



The contribution of National Promotional Banks and Institutions in Europe

Social Impact





Together we can do more !

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European Long-Term Association





Preface by ELTI President Dario Scannapieco

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Bulgaria





**BULGARIAN
DEVELOPMENT BANK**





BULGARIAN
DEVELOPMENT BANK



Medical Center Neovitro LLC



Project Title

Medical Center for re-producing
medicine

Sector

Medicine

Medical Center Neovitro LLC is the place where miracles happen. The company has created a place for patients with reproductive problems who strive to make their dream come true - to have children.

Medical Center Neovitro LLC treats patients with severe reproductive problems - those who have been trying to have children for more than 5 years. For its only three years of operation 56 babies have already been born thanks to the specialists at Neovitro. Another 20 pregnant patients are expecting their babies soon. The number of in vitro procedures performed is 400, which ranks Neovitro among the clinics with the highest success rate in Bulgaria.

Neovitro is one of the few clinics in Bulgaria that carry out activities on assisted reproduction of a spontaneous (natural) cycle. Preimplantation genetic diagnosis is also extremely important, through which hereditary diseases can be prevented. The tests focus only on medically important information relevant to the life and health of the child to be born..



**BULGARIAN
DEVELOPMENT BANK**



Medical Center Neovitro LLC

Recently, Medical Center Neovitro LLC also started to perform research related to the human genome in reproductive problems. The idea is to create their own genetic laboratory for faster diagnosis and treatment of problems related to reproduction.

Bulgarian Development Bank supported this company for the renovation and construction of their medical center, as well as for the purchase of equipment for the implementation of these modern technologies methods and for carrying out educational and scientific activities in the field of assisted reproduction.

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Croatia



HBOR

HRVATSKA BANKA
ZA OBNOVU I RAZVITAK



Visitor Centre - SPELEON



Project Title

Construction of a Visitor Centre
"SPELEON – Centre of Subterranean
Heritage"

Sector

Visitor centre

The 2021 project entitled "Promoting the Sustainable Development of the Protected Landscape of Barać Caves" by Public Institution Barać Caves – Protected Areas Management in the Municipality of Rakovica carried out the construction of a visitor centre "SPELEON – Centre of Subterranean Heritage". By building a visitor centre, the Institution has put resources into the function of sustainable development and has become a generator of new jobs and economic activity. This project was a big step forward for the local community that has created a number of new opportunities for further growth and social development. The implementation of the project directly contributed to increasing the number of visitors to the local area, education of the local population and visitors on natural heritage and strengthening the peculiarities of the municipality of Rakovica as a natural heritage destination.

The partner on this project was Plitvice Lakes National Park Public Institution, and the common goal of both institutions was to develop joint programmes and facilities that helped improve the management of visitors in the area. New content was created to extend the time and scope of the business and extend the tourism season. The territory of the municipality of Rakovica has a small number of inhabitants, only 2,225 inhabitants according to the 2021 census. Despite such a small number of inhabitants, a large number of overnight stays in tourism is realized, i.e., more than 300,000 overnight stays. Reason for this is certainly the proximity of the Plitvice Lakes National Park with more than half a million visitors a year. Despite the large number of visitors, there have been no indoor facilities for visitors until now. Speleon - Centre of Subterranean Heritage is the first such facility, which can receive up to 1,500 visitors per day, and is open for visiting throughout the entire year, even when all other activities/attractions in the destination are unavailable to visitors.

Visitor Centre - SPELEON

U okviru projekta 2021. godine pod nazivom „Promicanje održivog razvoja zaštićenog krajolika Baračevih špilja“ Javne ustanove Baračeve špilje – za upravljanje zaštićenim prirodnim vrijednostima na području općine Rakovica izvedena je izgradnja posjetiteljskog centra „SPELEON – Centar podzemne baštine“. Izgradnjom centra za posjetitelje Ustanova je resurse stavila u funkciju održivog razvoja te postala generator novih radnih mjesta i gospodarskih aktivnosti. Ovaj projekt bio je veliki iskorak za lokalnu zajednicu koji je stvorio niz novih mogućnosti za daljnji rast i društveni razvoj. Provedba projekta izravno je pridonijela povećanju broja posjetitelja lokalnog područja, edukaciji lokalnog stanovništva i posjetitelja o prirodnoj baštini te jačanju posebnosti Općine Rakovica kao destinacije prirodne baštine.

Partner na ovom projektu bila je Javna ustanova Nacionalni park Plitvička jezera, a zajednički cilj obiju ustanova bio je razviti zajedničke programe i sadržaje koji bi pomogli u poboljšanju upravljanja posjetiteljima na tom području. Izrađen je novi sadržaj kako bi se produljilo vrijeme i opseg poslovanja te produljila turistička sezona. Područje općine Rakovica ima mali broj stanovnika, svega 2.225 stanovnika prema popisu iz 2021. godine. Unatoč tako malom broju stanovnika, ostvaruje se veliki broj noćenja u turizmu, odnosno više od 300.000 noćenja. Razlog tome svakako je blizina Nacionalnog parka Plitvička jezera s više od pola milijuna posjetitelja godišnje. Unatoč velikom broju posjetitelja, do sada nije bilo sadržaja

Links



Contact

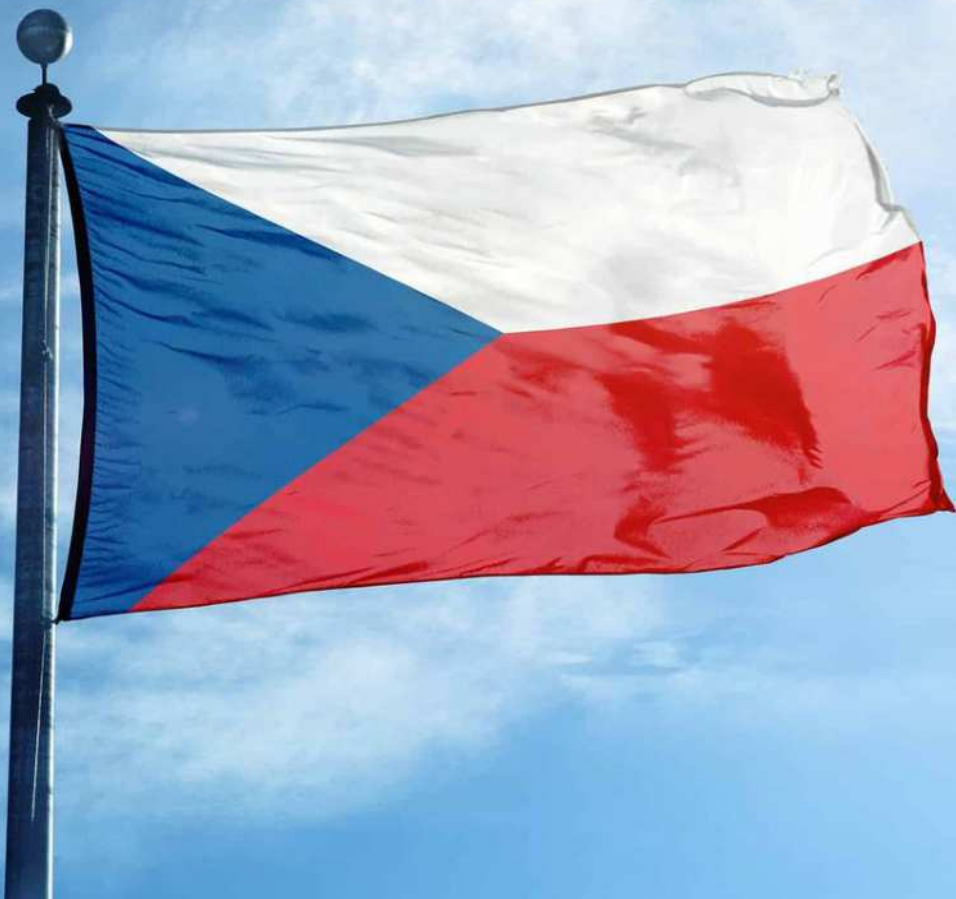
**Public Institution Barač Caves –
Protected Areas Management in the
Municipality of Rakovica**

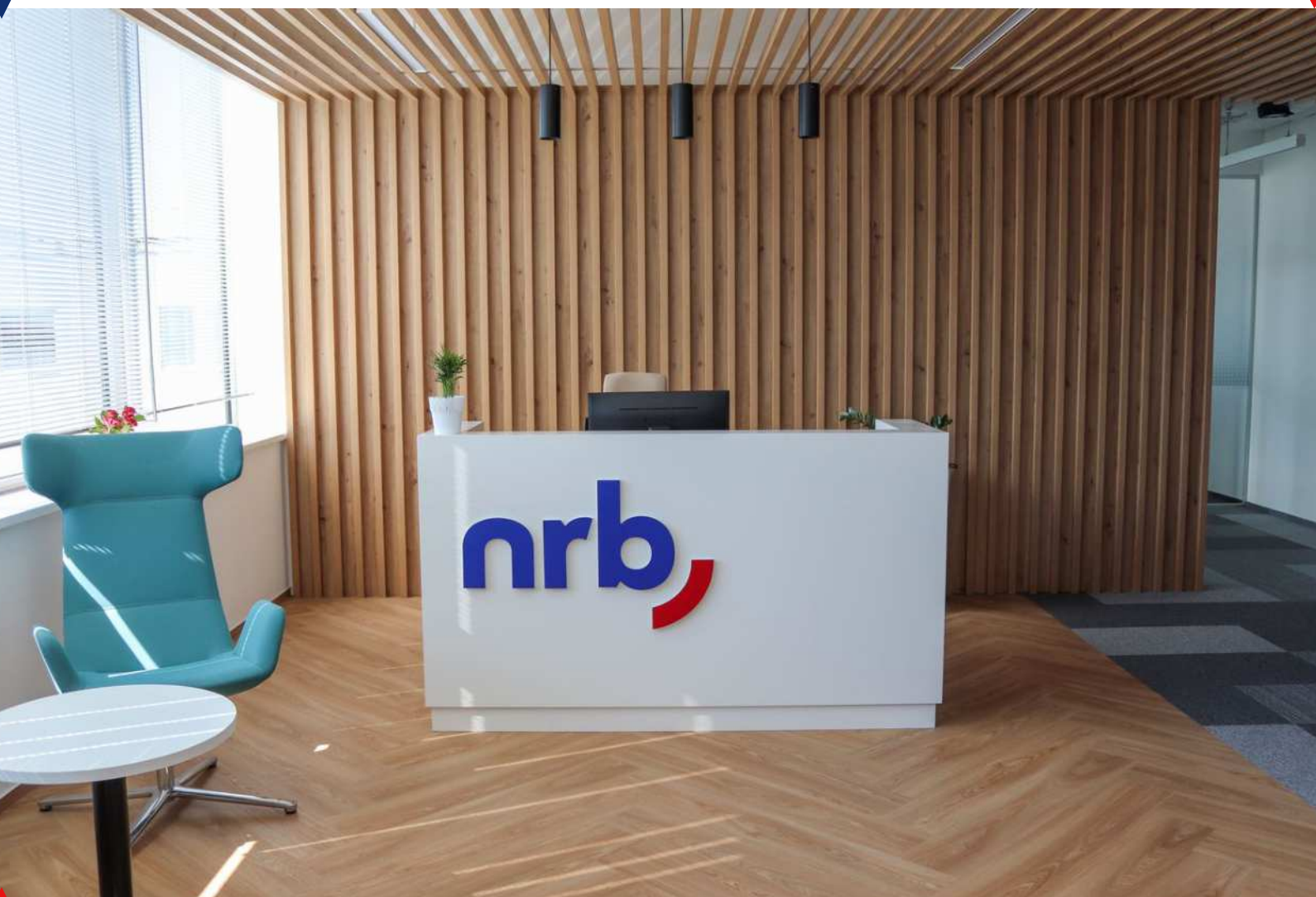
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Czechia







Chříč Brewery



Project Title

Chříč Brewery (social enterprise)

Sector

Food processing and brewing

The Chříč Brewery was re-established after seventy years of inactivity to continue the tradition of brewing dating back to the Baroque times, namely 1567. The company was founded in 2009 and it started to brew beer six years later. Nowadays, it is a microbrewery with a unique social concept. The brewery is a social enterprise that employs persons with physical and mental disabilities – they represent around three quarters of all employees. It is 100% owned by Generation Europe (GE), a non-profit organization, active since 2002 and engaged in educational and cultural activities. The renovated brewery follows up the best Czech brewing tradition and rediscovers nowadays nearly forgotten technologies and methods such is the use of unique copper brewing kettle with a direct wood heating.

The main activity of the brewery is the production of unpasteurized and unfiltered craft beer, currently delivered to more than 150 restaurants and pubs in Prague, Pilsen and the surrounding region, but also offered to end customers via e-shop. The heart of the Brewery is the copper brewhouse with the original technology of direct wood heating under the copper wort basin. It is here that the premium lager, which is the flagship of the brewery is produced, as well as seasonal specials and top fermented beers. In 2022, around 3,500 hectolitres of the popular hoppy beverage were brewed here. The Chříč Brewery received an interest-free loan of CZK 8 million (EUR 340k) from the NRB-managed and ESIF-funded program designed specifically for social enterprises called S-ENTERPRISE. This loan enabled to invest into extension of the production facility by expanding one of the buildings and purchasing new lager tanks to increase the capacity for the fermentation and maturation of beer by one third. The company also invested into the expansion of the relaxation and rest area for employees.



Chříč Brewery

Pivovar Chříč na severním Plzeňsku obnovil svou činnost v roce 2015 a v původních prostorách navázal na tradici zaznamenanou od roku 1567. Srdcem pivovaru je měděná varna s původní technologií přímého dřevního otopu pod měděnou mladinovou pánví. Zde vzniká prvotřídní ležák, který je vlajkovou lodí pivovaru. Kromě toho nabízí pivovar také sezónní speciály a svrchně kvašená piva.

Pivo zde zraje na otevřených spilkách a není znehodnoceno filtrací ani pasterizací. Pivovar zaváží sudové pivo vybraným podnikům v Praze, Plzni a v okolním regionu, k dostání je též v pivovaru i s možností prohlídky.

Podnik funguje jako chráněná dílna – na pozicích pivovarské chasy dává práci více než třiceti lidem s mentálním i fyzickým hendikepem. Na obnově místa se významnou měrou podílelo sdružení Propolis. Pivovar inicioval vznik venkovské malotřídní školy ZŠ Pivoňka a finančně ji podporuje.

Links



**Info on Chříč
brewery**

Contact

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France





**Caisse
des Dépôts**
GROUPE



Batigère Habitats Solidaires



Project Title

Batigère's innovative relocatable modular social and shelter housing in Antony (Paris Metropolitan Area)

Sector

Social Housing

Batigère Habitats Solidaires (BHS) is a French affordable housing provider, subsidiary of the Batigère Group, operating nationwide a portfolio of 12,000 social housing units.

In 2021, BHS partnered up with the social housing actors CDC and Action Logement and applied to the call for expressions of interest launched by the Paris Region for the construction of a social and shelter housing residence in the southern Parisian suburb of Antony, in order to address the critical affordable housing shortage there.

Several issues had to be considered by BHS. First of all, in a particularly critical situation in terms of demand for shelters, housing units needed to be available as quick as possible. Secondly, despite the large need for additional social housing infrastructure, the area of Antony is marked by the lack of available and affordable building land. In response to these challenges, BHS proposed an innovative relocatable modular social housing project to be established on temporarily vacant public land that is currently awaiting development (available for 8 years).

Overall, the housing project provides 150 housing units: 60 affordable housing units, 30 reinforced social support housing units, 60 units for young workers and more than 500m² of common areas and shared spaces.



BATIGERE

Batigère Habitats Solidaires

The innovative modular construction project of BHS focuses on households in the lowest income group, refugees and people which are likely to have been affected by the Covid pandemic. The social housing residence provides housing units to vulnerable people that do not have access to housing in extremely precarious circumstances, living in poverty or social exclusion. These housing units include support measures to help people in their daily life.

As to provide some elements of context, it should be noted that the financing model of social housing in France supported by the CDC is rather unique in Europe. In a nutshell, French household savings are collected via a historic financial product, the “livret A”, a regulated passbook savings account, created more than 200 years ago and centralised and transformed by CDC into long-term loans serving the public interest. 60 million “livret A” savings accounts are held in France today providing a stable resource guaranteeing CDC’s long-term financing in social housing (100 000 social housing units produced on average per year since 2010). CDC’s Banque des Territoires plays therefore a pivotal role in the regulated financing system of social housing in France, being the largest funder of social and affordable housing providers, holding almost 80 % of the debt of the social housing sector.

Links

[Batigere News](#)

[Batigere Members](#)



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KFW



SeWo GmbH



Project Title

Independent living for disabled persons

Sector

Social Housing, Smart Home, Energy Efficient Housing

Many people dream about living within their own four walls. But this dream is not necessarily about living in a free-standing house you own, with a large garden, terrace, pool etc.

For many persons with disabilities, being able to live on their own instead of living with their parents or in a dedicated assisted living environment, being able to decide independently about the daily schedule and receiving assistance only when needed, is at the heart of this dream.

Some 7,500 places for assisted living exist in Germany, offering a total of nearly 380,000 housing units. This includes assisted living for the elderly. Even though these places are growing in importance, assisted living is not necessarily what persons with disabilities are looking for.

Research sees a growing demand for places that allow mostly unassisted living. Such places, however, that would help fulfil the dreams of many, are scarce, and need to fulfil several criteria.

Additionally, the UN Convention on the Rights of Persons with Disabilities clearly states in article 19, that States Parties to this convention i. a. ensure that “Persons with disabilities have the opportunity to choose their place of residence and where and with whom they live on an equal basis with others and are not obliged to live in a particular living arrangement”. This clearly shows that a design change needs to happen.

SeWo gGmbH

Via the daughter company “Selbstständiges Wohnen (SeWo) gGmbH”, 15 new construction projects for some 180 flats specially designed for persons with disabilities have been supported over a period of five years. Each flat on average has 45m² and each project on average contains 12 flats.

An interdisciplinary team brought together experts in the fields of urban planning, construction, technics, pedagogy, and the real estate business. The flats as well as the entire houses are barrier free, equipped with all necessary technological devises to support the inhabitants and make them feel safe. This includes for example surveillance of the cooker or opening / shutting of shutters through a tablet. Special apps were developed, to cater for the needs of the (future) inhabitants.

But the project does not stop here. Access to public transport as well as inclusion are additional aspects of vital importance and forms a core part of the concept from the very beginning. For example, a dedicated area manager helps to foster contacts, for example with neighbours, local clubs etc. The aim is to integrate to the maximum possible the new residents also into the social life in the neighbourhood. And first experiences show that this is working.

The realisation of such projects is not trivial. Planning is more complex, respective building grounds are sparce, legal constraints also must be overcome, public support for this segment is limited. And in addition, building costs have increase by at least 30% over the past years and supply chains disrupted in recent years. As such the learning process has been immense. And this knowledge can be put to service for the next generation of projects.

Demand for such living formats is immense. KfW is glad to have supported this project and hopes to support many more in coming years. The project costs were of some EUR 2.7 m each.

Links



**KfW Awards: Sustainable,
innovative, forward-
looking**

Contact

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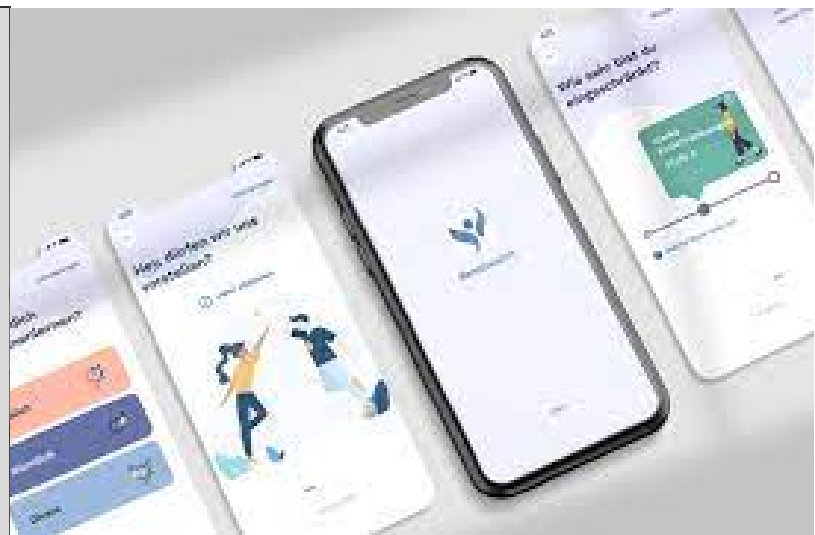
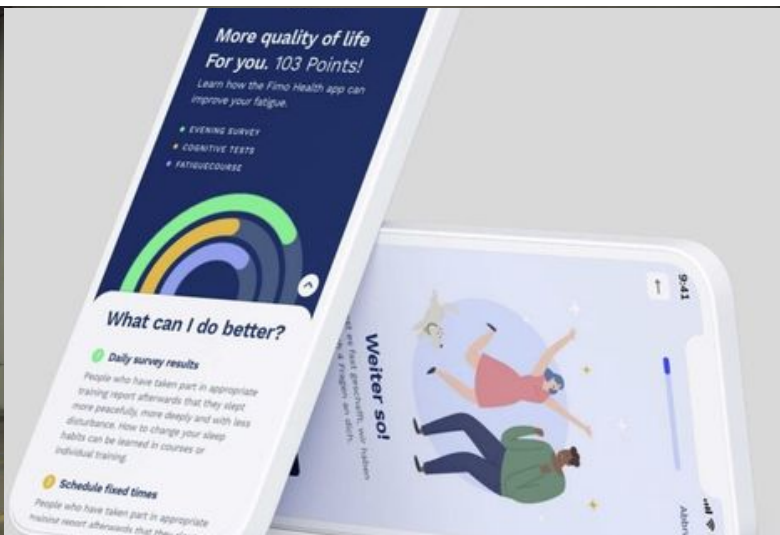




NRW.BANK



FIMO Health GmbH



Project Title

Management platform for fatigue related diseases

Sector

Manufacturing, online renting system

Fimo Health is developing a platform for the development of digital therapeutics for chronic diseases. The associated companion app is already available for cancer, long covid, multiple sclerosis and ME/CFS (all CE certified as medical devices). The app helps affected individuals better understand their condition and proactively manage their symptoms. For this purpose, various data are collected:

Passive data: There is an open interface with which all common wearables can be connected via which sleep, stress, movement, etc. can be integrated, and environmental factors such as temperature, light or noise are also recorded via the sensors of the phone.

Active data: Within the app there are also scientifically based tests, questionnaires or a symptom diary. This data is aggregated and analysed by our algorithms, based on which patients receive insights into how their behaviours and influencing factors relate to their symptoms.

The second main component of the app is the provision of knowledge, tips and tricks. For this purpose, the app offers interactive courses that provide support on various topics related to mindfulness, exercise, nutrition, energy and stress management, relieving conversations or dealing with one's social environment. All this content is based on medical guidelines and has been developed in cooperation with leading researchers and university hospitals. The app has been tested in clinical trials showing that it can alleviate symptoms and improve quality of life.

FIMO Health GmbH

The app is already reimbursed by more than 12 German health insurance companies with more than 25 million insured, so patients can use it free of charge. Insurance companies and the health care system in turn benefit from lower costs, since patients with productive symptom management, for example, need to see a doctor or go to rehab less often and also take their medication more regularly and reliably.

The collected data can also be shared with physicians so that they can improve their medical history. Soon we will also release a data platform with which we can provide aggregated anonymized insights e.g. real world evidence about medications, symptoms, etc. On the one hand, we would like to make this information available for research and on the other hand, we would like to open further business models in the B2B environment around pharmaceuticals and insurance companies.

Links



**FIMO Health
Digital Press Kit**

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Greece







Syros water supply



Project Title

Expansion, improvement, modernization and digital management of water supply infrastructure on the island of Syros

Sector

Water and Sewerage

The project is divided into three subprojects:

1. Replacement of the existing water supply network of the small town of Episkopi.
2. Supply and installation of 8.000 digital household water meters in the low zone of Ermoupoli (high pressure zone) and in 4 small towns of the Municipality of Syros-Ermoupoli,
3. Supply of a new desalination unit with a capacity of 600 m³/day, thus increasing the capacity of the Posidonia station from 1,000 to 1,350 m³/day.

The total budget of the project is €4.881.460.

Feasibility / Expected Results

This project aims to improve and upgrade, with the use of modern technology, the services offered to the citizen-consumer. The use of desalination is now established as the only solution for water supply. It is a technology with a high energy footprint which is passed on to the consumer with the high water bill. Saving water from leakage control, from the use of reliable networks are a top priority for DEYAS. This action comes to fill any gaps and aims at the unified management of the Water Services at island level.

The implementation of this proposal contributes to the upgrading of the services provided by DEYAS at the level of monitoring and supervision of important parameters of the system's operation in the collection and storage of the relevant historical data and the execution of operations for the control of elements of the water supply system, the limitation of water losses and the timely treatment of leaks. The intended goals/expected results through the installation of the described system are: 1. to install intelligent consumption measurement systems and immediate information in case of critical situations 2. to ensure the transfer of data and the automatic calculation of the water balance 3. to ensure the recognition of the quantitative differences in the water supplied for consumption in order to provide early warning and take measures to protect the citizens who are supplied with water 4. to assess the implementation and adequacy of methodological standards in response to local needs and legislative requirements. The population benefiting from the implementation of this proposal is all the citizens who will enjoy better water supply services in the sense of quantitative and qualitative adequacy. Also, with the implementation of the transaction, DEYA will offer electronic monitoring services of accounts and consumption measurements.



Syros water supply

Το έργο χωρίζεται σε τρία υποέργα:

1. Αντικατάσταση του υφιστάμενου δικτύου ύδρευσης της μικρής πόλης της Επισκοπής.
2. Προμήθεια και εγκατάσταση 8.000 ψηφιακών οικιακών υδρομετρητών στη χαμηλή ζώνη της Ερμούπολης (ζώνη υψηλής πίεσης) και σε 4 μικρές πόλεις του Δήμου Σύρου-Ερμούπολης.
3. Προμήθεια νέας μονάδας αφαλάτωσης δυναμικότητας 600 m³/ημέρα, αυξάνοντας έτσι τη δυναμικότητα του σταθμού Ποσειδωνία από 1.000 σε 1.350 m³/ημέρα.

Ο συνολικός προϋπολογισμός του έργου είναι 4.881.460 €.

Σκοπιμότητα / Αναμενόμενα Αποτελέσματα:

Το έργο αυτό στοχεύει στη βελτίωση και αναβάθμιση, με τη χρήση σύγχρονης τεχνολογίας, των υπηρεσιών που προσφέρονται στον πολίτη-καταναλωτή. Η χρήση της αφαλάτωσης έχει πλέον καθιερωθεί ως η μόνη λύση για την παροχή νερού. Είναι μια τεχνολογία με υψηλό ενεργειακό αποτύπωμα που περνά στον καταναλωτή με τον υψηλό λογαριασμό νερού. Η εξοικονόμηση νερού από τον έλεγχο διαρροών, από τη χρήση αξιόπιστων δικτύων αποτελούν κορυφαία προτεραιότητα για τη ΔΕΥΑΣ. Η δράση αυτή έρχεται να καλύψει τυχόν κενά και στοχεύει στην ενιαία διαχείριση των Υπηρεσιών Υδάτων σε νησιωτικό επίπεδο.

Η εφαρμογή της παρούσας πρότασης συμβάλλει στην αναβάθμιση των υπηρεσιών που παρέχει η ΔΕΥΑΣ σε επίπεδο παρακολούθησης και εποπτείας σημαντικών παραμέτρων λειτουργίας του συστήματος στη συλλογή και αποθήκευση των σχετικών ιστορικών δεδομένων και στην εκτέλεση εργασιών ελέγχου στοιχείων το σύστημα ύδρευσης, τον περιορισμό των απωλειών νερού και την έγκαιρη αντιμετώπιση των διαρροών. Οι επιδιωκόμενοι στόχοι/αναμενόμενα αποτελέσματα μέσω της εγκατάστασης του συστήματος που περιγράφεται είναι: 1. εγκατάσταση έξυπνων συστημάτων μέτρησης κατανάλωσης και άμεση ενημέρωση σε περίπτωση κρίσιμων καταστάσεων 2. εξασφάλιση της μεταφοράς δεδομένων και του αυτόματου υπολογισμού του ισοζυγίου νερού 3. διασφάλιση της αναγνώρισης των ποσοτικών διαφορών στο νερό που παρέχεται για κατανάλωση για την έγκαιρη προειδοποίηση και τη λήψη μέτρων για την προστασία των πολιτών που τροφοδοτούνται με νερό. Ο πληθυσμός που επωφελείται από την εφαρμογή αυτής της πρότασης είναι όλοι οι πολίτες που θα απολαμβάνουν καλύτερες υπηρεσίες ύδρευσης με την έννοια της ποσοτικής και ποιοτικής επάρκειας. Επίσης, με την υλοποίηση της συναλλαγής, η ΔΕΥΑ θα προσφέρει υπηρεσίες ηλεκτρονικής παρακολούθησης λογαριασμών και μετρήσεων κατανάλωσης.

Contact

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**Project location:
Island of Syros**

Ireland





Anseo chun gnó a fhorbairt

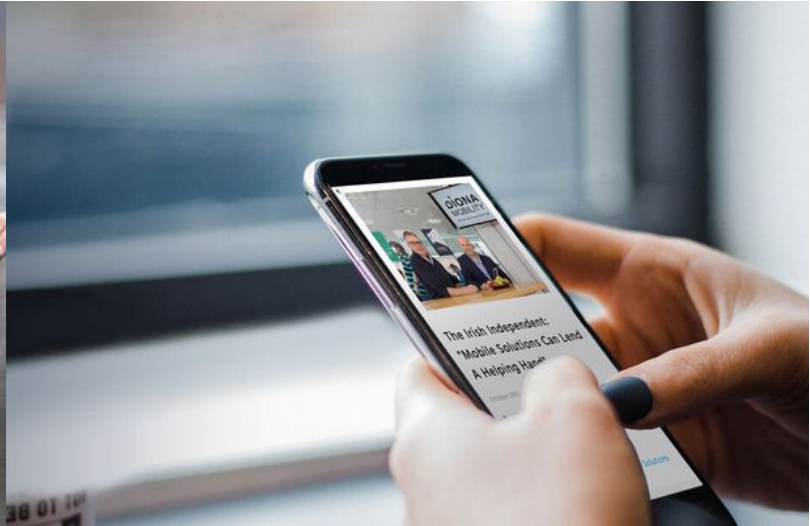
Corparáid Baincéireachta
Straitéiseach na hÉireann

Here to build business

Strategic Banking
Corporation of Ireland



Diona



Project Title

Diona DAC

Sector

Software/healthcare

Diona was founded by three veterans of the Health and Human Services information technology industry. In 2012, Graham Stubbs, Anil Singaraju, and John Polakowski launched a new company focused 100% on the Health and Human Services market built on technical excellence with a goal of transforming how social programs are delivered.

Diona provides innovative solutions and consulting services for Health and Human Services agencies around the world. Diona's family of social program engagement solutions, turns smartphones and tablets into tools to achieve better outcomes by helping agencies serve people more effectively while improving how their employees work and collaborate. The company's services organisation helps partners and customers design and deliver successful Health and Human Services projects at the city, local, state, and national level through their extensive product knowledge and domain expertise. They have catered for social care payments such as New York's Covid payment schemes.

The SBCI funding was used by Diona to complete R&D work on Diona Investigates and to help Diona to enter new markets. Diona Investigates is a case management software solution, which provides live data to a social care worker, so they know the case file, people, and any risks before they enter the home environment.

Diona

The software securely stores all data/records and is available through pre-approved mobile devices which are encrypted. The software also has the ability to record notes handwritten, typed, audio or images. It simplifies form completion and assessments.

The Arizona Department of Child Safety (DCS) has been operating on a 20-year-old State-wide Automated Child Welfare Information System (SACWIS). As a result, valuable time that could be spent by caseworkers engaging families was instead spent navigating a cumbersome data system of yesteryear. DCS took an innovative approach to digital transformation by deploying a “mobile first” strategy, allowing more than 1,400 caseworkers to adopt current mobile technology into their practice today and access real-time data and information in the field.

This has had a positive impact on thousands of families state-wide, especially for 15,000+ youth in state care that must be seen at least monthly by their caseworker. By implementing Diona Visits and Diona Investigations, DCS achieved seven significant benefits: • Increased Field Access to SACWIS to 100% • Improved Caseworker Efficiency by 20% • Increased Time Spent with Children and Families • Enhanced Service Quality and Case Outcomes • Improved Data Quality • Saved \$18.7 Million Annually in Departmental Costs (Projected) • Implemented Complete Solution in Only 8 Months.

Promotional Links



Contact

Graham Stubbs CEO

Project location:

**Charlemont Exchange
Charlemont Street
Dublin, D02 VN88
Ireland**

Italy



cdp 



Merezzate



Vivere a Merezzate



Project Title

Sector

Urban Regeneration - Merezzate – Milan (Italy)
Transformation of a peripheral area into a smart neighbourhood focused on social integration and sustainability

Social / Affordable Housing

Merezzate is an innovative affordable housing project focused on sustainable living, environmental quality, and social cohesion. The district consists of 615 apartments, spread over 56.000 sqm, offered for either lease (404 units) or sale (211 units), at capped rates for rent and selling prices.

Housing solutions are assigned according to rules state by the municipality of Milan in terms of target groups and conditions, totally focused on social purposes (maximum income level, number of family members, citizenship, etc).

Maximum rents and selling prices, determined by the municipality of Milan, are approx. 30% lower than market prices. A stone's throw from the metro stop, railway link, high-speed train line and a few minutes from the highway, citizens are ideally located to access surrounding areas.

Buildings meet Class A energy standards and are connected to a district heating system and fiber optic network. Each apartment is equipped with broadband connectivity and prepared with alarm, video surveillance and home automation systems.

Built and designed with a green approach, the project promotes the circular economy, shared mobility, and efficient energy management.

Smart solutions included are split across 4 key pillars: (i) planning and architecture, (ii) technological systems, (iii) social innovation and (iv) environment.

Shared services included to build a sustainable community are educational areas, bike-sharing, urban gardens, fitness area and recharging stations for electric cars.

In addition, there is a constant presence of the "community manager" (ECOPOLIS Coop), that combines the typical technical and administrative tasks of a building manager with the capacity of involving the inhabitants in the life of the neighbourhood and in collaborative activities.

Additional shared solutions have been co-designed by the community of residents to save money on the purchase of furnishing and appliances ("buying groups") but also to buy responsibly and more sustainably everyday products. Common areas are dedicated to community initiatives, allowing residents to socialise with other inhabitants and find out about events organised in the neighbourhood.

Merezzate, with a total investment of approx. 70 €/mln, is a real estate project within the social housing portfolio of "Fondo Immobiliare di Lombardia" ("FIL" or "Lombardy Real Estate Fund") managed by Redo SGR. Main shareholder of FIL is Fondo Investimenti per l'Abitare ("FIA") a real estate fund of funds managed by CDP Real Asset SGR, whose anchor investor is Cassa Depositi e Prestiti.

Merezzate

Merezzate è un progetto innovativo di abitare sostenibile che mette al centro le persone, l'ambiente e la socialità.

Il quartiere è composto da 615 appartamenti, distribuiti su 56.000 mq, offerti in locazione (404 unità) o in vendita (211 unità), a canoni di affitto e di vendita calmierati.

Le soluzioni abitative vengono assegnate secondo le regole stabilite dal Comune di Milano in termini di gruppi target e condizioni, totalmente incentrate su finalità sociali (livello massimo di reddito, numero di componenti della famiglia, cittadinanza, ecc.). I canoni massimi ed i prezzi di vendita, determinati dal Comune di Milano, sono di ca. 30% in meno rispetto ai prezzi di mercato.

A due passi dalla fermata della metropolitana, dal passante ferroviario, dalla linea ferroviaria ad alta velocità e a pochi minuti dall'autostrada, i cittadini si trovano in una posizione ideale per accedere alle zone limitrofe.

Gli edifici rispettano gli standard energetici di Classe A e sono collegati al sistema di teleriscaldamento e alla rete in fibra ottica. Ogni appartamento è dotato di connettività a banda larga e predisposto con sistemi di allarme, videosorveglianza e domotica.

Costruito e pensato sulla base di un approccio green promuove l'economia circolare, la mobilità condivisa e la gestione efficiente dell'energia.

Le soluzioni intelligenti del progetto seguono 4 pilastri chiave: (i) pianificazione e architettura, (ii) sistemi tecnologici, (iii) innovazione sociale e (iv) ambiente.

I servizi condivisi inclusi per costruire una comunità sostenibile sono aree educative, bike-sharing, orti urbani, area fitness e stazioni di ricarica per auto elettriche.

Inoltre, è costante la presenza del "community manager" (il gestore sociale ECOPOLIS Coop), che coniuga i compiti tecnico-amministrativi tipici di un amministratore di condominio con la capacità di coinvolgere gli abitanti nella vita del quartiere, favorendo la collaborazione tra soggetti.

Ulteriori soluzioni condivise sono state co-progettate dalla comunità dei residenti per risparmiare sull'acquisto di arredi ed elettrodomestici ("gruppi di acquisto") ma anche per acquistare prodotti di uso quotidiano in modo responsabile e più sostenibile. Gli spazi comuni sono dedicati alle iniziative della comunità, permettendo ai residenti di socializzare con gli altri abitanti e informarsi sugli eventi organizzati nel quartiere.

Merezzate, con un investimento complessivo di circa 70 €/mln, è un progetto immobiliare all'interno del portafoglio di social housing del "Fondo Immobiliare di Lombardia" ("FIL" o "Fondo Immobiliare Lombardia") gestito da Redo SGR. Il principale azionista di FIL è il Fondo Investimenti per l'Abitare ("FIA"), un fondo di fondi immobiliari gestito da CDP Real Asset SGR, il cui investitore principale è Cassa Depositi e Prestiti.

Link



Contact

**Cassa Depositi e Prestiti
CDP Real Asset SGR**

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**Project location:
Via Eugenio Coloni, 4 –
Milan – ITALY**

Latvia





Latvian Samaritan Association Care Centre



Project Title
 Establishment of the multifunctional care center of the Latvian Samaritan Association in Riga.

Sector
 Social care center

The goal of the project was to create a multifunctional social service center with a special value – to be the first fourth-generation social care center in Riga, thus changing the approach to social care in Latvia, promoting access to care for seniors and bringing the level of care closer to European standards. The center uses modern technologies to provide inconspicuous but safe oversight for occupiers. Social care center owner is Samaritan Association of Latvia.

It provides several social services, including a new functionality, family-type social care center. As part of the project, a day care center for persons with dementia and a hygiene center is also created within the building.

The project was financed by loan from ALTUM and AS Citadele bank, and additional financing from German Samaritan Organization. The newly created family-type social care center envisages the creation of a modern environment that corresponds to the 4th generation solution of institutional care. The resident of the care center lives in a natural environment - like living at home, but with additional security and support available. The demand for senior’s social care is increasing every year and this project makes high-quality social care more accessible, additionally to encourage changes to the social care system in Latvia.

Latvian Samaritan Association Care Centre

Projekta mērķis bija izveidot daudzfunkcionālu sociālo pakalpojumu centru ar īpašu vērtību - kļūt par pirmo ceturtās paaudzes sociālās aprūpes centru Rīgā, tādējādi mainot pieeju sociālajai aprūpei Latvijā, veicinot aprūpes pieejamību senioriem un tuvinot aprūpes līmeni Eiropas standartiem. Centrā tiek izmantotas modernas tehnoloģijas, lai nodrošinātu iemītniekiem neuzkrītošu, bet drošu uzraudzību. Sociālās aprūpes centra īpašnieks ir Latvijas Samariešu apvienība.

Tajā tiek sniegti vairāki sociālie pakalpojumi, tostarp kā jauna funkcionalitāte - ģimenes tipa sociālās aprūpes centrs. Projekta ietvaros tiks izveidots arī dienas centrs personām ar demenci un higiēnas centrs ar iespēju sniegt ārpakalpojumus citiem interesentiem.

Projekts tika finansēts ar ALTUM un bankas AS Citadele aizdevumu un Vācijas Samariešu organizācijas papildu finansējumu. Jaunizveidotajā ģimenes tipa sociālās aprūpes centrā paredzēts izveidot modernu vidi, kas atbilst 4. paaudzes institucionālās aprūpes risinājumam. Pakalpojums paredz, ka aprūpes centra iemītnieks dzīvo sev dabiskā vidē - līdzīgi kā dzīvojot dzīvokļos, kur iemītnieks pēc vajadzības un iespējām var iegūt papildu drošību. Pieprasījums pēc senioru sociālās aprūpes ar katru gadu pieaug, un šis projekts padara kvalitatīvu sociālo aprūpi pieejamāku Latvijā, papildus veicinot izmaiņas pieejā sociālajai aprūpei Latvijā.

Link



Contact

**SIA "Sociālās infrastruktūras
attīstības sabiedrība"**

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Project location:

Latvia, Riga, Katoļu street 22-24

Multinational



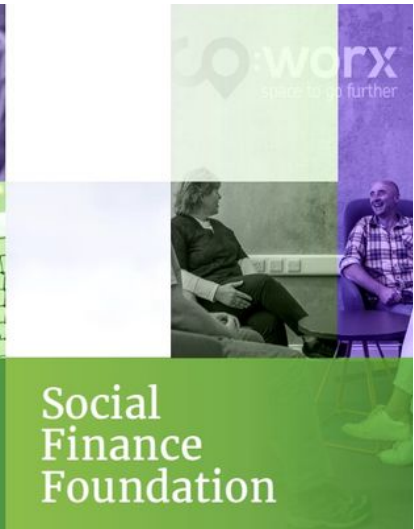


CEB

— COUNCIL OF EUROPE DEVELOPMENT BANK —
BANQUE DE DEVELOPPEMENT DU CONSEIL DE L'EUROPE



Social Finance Foundation



Project Title
Social impact financing in Ireland

Sector
Social Finance

This project involves a EUR 20 million loan by the CEB to the Social Finance Foundation (SFF), Ireland, to provide social impact financing.

SFF was established in 2007 to address the needs of community organisations and social enterprises for loan funding, which has been difficult to obtain from mainstream financial institutions. Since then, SFF has made EUR 193 million available to over 1,870 social organisations in the community, voluntary and social enterprises sector in Ireland.

The CEB-financed project runs over the period 2022-2024 and is already in the implementation phase, with the first EUR 8 million disbursed by the CEB in February 2023.

The project is actively promoting social inclusion in the country by addressing in a targeted way the needs of vulnerable and marginalised groups. Its excellent results are in part due to SFF's operating model, which is unique to Ireland and combines the State, acting through the Government and Department of Finance; the private sector, through the representatives of the participating banks (AIB, Bank of Ireland, Permanent TSB); the 'third sector', through social lending organisations such as Clann Credo and Community Finance Ireland; and the EU, through the support of the European Investment Fund (EIF) and the Council of Europe Development Bank (CEB).

It is this extensive and interconnected combination of support that has enabled SFF and its subsidiary Microfinance Ireland to facilitate social development through the effective use of social financing and financial expertise.

Social Finance Foundation

Ce projet consiste en un prêt de 20 millions d'euros accordé par la CEB à la Social Finance Foundation (SFF), en Irlande, afin de fournir des financements ayant un impact social.

La SFF a été créée en 2007 pour répondre aux besoins des organisations locales et des entreprises sociales en matière de financement sous forme de prêts, difficiles à obtenir auprès des institutions financières traditionnelles.

Depuis lors, la SFF a mis 193 millions d'euros à la disposition de plus de 1 870 organisations sociales dans le secteur communautaire, bénévole et des entreprises sociales en Irlande.

Le projet financé par la CEB s'étend sur la période 2022-2024 et se trouve déjà dans la phase de mise en œuvre, avec un premier versement de 8 millions d'euros par la CEB en février 2023.

Le projet promeut activement l'inclusion sociale dans le pays en répondant de manière ciblée aux besoins des groupes vulnérables et marginalisés. Ses excellents résultats sont en partie dus au modèle opérationnel de la SFF, qui est unique en Irlande et qui associe l'État, agissant par l'intermédiaire du Gouvernement et du Ministère des Finances ; le secteur privé, par l'intermédiaire des représentants des banques participantes (AIB, Bank of Ireland, Permanent TSB) ; le "troisième secteur", par l'intermédiaire d'organisations de prêt social telles que Clann Credo et Community Finance Ireland ; et l'UE, grâce au soutien du Fonds européen d'investissement (FEI) et de la Banque de Développement du Conseil de l'Europe (CEB).

Link



Contact

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INVESTNL



Fairphone



Project Title

Establishing a viable market for ethical electronics, thereby motivating the entire industry to act more responsibly

Sector

Ethical Consumer Electronics

Fairphone is a social enterprise that aims to motivate the electronic industry to create ethical consumer electronics by offering a sustainable and fair alternative to the make-use-dispose trend. Fairphone has created a modular smartphone with an Android operating system that is designed to last for a minimum of five years, with a 5-year warranty and 7 years of software support. The company aims to create a viable market for ethical consumer electronics and is actively mapping its complex supply chain to ensure ethical practices are employed throughout.

Fairphone is focused on improving the working conditions in the smartphone industry and is actively working towards creating a 100% traceable supply chain. The company has identified 76 (sub)suppliers involved in the production of Fairphone 4, and by collaborating with eight strategic suppliers, actively improves labor conditions, providing workers with a living wage, and increased access to housing and education. Fairphone is also committed to circularity and is 100% e-waste neutral, and actively engages with suppliers throughout its supply chain to promote the use of recycled materials. Overall, Fairphone is a thought leader in the industry and aims to establish initiatives to push large corporations to act more responsibly.

Fairphone

Fairphone was founded to address all of these items and show the world that is possible to create sustainable products, while addressing unfair social elements in its supply chain. The company has created a product that is designed to last long with a modular design and can be repaired by consumers themselves. On top of that, it extends hardware and software support with 5 and 7 years respectively.

Furthermore, regarding circularity, it actively engages with suppliers throughout its supply chain to push for the use of recycled materials and it is 100% e-waste neutral, meaning for every phone sold Fairphone recycles another device.

Finally, Fairphone is working towards 100% traceable supply chain. It strongly focuses on health & Safety, worker satisfaction and worker representation and living wage. Fairphone has identified 76 (sub)suppliers involved in the production of the Fairphone 4. By close collaboration with 8 strategic suppliers, the company actively improves the labor conditions at these (and their) suppliers by giving workers a voice and providing them with a living wage and increased access to housing and education.

Fairphone is a thought leader on the holistic impact approach and established industry initiatives to push large corporates to act more responsibly. Herewith, it does more than simply avoid compliance risks in its supply chain. Fairphone engages with industry partners to develop improvement trajectories and create impact. Example include the Fair Cobalt Alliance with a.o. Tesla, Google and Signify as partners, UN Global Compact, Clean Electronics Production Network, Responsible Minerals initiative. The company plays an active role in all these organizations to raise the bar in consumer electronic supply chains.

With every smartphone Fairphone sells and can motivate the industry to become more responsible. Fairphone is recognized as a gold standard company by organizations such as B-corp, EcoVadis and Fairtrade.

Links

[Impact Report](#)

[Latest Product](#)



Contact

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Project location:
Amsterdam, Netherlands

Poland





BGK

BANK GOSPODARSTWA
KRAJOWEGO



ARTE Social Cooperative



Project Title

Loans for development for the Social Economy Entity - "ARTE" financed from the ESF as part of the EU project "Implementation of a loan instrument under the National Social Entrepreneurship Fund"

Sector

Social Economy

Loans financed from the European Social Fund as part of the EU project "Implementation of a loan instrument under the National Social Entrepreneurship Fund" received by ARTE.

Social Cooperative allowed for the development of ARTE's activities by increasing the level of employment and income, strengthening their efficiency in managing financial resources and facilitating operations in a competitive market of goods and services. The funds from the loans also made it possible to expand the offer and to better match the already offered products/services to the customer's needs. The ARTE cooperative signed two loan agreements for development in 2019 with Financial Intermediaries selected by BGK in a competitive procedure to service Loan Funds.

The funds from the loans were allocated to expenses related to the current activity of the entity (employment of staff, administrative costs, purchase of small equipment, goods and equipment) and the development of the Cooperative's operations: purchase of a backhoe loader, creation of jobs. In addition, a social shop was opened, which is used by the poorest inhabitants of Bielawa. The Store offers basic necessities at affordable prices and handmade ceramics, made by excluded women. In addition, food-sharing spaces for people in need were launched. ARTE also runs a heating center for people in need.

ARTE Social Cooperative

Thanks to the loan, a hostel was created for people in need of help in Bielawa. Currently, 70 people are its inhabitants. Through development and further investments, the ARTE cooperative provides comprehensive professional and psychological support to people from marginalized groups, especially homeless people, former prisoners and people with drug addictions. ARTE provides people at risk of social exclusion not only with housing and food, but also with long-term therapy. It brings together volunteers who once got lost in life and now help others. Over the years, ARTE has developed an effective addiction recovery program. Obtaining funding from the Loan Fund for Social Economy Entities allowed the Cooperative to function unchanged and continuously develop during the pandemic.

In its main areas of activity, i.e. construction, cleaning and gardening services, ARTE employs trainees to help them gain work experience and improve their skills. To meet the professional needs of each person, ARTE organizes job search workshops and provides tailored vocational training. After completing the internship, participants have the opportunity to work in the cooperative or look for work elsewhere. ARTE has so far recruited 90 graduates from its own program and has helped 3,000 people in its center and many others through other forms of assistance.

Thanks to the loans, ARTE has developed operations in several industries and provides services in the field of construction, greenery maintenance and the creation of unique, hand-painted ceramic products. ARTE branch in Kłodzko was launched (social activities).

The cooperative constantly cooperates with, among others, the Social Welfare Centre, thanks to which it effectively helps those most in need. Every year during Christmas, the cooperative gives parcels to children, among others, from the Children's Home in Pieszyce and people staying in a closed psychiatric ward. The ARTE cooperative operates mainly among the unemployed, disabled, homeless, alcohol and drug addicts, mentally ill, released from prisons and refugees. The subject of its activity is running a joint enterprise, which for many is the last chance to return to normal life.

Link



Contact

ARTE" Social Cooperative

Mr. Jaroslaw Pilecki

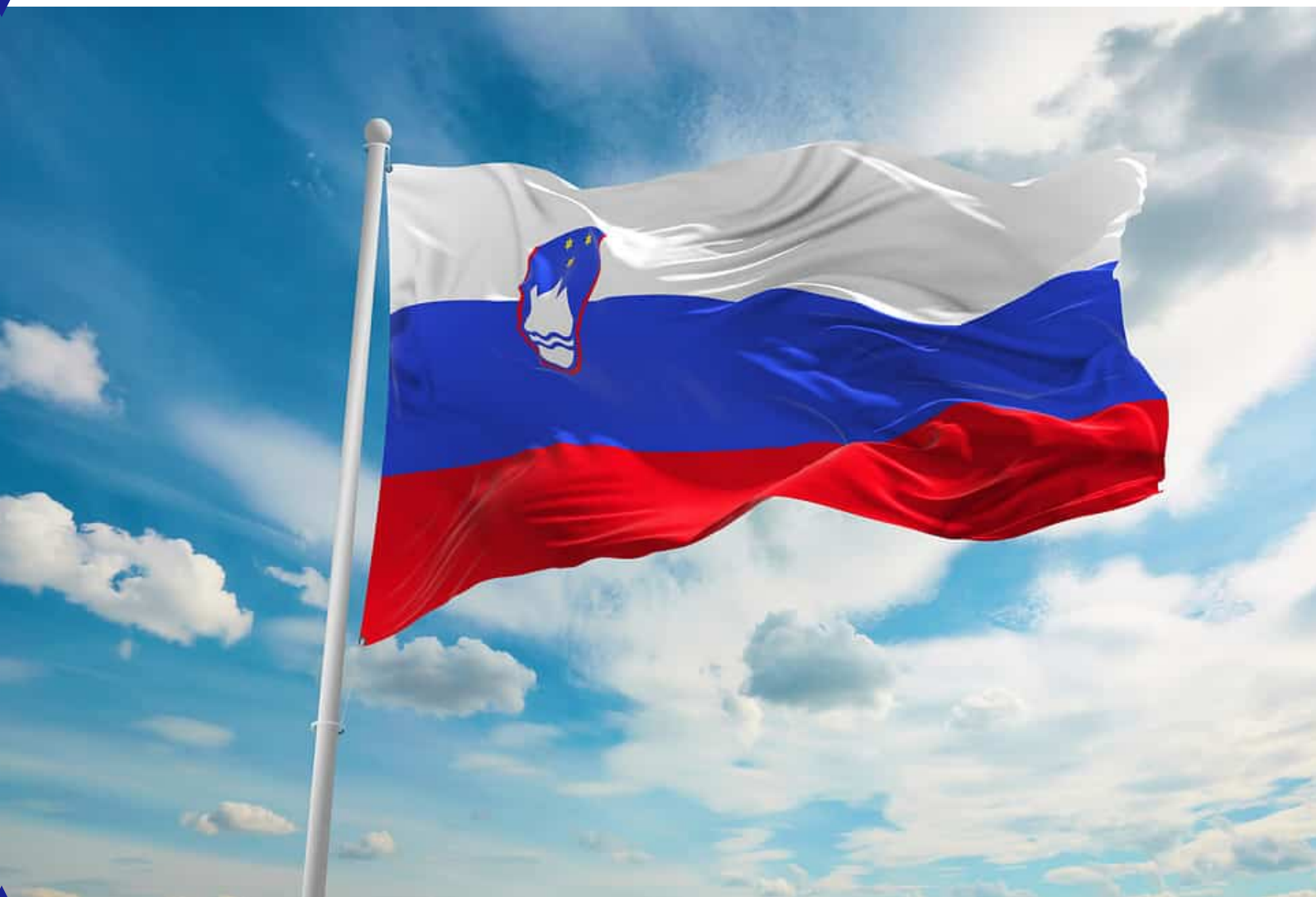
**Email: [biuro@arte.biela
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wa.pl)**

Phone number: 535-933-887

Project location:

Bielawa, Poland

Slovenia



S)D Banka



Nepremičnine Celje d.o.o.



Project Title

Construction of non-profit apartments and apartments for the physically challenged, including the associated garage building

Sector

Social Housing

Through its Fund of Funds, SID Bank inc. has taken a significant step towards urban development by providing a loan of 3.3 million euros to the Nepremičnine Celje d.o.o. and the City Municipality of Celje. This loan is specifically designated for constructing new multi-apartment buildings in the Dečkovo naselje settlement.

The Dečkovo naselje settlement is a residential neighbourhood covering an area of approximately 16,400 m². It consists of six residential blocks with a total of 142 rental apartments, along with a garage building, outdoor pedestrian paths, urban amenities, playgrounds, and trees, focusing on preserving green spaces and maintaining a well-spaced layout of the blocks.

The apartments within this settlement have been purposefully designed to cater to the needs of a diverse range of residents, including young families, elderly individuals in need of assisted living, and those with varying forms of disabilities. As such, this community serves as a unique and inclusive meeting point for multiple generations, fostering a sense of camaraderie and connection among its residents. It embodies a spirit of inclusivity, promoting social interaction, empathy, and understanding among different age groups and abilities, making it a truly exceptional and welcoming place to call home.

Nepremičnine Celje d.o.o.

The progress of the Dečkovo naselje settlement has been significant, with two out of the six blocks, totalling 50 apartments, already occupied. The third and fourth blocks, consisting of 46 apartments, were occupied by the end of 2022, and the last two blocks, also with 46 apartments, were occupied in 2023, marking the completion of the revitalization project for this settlement.

The renovation of the Dečkovo naselje settlement is a key project in the implementation plan of the Sustainable Urban Strategy of the City Municipality of Celje, which was adopted for the period 2015-2030.

This project represents a significant investment by the company Nepremičnine Celje d.o.o., in collaboration with the City Municipality of Celje, to develop a new residential area in the northern part of the city. The area was previously an unused urban space that was primarily used as meadowland.

Notably, the Dečkovo naselje settlement stands out as one of the larger residential projects in the country. In addition to the resources invested by the company and the City Municipality of Celje, the project has also received non-refundable funds from the European Regional Development Fund, purposeful long-term loans from the Housing Fund of the Republic of Slovenia, and the Fund of Funds managed by SID Bank from the European Structural and Investment Funds.

This unique financing model represents a new prototype for constructing of public rental housing in Slovenia, showcasing the innovative and collaborative approach taken by SID Bank and its partners in promoting urban development and sustainable housing solutions.

Contact

Nepremičnine Celje d.o.o.

Mr. Tadej Lebič

Project location:

Dečkovo Naselje

3000 Celje

Slovenija



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