18

Secot

Voluntariado Senior
de Asesoramiento Empresarial

Declarada de Utilidad Pública

ANNUAL REPORT AND AUDITED ACCOUNTS 2018

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Secot

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ANNUAL REPORT AND AUDITED ACCOUNTS 2018

“THE WORK DONE BY THE SECOT SENIORS WAS INMEASURABLE, THESE HIGHLY QUALIFIED PEOPLE WITH 50 YEARS OF EXPERIENCE ON THEIR BACKS KNOW ABOUT EVERYTHING AND EXPLAIN THEIR KNOW HOW TO YOU IN NO TIME, WHILE ADAPTING TO YOUR SCHEDULE AND PARTICULAR NEEDS. THEY ARE GENEROUS WITH THEIR HELP AND I KNEW HOW TO APPRECIATE IT. THEIR ADVICE WAS COMPLETELY FREE, ALTRUISTIC, AND COMFORTABLE: A GIFT TO ANY ENTREPRENEUR”.

QUOTE FROM : VÍCTOR MANUEL MORENO
portademesadeterraza.es

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01 A LETTER FROM THE PRESIDENT

RAFAEL PUYOL ANTOLÍN

Silver is a significant color in the institution of **SECOT.** That is why celebrating our 30th Anniversary in the month of June this year is not only an important milestone on the calendar but above all a tribute to all of the people who have sustained the Association.

It is a tribute to all of the Seniors who have dedicated their time, energy, and know how in such an effecient and altruistic way to those who have benefitted from their knowledge and experience. To actually count all of the initiatives and achievements carried out by Secot during this long time frame is not an easy task or one that is in my reach. But it is within my reach to express my gratitude and to give recognition for all the work that has been done so well , by the directors, and presidents before me during this time, and by the Board of Directors, Spokesmen and Founding President. The Seniors are not alone in their task of teaching and advising the entrepreneurs. We will continue to support them while we are there.

SECOT has reached a light surplus in 2018 thanks to the recurrent income from contributions from Associate Sponsors and from the big agreements that have allowed our sustainability and growth in order to broaden our reach.Our Association´s income is very diversified having 30% from public sector and 70% from the private sector. Additionally, it also has a strategic plan which focuses on three main objectives which are a priority: sustainability, recruiting new members, and training.

Last year **SECOT** continued in their tireless efforts of advising over 3,000 beneficiaries. These anonymous people have found a warm welcome and alot of time dedicated to them through professional at-

tention from the Association.

Our four Strategic areas of activity and part of the Objectives of Sustainable Development continue to be the same in 2018.

Advising and Mentoring (with noteworthy projects such as Explorer, ESADE, or RED INNprende), Innovation (with projects such as Fundación Repsol, Bankia, etc.) Training and Orientaton (apart from the SECOT School of Entrepreneurship and training imparted for the Graduate Entrepreneurs in Castilla La Mancha, we are collaborating in a growing manner with Secondary Schools of Vocational Training training students as well as teachers) and lastly, Encouraging volunteers and active aging, (with projects in the Basque Country, The Platinum Project with

National reach and Vincles, in Barcelona). In this letter we would also like to highlight and give a warm welcome to our new Associate Sponser, Fundación Mapfre, for their praiseworthy work in social action , integration, and prevention.

SECOT is a transparent institution, which strives to practice good management with a complete webpage, which highlights body of standards, and visibility within webs of reach. Our staff is made up of 8 employees who widen their impact in a frugal manner there where the Public and Private Projects do not reach. Other participations also include European Projects (such as CESES based in Brussels,) and national Projects (such as CEDE) in order to share good practice and to continue to be present in society always ,while being open to the opportunity of self improvement.

To finish I would like to thank all of those who support us, who read what we publish and who motivate us because without them we would not have been able to guide those 3000 beneficiaries, and participate in the creation of over 290 businesses.▪

“LAST YEAR SECOT CONTINUED IN THEIR TIRELESS EFFORTS OF ADVISING OVER 3,000 BENEFICIARIES. THESE ANONYMOUS PEOPLE HAVE FOUND A WARM WELCOME AND ALOT OF TIME DEDICATED TO THEM THROUGH PROFESSIONAL ATTENTION FROM THE ASSOCIATION”.

02 COUNCIL

March, 2019

02A COUNCIL

HONORABLE PRESIDENT
HIS MAJESTY THE KING JUAN CARLOS

Luis A. Aires Dupre
President BP Spain
Maria Abascal Rojo
Global Director of Institutional Relations for Banco Bilbao Viscaya Argentaria S.A.
Cesar Alierta Izuel
President Telefonica Foundation
Miguel Antoñanzas Alvear
President Viego España S.L.
Santiago Barrenechea
President of the PWC Foundation
Amalia Blanco Lucas
General Director of Communications and External Relations BANKIA
José Luis Bonet Ferrer
President of the Spanish Chamber of Commerce
Antonio Brufau Niubo
President of the Repsol Foundation
Rafael de Icaza y de la Sota
Patron of the Vizcana Aguirre Foundation
Mónica de Oriol e Icaza
Honorable President of SECOT
Carlos Mª de Palacio Oriol
Legal Representative for the TALGO Foundation
José Joaquín de Ysasi-Ysasmendi y Adaro
Honorable President of SECOT
María del Pino Calvo- Sotelo
President of the Rafael Del Pino Foundation
John de Zuleta
President of the Circle of Business Owners
Salvador Fernández López
Executive Director Wolters Kluwer EspañaS.L.
Fernando García Sánchez
President Iberdrola Foundation
Inocente Gomez Bordonado
Vicepresident of SECOT
Lucila Gómez de Baeza Tinture
President Founder of SECOT
José M. González Paramo
Executive Director and Chief of Public Affairs Banco Bilbao Vizcaya Argentaria S.A.
Blanca Hernández Rodríguez
President of the Hebro Foods Foundation
Francisco Ivorra Miralles
President of the Asisa Foundation
Antonio Llarden Carratala
President of Enagas
Javier Lopez Martin
President of the Eurocaja Rural Foundation
Alfredo Mahou Herraiz
President of the Mahou -San Miguel Foundation
José Mayor Oreja
Director of the ACS Foundation
Francisco Menor Monasterio
Advisor ACS FOundation
Miquel Molins Nubiola
President of the Privada Banc Sabadell Foundation
Virgilio Oñate de Mora
Honorable President of SECOT
José María Pacheco Guardiola
President of Konecta
Jesús Paños Arroyo
President Official School of Building Contractors and Technical Engineers of Madrid
José Luis Perelli Alonso
President of EY Spain
Eva Piera Rojo
General Director of External Affairs MAPFRE
Rafael Puyol Antolín
President of SECOT
Matias Rodriguez Inciarte
Vicepresident Segundo Banco Santander
Luis Rodriguez – Llopis
President of IDOM
Antonio Rodriguez- Pina Borges
President and Executive Director of Deutsche Bank of Spain
Fernando Ruiz Ruiz
President of Deloitte
Juan Sánchez- Calero
President of Endesa
Eduardo Serra Rexach
President of everis
Javier Targhetta Roza
Executive Director of Atlantic Cooper
William Van Dyke
Citi Country Officer, Citibank International PLC
Javier Vega Seoane Azpilicueta
President DKV Seguros
Richard Weissend
President Heineken España S.A.

02B ASSOCIATE SPONSERS

IBERDROLA

fundación
MAHOU
SAN MIGUEL

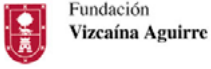
pwc

FUNDACIÓN
RAFAEL
DEL PINO

Fundación
REPSOL

FUNDACIÓN
Talgo

Telefónica
FUNDACIÓN


Fundación
Vizcaína Aguirre

HEINEKEN

IDOM

viesgo

Wolters Kluwer

Konecta
fundación

Fundación MAPFRE

02C BOARD OF DIRECTORS

HONOR COMMITTEE

Rafael Termes Carreró (†)
Eugenio Marín García-Mansilla

PRESIDENTS OF HONOR

José Joaquín de Ysasi-Ysasmendi y Adaro
Virgilio Oñate de Mora
Mónica de Oriol e Icaza

FOUNDER PRESIDENT

Lucila Gómez de Baeza Tinturé

PRESIDENT

Rafael Puyol Antolín

VICEPRESIDENTS

Inocente Gómez Bordonado
Ana Figaredo Alvargonzález
Cámara de Comercio de España

SECRETARY OF THE BOARD

Carlos Álvarez Jiménez

VICESECRETARY OF THE BOARD

Begoña Morera Herranz

TREASURER

Faustino Calero García

SPOKESMEN

Dora Bandín Abad
Marcial Campos Calvo-Sotelo
Luis H. de Larramendi
Guillermo Díaz Bermejo
Diego Hurtado López
Graciela Imaz Petrali
José Mª Llorente Gozalo
Jordi Moreta Munujos
Francisco J. Rodríguez Moreno
Adolfo Torres Torres
Francesc Turró Serrano

MAIN OFFICE TEAM

General Secretary:
José María Llorente Gozalo

Vicesecretaries:
Daniel Cañardo Blasco y Juan Carlos Gil Agudo

Technical and Administrative Director:
Begoña Morera Herranz

Director of Institutional Relations:
Carmen Alemán Laín

Administration:
Concepción Navas Garrido

Communication:
Miriam Gil Bueno

03 CERTIFICATIONS AND OTHER CREDENTIALS

03 CERTIFICATIONS AND OTHER CREDENTIALS

SECOT strives to be highly competitive and transparent in all of its areas of activity thereby applying all necessary Quality Control Procedures in order to provide the best service possible to those whom they advise and are committed to, as well as to comply with the applicable regulations and legislation.

The Spanish Association of Normalization and Certification grants SECOT the Certificate of a Registered AENOR Business. This certificate by AENOR guarrantees that the application of all procedures in all our areas of activity are in compliance based on the norms of the UNE-EN ISO 9001:2015- It is a certification based on the principles of independence, impartiality, transparency, and objectiveness that is recognized internationally. This certification acknowledges the quality of the activities being carried out by SECOT and it is an important tool for helping our beneficiaries. This certificate is the result of the great work carried out over the years by our Board of Directors, Presidents, Quality Coordinators, Seniors Staff and especially by our Quality Committe which we must acknowledge for the effort, care and enthusiasm they have put into this project.

In addition to this, the entity is a member of Red Española de Pacto Mundial de Naciones Unidas by which it adheres to the ten principles of conduct and action as far as human rights, labor laws, environment and anti-corruption policies.■

AENOR

Certificado del
Sistema de Gestión de la Calidad

ER-1074/2005

SENIORS ESPAÑOLES PARA LA COOPERACIÓN TÉCNICA

IQNet

THE INTERNATIONAL CERTIFICATION NETWORK

CERTIFICATE

IQNet and
AENOR
hereby certify that the organization

SENIORS ESPAÑOLES PARA LA COOPERACIÓN TÉCNICA

for the following field of activities

has implemented and maintains a

Quality Management System

which fulfils the requirements of the following standard

ISO 9001:2015

Registration Number: ES-1074/2005

AENOR

AENOR
Empresa Registrada
ER-1074/2005

CERTIFIED
IQNet
MANAGEMENT SYSTEM

Distintivo Núm: 2016-100252

LABEL OF RESPONSIBILITY

The Label of Responsibility of the Asociación Responsables is an action to help small businesses and organizations visualize their RSE commitments and encourage sustainable commerce.

CERTIFICATE OF COLLABORATION WITH THE PROJECT LANZADERAS DE EMPLEO

The Santa María la Real Foundation grants the certificate to SECOT for being a collaborating entity for launching employment all over the country and for favoring the insertion of unemployed people in the workforce.

ADHESION TO THE CODE OF PRINCIPLES OF GENERATIONAL DIVERSITY OBSERVATORY GT

With its adhesion to this code SECOT advances in its mission to provide the favorable development of people based on equal opportunities without discrimination for age and with respect for generational diversity.

Pacto Mundial
Red Española

SECOT AND THEIR GOALS FOR SUSTAINABLE DEVELOPMENT

WE CAN ALL ACCELERATE THE CHANGE: OBJECTIVES FOR SUSTAINABLE

We have made a committment to carry out these 17 Developmental Objectives for Sustainable Development. Our objective is to erradicate poverty, protect the environment, and guarrantee prosperity. Although we are aware that all of our objectives are essential for encouraging sustainable development, we have given priority to five of them. Five global objectives in the fields in which we are positioned in order to have the greatest beneficial effects possible. Our effort to encourage active aging having older people participating as volunteers , the development of training activities in order to generate and strengthen jobs and create new ones match the Goals for Sustainable Development 3, 4 ,5 ,8, and 17; but we are well aware that we must keep working to give much more and that and so our altruitic work turns the dreams of many more beneficiaries into reality.■

1. Erradication of poverty
2. No hunger
3. Health and well being
4. Quality education
5. Gender equality
6. Clean water and sanitation
7. Affordable non contaminating energy
8. Decent jobs and economic growth
9. Industry innovation and infrastructure
10. Reduction of inequalities
11. Sustainable cities and communities
12. Responsible consumption and production
13. Climate action
14. Marine life
15. Terrestrial life and ecosystems
16. Peace and justice and solid institutions
17. Alliances to achieve these goals

HEALTH AND WELL BEING

Platinum Project

Project for active retirement through volunteering in the Basque Country

European Project Inlife

Independent SECOT activity to encourage seniors to participate in the volunteer activities of business advising.

Project make the most of your Smartphone by the Vodaphone Foundation.

QUALITY EDUCATION

SECOT School of Entrepreneurship in Madrid

Municipal School of Entrepreneurship of Granada

SECOT is an association adhered to the Alliance for Dual Vocational Training

Office of Graduate Entrepreneurs for encouraging the opening of new businesses for university graduates

ESADE

EXPLORER – Banco Santander

ESTUDIO School

GENDER EQUALITY

Platinum Project

Project for active retirement through volunteering in the Basque Country

European Project Inlife

Independent SECOT activity to encourage seniors to participate in the volunteer activities of business advising.

Vodaphone Foundation

DECENT JOBS AND ECONOMIC GROWTH

2833 Consulting Services materialized in 2018 in over 280 businesses and 400 job positions.

Entrepreneur´s Fund from from The Repsol Foundation

Red INNprende from the Cruzcampo Foundation

B-Value

Redessa

ALLIANCES TO ACHIEVE THESE GOALS

In 2018 SECOT signed 59 agreements with public and private institutions in order to achieve the objectives previously mentioned.

Forming part of CEDE, CESES, Voluntare, Corresponsables, Red Talento from the Haz lo Posible Foundation , Adhesion to the Code of Principles of Generational Diversity

GT Observatory

Entity committed to the Employment Project Lanzaderas de Empleo

Talento Solidario

04 WHAT IS SECOT? MEASURING IMPACT

04A WHAT IS SECOT

Spanish Seniors for Technical Cooperation. SECOT is a non profit Association, incorporated in 1989 declared of Public Use in 1995 . It was promoted by the Circulo de Empresarios and later joined by the Chambers of Commerce And Social Action Businesses.

REFERENCE

Advising and training people in all areas of business and social management , small businesses and non profit entities with special attention to entrepreneurs, young people and those who have been unemployed for extended periods of time and other groups in danger of social exclusion who would like to become or stay active in the workforce.

INTERGENERATIONAL

Promotes the creation of intergenerational relations between Seniors and those advised increasing interaction and cooperation between people from different generations. SECOT helps share knowledge, skills, and experiences between the old and the young.

CURRENTLY

SECOT continues creating and maintaining jobs thanks to its ability to be innovative, sustainable, and to adapt to the market.

GLOBAL

SECOT currently has more than 1400 members. Over 1400 are located in 43 cities in the existing branches. Its financing is made possible through the generous collaboration of its members: Collaborators, Founders, Seniors , Associate Sponsors and Adhered Members. Other income is also collected from public and private entities that require services from the Association and with whom a Collaboration Contract has been established.

USEFUL

The Seniors work voluntarily, passing their knowledge and experience on to those who need it, and by doing so they are contributing to society while encouraging active aging in the community.

OUR STRATEGY

We work to create and maintain employment through the development of the spirit of entrepreneurship, offering our Seniors an opportunity to prolong their active life as they transmit their talent, knowledge, and experience to entrepreneurs, small businesses, and non -profit entities.

VISION

To be recognized as the leading non- profit, independent, business consulting Association in Spain, made up of Seniors.

VALUES

INDEPENDENCE
VOLUNTEERING
SOCIAL COMPROMISE
PROFESSIONALISM
LOYALTY
LEGALITY
SUSTAINABILITY
ETHICS
TRANSPARENCY

04B MEASURING IMPACT

WHO MAKES UP SECOT?

	Memberships (1)	Total (2)
Founding Members		36
Sponsoring Entities		3
Seniors	104	1.125
Associate Sponsors	0	35
Adhered Members	7	122
Collaborators	12	85

(1) During 2018 (01/01/2018 - 31/12/2018)
(2) March of 2019

NEW ASSOCIATE SPONSOR IN 2019-08-05

Fundación MAPFRE

WHAT DO WE DO IN SECOT?

We analize the trends and evolution of aging in the population.

We generate and stimulate the business structure of the country.

We offer advising, orientation, and tools for self employmnet.

We organize and participate in events of reference for entrepreneurs and businesses.

We provide on site training.

We facilitate networking between our members.

We collaborate with entities of reference.

We make news and interact with the media in order to create an impact on our actions and create social awareness.

We identify and pass on good practice in the business world.

04B MEASURING IMPACT

MEDIA DIFFUSION

Each year SECOT continues to grow with the hopes that our Seniors are more and more active in their business counseling for the benefit of the development of business in our country. Communication is therefore a top priority. That is why our web page is totally updated.

NEWSLETTER SENIOR ONLINE

Subscriptions
over 5,500

Monthly downloads
1,700

Sessions:
45,577

Users
31,039

Pages visited
122,363

Pages/Sessions
2,68

Duration of Sessions
0:02:22

%of New Sessions
56,79

Facebook
3,018 fans

Twitter @Secot_
4,158 followers
9,297 tweets

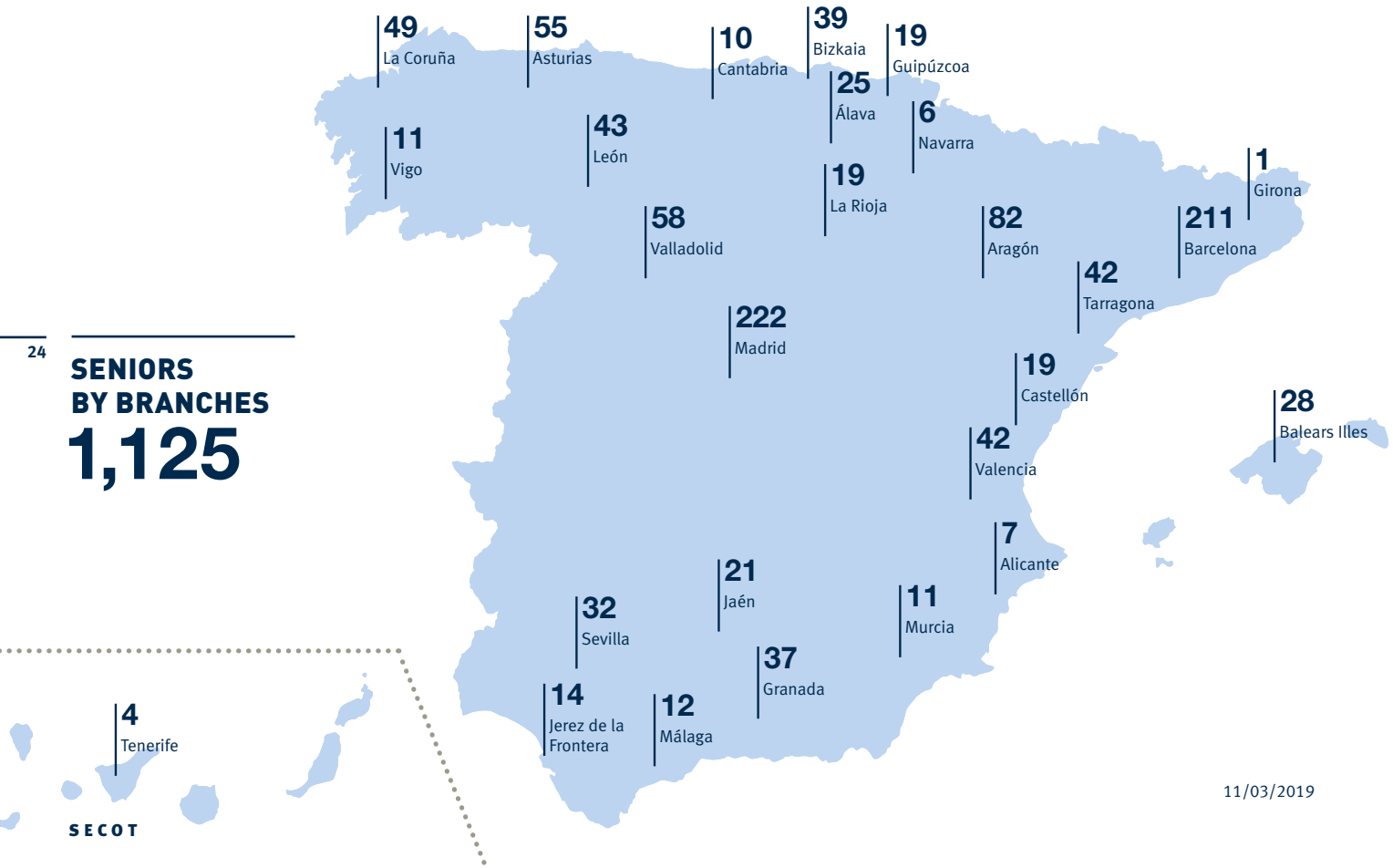
Youtube
Private channel
User:
SECOTseniors

“I FEEL LIKE I AM PART OF A BIG FAMILY IN WHICH WE SHARE VALUES THAT ARE VITAL IN MY WAY OF SEEING AND LIVING LIFE: GENEROSITY, THE VALUE OF SHARING KNOWLEDGE AND EXPERIENCE WITH OTHERS TO BUILD A BETTER SOCIETY, THE ATTITUDE OF ENTREPRENEURSHIP IN ALL AREAS OF YOUR LIFE, HUMBLENESS, AND THE HONOR OF ACCOMPANYING OTHERS TO GROW PERSONALLY AND PROFESSIONALY. SECOT IS ITS PEOPLE, AND THE PEOPLE OF SECOT ARE PURE GENEROSITY. I HAVE BEEN ABLE TO SEE IT AND FEEL IT FROM UP CLOSE”.

ANA ISABEL LOPEZ CASERO-BELTRAN
ADHERED MEMBER OF SECOT

SENIORS BY BRANCHES

1,125



11/03/2019

IMPACT OF OUR COUNSELING AND TRAINING IN 2018

2,833
SESSIONS

13,002
HOURS DEDICATED

3,014
BENEFICIARIES
1.726 MEN
1.288 WOMEN

299
EXISTING AGREEMENTS

291
NEW BUSINESSES CREATED

418
NEW WORK POSITIONS CREATED

737
COURSES EXTERNAL TRAINING

199
COURSES INTERNAL TRAINING

11,974
BENEFICIARIES EXTERNAL TRAINING

1,138
ATTENDANCE TO INTERNAL TRAINING COURSES

2,394
HOURS EXTERNAL TRAINING

787
HOURS OF INTERNAL TRAINING

05 2018 CALENDAR

JANUARY

20/01

Opening of our new office in Alcañiz, Teruel

31/01

Presentation of the Entrepreneurship Graduate Office at UVA in Palencia

FEBRUARY

21/02

Presentation of our Entrepreneurship Graduates in the University of Burgos

MARCH

08/03

SECOT Tarragona receives a Diploma for Civil Merit City Hall of Tarragona

21/03

Recognition for the Presidents of the Chambers of Commerce of Mallorca for their involvement in the help offered to the entrepreneurs

APRIL

20/04

Presentation of our Entrepreneurship Graduates in the University of Segovia

MAY

11/05

Recognition from the Community of Madrid acknowledging SECOT for their altruistic work in favor of elderly people (for our innovative project aimed towards taking advantage of the experience of the retirees in order to promote social entrepreneurship).

17/05

Presentation of the profile study of the Graduates of the Public Universities of Castilla and Leon.

JUNE

12/06

XXV Anniversary of SECOT Valladolid City Hall of Valladolid

14/06

General Assembly of SECOT Garrigues Auditorium of Madrid Award of Excellence to SECOT Repsol Foundation

17/06

FEM FUTUR TORRENT Award, Valencia

25/06

Award Ceremony XIII Edition esemp.greenhouse Deloitte, Madrid

26/06

Award Ceremony Municipal School of Entreprenreurship -EME- Granada, City Hall of Granada

JULY

03/07

V Edition Prize of Entrepreneur Impulse Cope, Jaen and SECOT

SEPTEMBER

28/09

City Hall of Bilbao highlights the courage of the senior volunteers acknowledging Senior Jose Carlos Perinat Maceres from SECOT Bankia for his work in the Association

OCTOBER

02/10

Presentation of the book, Retirement, a new opportunity. Madrid Platinum Project

22/10

Meeting of the Branch Presidents of SECOT, celebrated in the Social Headquarters of SECOT Madrid.

NOVEMBER

06/11

Conference "Strategies for healthy aging" Office of the European Parliament. Madrid Platinum Project

08/11

Meeting on creativity and experience. Society from Bilbao. Bilbao

DECEMBER

17/12

Award Ceremony XIV Edition esemp. Foundation Pons Madrid

06 INTERNATIONAL ACTIVITY

CESES

SECOT is a member of The European Confederation of Experts, CESES whose headquarters are in Brussels and is made up of 22 organizations of Seniors from countries in The European Union. It is a non lucrative confederation of international reach made up of 17 organizations from countries in the European Union.

The entity includes 24,000 volunteers who altruistically share their knowledge and experience. SECOT is in their Board of Directors.

www.**ceses.net**

“WE ARE TECHNOLOGISTS AND CLINICIANS, THEREFORE OUR FINANCIAL KNOWLEDGE IS LIMITTED AND SECOT WAS THERE TO LAUNCH US IN THESE AREAS. RAFAEL IS A REAL EXPERT IN THE FINANCIAL FIELD AND IN MEETINGS WITH HIM I HAVE LEARNED FROM WHAT I HAVE APPLIED; IT IS NOT ONLY FILLING OUT A SPREADSHEET BUT RATHER THINKING WITH CLARITY ABOUT KEY DECSIONS SUCH AS ALLOWING NEW INVESTORS OR THE CLAUSES IN THE PUBLIC/PRIVATE ASSISTANCE PROGRAMS”.

JOSUE PAGAN, CEO BRAINGUARD
Advised by SECOT Madrid

07 HIGHLIGHTED PROJECTS AND ACTIONS

07 HIGHLIGHTED PROJECTS AND ACTIONS

We reflect, act and focus on four fundamental axes:

ADVISING AND MENTORING

Explorer

ESADE

Red INNprende

Redessa

INNOVATION

Entrpreneurship FUnd

Bankia and Oportunitas Foundation

B. Value. Banco Sabadell Foundation

INLIFE. Consorcio Transportes

Prize Jovenes Mashumanos

Talento Solidario

TRAINING AND ORIENTATION

eSemp Madrid

Municipal School of Granada

ESTUDIO School

eSemp Barcelona

Vodafone Foundation

Office of the Entrepreneurship Graduate

Capacis Foundation

PROMOTING VOLUNTEERISM AND ACTIVE AGING

Platinum Project

Retirement Project Active through volunteering

Vincles

EXPLORER
SDG: 4 / 8 / 17

Objective: To provide those selected with the necessary support to carry out their idea. A network of professionals offering consulting and personal training in business matters, a platform for collaborative work in line with administrative and legal support in case the idea can be carried out into a business project. The project is conducted by Centro Internacional Santander Emprendimiento (CISE), and is integrated in the University of Cantabria for the study and investigation of the financial sector(UCEIF). Explorer has the sponsorship of Banco Santander, through the Santander Universities.

Beneficiaries: 690 young participants between 18 - -30 years old with technological business ideas.

Implementation and Development:
314 Seniors from SECOT have developed 2,065 actions of mentoring within this program in 42 EXPLORER centers. A total of 5,341 hours of training and mentoring were completed. The offices that participated in the project were from the following branches and offices: Alava, Aragon, Asturias, Barcelona, Baleares, Cantabria, Castellon, Granada, Guipuzoa, Jaen, Jerez, La Coruña, La Rioja, Leon,(Palencia). Lleida, Madrid Malaga, Murcia, Pamplona, Salamanca, Sevilla, Tarragona, Valencia, Valladolid, and Vizcaya.

ESADE
SDG: 4 / 8 / 17

Objective: ESADE BUSINESS SCHOOL has three units of activity:
MBA Executive education and university management programs.
The degree in Business Administration adapted to the Bolonia Plan in the BBA
The SECOT Seniors participate within the BBA as academic tutors for the PRACTICUM, a subject in which students have internships in an entity. In the last course of the BBA and within the final projects in order to earn the degree, the Seniors also participate in two of the three areas: The final dissertation where not only do they tutor but also propose the subject and script for the project , and also on the IN–COMPANY PROJECT in which students carry out a project that is chosen by the entity where the internship took place.

Beneficiaries:Students from ESADE, a total of 113, on this particular occasion received from the Secot Seniors the knowledge, wide experience in the business world, and the necessary dedication so that the contribution could be successful.

Implementation and Development:22 Seniors participated in 1,840 hours

FUNDACIÓN Cruzcampo

RED INNPRENDE

SDG: 4 / 8 / 17

Objective:
To generate new projects and feasible business in the hospitality, tourism, food and agricultural sectors of Andalusia.

Beneficiaries:
15 selected projects, 15 entrepreneurs mentored by Seniors of Secot in Huelva, Jaen, Cadiz. Granada, Sevilla, Malaga, Pais Vasco and Madrid.

Implementation and Development:
(10 in total) tutor the selected entrepreneurs so that they acquire the necessary abilities and capacities in order to design, develop, and present their own business project. They have held 3 training workshops of two hours duration each participating in coworking sessions and training. They also assisted 5 training requests dedicating 18 hours to this activity carried out by 5 Secot Seniors.

AJUNTAMENT DE REUS

REDESSA

SDG: 4 / 8 / 17

Objective:
To provide counseling in order to support and generate development and growth in the businesses situated in Redessa

Beneficiaries:
18 micro companies and entrepreneurs situated in the available space in Redessa at the City Hall of Reus.

Implementation and Development:
During this year nine Secot Seniors have attended functions organized by Redessa and have also collaborated in the organization of the Reus Business Awards and also carrying out training for entrepreneurs (such as market studies, quality undertaking, business plans and feasibilty studies).

07 HIGHLIGHTED PROJECTS AND ACTIONS

eSemp MADRID
SDG: 3 / 4 / 8 / 17

Objective: To capitalize the knowledge and expertise of our Seniors in order to
transform it into a valuable quality training product that is useful and sustainable for its users.

Beneficiaries eSemp Madrid: 615 graduates in 2018 from the 4,336 requests received. Courses mainly targetting entrpreneurs who wish to launch a certain business project and who lack the basic knowledge and management skills necessary to create, develop, and implement it, or others small business owners who need to improve according to the aspects of their business. 37 Seniors made up the Faculty.

Implementation and Development: Training sessions including 799 hours in total-took place thanks to the support of The Rafael del Pino Foundation, City Hall of Madrid, and the Comunidad de Madrid.

ESCUELA MUNICIPAL DE GRANADA
SDG: 3 / 4 / 8 / 17

Objective:
This program which depends on the Employment Office has the objective to improve the qualifications of those who wish to start up a new business or who have a business idea and to specialize in specific subjets related to the business world.

Beneficiaries:
Fundamentally entrepreneurs who need to acquire the skills to open a new business, or to business people who need to specialize in subjects related to the business world. In 2018, 152 students , 66 men, and 86 women mostly unemployed over 45 years old and with a superior level of training benefitted from this project and improved their business knowledge.

Implementation and Development:
The training itinerary focuses on the four main principles of a company: Identification of a particular business activity, Marketing and Sales Plan, Human Resources Plan, Financing and Accounting Plan, and Training Excercise.

COLEGIO ESTUDIO

SDG: 4 / 17

Objective: To enhance the students understanding of business entities through the development of critical thinking, strengthening skills such as communication and reflection as well as leadership, decision making, willingness to work, as well as the development of creativity and innovation in students.

Beneficiaries:
In the academic course 2018- 2019 45 students from Colegio Estudio of Madrid have received specific training in the project mini companies (Proyecto Miniempresas) from 8 Secot Seniors Madrid working on a project that entailed 252 hours of training.

Implementation and Development:
The program is designed to last 15 weeks, during which students will learn to better understand the role of business in our society. In these sessions the Junior Achievement methodology and materials are implemented.

eSemp BARCELONA Y LEÓN

SDG: 4 / 8 / 17

Objective: To capitalize the knowledge and expertise of our Seniors in order to transform it into a valuable quality training product that is useful and sustainable for all.

Beneficiaries eSemp Barcelona :
120 graduates and 25 Seniors involved in the training activity.

Beneficiaries eSemp Leon: 180 graduates and 25 Seniors involved in the training activity.

Fundación Vodafone España

VODAFONE FOUNDATION

SDG: 3 / 4 / 17

Objective:
To help close the gap that exists between older people and the world of new technologies so that they learn digital skills through workshops titled “How to get the most from my Smartphone”. These workshops were imparted by Seniors for people over 50.

Beneficiaries:

1,598 people over 50 in 2018.

Implementation and Development:
30 Seniors from the branches of Barcelona, Madrid, Jaen, Bizkaia, Valladolid, Huesca, Asturias, La Rioja, and Bilbao took part in 124 workshops throughout 8 Autonomous Communities, in a total of 365 hours of training.

Junta de Castilla y León

OFICINA EGRESADO EMPRENDEDOR

SDG: 4 / 8 / 17

Objective:
To motivate and help students discover management competences and skills , as well as business ideas to get them started in the world of business. We are also trying to improve the chances of employment for the graduates of our universities, as well as giving constant attention to those in the last courses or recently graduated from the adjoined campuses of the Universities of Burgos, Leon, Salamanca, and Valladolid.

Beneficiaries:
479 attendees at the presentation of the project in the different Universities; 73 tutored graduates, and 145 sessions carried out; 924 attendees at the 47 training sessions held.

Implementation and Development:
Over 40 Seniors were involved in the branches of: Valladolid and Leon, University of Burgos, Leon, Valladolid and Salamanca, covering the 13 public university campuses, of Castilla Leon which are located in Aranda de Duero, Avila, Bejar, Burgos, Leon, Miranda de Ebro, Palencia, Ponferrada, Salamanca, Segovia, Soria, Valladolid, and Zamora. 9 offices remain open 293 days looking after the students in a total of 976 hours.

CAPACIS FOUNDATION

SDG: 4 / 8 / 17

Objective:
To promote the business spirit based on the basic theoretic fundamentals of a business entity and practical workshop where a business is actually created with the same duration as the course. 12 students assisted and there were 13 sessions of one hour and a half.

Beneficiaries:
Young people with intellectual discapacities.

Implementation and Development:
During the sessions there was a Capacis monitor along with two Secot Seniors. Also, a workshop was created for practice in personal work interviews, as well as preparation of a Curriculum Vitae (C.V.) This project was made possible thanks to the support of the Obra Social La Caixa a la Fundacion Capacis, a non profit organization that helps young people between the ages of 18 – 30 years who have limitted intellectual capacities build their own future.

FONDO DE EMPRENDEDORES

SDG: 4 / 8 / 17

Objective:
The Fondo de Emprendedores is aimed at awarding and supporting the development of the best business projects and businesses in the making in the field of energy effeciency.

Beneficiaries:
The Fondo selects 5 projects to participate in a process of business incubation for 24 months in which they will receive economic provisions, technological support, and legal and business coordination from a Secot advisor. They also receive help in finding financing for the phase following the incubation process.

Implementation and Development:
The total number of projects went up to 3, and 4 Seniors were involved. The Seniors total hours reached 420.

07 HIGHLIGHTED PROJECTS AND ACTIONS

BANKIA Y F. OPORTUNITAS
SDG: 8 / 17

Objective:
To impulse programs of work integration through entrepreneurship, traning advising and orientation for vulnerable people.

Beneficiaries:
People in a vulnerable situation who have access to the job market through self employment or entrepreneurship. In 2018 we had 10 sessions.

Imlementation and Development:
25 Secot Seniors collaborated in the training and mentoring of the new entrepreneur and in feasability studies as well as the development of skills of the future businessman.

B-VALUE
SDG: 8 / 17

Objective:
To find and award innovative projects that help in orientation and in hiring Young people.

Beneficiaries:
Young people having difficulty finding work who can be directed towards the programs that will facilitate their entry in the job market.

Implementation and Development:
SECOT as a collaborating member in the project, sponsored by Banco Sabadell – Associate Member of SECOT- y Ship2B. 20 Seniors mentored 10 projects.

PROYECTO INLIFE – CONSORCIO TRANSPORTES

SDG: 3 / 17

Objective:
To find solid solutions to prolong the active life of elderly people so they can continue to use public transport.

Beneficiaries: Users of Madrid´s public transport system.

Implementation and Development:
A group of SECOT Seniors help the CRMT validate the design and correct functioning of an application for Smartphones that is intented to provide guardianship on trips on the buses of the Empresa Municipal de Transportes de Madrid (EMT).
This project was carried out together with the Consorcio General de Transportes de Madrid (CRTM), The Universidad Politecnica (UPM) and SECOT.

PREMIO JÓVENES MÁSHUMANO

SDG: 4 / 8 / 17

Objective:
To promote the sharing of knowledge between Seniors and young people and to strengthen intergenerational relations in entrepreneurship launching young talent as a driving force for businesses and society.

Beneficiaries:
14 finalists teams of young entrepreneurs.

Implementation and Development:
Participation in the XII Edition of the Premios Jovenes Mashumano. Training, mentoring, and support through an itinerary guided and mentored by 7 Secot Seniors who revise the strategic, financial, and marketing plans , providing their experience in the different business fields.

07 HIGHLIGHTED PROJECTS AND ACTIONS

TALENTO SOLIDARIO

SDG: 3 / 17

Objective:
Talento Solidario is a program of accompaniment by the Botin Foundation to the non lucrative organizations in their process of professionalism. SECOT has been a beneficiary of the VIII Edition of Talento Solidario, participating in all of the training activities of the Red de Talento Solidario in 2018, as well as the events organized by the Botin Foundation. The hiring of a technician for new management systems and technologies has improved the Associations effeciency in order to reach greater social recognition.

Beneficiaries:
1.123 Seniors. The indirect beneficiaries are those who received help from the Seniors.

Implementation And Development:
The Professional Service hired thanks to the Agreement with the Botin Foundation developed a Software Platform for Processing and Data Base, and a management tool for customer relations in 12 months. Training workshops have taken place in Secot Madrid and Secot Barcelona.

PROYECTO PLATINUM

SDG: 3 / 4 / 5 / 17

Objective:
The project “Health of our elderly: Seniors volunteering as a way to promote active aging” tries to spread in society a way for qualified Seniors to practice active aging allowing those who have retired to feel useful in society participating in the problems sorrounding them providing their time and experience in a solidary and generous manner.

Beneficiaries:
Aimed towards people over 55 placing special interest in recruiting women members as SECOT volunteers. We noted a 20% increase in the incorporation of females in Seniors and Adhered Members.

Implementation and Development:
During 2018, 24 training sessions have taken place, along with conferences, actions for publicity and raising public awareness ,work meetings, and mentoring sessions.. Additionally work alliances have been formed with organizations such as ASEME, omenalia, and JAEM.

PROJECT ACTIVE RETIREMENT THROUGH VOLUNTEERING

SDG: 3 / 17

Objective:
To help the future retiree understand the impact of retirement, offering the possibility of preparing for it in some aspects; occupying their time, physical and mental well being, diet, excercise, cultural, social relations, etc. And lastly, promoting the vocation of social volunteering through the Association , given that we understand it to be one of the best ways to recuperate all that is lost when one quits working.

Beneficiaries:
Retired people or those about to retire within the entire Basque Region.

Implementation and Development:
SECOT Seniors from Bizkaia, Alava and Guipuzkoa are involved in the definition phase, launching, development and final implementation. This project receives the Award for The greatest Impact of the SECOT Awards of Excellency- Repsol Foundation 2018. 110 Sessions completed.

VINCLES (BARCELONA)

SDG: 3 / 17

Objective:
To reduce the feeling of loneliness amongst the elderly, and reinforce social relations through the use of technological resources.

Beneficiaries:
People over 65 registered in the city of Barcelona.

Development and Implementation:
37 SECOT members participated in the project. Vincles Barcelona is a service within the Department of Social Services of the City Hall of Barcelona. It is aimed at reinforcing social relations for elderly people who feel alone and to improve their well being through technology and through teams of social boosting.
The City Hall will lend these people a Tablet with an installed application with internet connection in order to use the Vincles BCN application. SECOT Barcelona collaborates in this project with the City Hall of Barcelona and the Vodafone Foundation.

08 X EDITION SECOT AWARDS

08 X EDITION SECOT AWARDS

"THESE AWARDS ARE THE RECOGNITION FOR EFFORT, A JOB WELL DONE, COMMITTMENT, AND THE ACHIEVEMENT OF THE COMMON GOOD TOWARDS THE SOCIETY IN WHICH WE LIVE. THEY ARE AWARDED TO OUR SENIORS FOR THE SERVICES RENDERED AND THEY ARE AWARDS FOR EXCELLENCY BECAUSE THEY REPRESENT A HIGHER LEVEL OF QUALITY."

RAFAEL PUYOL ANTOLIN

	Upcoming Entrepreneur	Excellent Female Entrepreneur	Excellent Senior	Project with Biggest Impact
Award	**Aeinnova,** SECOT Tarragona	**Triditive,** SECOT Asturias	**Genaro Rosado Galdós,** SECOT Guipuzkoa	**Proyecto Jubilación Activa a través del voluntariado,** SECOT Álava, Guipuzkoa y Bizkaia
2nd place	**Bim Survey,** SECOT Álava	**Metáfora, SECOT Barcelona**	**Doris Bandín,** SECOT Madrid	**Allergeneat,** SECOT Barcelona

09 CONTRACTS SIGNED IN 2018

A Coruña	Institute of Business and Financial Schooling Iffe Business School
	Consello de Culleredo
	University of Santiago de Compostela
	Association of Rural Development Rural Mariñas- Betanzos
	Institute of Business and Financial Schooling Iffe Business School
Álava	Michelin
	Bic Araba
	Diputacion Foral de Alava – Araba
	Elkargi
	Vital Obra Social Foundation
	Vitoria Gasteiz City Hall
Aragon	Bancaria Ibercaja Foundation
	Grupo Piquer
	Seniors en Red
Asturias	Aviles Chamber of Commerce
	Integrated Center of Professional Training Cerdeño, Cipf Cerdeño
Barcelona	Barcelona Chamber of Commerce. Smart Finance Project
	Espluges de Llobregat City Hall
	Tecno Campus Mataro (Tcm)
	Planeta de Agostini Formacion Slu
	Caec Centre Associatiu d´emprendedors de Catalunya
	Institut de Vic
	Fundacio Utopia Bsf (Incuba Dones Barcelona)
Bizkaia	Elkargi
	Grupo Urbegi
Castellon	Jaime I University
Girona	Consell Comarcal de la Selva
Granada	University of Granada
Guipuzcoa	Elkargi
	Grouping of Labor Entities of Euskadi , Asle
Jaén	University of Jaen
	Union of Professional and Business of the Province of Jaen. Jaem

	Caja Rural of Jaen
	Aliatar Foundation
La Rioja	Office of Economic Development of La Rioja Ader
Madrid	Cooperativa de Enseñanza José Ramón Otero
	Nextep
Málaga	Bancaria Unicaja Foundation
	Red Cross of Spain Malaga
Murcia	Caritas Diocesis de Cartagena
	Aje Murcia
Navarra	Elkargi
Servicios Generales	University of Training and Investigation of the Financial Sector of Cantabria Foundation- UCEIF for the development of entrepreneurship (Explorer)
	Banco Sabadell Foundation
	Paradores of Tourism of Spain
	Family Society and Education Foundation (FASE)
	Association of Spanish Women Entrepreneurs of Madrid ASEME
	Repsol Foundation
	Womenalia
	Vocational Project for Entrepreneurship from Repsol Foundation
	Vodafone Foundation
	Adecco Foundation
Servicios Generales y Madrid	Rafael del Pino Foundation Bankia
Valencia	Society of Reciprocal Warranty of the Community of Valencia Sgr
	Association of Businesses and Professionals of Valencia Evap/ Bpw Valencia
	Caritas Diocesana of Valencia
Valladolid	Iberaval
Valladolid y Leon	Graduates. Contracts for carrying out investigative projects

10 ASSOCIATE SPONSORS AND FOUNDERS

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12 SENIORS

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David Gabino Casaus
Jose Antonio Garcia MArtinez
Odon Garcia Primo
Antonio Garigues alker
Jose Maria Gasalla
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Teresa Valdes Sanchez

City Hall of Pamplona
Official School of Industrial Engineers of Cantabria
Caja Rural of Asturias Foundation

11/03/2019

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Our annual reports and our audit report from BDO Audiberia Auditores S.L. are available to the public at our central offices in SECOT or on our web page www.secot.org

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Informe de auditoría de cuentas anuales abreviadas emitido por un auditor independiente

A la Asamblea de **Seniors Españoles para la Cooperación Técnica:**

Opinión

Hemos auditado las cuentas anuales abreviadas de **Seniors Españoles para la Cooperación Técnica** (la Asociación), que comprenden el balance abreviado a 31 de diciembre de 2018, la cuenta de pérdidas y ganancias abreviada, y la memoria abreviada correspondientes al ejercicio terminado en dicha fecha.

En nuestra opinión, las cuentas anuales abreviadas adjuntas expresan, en todos los aspectos significativos, la imagen fiel del patrimonio y de la situación financiera de la Asociación a 31 de diciembre de 2018, así como de sus resultados al ejercicio terminado en dicha fecha, de conformidad con el marco normativo de información financiera que resulta de aplicación (que se identifica en la nota 2 de la memoria abreviada) y, en particular, con los principios y criterios contables contenidos en el mismo.

Fundamento de la opinión

Hemos llevado a cabo nuestra auditoría de conformidad con la normativa reguladora de la actividad de auditoría de cuentas vigente en España. Nuestras responsabilidades de acuerdo con dichas normas se describen más adelante en la sección *Responsabilidades del auditor en relación con la auditoría de las cuentas anuales abreviadas* de nuestro informe.

Somos independientes de la Asociación de conformidad con los requerimientos de ética, incluidos los de independencia, que son aplicables a nuestra auditoría de las cuentas anuales en España según lo exigido por la normativa reguladora de la actividad de auditoría de cuentas. En este sentido, no hemos prestado servicios distintos a los de la auditoría de cuentas ni han concurrido situaciones o circunstancias que, de acuerdo con lo establecido en la citada normativa reguladora, hayan afectado a la necesaria independencia de modo que se haya visto comprometida.

Consideramos que la evidencia de auditoría que hemos obtenido proporciona una base suficiente y adecuada para nuestra opinión.

Aspectos más relevantes de la auditoría

Los aspectos más relevantes de la auditoría son aquellos que, según nuestro juicio profesional, han sido considerados como los riesgos de incorrección material más significativos en nuestra auditoría de las cuentas anuales abreviadas del periodo actual. Estos riesgos han sido tratados en el contexto de nuestra auditoría de las cuentas anuales abreviadas en su conjunto, y en la formación de nuestra opinión sobre éstas, y no expresamos una opinión por separado sobre esos riesgos.

Hemos determinado que no existen riesgos más significativos considerados en la auditoría que deban comunicarse en nuestro informe.

Responsabilidad de la Junta Directiva en relación con las cuentas anuales abreviadas

La Junta Directiva es responsable de formular las cuentas anuales abreviadas adjuntas, de forma que expresen la imagen fiel del patrimonio, de la situación financiera y de los resultados de la Asociación, de conformidad con el marco normativo de información financiera aplicable a la Entidad en España, y del control interno que considere necesario para permitir la preparación de cuentas anuales abreviadas libres de incorrección material, debida a fraude o error.

En la preparación de las cuentas anuales abreviadas, la Junta Directiva es responsable de la valoración de la capacidad de la Asociación para continuar como empresa en funcionamiento, revelando, según corresponda, las cuestiones relacionadas con la empresa en funcionamiento y utilizando el principio contable de empresa en funcionamiento excepto si la Junta Directiva tiene intención de liquidar la Asociación o de cesar sus operaciones, o bien no exista otra alternativa realista.

Responsabilidades del auditor en relación con la auditoría de las cuentas anuales abreviadas

Nuestros objetivos son obtener una seguridad razonable de que las cuentas anuales abreviadas en su conjunto están libres de incorrección material, debida a fraude o error, y emitir un informe de auditoría que contiene nuestra opinión. Seguridad razonable es un alto grado de seguridad pero no garantiza que una auditoría realizada de conformidad con la normativa reguladora de la actividad de auditoría de cuentas vigente en España siempre detecte una incorrección material cuando existe. Las incorrecciones pueden deberse a fraude o error y se consideran materiales si, individualmente o de forma agregada, puede preverse razonablemente que influyan en las decisiones económicas que los usuarios toman basándose en las cuentas anuales abreviadas.

Como parte de una auditoría de conformidad con la normativa reguladora de la actividad de auditoría de cuentas vigente en España, aplicamos nuestro juicio profesional y mantenemos una actitud de escepticismo profesional durante toda la auditoría. También:

- Identificamos y valoramos los riesgos de incorrección material en las cuentas anuales abreviadas, debida a fraude o error, diseñamos y aplicamos procedimientos de auditoría para responder a dichos riesgos y obtenemos evidencia de auditoría suficiente y adecuada para proporcionar una base para nuestra opinión. El riesgo de no detectar una incorrección material debida a fraude es más elevado que en el caso de una incorrección material debida a error, ya que el fraude puede implicar colusión, falsificación, omisiones deliberadas, manifestaciones intencionadamente erróneas, o la elusión del control interno.

- Obtenemos conocimiento del control interno relevante para la auditoría con el fin de diseñar procedimientos de auditoría que sean adecuados en función de las circunstancias, y no con la finalidad de expresar una opinión sobre la eficacia del control interno de la Entidad.

- Evaluamos si las políticas contables aplicadas son adecuadas y la razonabilidad de las estimaciones contables y la correspondiente información revelada por la Junta Directiva.

- Concluimos sobre si es adecuada la utilización, por la Junta Directiva, del principio contable de empresa en funcionamiento y, basándonos en la evidencia de auditoría obtenida, concluimos sobre si existe o no una incertidumbre material relacionada con hechos o con condiciones que pueden generar dudas significativas sobre la capacidad de la Asociación para continuar como empresa en funcionamiento. Si concluimos que existe una incertidumbre material, se requiere que llamemos la atención en nuestro informe de auditoría sobre la correspondiente información revelada en las cuentas anuales abreviadas o, si dichas revelaciones no son adecuadas, que expresemos una opinión modificada. Nuestras conclusiones se basan en la evidencia de auditoría obtenida hasta la fecha de nuestro informe de auditoría. Sin embargo, los hechos o condiciones futuros pueden ser la causa de que la Asociación deje de ser una empresa en funcionamiento.

- Evaluamos la presentación global, la estructura y el contenido de las cuentas anuales abreviadas, incluida la información revelada, y si las cuentas anuales abreviadas representan las transacciones y hechos subyacentes de un modo que logran expresar la imagen fiel.

Nos comunicamos con la Junta Directiva de la Entidad en relación con, entre otras cuestiones, el alcance y el momento de realización de la auditoría planificados y los hallazgos significativos de la auditoría, así como cualquier deficiencia significativa del control interno que identificamos en el transcurso de la auditoría.

Entre los riesgos significativos que han sido objeto de comunicación a la Junta Directiva de la Entidad, determinamos los que han sido de la mayor significatividad en la auditoría de las cuentas anuales abreviadas del periodo actual y que son, en consecuencia, los riesgos considerados más significativos.

Describimos esos riesgos en nuestro informe de auditoría salvo que las disposiciones legales o reglamentarias prohíban revelar públicamente la cuestión.

BDO Auditores, S.L.P. (ROAC S1273)

Carlos de Corral Gargallo (ROAC 9.902)
Socio - Auditor de cuentas

16 de mayo de 2019

SENIORS ESPAÑOLES PARA LA COOPERACIÓN TÉCNICA

BALANCES DE SITUACION

PATRIMONIO NETO Y PASIVO	NOTAS	2018	2017
A) PATRIMONIO NETO		**732.699,85**	**714.991,77**
A-1) Fondos propios		**721.755,85**	**714.991,77**
I. Dotación fundacional/Fondo Social		**78.457,06**	**75.487,06**
1. Dotación fundacional/Fondo social	11	78.457,06	75.487,06
II. Reservas		0,00	0,00
III. Excedente de ejercicios anteriores	11	639.504,71	624.772,54
IV. Excedente del ejercicio	11	3.794,08	14.732,17
A-2) Ajustes por cambios de valor: (V)		0,00	0,00
A-3) Subvenciones, donaciones y legados recibidos		10.944,00	0,00
B) PASIVO NO CORRIENTE			
I. Provisiones a largo plazo		0,00	0,00
II. Deudas a largo plazo		0,00	0,00
III. Deudas a corto plazo		0,00	0,00
IV. Pasivos por impuesto diferido		0,00	0,00
V. Periodificaciones a largo plazo		0,00	0,00
C) PASIVO CORRIENTE		**73.085,55**	**111.315,70**
II. Provisiones a corto plazo			
III. Deudas a corto plazo	10	0,00	29.815,20
V. Acreedores comerciales y otras cuentas a pagar	10	73.085,55	81.500,50
1. Proveedores	.8,10	20.185,62	22.881,59
2. Otros acreedores.- Anticipo proyectos	.8,10	2.051,66	6.897,00
3. Remuneraciones pendientes de pago	10	23.413,32	23.413,37
4. Hacienda Publica acreedora	10.12	21.005,43	22.317,02
5. Organismos de la Seguridad Social Acreedora	10	6.429,52	5.991,52
VII. Periodificaciones a corto plazo			
TOTAL PATRIMONIO NETO Y PASIVO (A + B + C)		**805.785,40**	**826.307,47**

SENIORS ESPAÑOLES PARA LA COOPERACIÓN TÉCNICA

BALANCES DE SITUACION

ACTIVO	NOTAS	2018	2017
A) ACTIVO NO CORRIENTE		**52.735,66**	**54.133,61**
I. Inmovilizado intangible	5	17.258,72	13.328,30
II. Bienes del Patrimonio Histórico		0,00	0,00
III. Inmovilizado material	5	30.834,29	36.162,66
IV. Inversiones inmobiliarias		0,00	0,00
V. Inversiones en entidades del grupo y asociadas a l/p	9	997,00	997,00
VI. Inversiones financieras a largo plazo	9	3.645,65	3.645,65
VII. Activos por impuesto diferido	9	0,00	0,00
B) ACTIVO CORRIENTE		**753.049,74**	**772.173,86**
I. Activos no corrientes mantenidos para la venta			
II. Existencias (Anticipos de proveedores)	9	500,00	500,00
III. Usuarios y otros deudores de la actividad propia	.7,9	112.091,93	101.833,19
IV. Deudores comerciales y otras cuentas a cobrar	7.9	12.647,67	6.751,87
V. Inversiones en entidades del grupo y asociadas		0,00	0,00
VI. Inversiones financieras a corto plazo	9	20.000,00	100.000,00
VII. Cuentas corrientes socios		0,00	0,00
VIII.Agencia Tributaria	9	21.972,14	20.454,61
IX.Periodificaciones a corto plazo		0,00	0,00
X.Efectivo y otros activos líquidos equivalentes	9	585.838,00	542.634,19
TOTAL ACTIVO (A + B)		**805.785,40**	**826.307,47**

SENIORS ESPAÑOLES PARA LA COOPERACIÓN TÉCNICA

Cuenta de resultados

	NOTAS de la MEMORIA	2018	2017
A) Excedente del ejercicio			
1. Ingresos de la entidad por la actividad propia		**723.918,60**	**706.759,05**
Cuotas de afiliados y asociados		**188.665,00**	**219.815,00**
a) Socios seniors	.13	25.790,00	27.030,00
b) Socios protectores	.13	157.850,00	187.810,00
c) Socios adheridos	.13	5.025,00	4.975,00
Subv.donac.,donac y legad.imput, al exc		**76.808,15**	**100.159,23**
a) Socios colaboradores	.13	6.705,00	9.890,00
b) Otros socios colaboradores	.13	10.495,00	7.002,01
c) Ayudas y donaciones oficiales	.14	20.329,50	7.386,52
d) Ayudas y donaciones privadas	.14	39.278,65	18.495,74
e) Otras donaciones.- Periodificaciones	.14	0,00	57.384,96
Otros ingresos de la actividad		**458.445,45**	**386.784,82**
a) Asesorias	.13	231.346,34	235.567,74
b) Ingresos fondos dirigidos	.14/1	198.721,44	124.627,40
c) Ingresos recuperación gastos	.13		424,40
d) Ingresos pendientes de liquidar	.13	28.377,67	26.165,28
2. Gastos por ayudas y otros		**-7.910,00**	**-8.735,00**
a) Ayudas monetarias	.13	-7.910,00	-8.735,00
b) Ayudas no monetarias		-	-
c) Gastos por colaboraciones y del organo de gobierno		-	-
d) Reintegro de subvenciones, donaciones y legados		-	-
3. Variación de existencias de productos terminados y en curso de fabricación		**0,00**	**0,00**

	NOTAS de la MEMORIA	2018	2017
4. Trabajos realizados por la entidad para su activo		0,00	0,00
5. Aprovisionamientos		0,00	0,00
6. Otros ingresos de la actividad		0,00	0,00
7. Gastos de personal:	.13	-281.772,90	-268.393,94
8. Otros gastos de la actividad	.13	-403.844,74	-331.237,22
9. Amortización del inmovilizado	.13	-18.358,04	-84.341,05
10. Otros resultados postivos	.13	227,81	1.371,82
11. Otros resultados negativos	.13	-8.478,55	-1.446,98
12. Excesos de provisiones		0,00	0,00
13. Deterioro y resultado por enajenaciones del inmovilizado		0,00	0,00
A.1) EXCEDENTE DE LA ACTIVIDAD (1+2+3+4+5+6+7+8+9+10+11+12+13)		3.782,18	13.976,68
14. Ingresos financieros:	.13	11,90	755,49
15. Gastos financieros		0,00	0,00
16. Variación del valor razonable en instrumentos financieros		0,00	0,00
17. Diferencias de cambio		0,00	0,00
18. Deterioro y resultado por enajenaciones de instrumentos financieros		0,00	0,00
A.2) EXCEDENTE DE LAS OPERACIONES FINANCIERAS (14+15+16+17+18)		11,90	755,49
A.3) EXCEDENTE ANTES DE IMPUESTOS (A.1+A.2)		3.794,08	14.732,17
19. Impuestos sobre beneficios		0,00	0,00
A.4) Variación del patrimonio neto reconocida en el excedente del ejercicio (A.3. + 19)		3.794,08	14.732,17
B) Ingresos y gastos imputados directamente al Patrimonio Neto **.			
1. Subvenciones recibidas		0,00	0,00
2. Donaciones y legados recibidos		0,00	-42.200,16
3. Otros ingresos y gastos		0,00	0,00
4. Efecto impositivo		0,00	0,00
B.1) Variación del patrimonio neto por ingresos y gastos reconocidos directamente en el patrimonio neto (1+2+3+4)		0,00	-42.200,16
C) Reclasificaciones al excedente del ejercicio			
1. Subvenciones recibidas		0,00	0,00
2. Donaciones y legados recibidos		0,00	0,00

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42. SERVICIOS GENERALES
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“WHEN YOU LAUNCH A NEW BUSINESS , DIFFERENT OBSTACLES START TO ARISE; I DISCOVERED THAT MY PROJECT WAS MUCH MORE COMPLICATED THAN WHAT I HAD THOUGHT, AND THE WISDOM OF THE SENIORS HELPED ME FIND AN ANSWER TIME AND TIME AGAIN; OTHER TIMES THEY OPENED MY MIND SO THAT I COULD FIND NEW SOLUTIONS. WHEN YOU ARE AN ENTREPRENEUR IT IS ALWAYS USEFUL TO HAVE SOMEONE WHO CAN GUIDE AND SUPPORT YOU.”

ANTONIO LO RISO, BUNKERMUSIK
MENTORED BY SECOT MADRID

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