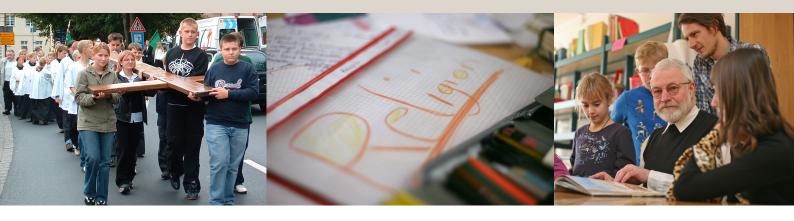
## **Sponsorship Regulations**

Bonifatiuswerk of German Catholics





No one should have to believe alone.



# Sponsorship Regulations of the Bonifatiuswerk of German Catholics (registered association)

#### **Preamble**

The Bonifatiuswerk of German Catholics sponsors the pastoral care in the German, Nordic and Baltic diaspora regions. The aid organisation, which was founded by laity, has been realising this mission since 1849. The Bonifatiuswerk has set itself the goal to support the missionary duty of the Catholic Church and to work especially in those regions where Catholics live in an extreme minority situation in an environment, which is different to their faith and increasingly faithless.

As an "organisation of solidarity", the Bonifatiuswerk collects donations and places these at the disposal of the diaspora parishes as object- and project-bound "help to self-help": For the construction and the renovation of churches and community centres, youth and educational centres, Catholic schools and pre-schools, for the pastoral care of children and youths (religious children's weeks "RKW - Religiöse Kinderwochen", religious education for young children "Frohe Herrgottstunden"), for the pastoral work, for social and charitable youth projects, for the sponsoring of fixed-term posts with a missionary character and for the motorisation of parishes across a large territory by means of so-called "BONI buses" (MIVA = Motorisierende Innerdeutsche Verkehrsarbeitsgemeinschaft – motorising inner-German transport consortium).

#### **Fundamental Guidelines**

The following general guidelines apply to all sponsorship applications and projects:

- Applications to the Bonifatiuswerk must be made in writing (post or e-mail). As a matter of principle, the following documents must be enclosed with the application:
  - Detailed project description
  - Statement by the competent authority of the (arch)diocese and/or statement by the diocesan branch of the Bonifatiuswerk
  - Cost and financial budget
  - Photographs where appropriate.
     The detailed requirements for an application are regulated for each type of sponsorship.
- A written application must be submitted either via the competent authority of the respective (arch)diocese or via the diocesan branch of the Bonifatiuswerk, which must give a written statement regarding the application. The mutual exchange of information concerning the application before it is submitted is required in any case.
- For building and motorisation grants and the funding of posts, a written statement must be obtained from both the competent authority of the (arch)diocese and the diocesan branch of the Bonifatiuswerk in any case.
- When allocating projects eligible for sponsorship, the following aspects and criteria must be given special consideration:
  - Percentage of Catholics
  - Missionary focus
  - Sustainability / lifetime
  - Applicant's need
  - Utilisation plan
  - Security of funds.
- Once sponsorship has been granted, the applicants will receive appropriate notification. The competent authorities of the (arch)dioceses or the diocesan branch of the Bonifatiuswerk shall receive a copy of this letter.
- The recipient of the grant is responsible for the purposeful and economical use of the subsidies. The subsidies must only be used for fulfilling the purpose specified in the grant letter. The application of the funds must be accounted for in detail. Subsidies, which are not required for the project implementation, must be returned once the project has been completed.

- The recipient of the grant is obligated to ensure that information regarding the current status of the measures or the project progress can be provided at all times. Furthermore, the applicant undertakes to permit the Bonifatiuswerk and its representatives to inspect the project.
- When accepting the subsidies, the recipient of the grant undertakes to notify the Bonifatiuswerk of any events, which have a significant impact on the project, especially if they appear to compromise the implementation of the project or its purpose.

This must be done immediately and without being requested.

- The Bonifatiuswerk reserves the right to use any reports/results regarding the sponsored project or the financial aid for fund-raising and publicising purposes and to publish them.
- The Bonifatiuswerk reserves the right to make decisions based on individual cases. A justified individual decision concerning a grant cannot be quoted as a precedent.
- There is no legal claim to sponsorship by the Bonifatiuswerk.

These allocation guidelines apply with effect from 1st April 2012.

# I. Sponsorship of the work content of the diocesan branches of the Bonifatiuswerk

The diocesan branches of the Bonifatiuswerk can apply to the headquarters of the Bonifatiuswerk in Paderborn for means to fund the content of their work.

The amount of EUR 5,000 per year is regarded as the benchmark for the application by the diocesan branches of the Bonifatiuswerk. In the case of extraordinary expenditure, up to EUR 10,000 per year may be requested.

The funds granted to the diocesan branches of the Bonifatiuswerk must be brought to account with reports on the expenditure of the funds – where appropriate any unused funds must be returned.

Funds may be requested for the following measures:

- Administration costs and work of the Executive Board; (examples: postage, printing and copying costs, office supplies, travel expenses, a "culture of appreciation", preparation of specific promotional material, development of the annual financial report, …)
- Content accompanying the Diaspora Sunday;
   (examples: own advertising material, running advertisements, room hire fees, costs for diocesan assistants, ...)
- Initiatives and educational seminars on diaspora awareness and missionary pastoral work; (examples: own advertising material, running advertisements, room hire fees, costs for diocesan assistants, ...)
- Public relations and presentation of the Bonifatiuswerk during diocesan events. (examples: accommodation/catering for partners from diocesan projects, preparation of an information desk, advertising banner, printing of event-specific material, ...)

Sponsoring of diocesan building projects via the diocesan branch of the Bonifatius-werk is not possible, unless the relevant diocesan branch of the Bonifatiuswerk has funds owing to its own reserve funds or its own additional collections.



# II. Sponsorship of innovative missionary projects

The Bonifatiuswerk subsidises projects in the field of missionary pastoral work and "pastoral work in the diaspora" in all (arch)dioceses.

Funding is available for projects, which

- have a distinctly evangelising character
- are primarily aimed at people who are distant from the church
- make faith or the church higher profile
- create an awareness of religious content
- advocate faith in an innovative manner
- are to be rooted in the pastoral work
- focus on the special situation of the diaspora and elucidate this situation to other Christians, also with a view to ecumenical co-operation.

Projects, which are developed and implemented in co-operation with the diocesan branch of the Bonifatiuswerk are particularly eligible for sponsorship.

#### **Application**

- The application form for the sponsorship of missionary projects is available online at www.bonifatiuswerk.de/application\_forms.
- The following documents / information must be included with the application:
  - Detailed description of the (theological and educational) content and stating the reasons for the project
  - Overview of the type and amount of the total cost
  - Financial budget.
- The written application must be submitted either via the competent authority of the respective (arch)diocese or via the diocesan branch of the Bonifatiuswerk, which must give a written statement regarding the application. The mutual exchange of information concerning the application before it is submitted is required in any case.
- There is no deadline for the application applications can be submitted throughout the year.

#### Subsidy

- The amount of the sponsorship is project-dependent. Depending on the project, the subsidy may be paid in the form of partial, fixed amount or deficit financing. The maximum sponsorship amount is specified by the department of Missionary and Diaconal Pastoral Work, based on individual cases.
- The project must generally commence within six months of granting. Otherwise the granted funds will be returned to the budget of the Bonifatiuswerk.

- Upon receipt of the notification letter, the recipient of the grant will promptly contact the personnel of the "Communication and Fundraising" division at the Bonifatiuswerk.
- The recipient of the grant undertakes to ensure that the endorsement "Sponsored by:" and the logo of the Bonifatiuswerk will appear in any publications that are related to the project, e.g. in the print media, on the Internet etc., following the receipt of the notification letter. The relevant publications must be sent to the Bonifatiuswerk.
- The recipient of the grant will submit a report about the project and about the utilisation of the appropriations and a selection of digital photographs for documentation purposes to the Bonifatiuswerk no later than one month after the project completion.
- The recipient of the grant agrees to report on their project work and experiences at the request of the Bonifatiuswerk, the (arch)dioceses or other church-based facilities.
- Non-compliance with these obligations may result in a claim for the return of the granted funds.

Obligations of the recipient of the grant



### **III. Building grants**

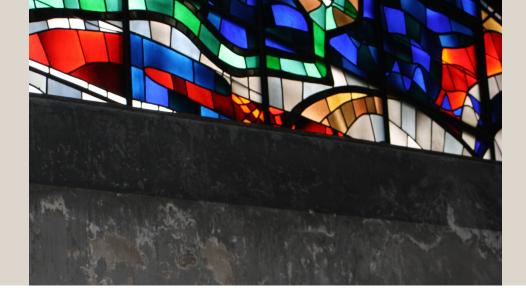
The Bonifatiuswerk provides financial support for building projects in parishes / organisations in the diaspora. The following guidelines apply:

#### **Application**

- The application form for the sponsorship of building grants is available online at www.bonifatiuswerk.de/application\_forms.
- The following documents / information must be included with the application:
  - Project description including sketches
  - Overview of the type and amount of the total cost
  - Financial budget
  - Schedule
  - Photos of the current status.
- Parishes / organisations in the diaspora with a maximum of 12% Catholic representation are eligible to submit an application.
- The written application must be submitted before the start of the project, either via the competent authority of the respective (arch)diocese or via the diocesan branch of the Bonifatiuswerk. A statement each by the (arch)diocese and the diocesan branch of the Bonifatiuswerk must be included with the application.
- Applications for the following year must be submitted by 1st September of the current year. By this deadline the application must have been received by the Bonifatiuswerk in Paderborn, ready to be voted on, i.e. including all required documents. The General Executive Board decides on the applications during the allocation meeting in December.

#### Subsidy

- As a general rule, the Bonifatiuswerk regards its sponsorship as supplementary funding. Sponsorship by the Bonifatiuswerk generally accounts for
  - up to one third of the building costs in the region of the German Bishop's Conference
  - up to 70 % in the regions of the Nordic Bishop's Conference as well as Estonia and Latvia.
- Should the total cost for the project subsequently be reduced, the Bonifatiuswerk may reduce the subsidy.
- The project must commence within 2 years of granting. Within this period the (arch)diocese may apply for the funds to be used for another project ("application for reallocation"). Otherwise the funds will be returned to the budget of the Bonifatiuswerk.
- If a sponsored object is sold or transferred to another purpose of use within ten years of granting, the Bonifatiuswerk must be notified of this without delay. The Bonifatiuswerk has the right to reclaim the allotted funds.



■ Following the granting, the Bonifatiuswerk and the recipient of the grant enter into a project agreement. Non-compliance with these obligations may result in a claim for the return of the granted funds.

# Obligations of the recipient of the grant

■ The recipient of the grant is obligated to submit a quarterly report on the project status in order to document the building progress and to develop a schedule for the payment of the granted funds.

Payment of the funds

■ The release of the granted subsidy can be ordered in writing via the respective (arch)diocese, in accordance with the proven building progress. To this end a status report including photographs must be submitted. Following the release order, the granted funds are transferred directly to the applicant. The last instalment is only paid once the project has been completed and the final report has been submitted.

- The building grants are allocated according to the following formula:
  - Northern region:

Hamburg, Hildesheim, Münster/Officialate Vechta and Osnabrück at 38 %

– Western region:

Essen, Fulda, Limburg, Mainz, Paderborn, Speyer and Trier at 8 %

- Southern region:

Bamberg, Eichstätt, Regensburg and Rottenburg-Stuttgart at  $4\,\%$ 

– Eastern region:

Berlin, Dresden-Meißen, Erfurt, Görlitz and Magdeburg at 50 %

 Berlin
 24.4 %

 Dresden-Meißen
 23.4 %

 Erfurt
 22.2 %

 Görlitz
 8.4 %

 Magdeburg
 21.6 %

- 50% of the building sum applied for by the (arch)diocese must generally be scheduled for building projects that serve the purpose of child and youth work or diaconal and missionary work.
- In urgent, unplanned cases an application for an urgent grant can be submitted. In these cases the application is processed promptly during the current year. The same criteria as for the annual building grants apply (see above) with the exception that work must commence no later than 3 months after the granting of urgent sponsorship. Otherwise the grant will be retracted.

### Allocation formula

Urgent grants



# IV. BONI buses (Diaspora-MIVA) Transport aid

The Bonifatiuswerk provides financial support for parishes and organisations in the diaspora for the purchase of a BONI bus. Diaspora-MIVA stands for "Motorisierende Innerdeutsche Verkehrsarbeitsgemeinschaft" (motorising inner-German transport consortium), the transport aid for the diaspora. The BONI buses are ordered centrally by the Bonifatiuswerk. The BONI buses are new vehicles – ordering second-hand vehicles is not possible. The buses must be collected in Paderborn on specific dates together with other collectors.

#### **Application**

- The application form for the sponsorship of BONI buses is available online at www.bonifatiuswerk.de/application\_forms.
- Parishes / organisations in the diaspora with a maximum of 20% Catholic representation are eligible to submit an application.
- The written application must be submitted either via the competent authority of the respective (arch)diocese or via the diocesan branch of the Bonifatiuswerk. A statement each by the competent authority and the diocesan branch of the Bonifatiuswerk must be included with the application.
- There is no deadline for the application applications can be submitted throughout the year.

#### Subsidy

- The Bonifatiuswerk will bear 2/3 of the defined costs for the standard equipment of the BONI bus. The remaining 1/3 must be raised by the applicant (with a contribution made by the (arch) diocese where appropriate).
- Should the applicant require further optional equipment, the costs for this must be borne fully by the applicant.
- If a follow-up subsidy is requested, the end-of-life vehicle must be approx. 10 years old or have at least 120,000 km on the clock.
- If the BONI bus is sold, the Bonifatiuswerk is entitled to 2/3 of the sales proceeds for the end-of-life vehicle.

#### Obligations of the recipient of the grants

- Following the collection of the BONI bus, the applicant undertakes to submit a written report or illustration regarding the necessity for/utilisation of the bus. If possible this report should contain a few personal words and meaningful photos.
- The sponsorship by the Bonifatiuswerk should be pointed out within the parish/organisation (parish newsletter, church service, blessing of the vehicle, ...).
- As a sign of the collective responsibility in the diaspora, a collection for the Bonifatiuswerk and the advertising of permanent membership is desirable.
- Non-compliance with these obligations may result in a claim for the return of the granted funds.



### V. Sponsorship of posts

The Bonifatiuswerk funds project-related, newly established posts in the diaspora, which take the missionary aspect into account.

- As a matter of principle, newly established posts are sponsored; there is no funding for established posts.
- There should be the potential that the post will be continued after the project sponsorship has finished (sustainability).
- A missionary/evangelising basis or character must arise from the detailed project description.
- This project should enter pastoral virgin territory in the diaspora.
- The focus is on target groups that are church-internal and / or secular or distanced from the church. The concept of how innovative gateways to questions and issues of faith and the church are to be opened up to people who have no strong ties to the church, and how these people are to experience credible, church-related work is set out.
- The posts are intended to support the activities in the parishes / organisations and help to kick-start ventures that will encourage honorary work.
- It is wise to employ personnel who will gain disseminators for the missionary concern and addresses them directly, such as the following: Teachers of religious education, Catholic teachers of other subjects, nursery nurses in Catholic pre-schools, full-time staff in special pastoral care, hospitals, homes, juvenile detention centres, youth facilities, pastoral care in schools, personnel-related aid regarding the issue of imparting faith during parents' evenings at schools, other educational facilities, youth and adult education establishments and pre-schools.
- The written application is submitted to the Bonifatiuswerk via the competent vicar-general of the respective (arch)diocese. A statement by the vicar-general and the diocesan branch of the Bonifatiuswerk must be included with the application.
- The application form for the sponsorship of posts is available online at www.bonifatiuswerk.de/application\_forms.
- The following documents / information must be attached to the application:
  - Detailed description of the (theological and educational) situation and statement of reasons with information about the sustainability of the project
  - Detailed total cost projection and financial budget for the term of the post
- There is no deadline for the application applications can be submitted throughout the year. The General Executive Board, which meets three times a year, generally decides on the applications.

**Application** 

■ The Bonifatiuswerk sponsors a maximum of five full-time posts a year.

#### Subsidy

- The maximum funding period is 2 years.
- Funding is granted in the form of a subsidy the respective diocese and/or parish and/or an organisation should share the cost.
- Any follow-up funding of a project or a person is excluded.
- A maximum "gross employer cost" for a full-time post of approx. EUR 55,000 per year (Germany) is applied as a financial benchmark.

#### Obligations of the recipient of the grant

- The employment agreement of the sponsored person states the following sentence: "The personnel costs are funded by the Bonifatiuswerk of German Catholics, Paderborn, for a maximum of 2 years and serve the purpose of pastoral care in the diaspora." The Bonifatiuswerk receives a copy of the employment agreement of the sponsored person.
- The sponsored persons will introduce themselves in person to the secretary general at the start of their activity and will be given detailed information regarding the Bonifatiuswerk.
- The sponsored persons undertake to ensure that the endorsement "Sponsored by:" and the logo of the Bonifatiuswerk will appear in any publications that are related to the project, e.g. in the print media, on the Internet etc. The relevant publications must be sent to the Bonifatiuswerk.
- Furthermore, the sponsored persons will frequently provide information regarding the facility and their concrete activity on the website of the Bonifatiuswerk in order to convey a vivid impression of the project's progress. The concrete arrangements concerning the implementation of this will be made during the meeting at the Bonifatiuswerk.
- The sponsored persons and their direct superiors agree to report on their work and experiences at the request of the Bonifatiuswerk, the (arch)dioceses or other church-based facilities.
- The sponsored persons will submit an analysis report to the Bonifatiuswerk at the end of their employment.
- Non-compliance with these obligations may result in a claim for the return of the granted funds.



# VI. Sponsorship of projects of the diaspora aid for children and youths

The diaspora aid for children and youths is obligated to co-finance suitable diaspora projects related to the pastoral care for children and youths. The projects should reflect the everyday situation and the particular difficulties and opportunities that the pastoral care for children and youths in the diaspora is confronted with. The diaspora aid for children and youths is intended to promote the awareness of and the interest in the necessity of differentiated grants for the pastoral work with children and youths in the diaspora.

The following guidelines apply to all applications / projects of the aid for children and youths:

- The application form for the sponsorship of projects of the diaspora aid for children and youths is available online at www.bonifatiuswerk.de/application\_forms.
- Applications must be submitted before the start of the project / campaign.
- Parishes / organisations in the diaspora with a maximum of 12% Catholic representation are eligible to submit an application.
- The written application must be submitted either via the competent authority of the respective (arch)diocese or via the diocesan branch of the Bonifatiuswerk, which must give a written statement regarding the application. The mutual exchange of information concerning the application before it is submitted is required in any case.
- The amount of the sponsorship is project-dependent. Depending on the project, the subsidy may be paid in the form of partial, fixed amount or deficit financing. The maximum sponsorship amount is determined on an individual basis by the diaspora aid for children and youths.
- The project must generally commence within six months of granting. Otherwise the granted funds will be returned to the budget of the Bonifatiuswerk.
- The results of the sponsored projects must be made accessible to the public. Publications regarding the sponsored project must point out the sponsorship by the Bonifatiuswerk/diaspora aid for children and youths; a specimen copy is to be sent to the Bonifatiuswerk.
- Non-compliance with these obligations may result in a claim for the return of the granted funds.
- Die Nichteinhaltung dieser Pflichten kann zu einer Rückforderung der bewilligten Mittel führen.

**Application** 

Subsidy

Obligations of the recipient of the grant



The following types of projects are sponsored by the diaspora aid for children and youths:

#### **Building projects**

The allocation guidelines for building grants (see page 10) apply.

# Religious educational projects and holiday camps

- Diocese of Fulda, Archdiocese of Hamburg (except the Mecklenburg region), Diocese of Hildesheim, Diocese of Münster, Diocese of Osnabrück –
- Applications for religious educational projects must be submitted directly to the competent authority of the respective (arch)diocese or to the diocesan branch of the Bonifatiuswerk. Following the event, the organiser is to submit a field report, a list of participants and the detailed financing statement. Subsequently the release of the funds can also be ordered via this authority.
- The subsidy by the Bonifatiuswerk of German Catholics for the individual dioceses is budgeted annually and will be transferred as a one-off payment. At the end of a calendar year, the (arch)diocese's respective competent authority or diocesan branch of the Bonifatiuswerk submits a detailed statement of accounts, listing the measures taken, the sums paid and any other relevant information, to the Bonifatiuswerk.
- Subsidies of currently EUR 4 per participant per day are granted for religious orientation days, religious education projects, retreats, days of reflection, pilgrimages, participation in Catholic Days and ecumenical Church Conventions, days for altar boys and girls, and catechetic courses for families.
- A subsidy of currently **EUR 1** per participant per day is granted for religious holiday camps and other diaconal measures in this area.

### Religious children's weeks

Archdiocese of Berlin, Diocese of Dresden-Meißen, Diocese of Erfurt, Diocese of Görlitz, Diocese of Magdeburg, Mecklenburg region in the Archdiocese of Hamburg –

In the new German states, the Bonifatiuswerk sponsors the preparation of material for the religious children's weeks and their implementation. A separate subsidy for the preparation of material is granted to the respective leading (arch)diocese. A subsidy per participant per day for the implementation of the religious children's weeks is granted to the organising (arch)dioceses. Currently this subsidy is EUR 3 if the group remains within the parish, EUR 4 if the children are offered meals and EUR 5 if the event takes place outside of the parish (e.g. in youth and educational centres).



– Archdiocese of Berlin, Diocese of Dresden-Meißen, Diocese of Erfurt, Diocese of Görlitz, Diocese of Magdeburg, Mecklenburg region in the Archdiocese of Hamburg –

The allocation for religious education for young children ("Frohe Herrgottstunden") and similar projects for religious elementary education, and for the children and youth pastoral work is calculated according to the following allocation formula:

 Berlin
 16.7 %

 Dresden-Meißen
 23.6 %

 Erfurt
 23.0 %

 Görlitz
 6.0 %

 Magdeburg
 22.7 %

 Schwerin
 8.0 %

 gesamt:
 100.0 %

Religious preschool education, and child and youth pastoral work

Archdiocese of Berlin, Diocese of Dresden-Meißen, Diocese of Erfurt, Diocese of Görlitz, Diocese of Magdeburg, Mecklenburg region in the Archdiocese of Hamburg

International youth meetings and Eurocamps are subsidised per participant from a diaspora area per day (currently EUR 7.50). World Youth Days are subsidised with a maximum of EUR 30 per participant.

Diocese of Fulda, Archdiocese of Hamburg (except the Mecklenburg region),
 Diocese of Hildesheim, Diocese of Münster, Diocese of Osnabrück

Participation in the World Youth Days is sponsored with EUR 2 per participant per day.

- Diocese of Fulda, Archdiocese of Hamburg (except the Mecklenburg region), Diocese of Hildesheim, Diocese of Münster, Diocese of Osnabrück  $\,-\,$ 

Furthermore, seminars, congresses, exhibitions, publications, all innovative and exemplary kinds of child and youth work, networking schemes, innovative projects of church-based youth bands and opportunities to exchange practical experiences are eligible for sponsorship.

The sponsorship is EUR 4 per participant per day.

International youth meetings and World Youth Days

Other types of seminars



#### Sponsorship of Catholic day care centres for children

- Archdiocese of Berlin, Diocese of Dresden-Meißen, Diocese of Erfurt, Diocese of Fulda (thuringian part), Diocese of Görlitz, Diocese of Magdeburg, Mecklenburg region in the Archdiocese of Hamburg  $\,-\,$ 

Currently Catholic day care centres for children in the new German states receive a subsidy of EUR 49 per child per year.

### Sponsorship of diaconal projects

Special diaconal, charitable projects in the area of child and youth work are sponsored after consulting the dioceses, provided that this does not result in double sponsorship. The project applicant must submit a detailed financial budget for this..

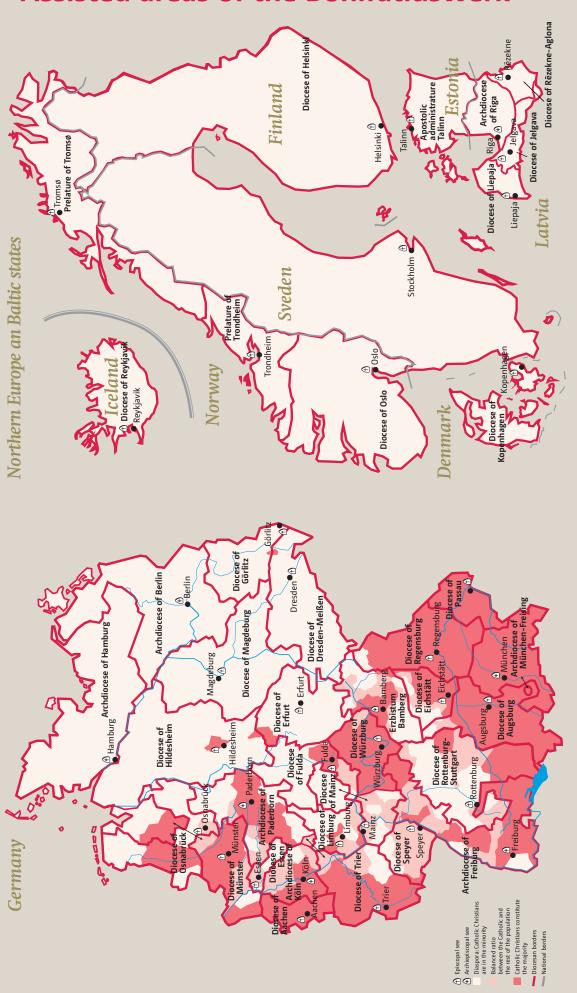
## Sponsorship of projects for pastoral work in schools

Special and innovative projects in the area of pastoral work in schools are sponsored in close co-ordination with the (arch)dioceses. Care must be taken that the focus is on extraordinary school-based and extracurricular projects with a missionary and diaconal character. Sponsorship is also particularly granted for the religious and spiritual qualification and support of teaching staff and managers, as well as for projects that are specifically intended for creating a Catholic profile for the facilities. The project applicant must submit a detailed project description and a decided cost and financial budget with regard to this. Projects within the context of Catholic religious education in schools, which are not run by the Catholic Church, will be given preference.

#### **Material costs**

Material costs will be accepted provided that they fulfil a pastoral purpose (teaching aids for religious education, objects for meditation, equipment for church-based youth bands etc.). The amount of the sponsorship will be decided on an individual basis after the submission of a financial budget.

### **Assisted areas of the Bonifatiuswerk**



# Your contacts at the Bonifatiuswerk

#### **General Secretary**

Monsignor Georg Austen Tel.: +49 52 51 / 29 96-10

E-mail: austen@bonifatiuswerk.de

#### Project management / MIVA Transport Aid

Tel.: +495251/2996-57

E-Mail: projektverwaltung@bonifatiuswerk.de

- Building aid
- MIVA transport aid

### Missionary and Diaconal Pastoral Work / Diaspora Aid for Children and Youths

Tel.: +49 52 51/29 96-50

E-Mail: kinderhilfe@bonifatiuswerk.de

- Sponsorship of the work content of the diocesan branches of the Bonifatiuswerk
- Sponsorship of innovative missionary projects of the (arch)dioceses
- Sponsorship of posts
- Sponsorship of projects of the diaspora aid for children and youths

### Bonifatiuswerk of German Catholics (registered association)

Kamp 22, 33098 Paderborn, Germany E-Mail: info@bonifatiuswerk.de

Telefon: +49 52 51 / 29 96-0, Telefax: +49 52 51 / 29 96-88

Bank details: Bank für Kirche und Caritas

BIC: GENODEM1BKC

IBAN: DE46472603070010000100

