

SOCIAL FINANCE MAPPING

Key actors in microfinance and social economy finance

Work in progress: version December 2023

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 Soci	ial 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 Fina	Social Finance Holding acts as a social finance investor and intermediary in the region of Central				
and Easter	and Eastern Europe. Its main activities include investing in social business models which are				
financially	financially sustainable and developing and launching innovative social finance instruments.				
Country	ry Austria E-mail Available on request				
Contact	Peter Surek				

Belgium

Financing A (FASE)	Agency for Social Entrepreneurship	Website	https://fa-se.de/	
The Financi	ing Agency for Social Entrepreneurship (F	ASE) is a fi	nancial intermediary providing	
hybrid fina	ncing to social enterprises. It uses a highl	y 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 of	driven fund manager connecting responsible investors with ultimate beneficiaries by					
supporting	socially committed fin	socially committed financial intermediaries. Their goal is to boost long-term finance				
and foster l	er local economies and social inclusion through entrepreneurship.					
Country	Belgium E-mail Available on request					
Contact	Michal Radziwill					

CoopMed			Website	http://www.coopmed.eu/
CoopMed supports the creation of employment and sustainable economic activities by the			nable economic activities by the civil	
society and	society and promotes green and innovative initiatives enhancing social entrepreneurship.			
CoopMed o	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

France

INCO Ventures		Website	https://www.ventures.inco-group.co/
INCO Ventures is an AMF-licensed fund manager, specialized in ventinvesting.			in venture capital and pioneer in impact
Country	France		

Phitrust Pantenaires Inclusion	Website	https://phitrust.com/en/		
Phitrust Pantenaires Inclusion is an investment company 100% deal with social investments in				
Europe. It invests in partnerships with innovative social enterprises to provide them with the				
financial and human resources to scale and realize their impact.				
Country France				

Germany

BonVenture Website https://bonventure.de/en/# 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 strengthen them with capital, expertise and contacts and promote the development and spread of social innovations. Country Germany

Luxembourg

Grameen C	redit Agricole Foundation	Website	https://www.gca-foundation.org/en/	
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			

Poland

Website https://www.nesst.org/

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	launched in Croatia (2005), Czech Republic (1998), Slovakia (1998), Romania (2007), and Poland					
(2013).	(2013).					
Country	Poland					

International Networks

Austria

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

Belgium

European Microfinanc	e Network	Website	https://www.european-
			microfinance.org/
The European Microfinance Network (EMN) is a member-based not-for-profit organisation based			
in Brussels, which promotes microfinance as a tool to fight social and financial exclusion in Europe			
through self-employment and the creation of microenterprises. It is the Network's mission to			
facilitate capacity building and to advocate on behalf of the sector.			
Country Belgium			

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

Impact Europe (forme	r EVPA)	Website	https://www.evpa.ngo/
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.			
Country Belgium			

Social Economy Europe	Website	https://www.socialeconomy.eu.org/
Social Economy Europe is the voice of 2.8 million social economy enterprises and organisations in		
Europe. It is the social economy reference point at European level. SEE is a strategic partner to		
European institutions and have led on EU policy on the social economy. Created in November		

2000 under the name of CEP-CMAF – the European Standing Conference of Cooperatives, Mutuals, Associations and foundations – with the purpose of establishing a permanent dialogue between the social economy and the European Institutions. In 2008, CEP-CMAF changed its name and officially became Social Economy Europe. Since its foundation, Social Economy Europe is the secretariat of the European Parliaments Social Economy Intergroup.

Country	Belgium

Bulgaria

FUSE project Website https://www.fuseproject.eu/

The aim of the FUSE project is for social innovations in Ireland, Bulgaria, Cyprus and Portugal to have support from a strong network of cross-sector stakeholders and promoters at a national and EU level. The FUSE Project is a cross-European consortium, made up of Rethink Ireland, Genio Trust (Ireland), Cohesion and Development Agency (Portugal), Portugal Social Innovation and Mission Unit, The Change Foundation (Bulgaria), BCause Foundation (Bulgaria), Cleantech (Bulgaria), Bulgarian Center for Not-for-Profit Law, The Business Institute (Bulgaria), the SYNTHESIS Center for Research and Education (Cyprus), and the Centre for Social Innovation (Cyprus).

The FUSE Project is a consortium which uses transnational cooperation and shared learning at its heart for the establishment of National Competences Centres for Social Innovation (NCCSIs). The overall objective of the FUSE project is to improve the ESF+'s effectiveness as an instrument that supports social innovation, channelling it towards the greatest societal challenges faced at the regional, national and European levels.

Over a two-year period, the consortium members will work to identify, test out, and validate the needs and gaps in the social innovation ecosystems with input from key ESF+ and social innovation stakeholders in each of the countries covered, with the goal of ultimately establishing a sustainable and responsive NCCSIs.

The FUSE project aims to support social innovation stakeholders through capacity building, knowledge transfer, networking and synergies leading to the following outcomes:

- increased transnational knowledge-sharing between competency centres at EU level,
- improved support mechanisms available for key social innovation stakeholders,
- strengthened public policy and capacity on the national and/or transnational levels to support social innovation,
- strengthened transnational cooperation in developing social innovations,
- increased likelihood that social innovation projects become 'scaling ready',
- improved conditions for testing, replication and/or upscaling of social innovations,
- overcome and addressed gaps by each country in the social innovation ecosystem.

The FUSE Project will create the framework conditions and enabling environment where social innovation can emerge and scale. The Project can have real and lasting impact, by working to build capacities of key social innovation players across government, academia, industry and civil society, to strengthen and enhance their capacity to act, encourage cross-sectoral experiments and new, collaborative ways of working.

Country	Bulgaria	Type	Consortium in support of social innovations
Contact	Penka Tsvetkova, Director Business Develo	pment	and International Relations

SI Plus project	Website	https://www.sofia-da.eu/en/current/si-plus-
		project/library.html

From May 2021, Sofia Development Association has become a part of an international consortium implementing the project Social Innovation Plus - Competence Centres (SI PLUS). The project is led by Lechner, Reiter & Riesenfelder Social Research OG – Austria. Project partners are Foundation for the Technical Development of the Industry – Hungary and the Ministry of Labour, Social Affairs and Family – Slovakia. Associated partners are Ministry of Labour, Pension System, Family and Social Policy – Hungary, Ministry for Social Policy and Integration, Baden Württemberg – Germany, Slovenian Government Office for Development and European Cohesion Police and European Network of Social Integration Enterprises.

SI PLUS aim is to provide professional support services to social innovation in public policy on employment and the labour market. It intends to establish national competence centres in four countries: Austria, Bulgaria, Hungary, and Slovakia in order to support ESF Managing Authorities in planning and implementing subsidy programs for boosting SI, as well as social innovators in order to benefit from these programs.

The project builds on the previous cooperation of the partners in the Danube Transnational Programme (Interreg), which aimed to promote economic, social, and territorial cohesion in the Danube Region through policy integration.

SI PLUS includes institutions from countries with diverse levels of economic development and different experiences of social innovation.

Country	Bulgaria	Type	Consortium in support of social
			innovations
Contact	Denitsa Lozanova, Program Director		

Netherlands

Euclid Network		Website	https://euclidnetwork.eu/
Euclid Netw	Euclid Network supports and represents ecosystem for social enterprise and social innovation		
sector in Eu	sector in Europe and neighbouring counties, collectively representing close to 100,000		
organisations, with presence in 29 and activities in 62 countries.			
Country	Netherlands		

United Kingdom

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

Other

Belgium

Agents for I	Impact		Website	https://agentsforimpact.com/	
Build bridge	Build bridges between investors and the world of impact investing. Our goal is to consider				
sustainabili	ty in its opportunities ar	nd risks (risk),	, render im _l	pact measurable and comparable	
(rating), an	d make financial inclusio	n structurall	y legally po	ssible and possible for investors	
(research).	(research). Our goal is to create impact, which is fair, sustainable and responsible.				
Organization with expertise in research (for impact investors), rating (impact measurement), and					
risk.					
Country	Belgium	E-mail	info@age	ntsforimpact.com	

Bulgaria

BCNL and	Website	https://bcnl.org/en
LET'S GO PROGRAM		

Bulgarian Center for Not-for-Profit Law (BCNL) was established in 2001 as a public benefit foundation.

BCNL is part of the network of the International Center for Not-for-Profit Law (ICNL) and the European Center for Not-for-Profit Law (ECNL) which operate in more than 100 countries around the world to protect the right of association and develop the legal framework for civil society organizations.

Our mission is to improve the legislation and the environment in Bulgaria, so that people can freely associate and be civically active. Our top priority is the well-being of civil society organizations, which are the engine of any prosperous civil society.

We pursue our mission believing that civil society organizations can be sustainable and independent, be both a corrective and a partner to institutions, while protecting our rights and freedoms and having a leading role in the development of our society.

The civil society organizations and their social enterprises can provide sustainable solutions - by adapting not only to the changed business environment, but also to the increased social needs in the areas in which they work. This is why it started the Recovery Program for social enterprises LET's GO and among 41 applications, 15 organizations were selected with strong motivation to move forward and resume their activities after the crisis.

Specify if 'other' category or		Supportive organizations for social enterprises			
type					
Country	Bulgaria				
Contact	Nadya Shabani, Director				

Reach for change	Website	https://bulgaria.reachforchange.org/about-
		us/

The mission of the Reach for Change Foundation is to unlock the power of innovation and entrepreneurship to create a better world for children. The foundation discovers and develops early-stage social entrepreneurs who solve pressing problems for children and supports them to grow their innovative solution by building their organizational capacity, giving them start-up capital as well as access to a community of partners and other selected social entrepreneurs - all thanks to multi-sector partnerships. Reach for Change has been operating in Bulgaria since 2014.

Examples of	Valley of growth project				
projects/programs	(https://valleyofgrowth.reachforchange.org/en/)				
	Valley of Growth is a cross-sectoral project which aims at boosting				
	the development of the finance market for social enterprises in				
	Bulgaria. Reach for Change is a lead partner in the project.				
	The Impact Community aims at cultivating and growing the				
	ecosystem for social entrepreneurship. It will gather social				
	entrepreneurs, investors and various stakeholders in order to				
	create new solutions and develop critical knowledge in the field of				
	impact and social finance				
	CHANGE program				
	(https://bulgaria.reachforchange.org/promyanata-2023/)				
	In 2023, Nova Broadcasting Group and the Reach for Change				
	Bulgaria Foundation has celebrated the tenth jubilee edition of				
	CHANGE addressing the community of the initiative and				
	celebrating its successes. The purpose of this year's edition is to				
	highlight the importance of social entrepreneurship in solving				
	pressing social issues related to the better life of children and				
	youth in Bulgaria, offering in-depth and intensive support to social				
	entrepreneurs to increase the social impact of their activities.				
Specify if 'other' category or	Supportive organizations for social enterprises				
type					
Country Bulgaria					
Contact Stoyana Stoeva, Pro	ogram Director				

<u>Caritas</u> Website	https://caritas.bg/en/who-we-are/
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Caritas Bulgaria is a Bulgarian non-profit organization implementing social work to support vulnerable people in society. Established in 1993 by decision of the Bishops' Conference of the Catholic Church in Bulgaria, Caritas Bulgaria is a federation of Diocesan Catholic organizations. It is a part of the world family Caritas Internationalis — a confederation of the charitable organizations of the Catholic Church which unites more than 162 national organizations from all over the world. It:

- helps the people in need through its network of member organizations and their local structures,
- encourages the dialogue, cooperation, coordination and exchange of experience among the organizations of the network,
- supports its member organizations in their capacity building,
- represents its network organizations and defends their interests on a national and international level,
- cooperates with other similar organizations with emphasis on the ecumenism.

Specify if 'other' category or		Supportive organizations for vulnerable groups	
type			
Country	Bulgaria		
Contact	Milena Karakanova, Program Director		

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

Belgium

Credal		Website	https://www.credal.be/
For nearly 40 years, the Crédal cooperative has been building an inclusive and sustainable society,			
where money is put at the service of the common good.			
Country Belgium			

Hefboom		Website	https://hefboom.be/
Hefboom brings social and societal objectives together with financial and economic sustainability.			
Hefboom provides financing, consulting and services for social and sustainable businesses and			
organizations.			
Country	Belgium		

microStart		Website	https://microstart.be/en
microStart provides advice and grants microcredits to (starting) entrepreneurs who do not have			
access to financing from the conventional banking sector. It was created in 2011 as an initiative			
of Adie, BNP Paribas Fortis and the European Investment Fund.			
Country	Belgium		

Bulgaria

SIS Credit Website https://www.siscredit.com/en/home/

SIS Credit was established in 2006 and is one of the leading microfinance institutions in Bulgaria. The company is supervised by the Bulgarian National Bank in accordance with the Law governing credit institutions in Bulgaria and is connected to the Bulgarian credit bureau. SIS Credit is part of financial group SIS.

SIS Credit mission is to support the preservation of existing jobs and the creation of new ones in Bulgaria by understanding the needs of its clients that is entrepreneurs, micro and small businesses and providing them tailor-made products and services in a fast and effective manner. SIS Credit is among the first European institutions that signed the European Code of Good Conduct for Microcredit Provision launched by the European Commission. In 2018 the institution

was certified for 94% compliance with The Code. In 2021 SIS Credit was reassessed by passing with 95%.

SIS Credit is committed to the support of entrepreneurs, especially the ones under 29- years old and the ones with disabilities. In December 2017 SIS has been selected as a partner of Fund manager of financial instruments in Bulgaria under the Risk Sharing Micro-Finance Facility under Operational program Human resource development, co-financed by ESF+. Total amount of the project amounts EUR 900 000 and as of March 2019 29 entrepreneurs have already received low-interest funding and professional advice. The instrument provides support to start-ups and social enterprises, as well as those set up by people who have been unemployed for more than 6 months, people with disabilities and young people aged 29 or less. In June 2019 SIS Credit signed another contract to disburse additional EUR 1.47 M under the second phase of the instrument and additional EUR 350 000 funding was approved in 2022.

Country	Bulgaria	Туре	MFI
Contact	Martina Grigorova, CEO		

BDB Microfinancing	Website	https://www.mfi.bg/en/about-us-
		mfi/Summary-mfi/

BDB Microfinancing was created in 2011 as a part of the Group of the Bulgarian Development Bank. Its main purpose is to facilitate the access to financing of the micro- and small businesses, agricultural producers, freelancers, craftsmen and others who develop or start new business on the territory of the country. The main purpose is a long-term provision of financial services to the micro- and small enterprises. In this way BDB Microfinancing:

- improves their access to financial services,
- contributes to the creating and retaining of workplaces,
- reduces their "exclusion" from the market of financial services,
- helps the target groups to develop their own business ideas.

BDB Microfinancing introduces a new program to support SMEs, start-ups and social businesses. The program is in partnership with the Fund Manager of Financial Instruments in Bulgaria and aims to promote entrepreneurship among vulnerable groups. It will enable businesses to access credit resources on easy terms at 25% lower interest rates than the standard rates of the financial institution. The resource is under the Operational Program "Human Resources Development 2014-2020" (OPHRD), co-financed by the European Social Fund.

Country	Bulgaria	Туре	MFI
Contact	Ivana Tzaneva, CEO		

USTOI			Website	https://ustoi.bg/
USTOI is a microfinance institution owned by the NGO Caritas Bulgaria. At the moment the				
company is disbursing loans to micro enterprises and vulnerable groups.			rable groups.	
Country Bulgaria Type MFI				
Contact	Kristian Patashev, CEO			

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	y 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/			oiz.pl/		
WAB is dedicated to people from all over Poland who are looking for support in transforming thei					
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		Anna Blejerska	
Dolnośląski Ośrodek W	spierania Ekonomii	Website	https://dowe	s.pl/fundusz-pozyczkowy	
Społecznej					
DOWES offers loans fo	r PES in the amount of up	to PLN 20,	,000.		
Country Poland					

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

Sudecki Inkubator Przedsiębiorczości		ps://www.inkubatorsudecki.pl/					
granting interest-free loans for the develop	-						
sized enterprises; offering professional orga	anizationai, eco	nomic and legal advice for small and					
medium-sized enterprises							
Country Poland							
Fundacja Kaliski Inkubator Przedsiębiorczoś	ci Website	https://www.inkubator.kalisz.pl/					
advisory, education, financing							
Country Poland							
Ośrodek Wspierania Ekonomii Społecznej w	Website	https://www.owop.org.pl/public/					
Subregionie Białostockim							
They offer trainings, consulting (group and	individual), non	refundable subsidies for the					
establishment of a social enterprise, study t	rips, participat	ion in the Social Economy Fair					
Country Poland	•	•					
Sieć Zachodniopomorska Ośrodków Wsparo	cia Website	https://szowes.pl/					
Ekonomii Społecznej (SZOWES)							
Advise, train, animate, develop, reduce cos	ts, give grants						
Country Poland							
,							
Ośrodek Wsparcia Ekonomii Społecznej w	Website	https://owes.wamacoop.pl/					
Olsztynie							
trainings, advisory, financing	•						
Country Poland							
· ,							
Ośrodek Wsparcia Ekonomii Społecznej w	Website	http://jadwiga.org/owes/o-projekcie					
subregionie kaliskim		3, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1,					
training path; study visits; vocational course	es: the award o	f grants for					
establishment/accession/employment in a		_					
financial bridging support (mentoring, indiv	-						
Country Poland		<u>. </u>					
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Wielkopolski Ośrodek Ekonomii Społecznej	Website	http://woes.pl/					
investment, training and educational suppo		,					
Country Poland							
Świętokrzyski OWES (ŚOWES)	Website	https://sowes.caritas.pl/o-sowes/					
Supporting initiative groups in establishing							
foundations, social cooperatives, clubs. Pro	•						
for job creation in new and existing social e	_						
Country Poland							
, ,							

Ośrodek Wsparcia Ekonomii Społecznej w Elblągu	Website	https://owies.eswip.pl/
education, animation, grants, products/services	<u> </u> S	
Country Poland		
		1 //
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	Website	Tittps://owes.swr.pi/
Country Poland		
		T
Kielecko - Ostrowiecki Ośrodek Wsparcia	Website	http://koowes.pl/
Ekonomii Społecznej		
Microgrants for social enterprises Country Poland		
Country Foland		
Ośrodek Wsparcia Ekonomii Społecznej	Website	https://www.owes.bcp.org.pl
obszaru bielskiego		
consultancy, animation, training, legal packages	s, creation o	of a social cooperative, marketing
packages, grants Country Poland		
Country Poland		
Regionalny Ośrodek Wspierania Ekonomii	Website	https://rowes.com.pl/
Społecznej 2.0		
Advisory, trainings, grants	1. 0.1	
Country Poland E-mail	fres@ekc	nomiaspoleczna.org.pl
Ośrodek Wsparcia Ekonomii Społecznej	Website	http://stowdeb.pl/
Debrzno		
Trainings, incubator, grants		
Country Poland		
OWES w subregionie słupskim	Website	http://owes-cio.pl/
Advisory, trainings, grants		
Country Poland E-mail	cio@cio.s	slupsk.pl
, 1		

	sparcia Ekonomii Społed	cznej w	Website	http://owes.ares.suwalki.pl/
Suwałkach				
	rainings, grants	T	ı	
Country	Poland	E-mail	owes@ar	es.suwalki.pl
	bregionie bielskim		Website	https://www.owes.bcp.org.pl/
Advisory, tı	rainings		1	
Country	Poland	E-mail	owes@bc	p.org.pl
Contact	Marcin Santera			
Ośrodek W	sparcia Ekonomii Społed	znej Dobra	Website	https://dobrarobota.org/
	subregion metropolitaln			
		•	nagers' Scho	ool), liquidity loans by Polish
•	urship Foundation	•	-	
Country	Poland	E-mail	biuro@do	obrarobota.org
	1			
				T
	Ośrodek Wsparcia Ekor	nomii	Website	https://wsparcie.es/o-
Społecznej				nas/projekty/#Subregion-I
•	rainings, grants for socia			
Country	Poland	E-mail	bborowiec@rarr.rzeszow.pl	
Contact	Barbara Borowiec			
Podkarpack Ekonomii S	ki Regionalny Ośrodek W	/sparcia	Website	http://www.pakd.pl/owes2
	rainings, grants for socia	l enternrises		
Country	Poland	E-mail		on request
Contact	Robert Radwan	Lillan	7. Validate on Fequese	
Contact	Nobelt Radwall			
Oáradak W	anaraja Ekonomii Snaka	ozno:	Mohsita	https://przedsiebierszelemze.pl/
	sparcia Ekonomii Społed enie Europartner "Rozw		Website	https://przedsiebiorczalomza.pl/
ekonomii s	· · · · · · · · · · · · · · · · · · ·	oj		
	rainings, grants, bidding	support for	ncial enter	l nrises
Country	Poland	E-mail		prises viorczalomza@gmail.com
Country	Folaliu	L-IIIaii	przedsieb	norczałomza@gman.com
Ośrodak W	sparcia Ekonomii Społed	znoi dla	Website	http://prof-es.pl/owes/
	sparcia Ekonomii Spoied i Północnego	Zilej ula	wensite	
		l enterprises		
Country	Advisory, trainings, grants for social enterprises Country Poland E-mail			of-es nl
Contact	Damian Staniszewski	L-IIIaII	biuro@pr	οι εσ.μι
Contact	Daiman Stamszewski			
Małopolski	Ośrodek Wsparcia Ekor	nomii	Website	https://mowes.tozch.edu.pl/
Społecznej				
	rainings, grants, bidding	support, inc	ubator for s	ocial enterprises
Country	Poland			

Mazowieck Społecznej	azowiecki Ośrodek Wsparcia Ekonomii ołecznej			https://mowes.pl/
	rainings, grants by Fund	dacia Fundusz	Współpraci	v (FFW)
Country Poland E-mail			mowes@	
334	1.0.0			
			1	
	rodek Wsparcia Ekonor	nii	Website	https://lowes.boris.org.pl/
Społecznej				
	ainings, grants, bidding			
Country	Poland	E-mail	Available	on request
Warszawsk	i OWES run by FISE, BC	RIS, FRSO	Website	https://owes.warszawa.pl/
	rainings, grants for soci			
Country	Poland	E-mail	fise@fise.	.org.pl
,				- 01
			•	
OWES Zielo			Website	https://owes.zgora.pl/
	ainings, grants for soci		1	
Country	Poland	E-mail	owes@fu	ndacjacp.org
Ośrodek W	sparcia Ekonomii Społe	cznei "la -	Website	https://wsparciespoleczne.pl/
Ty - My		.02110) 30	Website	Treeps, y wspareresponeezhe.py
	ainings, grants, SE Fair	for social ent	erprises	
Country	Poland	E-mail		sparciespoleczne.pl
,		I .		
			•	
	sparcia Ekonomii Społe	cznej przy	Website	https://opus.org.pl/
Centrum O				
-	rainings, grants for soci		1 -	
Country	Poland	E-mail	opus@op	us.org.pl
OWES "RAZ	ZEM – inicjatywy z obsz	aru	Website	http://owes.info.pl/
	połecznej II" run by Fur			'''
Staw				
Advisory, g	rants for social enterpr	ises		
Country	Poland	E-mail	Available	on request
Charren		Casharasi	14/alaa:4a	letter //m a durant aug/
"Modrzew"	enie na rzecz Integracji	Społecznej	Website	http://modrzew.org/
	rainings, grants for soci	al ontorprisos		
Country	Poland	E-mail	modrzow	@modrzew.org
Country	1 Olaffu	L-IIIaII	modizew	emourzew.org
Lubuski Ośi	odek Wsparcia Ekonor	nii	Website	https://lowes.lubuskie.org.pl
Społecznej	(LOWES)			
Grants, adv	isory for social enterpr	ises		
Country	Poland	E-mail	biuro@lo	wes.lubuskie.org.pl

Ośrodek Wsparcia Ekonomii Społecznej w			Website	https://ekonomia-spoleczna.com.pl/	
Toruniu					
Advisory, tı	rainings, grants for socia	l 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@tlc	k.pl	

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

Romania

	AFIN IFN SA	1		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				
ſ	Country	Romania	E-mail	contact@	afin.org.ro

Adwisers Financial IFN SA (Adwisers)			Website	www.adwiesers.ro	
MFI certified by the Romanian Central bank, pr			vider of cre	edits, bridge loans for EU grant funded	
programs for	or MSEMs and guarante	es for MSME	s; advisory	services for access to finance and	
customized	l training programs (Adv	wiesers Acade	emy) Fundo	er member of the Romanian MF	
association; Adwisers IFN did not received JARMINE/EaSi TA, nor signed up for the Eu Code					
Country	Romania	Туре	MFI		
Contact	Iulian Certu	E-mail	Available	on request	
Specify if 'o	ther' category or type	beside the f	financial act	tivity the advisory and training services	
		are well dev	veloped		
Advocacy in	nterest/cooperation	access to IN	access to INVEST EU financial instruments; cooperation in		
opportuniti	ies	study visits and P2P in particular on the BDS Services			
		provision			
Microfinan	ce Company Aurora IFN	SA (Aurora)	Website	www.aurora.com.ro	
	•	_		ne general registry (small/medium MFI),	
•				ry services for access to finance;	
			n; Aurora I	FN received EaSi TA, signed up for the	
Eu Code an	d received certification	in 2021	T		
Country	Romania	Туре	MFI		
Contact		E-mail Available on request			
Specify if 'other' category or type targeting n			edium com		
-	nterest/cooperation			nancial instruments IFRS& KYC; SIFTA/	
opportuniti	ies	participatio	n to study v	visits and P2P	

BT Microfinantare IFN SA			Website	www.btmic.ro
MFI certifie	d by the Romanian Cent	tral bank regi	stered in th	ne special registry (large MFI), provider
of credits and microcredits for SMEs; basic advisory services for access to finance; Funder member				
of the Roma	anian MF association; M	IT Mic receive	ed EaSi TA d	on the Eu Code,signed up for the Eu
Code and r	eceived certification in 2	2020		
Country	Romania	Type	MFI	
Contact	Valentina Alexandru	E-mail	Available	on request
Specify if 'o	ther' category or type	BTMic is the	e MFI estab	lished by Banca Transilvania within the
		downscaling plan, is targeting MSMEs providing credits and		
		BDS Services		
Advocacy interest/cooperation			NVEST EU fi	nancial instruments; SIFTA/
opportuniti	es	participatio	n to worksl	nops, study visits and P2P

Societatea de Finantare FAER IFN SA (FAER)			Website	www.faer.ro	
MFI certifie	ed by the Romanian Cen	tral bank regi	stered in th	ne general registry (small/medium MFI),	
provider of	provider of microcredits for farmers and SMEs mainly in the rural areas of central Transylvania				
and Northeast of Moldavia; basic advisory services for access to finance; Funder member of the					
Romanian I	Romanian MF association; FAER IFN received JASMINE and EaSi TA, signed up for the Eu Code				
and receive	ed certification in 2019				
Country	Romania	Type	MFI		
Contact	Ioan Vlasa	E-mail	Available	on request	
Specify if 'o	ther' category or type	FAER is one	of the first	MFIs registered in Romania and	
		received TA and Financial resources from FIR-EC from			
Progress/			aSi FI		
Advocacy interest/cooperation			NVEST EU fi	nancial instruments; IFRS; SIFTA/	
opportuniti	ies	participatio	n to works	hops, study visits and P2P	

BCR Social I	Finance IFN SA (BCR-SF)		Website	www.bcr-socialfinance.ro	
MFI certifie	d by the Romanian Cent	tral bank regi	stered in th	ne special registry (large MFI), provider	
of microcre	of microcredits for farmers and SMEs mainly in the rural areas of Romania and provides finance				
for Social e	nterprises; advisory ser	vices for acco	ess to finar	nce; Funder member of the Romanian	
MF associat	tion; BCR-SF received JA	ASMINE and E	aSi TA, sig	ned up for the Eu Code and received	
certification	n in 2018 and recertified	d in 2021; BC	R -SF repre	sentative is the Romanian MF	
Association's elected president.					
Country	Romania	Type	MFI		
Contact	Stefan Bucic	E-mail	Available	on request	
Specify if 'o	ther' category or type	BCR - SF is a	mong the f	first MFIs operating in Romania under	
		the CDE/ O _l	oen Society	Foundation. BCR – SF is a part of Erste	
		Group and is part of "step by step's Erste Group's Social			
	Banking development program				
Advocacy ir	nterest/cooperation	Access to IN	IVEST EU fii	nancial instruments; SIFTA/	
opportuniti	es	participatio	n to works	hops, study visits and P2P	

Instant Fac	toring IFN SA		Website	www.instantfactoring.com	
Fintech MF	, 3years in operation, c	onsistent and	d sustainabl	le grow during Pandemic, certified by	
the Roman	the Romanian Central Bank, regional branch in Serbia opened in 2021, received EASI TA and in				
process of	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	E-mail	Available on request	
	ENEA			
Specify if 'c	other' category or type	Fintech pro	viding factoring services to SMEs, BDS for online	
		factoring services		
Advocacy i	nterest/cooperation	Fintech providing factoring services to SMEs, BDS for online		
opportunit	ies	factoring services		

Societatea de Finantare Rurala LAM IFN SA/			Website	www.microcreditlam.ro		
	IAM Invest IFN SA					
MFIs certifi	ed by the Romanian Cer	ntral bank reg	gistered in t	he general registry (small/medium		
MFI), LAM	- rural provider of micro	ocredits for fa	armers and	SMEs mainly in the rural areas of		
central Tra	nsylvania (Hungarian เ	majority popu	ulated); ba	sic advisory services for access to		
finance; Fu	inder member of the Ro	manian MF a	ssociation;	LAM Invest established in 2018 is		
targeting S	MEs in the urban areas	, LAM is in pi	rocess of re	ceiving SIFTA TA and signed up for the		
Eu Code in	process of certification					
Country	Romania	Туре	Other			
Contact	Attila Bordas	E-mail	Available	on request		
Specify if 'o	ther' category or type	LAM as FAE	as FAER is one of the first MFIs registered in Romania,			
			late start in the certification and access of TA / Fin			
	instrumen			nstruments funded by EU		
Advocacy interest/cooperation SIFTA and		SIFTA and F	FTA and Financial instruments/ Certification with Eu Code;			
opportuniti	es	Study Visits	and P2P, s	pecific trainings, IFRS		

Mikro Kapital IFN SA			Website	www.mikrokapital.ro
MFI certifie	d by the Romanian Cent	tral bank regi	stered rece	ntly in the special registry (large
MFI), provider of credits and microcredits for SMEs in mainly Moldavia; basic advisory services				
for access t	o finance; Member of t	he Romania	n MF associ	ation; MikroKapital IFN received EaSi
TA, signed	up for the Eu Code and	received cei	rtification ir	n 2021
Country	Romania	Туре	MFI	
Contact Andrei Bostaca E-mail		Available on request		
Advocacy interest/cooperation SIFTA and F			Financial instruments/ Certification with Eu Code;	
opportuniti	es	Study Visits	and P2P, s	pecific trainings, IFRS

OMRO IFN	OMRO IFN SA			www.omro.ro
MFI certifie	ed by the Romanian Cent	tral bank regi	stered in th	ne special registry (large MFI),
provider of	microcredits for farme	rs and SMEs i	mainly in co	entral Transylvania; advisory services
for access t	o finance; Funder mem	nber of the Ro	omanian M	F association; OMRO IFN received
JASMINE at	nd EaSI TA,signed up fo	or the Eu Cod	e and rece	ived certification in 2020
Country	Romania	Type	Other	
Contact	Emil Miniciu	E-mail	Available	on request
Specify if 'other' category or type developme		nt strategy	with focus on digitalization of services	
Advocacy interest/cooperation SIFTA and F		inancial ins	truments/ Certification with Eu Code;	
opportunit	ies	Study Visits	and P2P, s	pecific 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 ac	ccess to fin	ance; Funder member of the	

Romanian I	Romanian MF association; Patria Bank received JASMINE and EaSI TA, signed up for the Eu Code				
and receive	and received certification in 2020, among the beneficiary of Progress and EaSI financial				
instrument	instruments: guarantee, loans and Capacity building Instrument				
Country	Romania	Type MFI			
Contact	Raluca Andreica	E-mail	Available on request		
Specify if 'o	Specify if 'other' category or type Patria Credit IFN's representative is member of EMN board				
Advocacy in	nterest/cooperation	SIFTA and Financial instruments/ Certification with Eu Code;			
opportuniti	ies	Study Visits	Study Visits and P2P, specific trainings, IFRS		

IFN ROMCOM SA (ROMCOM)			Website	www.romcom.ro			
Romcom is	Romcom is one of the first MFIs operating in Romania, certified by the Romanian Central bank						
registered i	n the special registry (large MFI), p	rovider of	microcredits and as part of a holding			
BDS Service	es for farmers and SMEs	mainly in no	orth and ce	ntral Transylvania of Romania;			
advisory se	advisory services for access to finance; Funder member of the Romanian MF association;						
Romcom IF	Romcom IFN received JASMINE and EaSI TA, signed up for the Eu Code and received certification						
in 2020 cur	rently in process of re-co	ertification.					
Country	Romania	Type	MFI				
Contact	Vlad Mihut	E-mail Available on request					
Advocacy in	nterest/cooperation	SIFTA and Financial instruments/ Recertification with Eu					
opportuniti	ies	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 recertification.					
Country	Romania	Type	MFI		
Contact	Cristian Jurma	E-mail Available on request			
Advocacy ii	nterest/cooperation	SIFTA and Financial instruments/ Recertification with Eu			
opportunit	ies	Code; Study Visits and P2P, specific trainings, IFRS			

OMNICREDIT/ TELECREDIT IFN SA			Website	www.omnicredit.ro
Fintech MF, 3years in operation, consistent ar			d sustainab	le 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			- microcred	its) strategy in implementation
Country	Romania	Type	MFI	
Contact	Elisa Rusu	E-mail Available on request		
Advocacy interest/cooperation SIFTA and F		Financial instruments/ Recertification with Eu		
, · · · · · · · · · · · · · · · · · · ·		Code; Study	Visits and	P2P, specific trainings, IFRS

TARFIN IFN	SA - sucursala Romania	(TARFIN)	Website			
Romanian b	Romanian branch of TARFIN Turcia, agri-fintech registered and operational since 2022 with HQ in					
Bucharest;	targeted clients: farmer	rs; Provides 1	financial instruments microcredit and other			
financial pr	financial products and access to agriculture inputs to farmers.					
Country	Romania	Туре	MFI			
Contact	Adina BIRTA CHINA	E-mail	Available on request			

Advocacy interest/cooperation	SIFTA and Financial instruments/ Recertification with Eu
opportunities	Code; Study Visits and P2P, specific trainings, IFRS

SIMPLU Credit IFN SA			Website	simplucredit.ro
Romanian	MFI targeting registere	ed since 2004	and operat	cional since 2007, Simplu Credit is
offering cr	edits and microcredit to	individuals (consumer (Credits) and Companies (business
credits) an	d credit online to clients	from south	- east regi	on (Bucharest, Ploiesti and Pitesti) and
south Trans	sylvania (Sibiu and Brase	ov) SC is in p	rocess of ce	ertification as compliant with the Eu
Code				•
Country	Romania	Туре	MFI	
Contact	Paula Pomana	E-mail	Available	on request
Advocacy interest/cooperation SIFTA and			inancial ins	truments/ Recertification with Eu
opportunities Code; Stud		Code; Study	Visits and	P2P, specific trainings, IFRS

AFIN IFN SA	1		Website	www.afin.org.ro		
AFIN is the	AFIN is the first non-banking financial institution (IFN) in Romania, with Romanian capital, which					
offers alter	offers alternative financial solutions dedicated to the social economy sector. The institution aims					
to facilitate	access to financing to e	conomic ope	rators with	social impact in Romania who have		
passed the	start-up phase and need	d capital reso	urces to de	velop. Registered at the trade registry		
in May 202	in May 2022 and certified a social enterprise sept 22, is in process of registration and licensing					
with the Ro	omanian Central Bank					
Country	Romania	Type	SEF organ	isation		
Contact	Bogdan MERFEA	E-mail contact@afin.org.ro				
Specify if 'o	Specify if 'other' category or type					
Advocacy interest/cooperation SIFTA and Financial instruments/ Certification with			truments/ Certification with Eu Code;			
opportuniti	es	Study Visits and P2P, specific trainings, IFRS				

Fondul National de Garantarea Creditelor pt	Website	fngcimm.ro
IMM, IFN SA/ National SMEs Guarantee fund		
(FNGCIMM)		

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 NBFI, 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 N		National Credit Guarantee Fund		
Advocacy interest/cooperation SIF		SIFTA and Financial instruments/ Recertification with Eu		
opportunities		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	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 Rom	of the Romanian Central Bank				
Country	Romania	Type Cooperative			
Contact	Viorel COJOCARU	E-mail Available on request			
Specify if 'c	other' category or type	CAR CFR is the only Code certified CU not member of AsCAR-RV, affiliated to the Valcea County CUs 'association			
	(AsCAR - Valcea)				
Advocacy interest/cooperation SIFTA / Re-certification with Eu Code; Study Visits and F			certification with Eu Code; Study Visits and P2P,		
opportunities specific trainings			nings		

Spain

Bolsa Socia	ıl —	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				

Coop57 is a cooperative for ethical financial services with the objective of financing projects in the social and solidarity economy. It was created in Barcelona in 1995 from a compensation fund that former employees of the publishing house Bruguera received when the company went bankrupt. In the following years, the organisation gradually increased its member base and typology. In the second half of the 2000s, it also opened territorial sections in other regions of the peninsula. Coop57 act as a financial intermediary: it collects savings from citizens and channels them into social economy initiatives that promote employment, solidarity and sustainability.

Country Spain

MicroBank	Website	https://www.microbank.com/en/about-us.html	
Social bank provides funding to groups and projects that make a positive social impact.			
Country Spain			

Investor

Bulgaria

Trust for So	ocial Achievement	Website	http://socialachievement.org/en/			
			munity. Established in 2012 by the			
	•		icial Achievement is a grant-making,			
			overty and decreasing achievement gaps			
with a focu	us on the Roma, 72% of whom cur	rently live l	pelow the poverty line. Toward this end,			
TSA suppo	rts activities in four program areas	s: First Fou	ndations, Early Learning and Care,			
Educationa	al Achievement and Family Econor	nic Success	. TSA is internationally recognized as a			
pioneer an	pioneer and an incubator for new approaches and ideas. It tests and funds innovative, results-					
driven approaches that increase self-sufficiency and improve life outcomes for Bulgaria's poor.						
Country	Bulgaria					
Contact	Petia Goolamallee					

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 Va	alores	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

Czech Republic

"TEMATICKA SIT PRO SOCIALNI EKONOMIKU" (TESSEA)			Website	https://www.tessea.cz/en/
Federation of social enterprises.				
Country	Country Czech Republic E-mail		kancelar@	Dtessea.cz
Contact	Karel Machotka			

"Union of Czech Moravian and Production Cooperatives" (SCMVD)		Website	https://www.scmvd.cz/en/about- us/profile	
Federation/network of social enterprises.				
Country	ntry Czech Republic E-mail		info@scm	vd.cz
Contact	Ing. Leo DOSEDĚL			

France

Financer Ac	Financer Accompagner Impacter Rassembler			www.finance-fair.org.pl	
(FAIR)					
Bringing to	Bringing together financial players with a social impact in France and acting as a centre for French				
expertise in	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		

Asociatia C	Asociatia CAR Regiunea Vest (AsCAR-RV)			www.utcar.ro		
Regional (V	Regional (Vest) association of Credit Unions, 25 members located in Hunedoara county and 1					
member lo	cated in Valcea county;	Umbrella org	ganization 1	that received EASI Guarantee FI		
implement	ed through 10 Cus certi	fied as comp	liant with t	he Eu Code; The larges regional		
association	of CUs from Romania;	AsCAR and its	s members	are the funders of SM Aurora IFN		
Country	Romania	Type Cooperatives				
Contact	Paul PETREANU	E-mail	Available	on request		
Specify if 'c	Specify if 'other' category or type Regional association of Cus provided financial and technical			f Cus provided financial and technical		
assistance (MIS) to the CU members						
Advocacy interest/cooperation SIFTA and Financial instruments/ Certification with Eu Code			truments/ Certification with Eu Code;			
opportunit	ies	Workshops	, Study Visit	ts and P2P, specific trainings,		

	ationala a Caselor de Aju Salariatilor din Romania		Website	www.uncar.ro
National As financial re	sociation of CARs has 3	8 County CU CAR's liquidit	y fund , re	ons gathering 1146 CUs ; It providers presentation at national level and
Country	Romania	Туре	Other	
Contact	Ana Maria VOICU	E-mail	Available	on request
Specify if 'o	ther' category or type	pe Credit unions of the employees and self-employed are providing microcredits and savings for personal and business needs		
Advocacy interest/cooperation Workshops, opportunities			, Study Visi	ts and P2P, specific trainings,

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

Asociația So (ALB)	ocietăților Financiare dir	n România	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 behaviour 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 consumers credit organization's association					
Advocacy interest/cooperation opportunities Workshops; research studies					

Asociatia pentru dezvoltarea	Website	https://www.adaf.ro/
Antreprenoriatului Femimin/ Association for		
Women Entrepreneurship Development		
(ADAF)		

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 Businesswomen Associations in Romania (CAFA), of the Coalition of Balkan Businesswomen Associations and founding member of the Pact for Employment and Social Inclusion in Bucharest-Ilfov Region. ADAF is housing a 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		
		implementa	association, with a good track record of successful implementation of projects (grant schemes) for start-ups young entrepreneurs, diaspora and social enterprises	
Advocacy interest/cooperation		Workshops; research studies; Partnership in accessing		
opportunities Projects funded from the Structural Funds		nded from the Structural Funds		

Consiliul National al Intreprinderilor Mici si Mihjlocii Particular (CNIPPIMM)			Website	http://cnipmmr.ro/
The Nation	The National Council of Small and Medium-sized			terprises in Romania (CNIPMMR) was
founded ir	n 1992 and is a nationally	representati	ve employe	ers' confederation, with legal
personality, independent, non-profit and apol		it and apoliti	cal.	
Country	Romania	Туре	Other	
Contact	Florin JIANU	E-mail office@cnipmmr.ro		
Specify if 'other' category or type SMEs natio		SMEs natio	nal associat	tion
Advocacy interest/cooperation Inv		Invest EU financial instruments; Networking-workshops;		
opportunities research		research sti	research studies; Partnership in accessing projects funded	
fro		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 Gr	Steering Group for Impact Investments			
Country	Spain	E-mail	info@Spai	nNAB.org

Bulgaria

Rinker Centre and

BCause foundation

Beause rearrantion	11ttps:// www.bedase.bg/en				
Rinker Centre is a centre for entre	epreneurship and training at Bulgarian Charities Aid Foundation.				
It was established in 2014 with the	It was established in 2014 with the financial support of CAF America Foundation.				
The mission of Rinker Centre is to support and develop a spirit of entrepreneurship in Bulgaria.					
The programmes are oriented to	The programmes are oriented towards creating opportunities for sustainable employment,				
improving competitive power, ad	ding value and innovation aiming to improve the quality of life in				
Bulgaria, primarily rural areas of	the country. The Centre's main programmes work towards				
training and spreading the spirit of	of entrepreneurship among children and adults. It also provides				
further training and qualification	of the Bulgarian teachers by encouraging the use of innovative				
technologies, interactive method	s of teaching and understanding students with special needs,				
learning difficulties, ethnic minor	ities. Furthermore, the Centre will support active young people				
through specific training.					
Examples of leading initiatives	Rinker Youth Challenge - a program in partnership with CITI				
of Rinker Centre:	Foundation				
	Rinker Youth Challenge is the latest accelerator program of				
	Rinker Center at BCause Foundation with the support of Citi				
	Foundation. It aims to support the development of				
	entrepreneurial worldview and leadership skills among young				
	people - future entrepreneurs. More than 500 young people				
	took part in the different stages of the program and gained new				
	knowledge, new friendships and no fear of business planning				
	and public speaking.				
	Academy for local entrepreneurs - a program in partnership				
	with Philip Morris Bulgaria				
	Academy for Local Entrepreneurs is a training program specially				
	created for people with entrepreneurial ideas who want to				
	start their own business. It is aimed at the tobacco-producing				
	regions of the country - the districts of Kardzhali, Haskovo,				
	Blagoevgrad and Silistra. It is carried out by the "Rinker" Center				
	for Entrepreneurship and Training at the BCause Foundation				
	with the financial support of Philip Morris Bulgaria as part of				
the "Fun Summer, Caring Autumn 2022" program.					
Specify if 'other' category or Accelerators for entrepreneurs who would like to start their					
type	own business				
Country Bulgaria					
Contact Elitsa Barakova, CEO					

Website

https://www.rinkercenter.org/en/

https://www.bcause.bg/en

ABLE and BASE programs of	Website	www.ablebulgaria.org
America for Bulgaria		https://baseprogram.bg/
foundation		https://us4bg.org/

The Association of Bulgarian Leaders and Entrepreneurs (ABLE) is a non-governmental organization created by participants in the Bulgarian Young Leaders (BYLP) programs funded by the America for Bulgaria Foundation. ABLE's mission is the development of an active civil society, inspiring leadership and entrepreneurial culture in Bulgaria.

The association has over 400 members, with over 50 established companies that are actively working to bring about positive change in Bulgaria. He currently leads several major projects, including a mentoring program for 10th and 11th grade students (ABLE Mentor), an entrepreneurship program for students and young professionals (ABLE Activator), and the Business Academy for Start-up Entrepreneurs (BASE), where they completed basic training in entrepreneurship over 500 participants. Together with the overall management of the program, the Association is the organizer of the BASE trainings in the city of Sofia. BUSINESS ACADEMY FOR START-UP ENTREPRENEURS (BASE) is a free training program that follows a simple and highly successful model developed in the USA. The speakers are successful entrepreneurs who freely give up their time to share their experience and knowledge with you. Specify if 'other' category or Accelerators for entrepreneurs who would like to start their type own business Country Bulgaria

Sofia University and	Website	www.startup-competition.fmfib.bg		
Fund of Funds program -				
Best youth start-up				
The Fund of Funds and SU "St. Kliment Ohridski" are launching the second edition of the national				

Nadia Zaharieva, Program Director

Contact

The Fund of Funds and SU "St. Kliment Ohridski" are launching the second edition of the national competition "Best Youth Startup in Bulgaria" for young people aged from 18 to 29. The competition gives individual participants or teams the opportunity to develop their projects, demonstrate entrepreneurial skills and gain valuable experience within a 6-week mentoring program before the final presentation of ideas to investors.

The national competition "Best Youth Startup in Bulgaria" was held for the first time in the summer of 2022. 36 startups participated in the competition. This year, the organizers want to expand the scale of the initiative and establish it as the most significant and popular youth national competition, a springboard for young entrepreneurs to realize their ideas for their own business. The project aims to promote the implementation of innovative ideas in Bulgaria and to increase the entrepreneurial culture of young people, including the generation and development of ideas, business planning, marketing, presentation to investors, etc.

Specify if 'other' category or		Accelerators for entrepreneurs who would like to start their	
type		own business	
Country	Bulgaria		
Contact	Dotchka Vassileva, Director of programs at Fund of Funds		

University for National and	Website	https://www.unwe.bg/beststartup2022		
World Economy				
The event "Best student star	tup of UNSS for 2022'	' is held under the patronage of the Rector of		
the University of National an	d World Economy. Or	ganizers of the event are the University of		
National and World Economy	, the Fund of Funds (FMFIB EAD) and Innovation Capital AD.		
The purpose of the event is t	o provide an opportu	nity for UNSS students to develop an innovative		
idea, create a startup and red	eive mentoring supp	ort, as well as an opportunity to finance the best		
ideas. These types of events	are important for the	development of the entrepreneurial ecosystem		
in the country.				
Specify if 'other' category or	Accelerators for 6	entrepreneurs who would like to start their own		
type	business	business		
Country Bulgaria	Bulgaria			
Contact Atanas Dimitrov,	Atanas Dimitrov, Director of the Interuniversity Center for Career Development (ICDC)			

Czech Republic

Česká spořitelna, a.s.		Website	https://www.csas.cz/en/personal-	
				finance
Their mission is to lead people and society to prosperity. They believe that if individuals, companies and communities thrive, all of society will flourish. That is why they engage themselves with programmes that are permanently sustainable and have the potential to make a major impact on society.				
Country	Czech Republic	E-mail	business2	4@csas.cz
Contact				

Komerční banka (KB)			Website	https://www.kb.cz/cs/obcane
KB finances ESG projects.				
Country	ountry Czech Republic E-mail		kbplus@kb.cz	
Contact				

Greece

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

Netherlands

Social Final	nce NL (SFNL)		Website	https://socfin.nl/en/	
Partners with governments, non-profits, philanthropy, impact investors, and financial institutions					
to create in	to create innovative financing solutions to improve social outcomes. Helps governments, non-				
profits and	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/naszaoferta/ Help in setting up and developing social enterprises, train, organize workshops, build strategies, provide legal and cooperative advice **Poland** Country 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 Website https://www.klaster.org.pl/aktualnosci/ Solidarnei The Silesian Cluster of Social and Solidarity Economy serves non-governmental organizations in modernizing their activities by acquiring alternative sources of income. Country Poland OWES Obszaru Rybnickiego https://pl-Website pl.facebook.com/OWESObszaruRybnickiego/ Information services in the field of social economics; animating, incubating and supporting the creation and development of enterprises. Country Poland

OWES FRAPZ	Website http://owes.frapz.org.pl/				
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					

Nadwiślańs	ki Ośrodek Wsparc	ia Ekonomii	Website	http://nowes.pl/
Społecznej	w Dzierzgoniu (NOWE	5)		
Advisory, tr	ainings			
Country	Poland	E-mail	biuro@nowes.pl	

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

Siedlecki O Społecznej	środek Wsparcia Ekonomii	Website	https://frso.pl/program/siedlecki- osrodek-wsparcia-ekonomii- spolecznej-2019-2022/
Advisory, t	rainings by FRSO		
Country	Poland		

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

•	Fundacja Rozwoju Społeczeństwa Obywatelskiego (FRSO)			https://frso.pl/
Advisory, trainings for NGOs, Siedlecki OWES ar			d Podwarsz	rawski OWES and Warszawski OWES
Country	Poland	E-mail	Available	on request
Contact	Barbara Juraszek-Kopacz			

Centrum Inwestycji Społeczno-Ekonomicznych	Website	https://cise.org.pl/
(CISE)		

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		

Portugal

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	t; Support th	ne creation and sustainability of			
Solidarity Economy initiatives, promoting, pror	noting, mar	keting 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	Portugal				

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				

Civil Society Development Foundation			Website	http://www.fdsc.ro/	
Advisory, financing, trainings					
Country	Romania	E-mail	sandra.gh	itescu@fdsc.ro; office@fdsc.ro	
Contact	Sandra Ghitescu				

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

Fonduri Structurale National Contact Point	Website	fonduri-structurale.ro
(FS)		

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 fo		website for	info on EU funded programs; transformed in SE	
		grant scheme administrator		
Advocacy interest/cooperation SIFTA/Wo		SIFTA/Work	kshops; research studies; Partnership in accessing	
opportunities Projects funded from the Structural Funds			nded from the Structural Funds	

Fundatia pentru dezvoltarea societatii civite (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 consides sector is in itself an indicator for the state of the state				· -	
Country	Romania	Туре	MFI		
Contact	Ionu SIBIAN	E-mail office@fdsc.ro			
Specify if 'other' category or type NGO dedicated to supp				port SE sector	
Advocacy interest/cooperation Invest EU fi			financial instruments; Networking-workshops;		
opportunities research st			udies; Partr	nership in accessing projects funded	
from St			ural Funds		

Banca Nationala a Romaniei/ Romanian			Website	https://bnr.ro/	
National (C	entral) Bank (BNR)				
BNR is run	by the Board of Director	s, which is m	ade up of n	ine members appointed by Parliament	
for a 5-year	r mandate that may be r	enewed, In o	order to en	sure effectiveness of the decision-	
	•			esponsible for the performance of the	
	· · ·	•		ee, the Supervisory Committee, the	
		•	•	ommittee. BNR register, license and	
_	he Romanian Non Bank	•		on interest bivit register, needse and	
supervise t	HE KUIHAHIAH NUH BAHK	riilaliciai ilist	itutions		
Country	Romania	Туре	National b	pank	
Contact	Florin DRAGU	E-mail florin.dragu@bnro.ro			
Advocacy in	Advocacy interest/cooperation Workshops; research studies; consultation in the seconda				
1			supervision	; financial education	

Serbia

Smart Kolel	ktiv	Website	http://smartkolektiv.org/en/
			category/development-of-social-
			innovations/smart-impact-fond/
CSR, trainin	ngs		
Country	Serbia		

Slovakia

Slovenská s	poriteľňa, a.s	Website	https://www.slsp.sk/sk/ludia		
Slovenska sporitelna provides a full range of products and services to their clients, from traditional					
current accounts to various kinds of passbooks, term deposits, payment systems services, loans and					
modern electronic banking services.					
Country	Slovakia				

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

Public administration

Bulgaria

Fund of Funds	Website	https://www.fmfib.bg/en			
Fund of Funds is fully owned by the Bulgarian State. The main activity of the Fund of Funds is structuring and managing financial instruments co-financed by the European Structural and					
Investment Funds					
Country Bulgaria					

Germany

Bundesinitiative Impact Investing		Website	https://bundesinitiative-impact-	
				investing.de/
The federa	l initiative Impact Invest	ing aims to m	nobilize add	litional capital to tackle societal
challenges	challenges by building up the impact investing e			n Germany.
Country	Germany E-mail		mvogelsa	ng@bundesinitiative-impact-
			investing.	de
Contact	Dr. Martin Vogelsang			

Poland

Ministry of	Development Funds and Regional	Website	https://www.gov.pl/web/funds-				
Policy Repu	ıblic of Poland		regional-policy				
The Ministr	The Ministry of Development Funds and Regional Policy is a government administration office						
providing se	ervices to the Minister of Developme	ent Funds a	nd Regional Policy in the field of				
governmen	t administration – regional developn	nent.					
The ministr	The ministry ensures that Poland develops in a sustainable and even manner, i.e., that all the						
inhabitants of Poland – the present ones and future generations – benefit from the fruits of							
growth.							
Country	Poland	·	·				

Portugal

Portugal So	cial 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/			Website	www.mmuncii.ro				
Ministry of Labour and Social Solidarity								
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 Work 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	Туре	Ministry					
Contact	Dragos BANESCU	E-mail	dragos.ba	nescu@mmuncii.gov.ro;				
			elena.dob	re@mmuncii.gov.ro;				
			sebastian	tanase@mmuncii.gov.ro;				
			stefania.a	ndreescu@mmuncii.gov.ro				
Advocacy interest/cooperation		social / inclusion impact of MF activities; Jobs Creation;						
opportunities		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	Туре	MFI				
Contact	Angela CARABAS	E-mail	publicinfo	@mfinante.gov.ro;			
			Angela.Ca	rabas@mfinante.gov.ro			
Advocacy interest/cooperation		Invest EU/ Financial Instruments/ research/ Workshops					
opportuniti							

