focused European banking sector, uniting at EU level some 1,000 banks, which together employ 780,000 people driven to innovate at 56,000 outlets. ESBG members have total assets of €6.2 trillion, provide €500 billion in SME loans, and serve 150 million Europeans seeking retail banking services.

The European Association of Co-operative Banks (EACB) is the voice of the co-operative banks in Europe. It represents, promotes and defends the common interests of its 28-member institutions and of co-operative banks in general. The co-operative banks in Europe represent 80.5 million members and 732,000 employees and have a total average market share of about 20%.

Together, the European Social Partners for the banking sector have a long history of running successful, joint EU-funded projects. We thank the European Commission for granting funding most recently for our 2016-2018 first stage project on the ‘Impact of banking regulation on employment’ (VS/2016/0423). As indicated in the original funding application, this project was intended as the first part of a wider analysis, of which this follow-up project application is the second part.

The first project consisted of an initial mapping exercise of employment trends in the banking sector since the start of the 2008 financial crisis, as well as of the current situation in the sector, and the impact that increasing regulation has had on banks and their workers across Europe. The main findings of this first project are that the financial crisis, the growth of digitalisation, market changes, and a continuously increasing and complex EU regulatory regime have all created new trends in banking sector employment. These are in particular: an overall shrinking financial services workforce, opportunities for older employees for a late career in the banking sector, a simultaneous significant decrease in hiring younger employees, and a majority of women employees in the EU banking industry. Further information is available in the project’s final report and press release from its final conference, held in Brussels on 28/06/2018.

UNI Europa with our Associated Partners EBF, ESBG and EACB are now proposing a second, follow-up project: ‘The Impact of banking regulation on employment: Analysing best practice at
European, national and company level and developing joint approaches through European Social Dialogue”, to run for 2 years (24 months) from 01/2019 to 12/2020.

The first project application already stated the indicative goal for this planned follow-up project: “To list adopted regulations on banks at national and EU level since 2007 […]. The first pillar mapping exercise is expected to provide sufficient data to allow the EU Social Partners to agree on which pieces of legislation require more detailed attention. Tentative aspects to be considered in the next phase for adopted regulation selected would be:

- What has been the impact in terms of structural changes?
- How has it impacted each different banking model?
- What has been the impact on employees in terms of employment protection, legal protection, and consultation rights?
- What has been the impact on sales practices, customer relation requirements, whistle blowing procedures, competence needs and training rights?
- What is the impact on employment levels in compliance functions comparing against 2007 and 2013?”

The aim, therefore, of this follow-up project is to assess the results of our initial 2016-2018 mapping exercise in more detail, including for the issues listed above, further evaluating whether increasing regulation has led to positive or negative developments for Europe’s banking sector and its workers. We will also exchange and collect good European, national and company practice on how banks and their workers deal with the impact of regulation, and will develop and present a joint European Social Partner approach on how to commonly benefit from regulation whilst mitigating any negative impacts, ensuring a sustainable European banking sector.

2. Project description

2.1. Aims and objectives

This follow-up project has 3 key objectives: (1) to further analyse the results of the initial 2016-2018 mapping exercise, focusing in more detail on selected key employment trends and assessing whether the impact of regulation is considered to have been positive or negative for Europe’s banking sector and its workers; (2) to exchange and collect European, national and company level good practice on how Europe’s banking sector reacted to this increasing regulation; and (3) based on these findings, to develop and present to relevant stakeholders a joint European Social Partner approach on how to commonly benefit from regulation whilst mitigating any negative impacts, in order to ensure a sustainable European banking sector.

2.1.1. Further analysis of the initial mapping exercise

As noted in the introduction above, the first-stage project application already listed tentative employment trends to be further considered in this follow-up project. An external consultancy will therefore be hired to analyse these areas further as well as other key trends in the sector such as: gender balance and the gender pay and pension gaps; workforce age distribution; future world of work and ensuring a level regulation playing field; levels of hierarchy and changes to job profiles; and employees with direct responsibility, increased disciplinary procedures brought on by more regulation, and the impact of this on work-related stress.

These trends have been chosen by the European Social Partners as key issues already being examined at the European, national and company level. Further analysis on how regulation, in particular, has created, exacerbated or alleviated these trends will be highly beneficial to our ongoing work and the development of European, national and company level solutions to stop its negative impacts (e.g. growing hierarchical structures or increased work-related stress) whilst promoting positive ones (e.g. higher youth employment rates and a decreasing gender pay gap).

2.1.2. Exchange and collection of good practice

The project also foresees the exchange and collection of good practice examples from the Social Partners' members across Europe on how the banking sector has reacted, at the European,
national and company level, to increased regulation, on how it has taken advantage of the positive impacts whilst mitigating any negative ones, and on whether sectoral collective bargaining agreements made after the 2008 financial crisis refer to the impact of regulation and how best to manage it.

Good practice examples will especially be sought as regards 3 areas of focus: the impact of regulation on gender and age balance/distribution in the banking sector; ensuring a level regulation playing field; and the impact of regulation on employee responsibility, disciplinary procedures and work-related stress.

We envisage the exchanges of good practice to take place particularly during the 3 project workshops in Romania, Malta and Italy, with a specific theme/trend to be the focus at each meeting. The first workshop will also coincide with the Romanian Presidency of the Council of the European Union in the first half of 2019 – an excellent opportunity to further link the project work and banking sector concerns with the EU’s wider political agenda. Whilst no workshop is planned in Germany, its good practice experience as one of the EU’s main financial centres will also be shared and analysed throughout the course of the project, including in the workshops.

The workshops will give the banking sector social partners from across Europe the unique opportunity to meet, discuss with and learn from one another, and directly implement the ideas and recommendations that come out of these meetings at the European, national and company level. The information garnered from these workshop exchanges (and relevant follow-up), especially on the 3 areas of particular focus, will also be collected and analysed by the external consultancy, highlighted in the project’s final report and used by the European Social Partners when developing our joint approach on managing regulation in the sector.

Our members will be directly involved in organising and participating in the workshops – allowing them to shape the final project findings and greatly adding to its transnational dimension.

2.1.3. Developing and presenting a joint European Social Partner approach

Based on the pan-European research, analysis and good practice collected throughout the course of the project, the European Social Partners will develop a joint approach, to be presented in the final project report at the final conference, and subsequently shared widely amongst the European Social Partners’ networks at all levels and to all relevant stakeholders.

The joint approach will give recommendations that can be implemented at the European, national and company level on how to commonly benefit from banking sector regulation whilst mitigating any negative impacts, to ensure a sustainable European banking sector for both its workers and employers. The recommendations made in this joint approach could be used as best practice to be implemented by the European Social Partners and our members across Europe at all levels, for instance by referring to them in collective bargaining agreements and other forms of social partners agreements. The creation of national-level bilateral bodies could also be considered specifically to deal with and manage the impact of regulation, using the European Social Partner joint approach as guidance.

2.2. Links with the objectives and priorities of the call for proposals

This follow-up project is proposed in the context of the objectives of this Call for Proposals (VP/2018/001 – Support for Social Dialogue), specifically:

- the employment, social and economic challenges as identified in the European Pillar of Social Rights: We will be further analysing the impact of banking sector regulation on key employment trends such as levels of hierarchy, gender and age balance and distribution, and the future world of work, which correspond to wider areas addressed by the European Pillar of Social Rights on equal opportunities and access to the labour market, fair working conditions, and social protection and inclusion;

- the adaptation of social dialogue to changes in employment and work-related challenges: We will develop and present a joint European Social Partner approach, which will then be promoted through social dialogue at the EU, national and company level, on how to better benefit from regulation whilst mitigating any negative impacts, specifically by looking at key
labour market trends, quality of work, and the anticipation, preparation and management of change.

2.3. Methodology

2.3.1. Setting up the project management group and steering group (Q1 2019)

As soon as the project has been officially launched, UNI Europa and the Associated Partners will set up both the project management group and nominate its 6 members (3 representatives for the trade unions and 3 for the employers) and the project steering group and nominate its 20 members (10 representatives for the trade unions and 10 for the employers).

The management group, whose working language will be English, will be responsible for coordinating the administrative and technical arrangements for implementing the project. It will maintain regular contact by email as well as through ad hoc meetings in Brussels throughout the course of the project (and hosted on a rotational basis by the project partners). The management group will manage contacts with relevant members and organisations on the ground and be in charge of organising the project's workshops and final conference (venue, invitation, agenda, documents, speakers, participants, interpretation, etc).

The steering group, whose working language will also be English, will ensure a continual political development and evaluation of the project, steer its direction, monitor and advise the external consultancy on their work and research results, and agree on the project's final report and joint European Social Partner approach. It will maintain regular contact by email as well as in face-to-face meetings – such as the 6 planned in Brussels (also to be hosted on a rotational basis by the project partners) and those planned ahead of the project workshops in the 3 host countries.

The two groups will also maintain regular contact with each other and coordinate their work throughout the course of the project.

2.3.2. Recruiting an external consultancy (Q1 2019)

The project steering group's first task will be to launch a call for tender, to be published on the UNI Europa website, for an external consultancy, which will be tasked – throughout the duration of the project – with providing further expert research and analysis to feed into the project's interim and final reports and the joint European Social Partner approach. We estimate to have 2 staff from the external consultancy to undertake the tasks set for them in the project, totalling 100 days of work over the course of the project, at a cost of €1,000 a day, VAT included. A breakdown of how we estimate this work to be carried out over 100 days is available in the detailed budget explanation accompanying this project application.

The external consultancy will be hired, in particular, to undertake a further analysis of the impact of regulation on banking sector employment trends as listed in the first project application to be considered in the follow-up project:
- structural changes;
- different banking models;
- employment protection, legal protection, and consultation rights;
- sales practices, customer relation requirements, whistle blowing procedures, competence needs and training rights;
- employment levels in compliance functions comparing against 2007 and 2013.

They could also further analyse the impact of regulation on additional trends such as:
- gender balance and the gender pay and pension gaps;
- workforce age distribution;
- future world of work and ensuring a level regulation playing field;
- levels of hierarchy and changes to job profiles;
- employees with direct responsibility, increased disciplinary procedures brought on by more regulation, and the impact of this on work-related stress.
Specifically, the consultancy will be asked to assess in greater detail whether the impact of regulation in the above areas is considered by Europe’s banking sector workers and employers to have been positive or negative, and to collect and analyse measures accordingly taken by the sector across Europe to manage the impact of regulation (including the good practice examples to be shared during the project’s 3 workshops).

The consultancy’s specific tasks will be to:

- undertake follow-up interviews with the Social Partners’ members and other relevant organisations and stakeholders who can provide further details and insight on their perceived impact of regulation on employment in the sector;
- collect publicly available data on the matter;
- provide interim reports on their research, notably to be presented at the 3 project workshops;
- prepare minutes and conclusions, and action relevant follow-up from the 3 workshops;
- collect, compare and analyse the good practice examples shared during the workshops, include these conclusions in the final project report and highlight findings to the project steering group, contributing to the development of the joint European Social Partner approach;
- prepare the final project report, in coordination with the project steering group, to be presented at the project’s final conference.

The project steering group will maintain regular contact with the external consultancy, follow progress on their work, and advise and steer its direction as and when necessary, to ensure it continues to meet the project’s objectives.

The external consultancy will also take part in 4 steering group meetings in Brussels throughout the course of the project, as well as in the 3 workshops (and their pre-meetings) and the final conference.

2.3.3. Organising 3 European workshops (Q2 2019-Q2 2020)

Over the course of the project, three workshops will be held across Europe (Romania, Malta and Italy), giving the European Social Partners’ members the unique opportunity to exchange and learn from good practice examples from across the European, national and company levels on the impact of regulation on the banking sector and the similarities/differences in approaches taken to managing this. The workshop in Romania will also coincide with it hosting the rotating Presidency of the Council of the European Union, thereby giving us an even greater opportunity to link our project work and sector concerns with the EU’s wider political agenda.

Each workshop will have a key focus area. The themes have been chosen in relation to some of the key employment trends to be further analysed by the external consultancy and will give the banking social partners from across Europe the opportunity to showcase their particular experience, expertise and models of social dialogue related to each theme.

The question of workforce age and gender distribution will be further discussed at the workshop to be held in the Romania (Q2 2019 – Bucharest TBC) which, together with many other Central and Eastern European countries, has a good track record in terms of gender balance in the workplace. The issue of ensuring a level regulation playing field will be looked at in more detail at the workshop to be held in Malta (Q3 2019 – Valletta TBC). Finally, the issue of workers’ roles and responsibilities will be tackled by the workshop in Italy (Q2 2020 – Rome/Milan TBC), where the national social partners in the banking sector have already carried out extensive work in this area, notably with their 2017 agreement on commercial policy and work organisation which highlights the need for the ethical sale of financial products.

The workshops will have 60 participants (20 from the trade union side and 20 from the employers, as well as the 20 members of the project steering group), with an even gender and geographical distribution, and including around 16 participants from the host country. The workshops will be held in English, with interpretation into Romanian and Italian for the workshops in these two countries. The project management group will work closely with the European Social Partners’ members in these countries to organise the logistical details for the workshops (venue, accommodation, catering, interpretation, etc).
The workshops will also serve as interim evaluation meetings for the research being conducted by the external consultancy, which will be asked to present their research and findings so far. The results of these workshops, to be summarised by the consultancy, will further feed into the consultancy’s research, final project report and the development of a joint European Social Partner approach.

2.3.4. **Holding a final project conference (Q4 2020)**

A final conference will be organised in Brussels in Q4 2020 to publicise the results and conclusions drawn from the workshops and the external consultancy’s further research and analysis. The final project report and joint European Social Partner approach will be presented at the conference, with follow-up steps on how best to implement it in order to ensure that Europe’s banking sector – at all levels – can in the future better benefit from regulation whilst mitigating any negative impacts.

70 participants will be invited to take part in this conference, with interpretation foreseen in 6 languages (EN, FR, DE, ES, RO and IT).

2.3.5. **Disseminating the project’s findings and conclusions (Q4 2020 onwards)**

The results of the project (including the research undertaken by the external consultancy and the good practice examples collected and analysed by the consultancy following discussions and debates in the 3 workshops) will be presented in the final project report, together with the joint European Social Partner approach and recommendations on how Europe’s banking sector can commonly benefit from regulation whilst mitigating any negative impacts.

This report and joint approach will be made available (in electronic format) in 6 languages (EN original + translations into IT, DE, FR, ES, RO) on all the Social Partners’ websites and social media accounts, and will be further disseminated at the European, national and company level by the Social Partners, our members and other relevant stakeholders, therefore reaching a maximum number of people across the whole of Europe – and beyond.

We hope the European Commission and other relevant EU organisations (such as Eurofound) can also use the project findings at the EU level and disseminate them as appropriate.

2.4. **Implementation of the activities (workplan)**

This workplan details the planned implementation of the actions listed in the methodology above.

- **01/2019**: Project management group and steering group to be set up, members nominated and steering group launch meeting held in Brussels.
- **01-02/2019**: Call for tender for external consultancy published. Project steering group to review applications and select successful candidate.
- **02/2019**: Project steering group meeting 1 with external consultancy, in Brussels, to sign contract and outline tasks, deadlines and expected results.
- **02-04/2019**: External consultancy to begin their research and prepare interim reports, to be presented at Workshop 1.
- **03/2019**: Project management group to finalise date, venue and agenda for Workshop 1 and invite speakers and participants. It will also work with members on the ground in the host country regarding logistical details (venue, accommodation, catering, interpretation, etc).
- **04/2019**: Project Workshop 1 to take place in Romania (Bucharest TBC) (with steering group and external consultancy pre-meeting the day before).
- **05/2019**: External consultancy to provide minutes, conclusions and follow-up from Workshop 1 to the steering group.
- **06-11/2019**: External consultancy to continue their research and prepare background documents and further interim reports, to be presented at Workshop 2.
- **10/2019**: Project management group to finalise date, venue and agenda for Workshop 2 and invite speakers and participants. It will also work with members on the ground in the host country regarding logistical details (venue, accommodation, catering, interpretation, etc).
- **11/2019**: Project Workshop 2 to take place in Malta (Valletta TBC) (with steering group and external consultancy pre-meeting the day before).
- **12/2019**: External consultancy to provide minutes, conclusions and follow-up from Workshop 2 to the steering group.
- **01/2020**: Project steering group meeting 2 with external consultancy, in Brussels, to carry out a mid-term evaluation of the project and begin developing the joint European Social Partner approach.
- **01-04/2020**: External consultancy to continue their research and prepare background documents and final interim report, to be presented at Workshop 3.
- **03/2020**: Project management group to finalise date, venue and agenda for Workshop 3 and invite speakers and participants. It will also work with members on the ground in the host country regarding logistical details (venue, accommodation, catering, interpretation, etc).
- **04/2020**: Project Workshop 3 to take place in Italy (Rome/Milan TBC) (with steering group and external consultancy pre-meeting the day before).
- **05/2020**: External consultancy to provide minutes, conclusions and follow-up from Workshop 3 to the steering group.
- **06/2020**: Project steering group meeting 3 with external consultancy, in Brussels, to continue developing the joint Social Partner approach and discuss its future implementation. Steering group also to finalise date and venue of project final conference, in coordination with management group.
- **05-10/2020**: External consultancy to finalise their research and prepare project final report, in close cooperation with the project steering group, who will feed into the report, especially in terms of the joint European Social Partner approach.
- **09-10/2020**: Project steering group meeting 4 with external consultancy, in Brussels, to finalise project report, including the joint European Social Partner approach. Project management group to finalise agenda for the final conference, invite speakers and participants, send final report and joint approach to translation, and organise logistical details (venue, accommodation, catering, interpretation, etc).
- **10/2020**: Project’s final conference in Brussels, with press and presentation of the final report, including the joint European Social Partner approach.
- **11-12/2020 – and beyond**: Social Partners to disseminate project results widely through our networks at the EU, national and company levels. Project steering group concluding meeting in Brussels to analyse project results, conclusions and follow-up actions.

### 2.5. Summary timetable of main activities

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<thead>
<tr>
<th>Start date</th>
<th>End date</th>
<th>Venue</th>
<th>Type of event</th>
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<tbody>
<tr>
<td>01-2019</td>
<td>01-2019</td>
<td>Brussels</td>
<td>Project management group and steering group set up and steering group launch meeting held</td>
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<tr>
<td>01-2019</td>
<td>02-2019</td>
<td>Brussels</td>
<td>Hiring of external consultancy and project steering group meeting 1 with consultancy to outline tasks and expected results</td>
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<tr>
<td>04-2019</td>
<td>05-2019</td>
<td>Romania (Bucharest TBC)</td>
<td>Workshop 1 – including exchange of best practice and interim research report from consultancy</td>
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<tr>
<td>11-2019</td>
<td>11-2019</td>
<td>Malta (Valletta TBC)</td>
<td>Workshop 2 – including exchange of best practice and interim research report from consultancy</td>
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<tr>
<td>01-2020</td>
<td>02-2020</td>
<td>Brussels</td>
<td>Project steering group meeting 2 with consultancy for mid-term evaluation</td>
</tr>
<tr>
<td>04-2020</td>
<td>05-2020</td>
<td>Italy (Rome/Milan TBC)</td>
<td>Workshop 3 – including exchange of best practice and interim research report from consultancy</td>
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3. Evaluation and monitoring of the project

The project steering group will ensure a continuous evaluation and monitoring of the project throughout its course, including through face-to-face meetings and regular email contact. This will also include regular contact with the external consultancy, which will also participate in 4 of the 6 steering group Brussels meetings in order to receive feedback on its research and interim findings and ensure that its work continues to be in line with the project’s objectives. The consultancy’s interim findings will be presented and discussed at the 3 project workshops and their final findings and conclusions will be presented at the final project conference, notably in the final project report.

The project steering group will carry out an interim evaluation at the project’s half-way point and will ensure the Social Partners and European Commission are kept continuously informed of the project’s progress and interim findings.

4. Expected results of the project

Based on the pan-European research, analysis, and regulation and regulatory good practice collected and analysed throughout the course of the project, the European Social Partners will develop a joint approach, to be presented in the final report at the project’s final conference and shared widely amongst the European Social Partners’ networks at all levels (European, national and company).

The joint approach will give recommendations that can be implemented as best practice at the EU, national and company levels, on how to commonly benefit from banking sector regulation whilst mitigating any negative impacts, to ensure a sustainable European banking sector for both its workers and employers. The recommendations could, for instance, include referring to the European Social Partner joint approach in collective bargaining and other social partner agreements or creating national-level bilateral bodies specifically to deal with and manage the impact of regulation, using the European Social Partner joint approach as guidance.

5. Use of the results (multiplier effect and dissemination plans)

The results of the project will be collected in the final project report, including the joint European Social Partner approach and recommendations on how Europe’s banking sector can commonly benefit from regulation whilst mitigating any negative impacts.

This report with the joint approach will be made available online in 6 languages (EN original + translations into IT, DE, FR, ES, RO) on all the Social Partners’ websites and social media accounts, and will be further disseminated at the European, national and company levels by the Social Partners, our members and other relevant stakeholders, therefore reaching a maximum number of people across the whole of Europe – and beyond.

The results and recommendations could then be used by social partners at the European, national and company level as guidance and best practice, for example by implementing them in their own collective bargaining practices and social partner agreements.

We hope the European Commission and other relevant EU organisations (such as Eurofound) can also use the project findings at the EU level and disseminate them as appropriate.
6. Transnational dimension and targeted groups

As a joint Social Partner project, our members from across Europe will be involved in its actions, implementation and follow up. The additional research to be carried out by the external consultancy will have a transnational, comparative dimension, analysing the impact of regulation on banking sector employment across Europe, with full geographical coverage.

Our objective as Social Partners is to maximise the project outreach throughout Europe, notably via the collection and dissemination of good practice examples from the European, national and company level. Our members will have the opportunity to share and discuss these at the 3 workshops to be held in different parts of Europe (Romania, Malta and Italy). These will also be collected as part of the final project report, to be made available electronically in 6 languages (EN, IT, DE, FR, ES, RO) and spread to relevant stakeholders throughout Europe via the Social Partners and our members at the European, national and company level.

Furthermore, participants and speakers from various EU Member States will be invited to take part in the workshops and the final conference, to share their national / company experiences and approaches, and how these compare and contrast.

The main target group of the project are the workers and employers of the European banking sector.

7. Added value

Regulation in the banking sector is increasing and the results of the European banking Social Partners’ first-stage 2016-2018 project show that it is having a real and lasting impact on employment trends. This second-stage project intends to bring added value by collecting good practice examples of how the social partners at the European, national and company level have taken advantage of the positive impacts of regulation whilst mitigating any threats.

The cross-European examples will be compared and analysed in the final project report, which will also set out the European Social Partner joint approach on the subject, to be implemented at the European, national and company level – for example by including such measures in collective bargaining and other social partner agreements, or by setting up bilateral bodies at the national level to better cope with the impact of regulation.

Given the impacts that the implementation of the Capital Requirements Directive IV (CRD 4) and Capital Markets Union package will have on employment in Europe’s financial sector as a whole in the near future, fact-finding exercises and evaluations – such as would be provided by the results of this project – are of increasing importance. To this list of legislation that will have a strong impact could also be added the Sustainable Finance proposal, as the probable new requirements to stem from this proposal will not only necessitate retraining of several categories of employees but probably also lead to restructurings within the sector. It will thus be to the benefit of both employers and employees in the sector, as well as to legislators, to get a better understanding of how current legislation is shaping the sector in terms of employment, as this can provide valuable future lessons for all parties involved.

8. Outsourcing plans

8.1. Interpreters

Interpreters will be hired for project workshops 1 and 3 and for the final project conference.

8.2. Interpretation booths

Interpretation booths will also be needed for workshops 1 and 3 and for the final conference.

8.3. Translators

Translators will be hired to translate the final project report from EN into 5 additional languages.
8.4. External consultancy
An external consultancy will be hired to analyse further the impact of regulation on banking sector employment, prepare interim reports for the workshops, draw up minutes and conclusions from these, and prepare the final report. We estimate 2 staff from the external consultancy to undertake these tasks, totalling 100 days of work over the course of the project.

8.5. Meeting rooms
Meeting rooms will be hired for the 3 workshops and the final conference.

8.6. Catering
Lunch and refreshments will be provided for the 3 workshops, final conference and 6 steering group meetings to be held in Brussels throughout the course of the project.

9. Personnel
As project applicant, the following UNI Europa personnel will be involved in this project:
- Project manager (10 work days): Oliver Roethig (UNI Europa Regional Secretary) – project overview and legally responsible;
- Project administrator (85 work days): Maureen Hick (Director – UNI Europa Finance) – high level contacts with the European Commission, Social Partners and members of the project management group and steering group, daily management and coordination between the Social Partners, organising the project steering group meetings, workshops and final conference, budget control and financial affairs, ensuring the publication and dissemination of the project outcomes, and supporting the external consultancy in their work;
- Secretarial support (50 work days): Lucia Sampaio (Assistant – UNI Europa Finance) – administrative requirements, logistical assistance in organising meetings, collecting and categorising consultancy findings and data;
- Financial support (10 work days): Daniel Garfunkel (UNI Europa Finance Director) – accounting, financial reporting and invoicing.

Additional implementation support will be given by the project's Associated Partners, notably through the project management group and steering group. The Social Partners' members will also be called on to help organise and support the workshops being held in their respective countries.