



SOCIAL FINANCE MAPPING

Key actors in microfinance and social economy finance

version 2024

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.



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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
<p>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.</p>		
Country	Austria	

Belgium

CoopMed	Website	http://www.coopmed.eu/
<p>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.</p>		
Country	Belgium	

Financing Agency for Social Entrepreneurship (FASE)	Website	https://fa-se.de/
<p>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 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.</p>		
Country	Belgium	

Funds for Good	Website	https://www.fundsforgood.eu/en/
<p>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.</p>		
Country	Belgium	

Incofin	Website	https://incofin.com/
<p>Incofin Investment Management is an impact asset management firm focused on promoting financial inclusion, sustainable agriculture, and access to safe drinking water. It aims to create social and financial impact by investing in microfinance institutions, smallholder agriculture, and</p>		

enterprises that provide essential services to underserved communities. Incofin is committed to responsible investment practices.

Country	Belgium
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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
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REDI International

Website

<https://redi-ngo.eu/>

Roma Economic Development Initiative is an ecosystem builder and financial institution. REDI is focused on increasing economic empowerment of overlooked communities, mostly Roma people. They achieve it by fostering business development support, consulting, technical assistance, and advocacy. REDI aims to provide access to affordable finance and networking group for Roma entrepreneurs in Central, Eastern Europe, and the Balkans. REDI is dedicated to facilitating start-ups and businesses of Roma people. They have a strong partnership with the European Commission, Council of Europe Bank, European Investment Bank.

Country	Belgium
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France

BNP Paribas

Website

<https://mabanque.bnpparibas/en/home>

BNP Paribas has been recognized globally for its diversified business model. The group is offering a broad range of financial solutions. The bank is deeply committed to sustainability and innovation. It aims to foster more sustainable global economy, by emphasizing growth, technology, and responsibility. BNP Paribas also plays a critical role in financing projects that advance environmental and social objectives. It operates across more than 70 countries, serving millions of customers worldwide.

Country	France
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CEB

Website

<https://coebank.org>

Council of Europe Development Bank is a multilateral development bank with a mission to promote social cohesion across Europe. CEB focuses on financing socially oriented projects across its 42 member states, supporting sectors such as health, social care, education, public infrastructure, environmental protection, and housing. Its work is guided by three strategic priorities: investing in human capital, fostering inclusive living environments, and promoting jobs and economic inclusion.

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

Phitrust Pantenaires Inclusion		Website	https://phitrust.com/en/
Phitrust Pantenaires Inclusion is an investment company 100% dealing 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 their 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		

Finance in Motion		Website	https://www.finance-in-motion.com/
Finance in Motion is a global leader in impact investing, managing and advising . The organization specializes in structuring and managing funds focused on environmental sustainability, financial inclusion, and economic development in emerging markets. Important initiatives include managing funds, which channel investments into renewable energy, resource efficiency, and micro, small, and medium enterprises in regions across Europe, Africa, and Latin America.			
Country	Germany	e-mail	info@finance-in-motion.com

Hungary

Impact Ventures		Website	https://en.impactventures.hu/funds
Impact Ventures is an investment firm that focuses on supporting early-stage startups with significant social and environmental impact. The organization manages multiple funds, which invest in innovative businesses across Hungary and the EU. Their investment areas include social inclusion, education, employment, and environmental sustainability, aiming for both financial returns and measurable impact.			
Country	Hungary	e-mail	office@impactventures.hu

Lithuania

Kalista Ventures	Website	https://www.kalistaventures.com/
Katalista Ventures is an early-stage accelerator and fund that looks for resilient ventures which have a high potential for global scalability, and for financial, environmental, and social sustainability. Its mission is to enable high-impact, resilient ventures through tailored support and access to a wide network of mentors and investors.		
Country	Lithuania	

Luxembourg

EIB	Website	https://www.eib.org/en/index
The European Investment Bank is the financial arm of the European Union. Owned by the EU member states, the EIB primarily finances projects that align with EU policy objectives, focusing on climate action, innovation and infrastructure. Its operations span globally, with most of investments concentrated within the EU. EIB provides loans for large projects, and advisory services to enhance project impact.		
Country	Luxembourg	

EIF	Website	https://www.eif.org/index.htm
The European Investment Fund is part of EIB group. Its primary mission is to support small and medium-sized enterprises across Europe by providing access to finance through venture capital and other financial instruments. Unlike traditional banks, the EIF does not provide direct financing; instead, it collaborates with intermediaries such as private banks and funds. Its shareholders include the EIB, the European Union and many more financial institutions. The EIF's activities are focused on fostering entrepreneurship, innovation, and sustainability, contributing to EU policy goals. It plays a vital role in impact investing, addressing social and environmental challenges.		
Country	Luxembourg	

Grameen Credit 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	

Netherlands

Triple Jump		Website	https://triplejump.eu/
<p>Triple Jump is an impact-focused investment manager. They have offices all around the world. Triple Jump manages and advises entrepreneurs in order to create impact in emerging economies while generating healthy returns. They foster financial inclusion, SMEs, affordable housing, access to clean energy, and sustainability. Their aim is to focus on: gender equality, clean energy, energy inclusion, providing funds for micro and small enterprises and enabling individuals to invest in Microfinance institutions.</p>			
Country	Netherlands	e-mail	info@triplejump.eu

Poland

NESsT		Website	https://www.nesst.org/
<p>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).</p>			
Country	Poland		

Slovakia

CB ESPRI		Website	www.cbespri.sk
<p>CB ESPRI is a fund manager focused on supporting businesses and non-profit organizations that have a positive social impact. Investment is targeted at small and medium-sized enterprises (SMEs) and NGOs operating in Slovakia or elsewhere in the EU. Investment forms include equity purchases, convertible loans, subordinated debt, and revenue-based financing, with individual investments ranging from €25,000 to €500,000, tailored to the specific needs of the enterprises</p>			
Country	Slovakia		

Spain

MicroEurope		Website	microeurope.eu
<p>MicroEurope is a social investment company promoting financial inclusion in Europe. They aim to invest in microfinance institutions, non-bank financial institutions, leasing companies, factoring companies, tech companies, education, healthcare and housing. MicroEurope operates in Europe, Balkans and Caucasus. Their mission is to facilitate financial inclusion, economic development and climate change mitigation.</p>			
Country	Spain	e-mail	info@microeurope.eu

United Kingdom

EBRD	Website	https://www.ebrd.com/home
<p>EBRD aims to promote the transition to open, market-based economies while fostering sustainable and inclusive growth in nearly 40 countries across Central Europe, Central Asia, the Southern and Eastern Mediterranean, and more.</p> <p>The EBRD is owned by 73 countries, as well as the European Union and the European Investment Bank.</p>		
Country	United Kingdom	

International Networks

Austria

Arbeit Plus	Website	https://arbeitplus.at/english/
<p>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 organizations advise, supervise and employ people with difficulties accessing the labour market.</p>		
Country	Austria	

Belgium

EUROCROWD	Website	https://www.eurocrowd.org/	
<p>EUROCROWD, is Europe's leading business network for professional crowdfunding platforms and stakeholders. EUROCROWD has worked closely with the leading crowdfunding platforms in Europe to establish a professional market. EUROCROWD started with the intention of representing the burgeoning European crowdfunding sector and now it is a partner to public administrations, development agencies and policymakers both at the EU and national levels. EUROCROWD is a hub for networking and representation among professional crowdfunding service providers and others. EUROCROWD fosters adequate transparency, regulation and governance in digital finance while offering a combined voice in policy discussion and public opinion building. The network also provides professional training, technical assistance and consulting. It remains independent thanks to the private funding and has offices in Belgium, Italy and Spain.</p>			
Country	Belgium	e-mail	info@eurocrowd.org

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

European Microfinance Network		Website	https://www.european-microfinance.org/
<p>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.</p>			
Country	Belgium		

Impact Europe (former EVPA)		Website	https://www.evpa.ngo/
<p>Impact Europe is a network of a diverse group of capital providers (impact funds, foundations, corporate social investors, banks, public funders) and social innovators.</p>			
Country	Belgium		

International Association of Investors in the Social Economy (INAISE)		Website	https://inaise.org/en/
<p>INAISE (the International Association of Investors in the Social Economy) is a global network of socially and environmentally oriented financial institutions. It gathers social investors to exchange experiences, disseminate information and provides them with training on how to achieve positive social and environmental change. It fosters healthcare, culture and arts, social economy and development as well as environment changes.</p>			
Country	Belgium	e-mail	secretariat@inaise.org

Social Economy Europe		Website	https://www.socialeconomy.eu.org/
<p>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.</p>			
Country	Belgium		

Bulgaria

FUSE project	Website	https://www.fuseproject.eu/	
<p>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.</p> <p>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).</p> <p>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).</p> <p>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.</p> <p>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.</p> <p>The FUSE project aims to support social innovation stakeholders through capacity building, knowledge transfer, networking and synergies leading to the following outcomes:</p> <ul style="list-style-type: none"> • 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. <p>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.</p>			
Country	Bulgaria	Type	Consortium in support of social innovations

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

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
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Luxembourg

European Microfinance Platform			https://www.e-mfp.eu/
e-MFP is a global network active in the financial inclusion sector in developing countries. e-MFP fosters activities which increase access to affordable, quality, sustainable and inclusive financial services. The focus on knowledge-sharing, partnership development and innovation. E-MFP partakes in many educational events and create action group which enable members to join and support projects.			
Country	Luxembourg	e-mail	contact@e-mfp.eu

Netherlands

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

Poland

MFC		Website	https://mfc.org.pl/
<p>The Microfinance Centre is a regional microfinance resource centre and network co-funded by EU. It aims to foster poverty reduction and human potential development by promoting social and sustainable microfinance practices. MFC works with a network of over 120 organizations across Europe, Central Asia, and Balkan area. MFC offers a variety of services, including capacity building, digitalization partnerships, advocacy and tailored support for microfinance institutions. Their advocacy strengthens ties with EU institutions and other stakeholders, promoting fairness and equality within the microfinance sector.</p>			
Country	Poland	e-mail	microfinance@mfc.org.pl

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 organizations within a non-competitive environment. It exists to support its members, to boost their organizational capabilities, and to be the voice of the sector wherever it is most needed.</p>			
Country	United Kingdom		

Other

Belgium

Agents for Impact		Website	https://agentsforimpact.com/
<p>Agents for Impact build bridges between investors and the world of impact investing. The goal is to create impact, which is fair, sustainable and responsible. Organization has expertise in research (for impact investors), rating (impact measurement), and risk.</p>			
Country	Belgium	E-mail	info@agentsforimpact.com

European Commission		Website	https://ec.europa.eu/commission/press-corner/home/en
<p>European Commission is the politically independent executive arm of the European Union. Headquartered in Belgium, it plays a central role in EU governance by proposing legislation, enforcing EU laws, strategies and managing the EU budget. The Commission also represents the EU in international negotiations. Its mission is to promote the EU's general interest, ensuring stability, economic growth, and sustainability for its member states and citizens.</p>			
Country	Belgium		

Bulgaria

BCNL and LET'S GO PROGRAM	Website	https://bcnl.org/en
<p>Bulgarian Center for Not-for-Profit Law (BCNL) was established in 2001 as a public benefit foundation.</p> <p>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.</p> <p>Its mission is to improve the legislation and the environment in Bulgaria, so that people can freely associate and be civically active. Its top priority is the well-being of civil society organizations, which are the engine of any prosperous civil society.</p> <p>It pursues its mission believing that civil society organizations can be sustainable and independent, be both a corrective and a partner to institutions, while protecting the rights and freedoms and having a leading role in the development of our society.</p> <p>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.</p>		
Specify if 'other' category or type		Supportive organizations for social enterprises
Country	Bulgaria	

Caritas	Website	https://caritas.bg/en/who-we-are/
<p>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:</p> <ul style="list-style-type: none"> • 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 type		Supportive organizations for vulnerable groups
Country	Bulgaria	

Reach for change	Website	https://bulgaria.reachforchange.org/about-us/
<p>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.</p>		
Examples of projects/programs	<p>Valley of growth project (https://valleyofgrowth.reachforchange.org/en/)</p> <p>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.</p> <p>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</p>	
	<p>CHANGE program (https://bulgaria.reachforchange.org/promyanata-2023/)</p> <p>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.</p>	
Specify if 'other' category or type	Supportive organizations for social enterprises	
Country	Bulgaria	

France

MFR	Website	https://www.mf-rating.com/
<p>MicroFinanza Rating (MFR) is a leading international rating agency specializing in the microfinance and social finance sectors. It offers a range of services, including institutional ratings, social and environmental ratings, and certifications. MFR also provides comprehensive audits, ESG assessments, and impact evaluations to strengthen the performance, transparency, and social accountability of financial institutions globally. They have offices in several countries such as: Italy, Ecuador, Mexico, Kenya, Kyrgyz Republic, India and Bolivia. Their services help to align clients' operations with international standards.</p>		
Country	France	

Germany

Inspiring development	Website	https://inspiring-development.com/en/
<p>Inspiring Development is a management consulting firm that provides advisory and management services to banks and microfinance institutions across emerging markets. It focuses on performance enhancement, and capacity building for financial institutions. Their services include investment and restructuring, management services, and advisory, with an emphasis on improving operational efficiency, credit risk management, and digitalization. The firm operates globally, with teams in Eastern Europe, Central Asia, Latin America, and Sub-Saharan Africa.</p>		
Country	Germany	e-mail info@inspiring-development.com

Luxembourg

Luxembourg Fund Labelling Agency	Website	https://luxflag.org/
<p>Luxembourg Finance Labelling Agency is an international non-profit association created to support sustainable finance. A LuxFLAG Label is a validation of compliance tool to identify sustainable investment products. They focus on promoting environmentally safe, legitimate and sustainable investors, organisations and entrepreneurs.</p>		
Country	Luxembourg	

Poland

IRC	Website	https://www.rescue.org/eu
<p>The International Rescue Committee (IRC) supports refugees, particularly those fleeing the conflict in Ukraine. Their goal is to address the immediate needs of displaced individuals and help with long-term integration. The IRC provides a range of services, including cash assistance, legal aid, language classes, and job matching. In addition, the IRC supports children's education and creates safe spaces for healing and learning in shelters. The IRC works alongside local partners to strengthen existing systems and ensure that refugees receive the help they need as they adjust to life in Poland.</p>		
Country	Poland	

Slovakia

Habitat for Humanity International	Website	https://www.habitat.org/emea
<p>Habitat for Humanity is a nonprofit housing organization that helps low-income people around the world access decent housing. Habitat for Humanity operates in over 70 countries and addresses</p>		

growing amount of precarious living situations. Their actions are compliant to EUs strategy tackling the growing housing crisis and ensuring that solutions reach vulnerable. They foster affordable rental options, transforming vacant spaces for affordable homes and fight energy poverty Habitat collaborates with microfinance institutions and helps develop housing loans, provides trainings to homeowners on managing their loans, and offers construction assistance.

Country	Slovakia	e-mail	emea@habitat.org
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Sweden

Coompanion	Website	https://coompanion.se/coompanion/coompanion-in-english/
Coompanion offers information, training and advice for starting your own business, free of charge. Its 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

BDB Microfinancing		Website	https://www.mfi.bg/en/about-us-mfi/Summary-mfi/
<p>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:</p> <ul style="list-style-type: none"> • 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. <p>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.</p>			
Country	Bulgaria	Type	MFI

Klear Lending		Website	https://www.klearlending.com/en
<p>Klear Lending is a financial institution offering a digital lending platform that aims to provide fair and transparent personal loans. The organization seeks to disrupt the traditional financial system by offering ethical financial services that benefit both investors and borrowers.</p> <p>Klear Lending combines automation with human expertise to assess loan applications, ensuring a low credit risk. Additionally, Klear Lending emphasizes financial literacy by offering educational resources to help clients make informed decisions.</p>			
Country	Bulgaria	e-mail	hello@klearlending.com

Maritza Invest		Website	http://www.minvest.bg/
<p>Maritza Invest is an agricultural credit cooperative. It primarily targets small and medium-sized agricultural producers, offering financial services to support their growth. The cooperative provides flexible loan products, tailored to clients needs. Maritza Invest also offers advisory services. Their mission is to foster economic development in rural areas by providing personalized financial solutions. Through its strong social network, the cooperative ensures sustainability and community-oriented growth.</p>			
Country	Bulgaria		

Mikrofond AD		Website	https://www.mikrofond.bg/
<p>Mikrofond AD is a financial institution specializing in microfinancing to support entrepreneurship, social initiatives, and small businesses. It provides credit solutions for startups and project development. Mikrofond collaborates with European partners. Key actions include fostering financial literacy and aiding diverse clients, such as small farmers and young entrepreneurs, with</p>			

flexible financing solutions. Their mission is to empower local communities and promote sustainable economic development.

Country	Bulgaria	e-mail	mikrofondbg@gmail.com
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SIS Credit	Website	https://www.siscredit.com/en/home/
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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	Type	MFI
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USTOI	Website	https://ustoi.bg/
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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.

Country	Bulgaria	Type	MFI
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Българска банка за развитие ЕАД (Bulgarian Development Bank)	Website	https://www.bbr.bg
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The Bulgarian Development Bank (BDB) supports economic growth and sustainable investment in Bulgaria, with a strong focus on small and medium-sized enterprises. It provides financial solutions such as loans, guarantees, leasing, and equity financing. BDB plays a crucial role in areas such as export development, green energy financing, and technological innovation. The bank collaborates with international partners, including the European Commission, the European Investment Bank (EIB), and the European Bank for Reconstruction and Development (EBRD).

Country	Bulgaria
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France

Adie	Website	https://www.adie.org/
<p>Adie is an organization that supports French entrepreneurs excluded from traditional financial systems. It focuses on fostering social and economic inclusion, targeting underrepresented groups such as the unemployed, youth, and women. Adie helps to finance and support entrepreneurs with low income or the unemployed. Adie combines financial, social, and economic goals, creating pathways for sustainable local development.</p>		
Country	France	

Germany

Start Social	Website	https://startsocial.de/
<p>In the startsocial competition, social initiatives receive free advice from professionals from the business world. They can get involved as coaches or jury members and thus support social initiatives on a voluntary basis.</p>		
Country	Germany	

Greece

AFI	Website	https://afimicrofinance.gr/
<p>AFI is a Greek organization dedicated to supporting entrepreneurship through microfinance. It provides microloans to small businesses and self-employed individuals who lack access to traditional financial services. Operating across Greece, AFI targets individuals from vulnerable social groups, including women, immigrants, and the unemployed, promoting financial inclusion and economic empowerment. Alongside financial support, it offers free personalized business consulting and mentoring to help entrepreneurs succeed.</p>		
Country	Greece	e-mail info@afi.org.gr

Cooperative Bank of Karditsa	Website	https://www.bankofkarditsa.com.gr/en/
<p>Cooperative Bank of Karditsa was founded with the primary goal of addressing the financial needs of the local population, particularly focusing on small businesses, farmers, and individuals. The bank is committed to the principles of social responsibility and community development. It operates on cooperative principles, which include control by members, democratic decision-making, and a focus on the local economy. They promote sustainable development by providing accessible financial services and supporting projects with positive social and environmental impact. The bank finances initiatives in renewable energy, organic farming, and social enterprises.</p>		
Country	Greece	

Ireland

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

Italy

Banca Popolare Etica scpa	Website	https://www.bancaetica.it/
Banca Etica is a cooperative bank that operates in Italy and Spain. It is a credit institution based on democracy fostering transparency and efficiency. Banca Etica funds projects aimed at welfare, social economy, environmental protection, innovation, international cooperation and culture.		
Country	Italy	

CONFESERFIDI SOC. CONS. A.R.L	Website	https://www.confeserfidi.it/
Confeserfidi is a financial company, which offers small and medium-sized enterprises, advice on financial solutions. The aim for quality, professionalism and customer satisfaction. Confeserfidi is ensuring the best financial solutions, consolidating leadership in the markets and creating real connections with partners. They partake in The Green Shift project, funded by the European Commission and offer training for micro-entrepreneurs to achieve sustainable future.		
Country	Italy	

Lithuania

Finbee	Website	https://www.finbee.lt/en/
Finbee is a peer-to-peer lending platform that connects individuals and businesses for financial needs. Finbee provides tailored solutions for both personal loans and business financing, supporting diverse financial objectives in a transparent and efficient manner. Their focus lies in simplifying access to funds while fostering trust between lenders and borrowers through innovative financial solutions		
Country	Lithuania	

Lithuanian Central Credit Union	Website	https://www.lb.lt/en/sfi-financial-market-participants/lietuvos-centrine-kredito-unija
The Lithuanian Central Credit Union (LCKU) is a specialist microfinance provider, focusing on supporting the local credit union movement. It plays a key role in the development and modernization of Lithuania's cooperative financial sector. LCKU provides various financial services, such as loans, savings, and payment services, to its member credit unions. It is a central institution		

that helps ensure financial stability, security, and growth for its members, which consist of smaller credit unions across the country.

Country	Lithuania
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Noviti Finance	Website	https://noviti.lt/
<p>Noviti Finance specializes in providing transparent business financing solutions to small and medium-sized enterprises in Lithuania and Latvia. The organization is an official partner of the European Investment Fund (EIF) and is committed to enabling fair access to finance. Noviti Finance offers loans tailored to the needs of smaller businesses, often under EIF guarantees, with no hidden fees or collateral requirements.</p>		
Country	Lithuania	e-mail info@noviti.lt

Netherlands

Rabobank	Website	https://www.rabobank.com/en/about-rabobank/in-society/index.html
<p>Rabobank contributes to the long-term growth of individuals, sectors and society as a whole. It stimulates vitality through financial services at both a local level and globally. Rabobank supports many social initiatives, is a proud sponsor and manages an art collection. It also takes a stand in the public debate and ethical issues.</p>		
Country	Netherlands	

Poland

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

Foundation for the Development of Polish Agriculture	Website	https://www.fdpa.org.pl/
<p>Foundation for the Development of Polish Agriculture is a microfinance institution dedicated to promoting sustainable rural development. It aims to enhance entrepreneurship, create non-agricultural jobs, and support local communities through educational initiatives, advisory services, and micro-lending. Foundation for the Development of Polish Agriculture operates multiple loan programs, offering accessible financing to micro, small, and medium-sized enterprises, particularly in rural and semi-rural areas.</p>		
Country	Poland	

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

Fundusz Regionu Wałbrzyskiego		Website	https://frw.pl
Fundusz Regionu Wałbrzyskiego is a foundation to support the restructuring and socio-economic transformation of the Wałbrzych region in Poland. FRW provides financial and technical assistance aimed at fostering entrepreneurship, economic development, and regional integration into the European Union standards. The foundation supports projects in areas like environmental protection, cultural preservation, public safety, and social assistance. FRW aims broad range of beneficiaries, including small businesses, municipalities, and non-profit organizations.			
Country	Poland		

Kielecko - Ostrowiecki Ośrodek Wsparcia Ekonomii Społecznej		Website	http://koowes.pl/
Microgrants for social enterprises			
Country	Poland		

Kujawsko-Pałuckie 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		

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		

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

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

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

Novalend		Website	https://novalend.pl
<p>NovaLend is a financial services company focused on providing quick and accessible funding solutions tailored for micro and small businesses. Their offerings include fast online loans, ensuring that businesses receive decisions quickly. NovaLend's mission is to break down financial barriers often encountered by smaller enterprises and to serve as a reliable financial partner in achieving business goals. The company also collaborates with European Investment Fund (EIF), which helps reduce risks and enhance loan security, supporting responsible lending practices.</p>			
Country	Poland		

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 Debrzno		Website	http://stowdeb.pl/
Trainings, incubator, grants			
Country	Poland		

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

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

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		

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

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

Ośrodek Wsparcia Ekonomii Społecznej SWR		Website	https://owes.swr.pl/
SE financing			
Country	Poland		

Ośrodek Wsparcia Ekonomii Społecznej w Elblągu		Website	https://owies.eswip.pl/
education, animation, grants, products/services			
Country	Poland		

Ośrodek Wsparcia Ekonomii Społecznej w Nidzicy		Website	http://ekonomiaspoleczna.nida.pl/
education, trainings, SE financing			
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
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		

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

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		

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		

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

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

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

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

Podkarpacki Regionalny Ośrodek Wsparcia Ekonomii Społecznej		Website	http://www.pakd.pl/owes2
Advisory, trainings, grants for social enterprises			
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

Rzeszowski Ośrodek Wsparcia Ekonomii Społecznej		Website	https://wsparcie.es/o-nas/projekty/#Subregion-I
Advisory, trainings, grants for social enterprises			
Country	Poland		

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

STOWARZYSZENIE "BIELSKIE CENTRUM PRZEDSIĘBIORCZOŚCI"		Website	stowarzyszenie@bcp.org.pl
<p>Bielskie Centrum Przedsiębiorczości is a non-profit organization, dedicated to fostering entrepreneurship and supporting social economy initiatives. Its services include financial support, such as low-interest loans for startups and small enterprises, and advisory services tailored to local economic development. The organization also manages „Ośrodek Wsparcia Ekonomii Społecznej (OWES)”, which provides training, consulting, and funding opportunities to social enterprises, helping to address employment challenges and drive sustainable growth. BCP's comprehensive approach combines economic development with social impact, emphasizing innovation and collaboration in the region.</p>			
Country	Poland		

Stowarzyszenie ADELFI		Website	https://www.adelfi.pl/uslugi.html
education, animation, SE financing			
Country	Poland		

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

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	

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	

Towarzystwo Inwestycji Społeczno-Ekonomicznych (TISE SA)	Website	https://tise.pl/
TISE SA is a financial institution , focused on supporting social economy entities, micro, small, medium enterprises and NGOs. It provides tailored financial solutions, primarily loans, funded through its own resources and European Union programs. It is a partner of the Polish Development Bank (BGK) and the European Investment Fund (EIF). TISE continues to strengthen initiatives like social enterprises and sustainable local projects, offering services that align with its mission of promoting social and economic development in Poland and Central Europe.		
Country	Poland	

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

Wielkopolski Ośrodek Ekonomii Społecznej	Website	http://woes.pl/
investment, training and educational support, grants		
Country	Poland	

Wschodni Akcelerator Biznesu (WAB)	Website	https://wab.biz.pl/
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	

Romania

Adwiesers Financial IFN SA (Adwiesers)		Website	www.adwiesers.ro
Adwiesers Financial is 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 customized training programs (Adwiesers Academy). Funder member of the Romanian MF association.			
Country	Romania	Type	MFI
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		

AFIN - ALTERNATIVE FINANCING IFN SA		Website	https://www.afin.org.ro/?lang=en
AFIN is a non-bank financial institution focused on the social economy sector. It provides financing solutions for socially impactful projects and enterprises, supporting initiatives that contribute to a fair and sustainable society. AFIN focusses on providing loans, consultancy, and training. Their financial products are tailored to meet the needs. AFIN promotes awareness of social financing and offers educational programs to enhance financial literacy among entrepreneurs.			
Country	Romania		

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
Specify if '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 opportunities	SIFTA / Re-certification with Eu Code; Study Visits and P2P, specific trainings		

BCR Social Finance IFN SA (BCR-SF)		Website	www.bcr-socialfinance.ro
MFI certified by the Romanian Central bank registered in the 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

Specify if 'other' category or type	BCR - SF is among the first MFIs operating in Romania under the CDE/ Open 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 interest/cooperation opportunities	Access to INVEST EU financial instruments; SIFTA/ participation to workshops, 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
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		

Business Microcredit IFN SA		Website	https://businessmicrocredit.ro/
Business Microcredit IFN SA is a microfinance institution supporting small and medium-sized enterprises with tailored financial solutions such as easily accessible loans, enabling quick access to funds without complex paperwork. They aim to stimulate post-crisis recovery and growth, by supporting business and regional development.			
Country	Romania	e-mail	dpo@businessmicrocredit.ro

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 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
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		

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

Instant Factoring IFN SA		Website	www.instantfactoring.com
Fintech MF, 3years in operation, consistent and sustainable grow 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
Specify if 'other' category or type		Fintech providing factoring services to SMEs, BDS for online factoring services	
Advocacy interest/cooperation opportunities		Fintech providing factoring services to SMEs , BDS for online factoring services	

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
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	

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

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

RoCredit IFN SA		Website	https://rocredit-ifn.ro
RoCredit IFN SA is a non-banking financial institution that specializes in providing financial solutions such as microcredits, working capital loans and investment funding for urban and rural areas. The company also offers currency exchange and financial consultancy compliant to European quality standards. RoCredit aims to expand its network and foster sustainable business development across Romania.			
Country	Romania	e-mail	office@rocredit-ifn.ro

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

Societatea de Finantare FAER IFN SA (FAER)		Website	www.faer.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 Northeast 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
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		

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.			
Country	Romania	Type	Other
Advocacy interest/cooperation opportunities	SIFTA and Financial instruments/ Certification 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
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.			
Country	Romania	Type	MFI
Advocacy interest/cooperation opportunities	SIFTA and Financial instruments; Study Visits and P2P, specific trainings, IFRS		

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	

Coop57	Website	https://coop57.coop/
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	

Sweden

Ponture	Website	https://www.ponture.com/
Ponture is a microfinance institution focused on providing inclusive business loans for small companies that are underserved by traditional financial institutions. Established to address the challenges faced by entrepreneurs during the pandemic and beyond, Ponture offers loans that are flexible, fast, and accessible. Their primary aim is to support growth for businesses, particularly those led by women, young entrepreneurs, and individuals with a migratory background. It is backed by the European Investment Fund (EIF) .		
Country	Sweden	

Investors

Belgium

Trividend	Website	https://www.trividend.be/
Trividend is an organization that invests risk capital in the social economy, focusing on supporting circular pioneers who address societal challenges, entrepreneurs who focus on developing talent and social innovation.		

Trividend provides tailored financing solutions based on the specific phase of a business and its connection to the social economy. This may include minority stakes in companies. Since 2010, Trividend has been the Flemish Participation Fund for the Social Economy , recognized by the Flemish Government.

Country	Belgium
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Bulgaria

Trust for Social Achievement	Website	http://socialachievement.org/en/
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TSA is working towards better tomorrow for Roma community. Established in 2012 by the America for Bulgaria Foundation (ABF). The Trust for Social Achievement is a grant-making, nongovernmental organization dedicated to reducing poverty and decreasing achievement gaps with a focus on the Roma, 72% of whom currently live below the poverty line. Toward this end, TSA supports activities in four program areas: First Foundations, Early Learning and Care, Educational Achievement and Family Economic Success. TSA is internationally recognized as a 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
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Czech Republic

Tilia Impact Ventures	Website	https://tilia.vc/
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Tilia Impact Ventures is a venture capital firm focused on supporting founders in the Czech Republic and the broader Central and Eastern Europe region who are dedicated to creating systemic environmental and social change, on a global scale. The firm invests exclusively in businesses whose models inherently incorporate impact.

Country	Czech Republic
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France

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

Country	France
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Poland

Fundacja Valores	Website	https://www.valores.pl/
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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
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National networks

Croatia

Croatian Association of Credit Unions (HUKU)		Website	https://hukreditneunije.hr/
<p>The Croatian Association of Credit Unions supports the development and promotion of credit unions in Croatia. Those credit unions are financial institutions regulated by the Croatian National Bank, offering financial services such as loans and savings products, often aimed at enhancing financial inclusion and regional development. HUKU assists in establishing new credit unions, fostering microfinancing and regional economic growth. HUKU collaborates with similar organizations and plays an active role in regional economic growth through its member credit unions.</p>			
Country	Croatia	e-mail	huku@hukreditneunije.hr

Czech Republic

"TEMATICKA SIT PRO SOCIALNI EKONOMIKU" (TESSEA)		Website	https://www.tessea.cz/en/
Federation of social enterprises.			
Country	Czech Republic		

France

Financer Accompagner Impacter Rassembler (FAIR)		Website	www.finance-fair.org.pl
<p>FAIR brings together financial players with a social impact in France and acts as a centre for French expertise in this area internationally. It 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.</p>			
Country	France		

Germany

Social Entrepreneurship Netzwerk Deutschland (SEND)		Website	https://www.send-ev.de/
<p>SEND represents social businesses in Germany: businesses solving societal problems using entrepreneurial means and thus contributing to a more sustainable and just society. SEND also provides an important network for the social business sector and strengthens the ecosystem. The network has over 800 members: innovative social enterprises, up-and-coming social start-ups, committed social entrepreneurs and sponsors from business and society.</p>			
Country	Germany	Type	Network

Hungary

Hungarian Microfinance Network		Website	https://european-microfinance.org/organisation/hungarian-microfinance-network
<p>The Hungarian Microfinance Network supports the development of social microfinance in Hungary, aiming to improve access to financial services for individuals and enterprises excluded from traditional banking systems. It focuses on providing small loans to help entrepreneurs, startups, and individuals with limited credit history. HMN emphasizes a social impact approach, pairing financial support with mentoring, technical assistance, and business development services to maximize borrower success and community benefit. This network also collaborates internationally to align with European standards and promote best practices in microfinance.</p>			
Country	Hungary	e-mail	info@hungarian-microfinance.hu

Italy

RITMI		Website	www.ritmi.org/en/ritmi-the-italian-microfinanc
<p>Ritmi is a non-profit Microfinance network that brings together different institutions facilitating social and financial inclusion in Italy. They focus on promoting financial inclusion, equal opportunities and ethical finance experiences. Ritmi offers training and professionalization courses.</p>			
Country	Italy	e-mail	ritmi@ritmi.org

Poland

Polski Związek Funduszy Pożyczkowych		Website	https://www.pzfp.pl/
<p>Polski Związek Funduszy Pożyczkowych (Polish Association of Loan Funds) represents interests of loan funds from all over Poland at the national level. They partner with BGK. PZFP supports development of micro, small and medium-sized enterprise. The aim of the Association is to create and develop a strong and independent system of loan funds in Poland, enabling effective financing of start-ups and development of micro, small and medium-sized enterprises.</p>			
Country	Poland	e-mail	pzfp@pzfp.pl

Romania

Asociatia CAR Regiunea Vest (AsCAR-RV)		Website	www.utcar.ro
<p>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</p>			

implemented through 10 Cus certified as compliant with the Eu Code; The larges regional association of CUs from Romania; AsCAR and its members are the funders of SM Aurora IFN			
Country	Romania	Type	Cooperatives
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,		

Asociația pentru dezvoltarea Antreprenoriatului Femimin/ Association for Women Entrepreneurship Development (ADAF)		Website	https://www.adaf.ro/
<p>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.</p> <p>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.</p>			
Country	Romania	Type	Social enterprise organisations
Specify if 'other' category or type	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 opportunities	Workshops; research studies; Partnership in accessing Projects funded from the Structural Funds		

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
Advocacy interest/cooperation opportunities	Workshops; research studies		

Asociația Societăților Financiare din România (ALB)		Website	alb-romania.ro
<p>Important professional association in Romania for the financial leasing and consumer credit industries. It supports and promotes non-banking financial services provided by the 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.</p>			
Country	Romania	Type	Other
Specify if 'other' category or type	leasing and consumers credit organization's association		

Consiliul National al Intreprinderilor Mici si Mihjlocii Particular (CNIPPIMM)		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
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	

Romanian Microfinance Association		Website	https://amf.org.ro/
The Romanian Microfinance Association (RMFA) was established in 2020 with the support of Romanian microfinance institutions and initiatives. Its mission is to represent and protect the interests of the microfinance sector in Romania, fostering financial inclusion and promoting business development services. RMFA aims to enhance the professional standards of its members and provide education on microfinance. The organization also seeks to align Romanian practices with European microfinance standards and enhance transparency and impact assessment in the sector.			
Country	Romania		

Uniunea Nationala a Caselor de Ajutor Reciproc a Salariatilor din Romania (UNCARSR)		Website	www.uncar.ro
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		
Specify if 'other' category or type		Credit unions of the employees and self-employed are providing microcredits and savings for personal and business needs	
Advocacy interest/cooperation opportunities		Workshops, Study Visits and P2P, specific trainings,	

Other

Bulgaria

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

<p>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.</p> <p>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.</p>	
Specify if 'other' category or type	Accelerators for entrepreneurs who would like to start their own business
Country	Bulgaria

Rinker Centre and BCause foundation	Website	https://www.rinkercenter.org/en/ https://www.bcause.bg/en
<p>Rinker Centre is a centre for entrepreneurship and training at Bulgarian Charities Aid Foundation. It was established in 2014 with the financial support of CAF America Foundation.</p> <p>The mission of Rinker Centre is to support and develop a spirit of entrepreneurship in Bulgaria. The programmes are oriented towards creating opportunities for sustainable employment, improving competitive power, adding 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 entrepreneurship among children and adults. It also provides further training and qualification of the Bulgarian teachers by encouraging the use of innovative technologies, interactive methods of teaching and understanding students with special needs, learning difficulties, ethnic minorities. Furthermore, the Centre will support active young people through specific training.</p>		
Examples of leading initiatives of Rinker Centre:	<p>Rinker Youth Challenge - a program in partnership with CITI Foundation</p> <p>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.</p>	
	<p>Academy for local entrepreneurs - a program in partnership with Philip Morris Bulgaria</p> <p>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</p>	

	financial support of Philip Morris Bulgaria as part of the "Fun Summer, Caring Autumn 2022" program.
Specify if 'other' category or type	Accelerators for entrepreneurs who would like to start their own business
Country	Bulgaria

Sofia University and Fund of Funds program - Best youth start-up	Website	www.startup-competition.fmfib.bg
<p>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.</p> <p>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.</p>		
Specify if 'other' category or type	Accelerators for entrepreneurs who would like to start their own business	
Country	Bulgaria	

University for National and World Economy	Website	https://www.unwe.bg/beststartup2022
<p>The event "Best student startup of UNSS for 2022" is held under the patronage of the Rector of the University of National and World Economy. Organizers 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 to provide an opportunity for UNSS students to develop an innovative idea, create a startup and receive mentoring support, 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.</p>		
Specify if 'other' category or type	Accelerators for entrepreneurs who would like to start their own business	
Country	Bulgaria	

Българска банка за развитие ЕАД (Bulgarian Development Bank)	Website	https://www.bbr.bg
<p>The Bulgarian Development Bank (BDB) supports economic growth and sustainable investment in Bulgaria, with a strong focus on small and medium-sized enterprises. It provides financial solutions such as loans, guarantees, leasing, and equity financing. BDB plays a crucial role in areas such as export development, green energy financing, and technological innovation. The bank collaborates with international partners, including the European Commission, EIB and EBRD.</p>		
Country	Bulgaria	

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	business24@csas.cz

Komerční banka (KB)		Website	https://www.kb.cz/cs/obcane
KB finances ESG projects.			
Country	Czech Republic		

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		

Italy

Labins S.C. Impresa Sociale		Website	https://www.labins.it/contatti
Social Innovation Laboratory is an organisation that reaserches, develops and applies innovative intervention methods for people in fragile situations. The beneficiaries are people in a situation of social fragility, in temporary housing and/or economic vulnerability, adolescents and young people, migrants, victims of crime particularly women, refugees, Roma and people at risk of social and financial exclusion. They offer financial education.			
Country	Italy	e-mail	segreteria@labins.it

Lithuania

INVEGA		Website	www.invega.lt
INVEGA (Investment and Business Guarantees) is a Lithuanian national promotional institution that supports small and medium-sized enterprises by providing guarantees and financing solutions. Its main focus is on facilitating access to financial resources for businesses, especially			

startups and enterprises with social impact. INVEGA offers various financial instruments, including guarantees for loans, leasing, and export credits, as well as equity investments and subsidies. It also manages programs under European funds and collaborates with the European Investment Fund to provide favorable financing conditions. The organization aims to boost the country's economic development by enhancing business competitiveness and fostering innovation.

Country	Lithuania
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Netherlands

Social Finance NL (SFNL)		Website	https://socfin.nl/en/
SFNL partners with governments, non-profits, philanthropy, impact investors, and financial institutions to create innovative financing solutions to improve social outcomes. It 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		

Bank Gospodarstwa Krajowego		Website	https://www.bgk.pl/
BGK is Polish development bank. It supports sustainable social and economic development by financing investments and programs that promote growth and public welfare. BGK works with regional and international financial institutions to stimulate investment, reduce economic disparities, and foster entrepreneurship.			
Country	Poland		

Centrum Inwestycji Społeczno-Ekonomicznych (CISE)		Website	https://cise.org.pl/
CISE's main goal is social activation, civic education and the development of social entrepreneurship.			
Country	Poland	E-mail	kontakt@cise.org.pl

Fundacja Rozwoju Ekonomii Społecznej (FRES)		Website	fres.org.pl
FRES 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		

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

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

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

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		

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

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

Siedlecki Ośrodek Wsparcia Ekonomii Społecznej		Website	https://frso.pl/program/siedlecki-osrodek-wsparcia-ekonomii-spoecznej-2019-2022/
Advisory, trainings by FRSO			
Country	Poland		

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

Związek Banków Polskich		Website	https://www.zbp.pl
ZBP (Polish Bank Association) is the largest self-government association of banks in Poland. Associations aim is to protect common interests of member banks. ZBP participates in legislative work of legislative commissions of the Sejm and the Senate, while cooperating with the National Bank of Poland and the government on banking matter. They foster exchange of information between banks and inter-bank infrastructure. They also facilitate access to professional training in and education co-organising training programmes.			
Country	Poland	e-mail	sekretariat@zbp.pl

Portugal

Calouste Gulbenkian Foundation		Website	https://gulbenkian.pt/en/
The Calouste Gulbenkian Foundation is one of the largest and most influential foundations in Portugal, funding projects in various social areas, including education, health, sustainable development, and social innovation.			
Country	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; Support the creation and sustainability of Solidarity Economy initiatives, 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		

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		

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
Advocacy interest/cooperation opportunities		Workshops; research studies; consultation in the secondary legislation; supervision; financial education	

Civil Society Development Foundation		Website	http://www.fdsc.ro/
Advisory, financing, trainings			
Country	Romania		

Fonduri Structurale National Contact Point (FS)		Website	fonduri-structurale.ro
<p>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.</p> <p>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.</p> <p>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).</p> <p>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.</p> <p>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</p>			

enterprises at national level. More than 30 new social enterprises receive support and funding through the initiatives.

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, it 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
Specify if 'other' category or type	website for info on EU funded programs; transformed in SE grant scheme administrator		
Advocacy interest/cooperation opportunities	SIFTA/Workshops; research studies; Partnership in accessing Projects funded from the Structural 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
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		

Serbia

Smart Kolektiv		Website	http://smartkolektiv.org/en/
CSR, trainings			
Country	Serbia		

Slovakia

Slovak Investment Holding		Website	https://www.sih.sk/en/
Slovak Investment Holding (SIH) is a National/Regional Promotional Institution, that plays a key role in managing financial instruments funded by the European Union. SIH supports the growth and competitiveness of small and medium-sized enterprises, infrastructure development, energy efficiency, and social entrepreneurship through loans, guarantees and equity investments. It operates on a repayable financial model, ensuring resources are reinvested for future			

development. SIH also mobilizes private investments, significantly multiplying the impact of public funds.

Country	Slovakia
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Slovenská sporiteľňa, 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
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Socialni Inovatori

Website

<https://en.socialniinovatori.sk/>

They connect social entrepreneurs or other solvers of societal challenges with impact investors.

Country	Slovakia
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Sweden

Almi

Website

<https://www.almi.se/en/>

Almi offers loans to companies with growth potential and assists in their business development. Almi Invest provides venture capital for early-stage, emerging companies with high growth potential and a scalable business concept.

Country	Sweden
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Leksell Social Ventures

Website

<https://leksellsocialventures.com/en>

Leksell Social Ventures is an investment company supporting social entrepreneurship and social innovation in order to drive societal change and create a better Sweden.

Country	Sweden
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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
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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	

Poland

Ministry of Development Funds and Regional Policy Republic of Poland	Website	https://www.gov.pl/web/funds-regional-policy
The Ministry of Development Funds and Regional Policy ensures that Poland develops in a sustainable and even manner.		
Country	Poland	

Portugal

Portugal Inovação Social	Website	https://inovacaosocial.portugal2020.pt/
Portugal Inovação Social is a public initiative that mobilizes European Union funds to invest in social innovation and entrepreneurship projects in Portugal. Through various financial instruments, such as grants and impact investments, it supports organizations and initiatives that promote social inclusion and sustainable development.		
Country	Portugal	

Portugal Social Innovation	Website	https://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	