



SOCIAL FINANCE MAPPING

Key actors in microfinance and social economy finance

Work in progress: version December 2022

This publication maps a variety of stakeholders active in microfinance and social economy finance sectors. It identifies key international and national private, public and non-governmental organizations and their representatives, as well as briefly describes their main focus of activities.

This is a work in progress.



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International level stakeholders

International Investors

Austria

ERSTE Social Finance Holding		Website	https://www.erstegroup.com/en/about-us/social-banking/social-finance
Erste Social Finance Holding aims for positive social impact and sustainable financial results. Erste Social Finance Holding acts as a social finance investor and intermediary in the region of Central and Eastern Europe. Its main activities include investing in social business models which are financially sustainable, and developing and launching innovative social finance instruments.			
Country	Austria	E-mail	Available on request
Contact	Peter Surek		

Belgium

Financing Agency for Social Entrepreneurship (FASE)		Website	https://fa-se.de/
The Financing Agency for Social Entrepreneurship (FASE) is a financial intermediary providing hybrid financing to social enterprises. It uses a highly tailored, “deal-by-deal” approach in order to design innovative financing schemes that match the needs of social enterprises and impact investors. FASE objectives, rationale and key activities are presented together with the challenges faced in implementing the scheme and the impact it has achieved to date. Lessons learnt and conditions for transferring this practice to another context are also included.			
Country	Belgium		

Inpulse		Website	https://www.inpulse.coop/
An impact driven fund manager connecting responsible investors with ultimate beneficiaries by supporting socially committed financial intermediaries. Their goal is to boost long-term finance and foster local economies and social inclusion through entrepreneurship.			
Country	Belgium	E-mail	Available on request
Contact	Michal Radziwil		

CoopMed		Website	http://www.coopmed.eu/
CoopMed supports the creation of employment and sustainable economic activities by the civil society, and promotes green and innovative initiatives enhancing social entrepreneurship. CoopMed offers subordinated and senior loans to MFIs, local banks and mutual companies.			
Country	Belgium	Type	Other
Contact	Justine Palermo	E-mail	Available on request

Funds for Good		Website	https://www.fundsforgood.eu/en/
FUNDS FOR GOOD is a new kind of company based on a model of reasoned capitalism: FUNDS FOR GOOD IMPACT, active in the financing and support of social entrepreneurs or those in			

precarious situations, is financed by FUNDS FOR GOOD INVEST, creator of sustainable investment funds, which returns the profits it generates through this activity.

Country	Belgium
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Germany

BonVenture	Website	https://bonventure.de/en/#
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BonVenture is the first investment company in the German-speaking countries that focuses on the social impact of its portfolio companies. Since 2003, they offered investors the possibility to provide social venture capital to social enterprises through our fund. As a partner to social enterprises, they strenghten them with capital, expertise and contacts and promote the development and spread of social innovations.

Country	Germany
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Luxembourg

Grameen Credit Agricole Foundation	Website	https://www.gca-foundation.org/en/
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The Grameen Crédit Agricole Foundation is a multi-business operator whose mission is to contribute to the fight against poverty by promoting financial inclusion and entrepreneurship with social impact.

Country	Luxembourg
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Poland

NesST	Website	https://www.nesst.org/
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NESST has been one of the pioneers of venture philanthropy in CEE and is the first EVPA member in CEE. Established in 1997 by two US based social entrepreneurs with an idea of supporting social enterprise movement in CEE, NESST opened its first office in Hungary, and then activities were launched in Croatia (2005), Czech Republic (1998), Slovakia (1998), Romania (2007), and Poland (2013).

Country	Poland
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International Networks

Austria

Arbeit Plus	Website	https://arbeitplus.at/english/
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Network consists of 200 non-profit, labour market orientated Social Integration Enterprises. The uniqueness of the Social Integration Enterprises that are part of "arbeit plus" is the combination of social, economic and ecological goals. The member organisations advise, supervise and employ people with difficulties accessing the labour market.

Country	Austria
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Belgium

European Federation of Ethical and Alternative Banks and Financiers		Website	https://febea.org/
<p>FEBEA set itself the task of developing the ethical and social finance in Europe. Through the activities of its members and its own initiatives, FEBEA defends a committed, rigorous and ambitious vision of social and ethical finance. The Federation supports social finance, social economy entrepreneurs and all citizens and groups who work for the development of a fairer, more sustainable and more inclusive society.</p>			
Country	Belgium	Type	Ethical bank
Contact	Aurora Prospero	E-mail	Available on request

EVPA		Website	https://www.evpa.ngo/
<p>Network, a diverse group of capital providers (impact funds, foundations, corporate social investors, banks, public funders) and social innovators of all sorts – from household names to emerging new players.</p>			
Country	Belgium		

United Kingdom

International Cooperative and Mutual Insurance Federation		Website	https://www.icmif.org/
<p>ICMIF is a place where values-led insurers from across the globe come together to strengthen their organisations within a non-competitive environment. It exists to support its members, to boost their organisational capabilities, and to be the voice of the sector wherever it is most needed.</p>			
Country	United Kingdom	Type	Other

Other

Belgium

Agents for Impact		Website	https://agentsforimpact.com/
<p>Build bridges between investors and the world of impact investing. Our goal is to consider sustainability in its opportunities and risks (risk), render impact measurable and comparable (rating), and make financial inclusion structurally legally possible and possible for investors (research). Our goal is to create impact, which is fair, sustainable and responsible. Organisation with expertise in research (for impact investors), rating (impact measurement), and risk.</p>			
Country	Belgium	E-mail	info@agentsforimpact.com

Sweden

Coompanion	Website	https://coompanion.se/coompanion/coompanion-in-english/
Coompanion offers information, training and advice for starting your own business, free of charge. Our areas of expertise are cooperative enterprise and social entrepreneurship.		
Country	Sweden	

National stakeholders

National financial services providers

Germany

Start Social	Website	https://startsocial.de/
Across Europe, social innovators are working towards solving today's biggest challenges set forth by the Sustainable Development Goals. As new models of business, formal and informal innovations taking place are a positive force committed to shaping our better future.		
Country	Germany	

Ireland

Community Finance Ireland	Website	https://communityfinanceireland.com/
They are a charity and a social enterprise operating across the entire island of Ireland. They aim to create a world-class community finance system that works tirelessly towards ensuring that positive social impact.		
Country	Ireland	

Netherlands

Rabobank	Website	https://www.rabobank.com/en/about-rabobank/in-society/index.html
Rabobank contributes to the long-term growth of individuals, sectors and society as a whole. We stimulate vitality through financial services at both a local level and globally. We support many social initiatives, are a proud sponsor and we manage an art collection. We also take a stand in the public debate and ethical issues.		
Country	Netherlands	

Poland

Wschodni Akcelerator Biznesu (WAB)	Website	https://wab.biz.pl/
Startups, WAB is dedicated to people from all over Poland who are looking for support in transforming their idea into a thriving business and intend to start their own business in the Lubelskie, Podkarpackie, Podlaskie, Świętokrzyskie or Warmińsko-Mazurskie voivodships.		
Country	Poland	Contact Anna Blejerska

Dolnośląski Ośrodek Wspierania Ekonomii Społecznej	Website	https://dowes.pl/fundusz-pozyczkowy
DOWES offers loans for PES in the amount of up to PLN 20,000.		
Country	Poland	

Kujawsko-Pomorski Ośrodek Wspierania Ekonomii Społecznej (KPOWES)	Website	https://kpowes.org.pl/
OWES or Social Economy Support Centre provides microgrants to social entrepreneurs		
Country	Poland	

Sudecki Inkubator Przedsiębiorczości	Website	https://www.inkubatorsudecki.pl/
granting interest-free loans for the development and day-to-day operation of small and medium-sized enterprises; offering professional organizational, economic and legal advice for small and medium-sized enterprises		
Country	Poland	

Fundacja Kaliski Inkubator Przedsiębiorczości	Website	https://www.inkubator.kalisz.pl/
advisory, education, financing		
Country	Poland	

Ośrodek Wspierania Ekonomii Społecznej w Subregionie Białostockim	Website	https://www.owop.org.pl/public/
They offer: trainings, consulting (group and individual), non-refundable subsidies for the establishment of a social enterprise, study trips, participation in the Social Economy Fair		
Country	Poland	

Sieć Zachodniopomorska Ośrodków Wsparcia Ekonomii Społecznej (SZOWES)	Website	https://szowes.pl/
Advise, train, animate, develop, reduce costs, give grants		
Country	Poland	

Ośrodek Wsparcia Ekonomii Społecznej w Olsztynie	Website	https://owes.wamacoop.pl/
trainings, advisory, financing		
Country	Poland	

Ośrodek Wsparcia Ekonomii Społecznej w subregionie kaliskim	Website	http://jadwiga.org/owes/o-projekcie
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training path; study visits; vocational courses; the award of grants for establishment/accesion/employment in a social enterprise; financial bridging support; non-financial bridging support (mentoring, individualized consulting).

Country | Poland

Wielkopolski Ośrodek Ekonomii Społecznej | Website | <http://woes.pl/>

investment, training and educational support, grants

Country | Poland

Świętokrzyski OWES (ŚOWES) | Website | <https://sowes.caritas.pl/o-sowes/>

Supporting initiative groups in establishing social economy entities (PES): associations, foundations, social cooperatives, clubs. Providing financial grants together with bridging support for job creation in new and existing social enterprises (SEEs).

Country | Poland

Ośrodek Wsparcia Ekonomii Społecznej w Elblągu | Website | <https://owies.eswip.pl/>

education, animation, grants, products/services

Country | Poland

Stowarzyszenie ADELFI | Website | <https://www.adelfi.pl/uslugi.html>

education, animation, SE financing

Country | Poland

Ośrodek Wsparcia Ekonomii Społecznej w Nidzicy | Website | <http://ekonomiaspoleczna.nida.pl/>

education, trainings, SE financing

Country | Poland

Ośrodek Wsparcia Ekonomii Społecznej SWR | Website | <https://owes.swr.pl/>

SE financing

Country | Poland

Kielecko - Ostrowiecki Ośrodek Wsparcia Ekonomii Społecznej | Website | <http://koowes.pl/>

Microgrants for social enterprises

Country | Poland

Ośrodek Wsparcia Ekonomii Społecznej obszaru bielskiego | Website | <https://www.owes.bcp.org.pl>

consultancy, animation, training, legal packages, creation of a social cooperative, marketing packages, grants

Country | Poland

Regionalny Ośrodek Wspierania Ekonomii Społecznej 2.0		Website	https://rowes.com.pl/
Advisory, trainings, grants			
Country	Poland	E-mail	fres@ekonomiaspoleczna.org.pl

Ośrodek Wsparcia Ekonomii Społecznej Debrzno		Website	http://stowdeb.pl/
Trainings, incubator, grants			
Country	Poland		

OWES w subregionie słupskim		Website	http://owes-cio.pl/
Advisory, trainings, grants			
Country	Poland	E-mail	cio@cio.slupsk.pl

Ośrodek Wsparcia Ekonomii Społecznej w Suwałkach		Website	http://owes.ares.suwalki.pl/
Advisory, trainings, grants			
Country	Poland	E-mail	owes@ares.suwalki.pl

OWES w subregionie bielskim		Website	https://www.owes.bcp.org.pl/
Advisory, trainings			
Country	Poland	E-mail	owes@bcp.org.pl
Contact	Marcin Santera		

Ośrodek Wsparcia Ekonomii Społecznej Dobra Robota na subregion metropolitalny		Website	https://dobrarobota.org/
Advisory, trainings - SMES (Social Economy Managers' School), liquidity loans by Polish Enterprenership Foundation			
Country	Poland	E-mail	biuro@dobrarobota.org

Rzeszowski Ośrodek Wsparcia Ekonomii Społecznej		Website	https://wsparcie.es/o-nas/projekty/#Subregion-I
Advisory, trainings, grants for social enterprises			
Country	Poland	E-mail	bborowiec@rarr.rzeszow.pl
Contact	Barbara Borowiec		

Podkarpacki Regionalny Ośrodek Wsparcia Ekonomii Społecznej		Website	http://www.pakd.pl/owes2
Advisory, trainings, grants for social enterprises			
Country	Poland	E-mail	Available on request
Contact	Robert Radwan		

Ośrodek Wsparcia Ekonomii Społecznej Stowarzyszenie Europartner "Rozwój ekonomii społecznej"		Website	https://przedsiębiorczalomza.pl/
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Advisory, trainings, grants, bidding support for social enterprises			
Country	Poland	E-mail	przedsiębiorczalomza@gmail.com

Ośrodek Wsparcia Ekonomii Społecznej dla Subregionu Północnego		Website	http://prof-es.pl/owes/
Advisory, trainings, grants for social enterprises			
Country	Poland	E-mail	biuro@prof-es.pl
Contact	Damian Staniszewski		

Małopolski Ośrodek Wsparcia Ekonomii Społecznej		Website	https://mowes.tozch.edu.pl/
Advisory, trainings, grants, bidding support, incubator for social enterprises			
Country	Poland		

Mazowiecki Ośrodek Wsparcia Ekonomii Społecznej		Website	https://mowes.pl/
Advisory, trainings, grants by Fundacja Fundusz Współpracy (FFW)			
Country	Poland	E-mail	mowes@mowes.pl

Lokalny Ośrodek Wsparcia Ekonomii Społecznej		Website	https://lowes.boris.org.pl/
Advisory, trainings, grants, bidding support for social enterprises			
Country	Poland	E-mail	Available on request

Warszawski OWES run by FISE, BORIS, FRSO		Website	https://owes.warszawa.pl/
Advisory, trainings, grants for social enterprises			
Country	Poland	E-mail	fise@fise.org.pl

OWES Zielona Góra		Website	https://owes.zgora.pl/
Advisory, trainings, grants for social enterprises			
Country	Poland	E-mail	owes@fundacjacp.org

Ośrodek Wsparcia Ekonomii Społecznej "Ja - Ty - My"		Website	https://wsparciespoleczne.pl/
Advisory, trainings, grants, SE Fair for social enterprises			
Country	Poland	E-mail	biuro@wsparciespoleczne.pl

Ośrodek Wsparcia Ekonomii Społecznej przy Centrum OPUS		Website	https://opus.org.pl/
Advisory, trainings, grants for social enterprises			
Country	Poland	E-mail	opus@opus.org.pl

OWES „RAZEM – inicjatywy z obszaru ekonomii społecznej II” run by Fundacja Nowy Staw		Website	http://owes.info.pl/
Advisory, grants for social enterprises			
Country	Poland	E-mail	Available on request

Stowarzyszenie na rzecz Integracji Społecznej "Modrzew"		Website	http://modrzew.org/
Advisory, trainings, grants for social enterprises			
Country	Poland	E-mail	modrzew@modrzew.org

Lubuski Ośrodek Wsparcia Ekonomii Społecznej (LOWES)		Website	https://lowes.lubuskie.org.pl
Grants, advisory for social enterprises			
Country	Poland	E-mail	biuro@lowes.lubuskie.org.pl

Ośrodek Wsparcia Ekonomii Społecznej w Toruniu		Website	https://ekonomia-spoleczna.com.pl/
Advisory, trainings, grants for social enterprises			
Country	Poland	E-mail	owes@ekonomia-spoleczna.com.pl

OWES TŁOK		Website	https://owies.eu/
The Social Economy Support Center aims to develop social entrepreneurship in seven poviats of the Kuyavian-Pomeranian Voivodeship .			
Country	Poland	E-mail	biuro@tlok.pl

Kujawsko-Pańuckie Centrum Ekonomii Społecznej (KPCES)		Website	http://www.kpces.byd.pl/id,1/strona-glowna
training, consultancy and investment subsidies were granted to newly established social enterprises.			
Country	Poland		

Romania

AFIN IFN SA		Website	https://www.afin.org.ro
the first non-banking financial institution from Romania dedicated to crediting and developing social enterprises; bridge loans, loans for supporting			
Country	Romania	E-mail	contact@afin.org.ro

Advisers Financial IFN SA (Advisers)		Website	www.adwiesers.ro
MFI certified by the Romanian Central bank, provider of credits, bridge loans for EU grant funded programs for MSEMs and guarantees for MSMEs; advisory services for access to finance and customised training programs (Advisers Academy) Funder member of the Romanian MF association; Advisers IFN did not received JARMINE/EaSi TA, nor signed up for the Eu Code			
Country	Romania	Type	MFI

Contact	Iulian Certu	E-mail	Available on request
Specify if 'other' category or type	beside the financial activity the advisory and training services are well developed		
Advocacy interest/cooperation opportunities	access to INVEST EU financial instruments; cooperation in study visits and P2P in particular on the BDS Services provision		

Microfinance Company Aurora IFN SA (Aurora)		Website	www.aurora.com.ro
MFI certified by the Romanian Central bank registered in the general registry (small/medium MFI), provider of credits and microcredits for SMEs; basic advisory services for access to finance; Funder member of the Romanian MF association; Aurora IFN received EaSi TA, signed up for the Eu Code and received certification in 2021			
Country	Romania	Type	MFI
Contact		E-mail	Available on request
Specify if 'other' category or type	targeting medium companies		
Advocacy interest/cooperation opportunities	access to INVEST EU financial instruments IFRS& KYC; SIFTA/ participation to study visits and P2P		

BT Microfinantare IFN SA		Website	www.btmic.ro
MFI certified by the Romanian Central bank registered in the special registry (large MFI), provider of credits and microcredits for SMEs; basic advisory services for access to finance; Funder member of the Romanian MF association; MT Mic received EaSi TA on the Eu Code, signed up for the Eu Code and received certification in 2020			
Country	Romania	Type	MFI
Contact	Valentina Alexandru	E-mail	Available on request
Specify if 'other' category or type	BTMic is the MFI established by Banca Transilvania within the downscaling plan, is targeting MSMEs providing credits and BDS Services		
Advocacy interest/cooperation opportunities	Access to INVEST EU financial instruments; SIFTA/ participation to workshops, study visits and P2P		

Societatea de Finantare FAER IFN SA (FAER)		Website	www.f aer.ro
MFI certified by the Romanian Central bank registered in the general registry (small/medium MFI), provider of microcredits for farmers and SMEs mainly in the rural areas of central Transylvania and North East of Moldavia; basic advisory services for access to finance; Funder member of the Romanian MF association; FAER IFN received JASMINE and EaSi TA, signed up for the Eu Code and received certification in 2019			
Country	Romania	Type	MFI
Contact	Ioan Vlasi	E-mail	Available on request
Specify if 'other' category or type	FAER is one of the first MFIs registered in Romania and received TA and Financial resources from FIR-EC from Progress/ EaSi FI		
Advocacy interest/cooperation opportunities	Access to INVEST EU financial instruments; IFRS; SIFTA/ participation to workshops, study visits and P2P		

BCR Social Finance IFN SA (BCR-SF)		Website	www.bcr-socialfinance.ro
MFI certified by the Romanian Central bank registered in the special special registry (large MFI), provider of microcredits for farmers and SMEs mainly in the rural areas of Romania and provides			

finance for Social enterprises; advisory services for access to finance; Funder member of the Romanian MF association; BCR-SF received JASMINE and EaSi TA, signed up for the Eu Code and received certification in 2018 and recertified in 2021; BCR -SF representative is the Romanian MF Association's elected president.			
Country	Romania	Type	MFI
Contact	Stefan Bucic	E-mail	Available on request
Specify if 'other' category or type	BCR - SF is among the first MFIs operating in Romania under the CDE/ Open Society Foundation. Nourdays is the MFI of BCR - Erste bank and is part of "step by step"'s Erste Group's Social Banking development program		
Advocacy interest/cooperation opportunities	Access to INVEST EU financial instruments; SIFTA/ participation to workshops, study visits and P2P		

Instant Factoring IFN SA		Website	www.instantfactoring.com
Fintech MF, 3 years in operation, consistent and sustainable growth during Pandemic, certified by the Romanian Central Bank, regional branch in Serbia opened in 2021, received EASI TA and in process of certification with the Eu Code; diversification (new fin. products - microcredits) and outreach (new branches in ECE) strategy in implementation			
Country	Romania	Type	Other
Contact	Cristina IONESCU ENE	E-mail	Available on request
Specify if 'other' category or type	Fintech providing factoring and scouting financial services to SMEs, BDS for on line factoring services		
Advocacy interest/cooperation opportunities	Fintech providing factoring and scouting financial services to SMEs, BDS for on line factoring services		

Societatea de Finantare Rurala LAM IFN SA/ IAM Invest IFN SA		Website	www.microcreditlam.ro
MFIs certified by the Romanian Central bank registered in the general registry (small/medium MFI), LAM - rural provider of microcredits for farmers and SMEs mainly in the rural areas of central Transylvania (Hungarian majority populated); basic advisory services for access to finance; Funder member of the Romanian MF association; LAM Invest established in 2018 is targeting SMEs in the urban areas, LAM is in process of receiving SIFTA TA and signed up for the Eu Code in process of certification			
Country	Romania	Type	Other
Contact	Attila Bordas	E-mail	Available on request
Specify if 'other' category or type	LAM as FAER is one of the first MFIs registered in Romania, late start in the certification and access of TA / Fin instruments funded by EU		
Advocacy interest/cooperation opportunities	SIFTA and Financial instruments/ Certification with Eu Code; Study Visits and P2P, specific trainings, IFRS		

Mikro Kapital IFN SA		Website	www.mikrokapital.ro
MFI certified by the Romanian Central bank registered recently in the special registry (large MFI), provider of credits and microcredits for SMEs in mainly Moldavia; basic advisory services for access to finance; Member of the Romanian MF association; MikroKapital IFN received EaSi TA, signed up for the Eu Code and received certification in 2021			
Country	Romania	Type	MFI
Contact	Andrei Bostaca	E-mail	Available on request

Advocacy interest/cooperation opportunities	SIFTA and Financial instruments/ Certification with Eu Code; Study Visits and P2P, specific trainings, IFRS
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OMRO IFN SA		Website	www.omro.ro
MFI certified by the Romanian Central bank registered in the special registry (large MFI), provider of microcredits for farmers and SMEs mainly in central Transylvania ; advisory services for access to finance; Funder member of the Romanian MF association; OMRO IFN received JASMINE and EaSI TA, signed up for the Eu Code and received certification in 2020			
Country	Romania	Type	Other
Contact	Emil Miniciu	E-mail	Available on request
Specify if 'other' category or type	development strategy with focus on digitalization of services		
Advocacy interest/cooperation opportunities	SIFTA and Financial instruments/ Certification with Eu Code; Study Visits and P2P, specific trainings, IFRS		

Patria Credit IFN SA		Website	www.patriacredit.ro
MFI certified by the Romanian Central bank registered in the special registry (large MFI), provider of microcredits for farmers and SMEs through the Patria Bank network covering the entire county ; provided advisory services for access to finance; Funder member of the Romanian MF association; Patria Bank received JASMINE and EaSI TA, signed up for the Eu Code and received certification in 2020, among the beneficiary of Progress and EaSI financial instruments: guarantee, loans and Capacity building Instrument			
Country	Romania	Type	MFI
Contact	Raluca Andreica	E-mail	Available on request
Specify if 'other' category or type	Patria Credit IFN's representative is member of EMN board		
Advocacy interest/cooperation opportunities	SIFTA and Financial instruments/ Certification with Eu Code; Study Visits and P2P, specific trainings, IFRS		

IFN ROMCOM SA (ROMCOM)		Website	www.romcom.ro
Romcom is one of the first MFIs operating in Romania, certified by the Romanian Central bank registered in the special registry (large MFI), provider of microcredits and as part of a holding BDS Services for farmers and SMEs mainly in north and central Transylvania of Romania ; advisory services for access to finance; Funder member of the Romanian MF association; Romcom IFN received JASMINE and EaSI TA, signed up for the Eu Code and received certification in 2020 currently in process of re-certification.			
Country	Romania	Type	MFI
Contact	Vlad Mihut	E-mail	Available on request
Advocacy interest/cooperation opportunities	SIFTA and Financial instruments/ Recertification with Eu Code; Study Visits and P2P, specific trainings, IFRS		

Vitas IFN SA		Website	www.vitasromania.ro
Vitas is one of the first MFIs operating in Romania, certified by the Romanian Central bank registered in the special registry (large MFI), provider of microcredits and BDS Services for farmers and SMEs mainly in the western and central Transylvania ; advisory services for access to finance; Funder member of the Romanian MF association; Vitas IFN received JASMINE and EaSI TA, signed up for the Eu Code and received certification in 2020 currently in process of re-certification.			
Country	Romania	Type	MFI

Contact	Cristian Jurma	E-mail	Available on request
Advocacy interest/cooperation opportunities	SIFTA and Financial instruments/ Recertification with Eu Code; Study Visits and P2P, specific trainings, IFRS		

OMNICREDIT/ TELECREDIT IFN SA		Website	www.omnicredit.ro
Fintech MF , 3years in operation, consistent and sustainable grow during Pandemic, certified by the Romanian Central Bank, received EASI TA on the Code and in process of certification with the Eu Code; diversification (new fin. products - microcredits) strategy in implementation			
Country	Romania	Type	MFI
Contact	Elisa Rusu	E-mail	Available on request
Advocacy interest/cooperation opportunities	SIFTA and Financial instruments/ Recertification with Eu Code; Study Visits and P2P, specific trainings, IFRS		

TARFIN IFN SA - sucursala Romania (TARFIN)		Website	
Romanian branch of TARFIN Turcia, agri-fintech registered and operational since 2022 with HQ in Bucharest; targeted clients: farmers; Provides financial instruments microcredit and other financial products and access to agriculture inputs to farmers.			
Country	Romania	Type	MFI
Contact	Adina BIRTA CHINA	E-mail	Available on request
Advocacy interest/cooperation opportunities	SIFTA and Financial instruments/ Recertification with Eu Code; Study Visits and P2P, specific trainings, IFRS		

SIMPLU Credit IFN SA		Website	simplucredit.ro
Romanian MFI targeting registered since 2004 and operational since 2007, Simplu Credit is offering credits and microcredit to individuals (consumer Credits) and Companies (business credits) and credit online to clients from south - east region (Bucharest, Ploiesti and Pitesti) and south Transylvania (Sibiu and Brasov) SC is in process of certification as compliant with the Eu Code			
Country	Romania	Type	MFI
Contact	Paula Pomana	E-mail	Available on request
Advocacy interest/cooperation opportunities	SIFTA and Financial instruments/ Recertification with Eu Code; Study Visits and P2P, specific trainings, IFRS		

AFIN IFN SA		Website	www.afin.org.ro
AFIN is the first non-banking financial institution (IFN) in Romania, with Romanian capital, which offers alternative financial solutions dedicated to the social economy sector. The institution aims to facilitate access to financing to economic operators with social impact in Romania who have passed the start-up phase and need capital resources to develop. Registered at the trade registry in may 2022 and certified a social enterprise sept 22, is in process of registration and licensing with the Romanian Central Bank			
Country	Romania	Type	SEF organisation
Contact	Bogdan MERFEA	E-mail	contact@afin.org.ro
Specify if 'other' category or type	AFIN is trageting SE		
Advocacy interest/cooperation opportunities	SIFTA and Financial instruments/ Certification with Eu Code; Study Visits and P2P, specific trainings, IFRS		

Fondul National de Garantarea Creditelor pt IMM, IFN SA/ National SMEs Guarantee fund (FNGCIMM)		Website	fngcimm.ro
The establishment of the National Credit Guarantee Fund for Small and Medium Enterprises was motivated by the importance of the SME sector in the national economy as a whole and by its potential to participate in the creation of gross domestic product, in the development of exports, as well as in the creation of new jobs. Registered as a joint stock company, having as sole shareholder the Romanian state, represented by the Ministry of Public Finance, and licensed by the Romanian National Bank as a NBF, FNGCIMM SA - IFN is a partner of the Romanian Government for the implementation of its policies to support the development of this sector, which is a priority of the economic and social policy of the Romanian Government.			
Country	Romania	Type	Other
Contact	Roman NANCU	E-mail	Available on request
Specify if 'other' category or type	National Credit Guarantee Fund		
Advocacy interest/cooperation opportunities	SIFTA and Financial instruments/ Recertification with Eu Code; Study Visits and P2P, specific trainings, IFRS		

Asociatia CAR CFR Ramnicu Valcea		Website	carcfrvalcea.ro
CAR (Credit Union) located in the Valcea County, over 30 years since registration is offering consumer credits and income generating , green and agriculture microcredits to its members; since 2019 certified as compliant with the Eu Code, certified and registered in the general registry of the Romanian Central Bank			
Country	Romania	Type	Cooperative
Contact	Viorel COJOCARU	E-mail	Available on request
Specify if 'other' category or type	CAR CFR is the only Code certified CU not member of AsCAR-RV, afiliated to the Valcea County CUs 'association (AsCAR - Valcea)		
Advocacy interest/cooperation opportunities	SIFTA / Re-certification with Eu Code; Study Visits and P2P, specific trainings		

Spain

Bolsa Social		Website	https://www.bolsasocial.com/#
In Bolsa Social, you can lend your money to companies with a positive social impact and obtain up to 8% profit, or become shareholder of social impact startups. Financing platform			
Country	Spain		

MicroBank		Website	https://www.microbank.com/inicio_en.html#
EaSI Social Enterprise Loan			
Country	Spain		

Investor

France

Phitrust	Website	https://www.phitrust.com/en/
A pioneer in impact investing, invests and acts with listed companies and innovative social enterprises		
Country	France	

Poland

Fundacja Valores	Website	https://www.valores.pl/
The mission of Valores is to increase the scale of impact of selected social organizations by providing individually tailored financial and substantive support, conducive to the development of the organization. Valores is the first Polish venture philanthropy fund.		
Country	Poland	

National network

France

Financer Accompagner Impacter Rassembler (FAIR)	Website	www.finance-fair.org.pl	
Bringing together financial players with a social impact in France and acting as a center for French expertise in this area internationally. Comprises over 120 solidarity-focused companies, banks, management companies, NGOs, universities. FAIR runs a certification programme (Finansol), which singles out solidarity-based savings product for the general public.			
Country	France	Type	Other
E-mail	Available on request		

Romania

Asociatia CAR Regiunea Vest (AsCAR-RV)	Website	www.utcar.ro	
Regional (Vest) association of Credit Unions, 25 members located in Hunedoara county and 1 member located in Valcea county; Umbrella organization that received EASI Guarantee FI implemented through 10 Cus certified as compliant with the Eu Code; The largest regional association of CUs from Romania; AsCAR and its members are the funders of SM Aurora IFN			
Country	Romania	Type	Cooperatives
Contact	Paul PETREANU	E-mail	Available on request
Specify if 'other' category or type	Regional association of Cus provided financial and technical assistance (MIS) to the CU members		
Advocacy interest/cooperation opportunities	SIFTA and Financial instruments/ Certification with Eu Code; Workshops, Study Visits and P2P, specific trainings,		

Uniunea Nationala a Caselor de Ajutor Reciproc a Salariatilor din Romania (UNCARSR)	Website	www.uncar.ro
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National Association of CARs has 38 County CUs' associations gathering 1146 CUs ; It provides financial resources through the UNCAR's liquidity fund , representation at national level and technical Assistance & supervision of CAR's activities.			
Country	Romania	Type	Other
Contact	Ana Maria VOICU	E-mail	Available on request
Specify if 'other' category or type	Credit unions of the employees and selfemployed are providing microcredits and savings for personal and business needs		
Advocacy interest/cooperation opportunities	Workshops, Study Visits and P2P, specific trainings,		

Asociația Română de Factoring/ The Romanian Factoring Association (ARF)		Website	https://asociatiadefactoring.ro/
ARF was established in April 2011 at the initiative of 12 Romanian banks and NBFIs			
Country	Romania	Type	MFI
Contact	Bogdan ROSU	E-mail	office@asociatiadefactoring.ro
Advocacy interest/cooperation opportunities	Workshops; research studies		

Asociația Societăților Financiare din România (ALB)		Website	alb-romania.ro
Important professional association in Romania for the financial leasing and consumer credit industries. We support and promote non-banking financial services provided by our members, recommend best practices and the highest standards of professional behavior and contribute to the education and development of the business community in the field of non-banking financial services.			
Country	Romania	Type	Other
Contact	Daniel Bodîrcă	E-mail	office_alb@alb-romania.ro
Specify if 'other' category or type	leasing and comnsumer credit organization's association		
Advocacy interest/cooperation opportunities	Workshops; research studies		

Asociația pentru dezvoltarea Antreprenoriatului Femimin/ Association for Women Entrepreneurship Development (ADAF)		Website	https://www.adaf.ro/
Association pentru dezvoltarea Antreprenoriatului Femimin/Association for Women Entrepreneurship Development is a NGO, set up in 2001 that has the mission to promote and support entrepreneurial activity for women by applying gender equality. ADAF is founding member of the Coalition of Business Women Associations in Romania (CAFA), of the Coalition of Balkan Business Women Associations and founding member of the Pact for Employment and Social Inclusion in Bucharest-Ilfov Region. ADAF is housing an Women Resource Center that was set up within the WefNET Project. It has signed partnership agreements with similar organisations from Varna-Bulgaria, France, Italy, Greece. ADAF is national leader for promoting participants from Romania at the International Forum-Culturallia. Starting 2015 within ADAF a Center for Entrepreneurial Development is running that has signed Cooperation Protocols with the Ilya Chamber of Commerce and Industry (Greece) and the Professional Training Center from Pyrgos-Greece.			
Country	Romania	Type	Social enterprise organisations

Contact	Cornelia ROTARU	E-mail	office@adaf.ro; President@adaf.ro
Specify if 'other' category or type	association, with a good track record of accessing and successful implementation of projects (grant schemes) for start-ups young entrepreneurs, diaspora and social enterprises		
Advocacy interest/cooperation opportunities	Workshops; research studies; Partnership in accessing Projects funded from the Structural Funds		

Consiliul National al Intreprinderilor Mici si Mihjlocii Particular (CNIPMMR)		Website	http://cniipmmr.ro/
The National Council of Small and Medium-sized Private Enterprises in Romania (CNIPMMR) was founded in 1992 and is a nationally representative employers' confederation, with legal personality, independent, non-profit and apolitical.			
Country	Romania	Type	Other
Contact	Florin JIANU	E-mail	office@cniipmmr.ro
Specify if 'other' category or type	SMEs national association		
Advocacy interest/cooperation opportunities	Invest EU financial instruments; Networking-workshops; research studies; Partnership in accessing projects funded from Structural Funds		

Spain

SpainNAB		Website	https://spainnab.org/
information only in Spanish, but it is some kind of body representing Spain in front of Global Steering Group for Impact Investments			
Country	Spain	E-mail	info@SpainNAB.org

Other

Romania

"Alaturi de Voi" Foundation		Website	https://alaturidevoi.ro/en/about-us/
ADV Romania Foundation is a non-governmental organisation and a work integration social enterprise.			
Country	Romania	E-mail	Available on request
Contact	Angela Achitei		

Greece

KEPA		Website	https://kepa.e-kepa.gr/about-kepa/?lang=en
Business and Cultural Development Centre (KEPA) is a, nonprofit private legal entity. KEPA's focus is targeted in 3 main pillars: Design Thinking, Microfinance and Social Economy. Through its			

participation in several projects so far, KEPA has gained significant experience and knowhow in the specific sectors, while it also participates as an active member to several European Networks (ERRIN, EMN, MFC, BEDA).

Country	Greece
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Netherlands

Social Finance NL (SFNL)		Website	https://socfin.nl/en/
Partners with governments, non-profits, philanthropy, impact investors, and financial institutions to create innovative financing solutions to improve social outcomes. Helps governments, non-profits and investors to measure, finance and increase social impact.			
Country	Netherlands	E-mail	info@socfin.nl

Poland

Ashoka		Website	https://www.ashoka.org/pl-pl/our-programs
Ashoka has established the field of social entrepreneurship by identifying and supporting leading social entrepreneurs and social entrepreneurs since 1980. Social entrepreneurs are people with innovative solutions to urgent social challenges.			
Country	Poland		

Fundacja Rozwoju Ekonomii Społecznej (FRES)		Website	fres.org.pl
The Foundation for the Development of Social Economy was established in 2008, it is a direct continuator of the activities of the Regional Centre for Social Entrepreneurship Support created as part of the "Muflon" Partnership. This partnership – created as part of the Equal Community Initiative – as one of the first in Poland, developed a model for supporting the development of social entrepreneurship.			
Country	Poland		

Warszawski OWES		Website	https://owes.warszawa.pl/nasza-oferta/
Help in setting up and developing social enterprises, train, organize workshops, build strategies, provide legal and cooperative advice			
Country	Poland		

Wielkopolskie Centrum Ekonomii Solidarnej		Website	http://wces.barka.org.pl/
Animation in local environments, incubation of new Social Enterprises, support for existing Social Economy Entities and Social Enterprises social and occupational reintegration of people at risk of poverty and exclusion			
Country	Poland		

Śląski Klaster Ekonomii Społecznej i Solidarnej		Website	https://www.klaster.org.pl/aktualnosci/
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The Silesian Cluster of Social and Solidarity Economy serves non-governmental organizations in modernizing their activities by acquiring alternative sources of income.

Country	Poland
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OWES Obszaru Rybnickiego	Website	https://pl-pl.facebook.com/OWESObszaruRybnickiego/
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Information services in the field of social economics; animating, incubating and supporting the creation and development of enterprises.

Country	Poland
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OWES FRAPZ	Website	http://owes.frapz.org.pl/
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Specialists' consultancy is addressed to Social Economy Entities (PES) and Social Enterprises (PS) and covers i.e. legal, accounting and tax, personal, financial and marketing.

Country	Poland
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Nadwiślański Ośrodek Wsparcia Ekonomii Społecznej w Dzierzgoniu (NOWES)	Website	http://nowes.pl/
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Advisory, trainings

Country	Poland	E-mail	biuro@nowes.pl
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Ośrodek Wsparcia Ekonomii Społecznej Subregion Południowy i Środkowy woj. Opolskiego	Website	https://pl-pl.facebook.com
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Advisory, trainings

Country	Poland	E-mail	biuro@owesopole.pl
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Siedlecki Ośrodek Wsparcia Ekonomii Społecznej	Website	https://frso.pl/program/siedlecki-osrodek-wsparcia-ekonomii-spolecznej-2019-2022/
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Advisory, trainings by FRSO

Country	Poland
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OWES Mazowsza Płockiego	Website	http://www.owes.eu/
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Advisory, trainings

Country	Poland
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Fundacja Rozwoju Społeczeństwa Obywatelskiego (FRSO)	Website	https://frso.pl/
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Advisory, trainings for NGOs, Siedlecki OWES and Podwarszawski OWES and Warszawski OWES

Country	Poland	E-mail	Available on request
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Contact	Barbara Juraszek-Kopacz
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Portugal

Centrum Inwestycji Społeczno-Ekonomicznych (CISE)		Website	https://cise.org.pl/
The Foundation Center for Social and Economic Investments (European Center for Social Education until 2020) has been conducting permanent activities since 2004 in the province. Łódź and throughout the country. The activities of the foundation concern, among others, the activity of residents, NGOs, informal groups, cooperation with local government units, the social economy, and strengthening the potential of non-governmental organizations. The main goal of the foundation is social activation, civic education and the development of social entrepreneurship.			
Country	Poland	E-mail	kontakt@cise.org.pl
Contact	Ewa Szitka		

Cresacor		Website	https://www.cresacor.pt/en/
Increase access to education, training and job incubation, within the scope of the Social Employment Market and access to Microcredit; Support the creation and sustainability of Solidarity Economy initiatives, promoting, promoting, marketing and distributing their products; Provide economic-financial consultancy services with the objective of sustainability and autonomy, particularly for micro-enterprises with social inclusion.			
Country	Portugal		

Civil Society Development Foundation		Website	http://www.fdsc.ro/eng
Advisory, financing, trainings			
Country	Poland	E-mail	sandra.ghitescu@fdsc.ro
Contact	Sandra Ghitescu		

Romania

"Alaturi de Voi" Foundation		Website	https://alaturidevoi.ro/en/about-us/
ADV Romania Foundation is a non-governmental organisation and a work integration social enterprise.			
Country	Romania	E-mail	angela.achitei@alaturidevoi.ro
Contact	Angela Achitei		

Fonduri Structurale National Contact Point (FS)		Website	fonduri-structurale.ro
Fonduri-structurale.ro represents a team of people dedicated to performance, who since 2007 persevere in offering a complete package of services regarding the implementation of non-reimbursable grants in Romania.			
Information. Fonduri-structurale.ro is the leader of online sources of information about grants. The fonduri-structurale.ro community has over 120,000 registered members, over 13000 newsletter subscribers and over 28,000 friends on social media.			
The portal received the Diploma of Excellence in popularizing, managing and preparing programs co-financed from European Funds awarded by the EUROLINK Foundation – House of Europe (2008) and the Excellence Award for promoting the European spirit and values awarded by the			

European Institute in Romania (2014). It is the only Romanian initiative awarded within the competition organized by the European Commission Altiero Spinelli Prize for Outreach: Spreading Knowledge about Europe (2017).

Fonduri-structurale.ro is the organizer of the campaign "Success is ... MOLIPSITOR!" and of the Structural Funds Gala in partnership with the Representation of the European Commission in Romania. At the two editions of the Structural Funds Gala (2014 and 2017), over 50 projects carried out in Romania were rewarded for their results.

Consultancy & business development. The fonduri-structurale.ro team has experience in writing and implementing projects in the fields of human resources, business environment development, research, IT&C and administrative capacity development. It has implemented over 20 projects with non-reimbursable financing and currently manages 4 business accelerators in the Central, North-West, West and South-East Regions that offer non-reimbursable financing for over 160 start-ups. The fonduri-structurale.ro also finances and supports the development of social enterprises at national level. More than 30 new social enterprises receive support and funding through our initiatives. We are members of EWGIC - European Working Group of Innovation Consultants.

Training. The fonduri-structurale.ro team is one of the reference providers in the field of project management, access to European funds, public procurement, development of entrepreneurial skills and training of trainers, training and certifying at the highest standards over 3500 representatives of the public and private environment in Romania, but also in other states. In 2018, she created an innovative training program addressed to companies in the creative, IT and automotive industries, through which over 400 managers attended workshops in innovation management, product management, business simulation, social innovation and project management – PMI approach.

Country	Romania	Type	MFI
Contact	Cristina POJOGA	E-mail	cpojoga@fonduri-structurale.ro; structuralcg@fonduri-structurale.ro
Specify if 'other' category or type	website for info on EU funded programs; transformed in SE garant scheme administrator		
Advocacy interest/cooperation opportunities	SIFTA/Workshops; research studies; Partnership in accessing Projects funded from the Structrural Funds		

Fundatia pentru dezvoltarea societatii civile (FDSC)		Website	https://www.fdsc.ro/despre-fdsc
The Foundation for the Development of Civil Society (FDSC) is a non-governmental, independent organization, founded in 1994, within an initiative of the European Commission. FDSC is an "organization for organizations", which considers that the development of the non-governmental sector is in itself an indicator for the state of the community in which citizens live.			
Country	Romania	Type	MFI
Contact	Ionu SIBIAN	E-mail	office@fdsc.ro
Specify if 'other' category or type	NGO, dedicated to support SE sector		
Advocacy interest/cooperation opportunities	Invest EU financial instruments; Networking-workshops; research studies; Partnership in accessing projects funded from Structural Funds		

Banca Nationala a Romaniei/ Romanian National (Central) Bank (BNR)		Website	https://bnr.ro/
BNR is run by the Board of Directors, which is made up of nine members appointed by Parliament for a 5-year mandate that may be renewed, In order to ensure effectiveness of the decision-making process, the following four operational bodies are responsible for the performance of the			

main tasks of a central bank: the Monetary Policy Committee, the Supervisory Committee, the Foreign Reserve Management Committee, and the Audit Committee. BNR register, license and supervise the Romanian Non Bank Financial Institutions			
Country	Romania	Type	National bank
Contact	Florin DRAGU	E-mail	florin.dragu@bnro.ro
Advocacy interest/cooperation opportunities		Workshops; research studies; consultation in the secondary legislation; supervision; financial education	

Slovakia

Socialni Inovatori		Website	https://en.socialniinovatori.sk/
They connect social entrepreneurs or other solvers of societal challenges with impact investors.			
Country	Slovakia		

Serbia

Smart Kolektiv		Website	http://smarkolektiv.org/en/category/development-of-social-innovations/smart-impact-fond/
CSR, trainings			
Country	Serbia		

Public administration

Germany

Bundesinitiative Impact Investing		Website	https://bundesinitiative-impact-investing.de/
The federal initiative Impact Investing aims to mobilize additional capital to tackle societal challenges by building up the impact investing ecosystem in Germany.			
Country	Germany	E-mail	mvogelsang@bundesinitiative-impact-investing.de
Contact	Dr. Martin Vogelsang		

Portugal

Portugal Social Innovation		Website	inovacaosocial.portugal2020.pt
Portugal Social Innovation is a government initiative aimed at promoting social innovation and stimulating the social investment market in Portugal.			
Country	Portugal		

Romania

Ministerul Micii si Solidaritatii Sociale/ Ministry of Labour and Social Solidarity		Website	www.mmuncii.ro
Institutions operating under the authority and coordination of the Ministry of Labor and Social Solidarity: Authority for the Protection of Persons with Disabilities National Agency for Payments and Social Inspection National Agency for Employment National House of Public Pensions National Institute for Scientific Research in the Field of Labor and Social Protection			
Country	Romania	Type	Ministry
Contact	Dragos BANESCU	E-mail	dragos.banescu@mmuncii.gov.ro; elena.dobre@mmuncii.gov.ro; sebastian.tanase@mmuncii.gov.ro; stefania.andreescu@mmuncii.gov.ro
Advocacy interest/cooperation opportunities		social / inclusion impact of MF activities; Jobs Creation; Workshops; Social enterprises financial instruments	

Ministerul Finantelor / Ministry of Finance		Website	https://mfinante.gov.ro/ro/contact
Units operating under the subordination of the Ministry of Finance - with financing from the state budget; National Agency for Fiscal Administration - ANAF; National Office for Gambling - ONJN; National Office for Preventing and Combating Money Laundering - ONPCSB National Office for Centralized Acquisitions			
Country	Romania	Type	MFI
Contact	Angela CARABAS	E-mail	publicinfo@mfinante.gov.ro; Angela.Carabas@mfinante.gov.ro
Advocacy interest/cooperation opportunities		Invest EU/ Financial Instruments/ research/ Workshops	



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