



COOPERATIVE BANK OF KARDITSA

Social Entrepreneurship Supporting Network

Panagiotis Chr. Tournavitis, Managing Director



ΣΥΝΕΤΑΙΡΙΣΤΙΚΗ
ΤΡΑΠΕΖΑ ΚΑΡΑΙΤΣΑΣ

Our Bank



**For more than 20 years
supporting local Economy**



Our Bank during crisis...

Τράπεζα Καρδίτσας			
	31.12.2010	31.12.2015	ΠΟΣΟΣΤΙΑΙΑ ΜΕΤΑΒΟΛΗ
ΧΟΡΗΓΗΣΕΙΣ	40.530.404,48	61.851.051,58	53%
ΚΑΤΑΘΕΣΕΙΣ	47.830.079,74	70.319.307,00	47%
ΜΕΛΗ	4.251	7.060	



ΕΥΝΕΤΑΙΡΙΣΤΙΚΗ
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Projects Analysis

- Member of FEBEA
- Beneficiary of EaSI TA (rating assessment)
- Applied for EaSI Guarantees
- Applied for EaSI Progress Microfinance
- Involved in many national and international projects (e.g. Horizon2020, SES-Net)

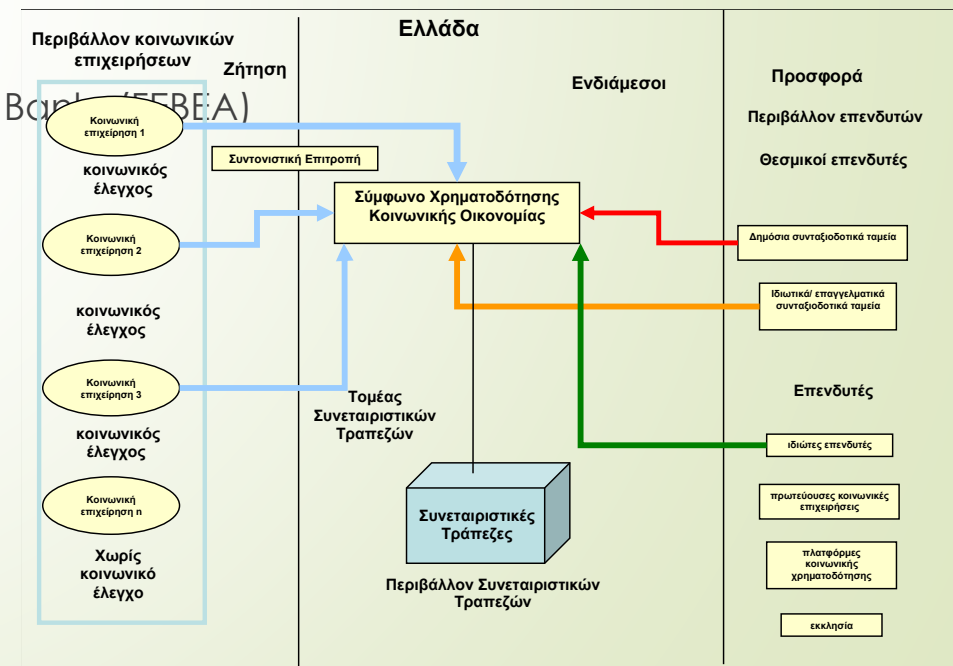




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ΤΡΑΠΕΖΑ ΚΑΡΔΙΤΣΑΣ

SES-Net Partners

- SES-Net History
 - Based on previous efforts (Pancreta Bank – AFI)
 - Upon the experience of the project partners
 - Funded as a pilot EU project from DGEmpI
- SES-Net Members
 - Development Agency of Karditsa
 - European Federation of Ethical and Alternative Banks (EFBEA)
 - Association of Greek Coop Banks
 - Coop Bank of Karditsa
 - Coop Bank of Epirus
 - Coop Bank of Chania
 - BVBA Helder
 - Central Macedonia Koinsep Network
 - 180 Degrees Social Enterprise





Investment Strategy and Objectives

The investment strategy and objectives of financial instrument are the following:

Providing liquidity in social enterprises,

- Providing financial products and services to social enterprises and enterprises in the social economy sector,
- Encourage social enterprises and enterprises in the social economy sector to invest in fixed assets mainly in equipment,
- The strengthening of social enterprises and enterprises in the social economy sector to complete their business plans (logistics coverage, procurement, cooperative capital increase),
- The product and service development to attract investment capital



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Financial Products

- Guarantees,
- Microfinance,
- Quasi Equity, Crowdfunding ,
- Support through Grants and Philonthropy





ΕΝΩΤΑΙΩΤΙΚΗ
ΤΡΑΠΕΖΑ ΚΑΡΑΙΤΣΑΣ

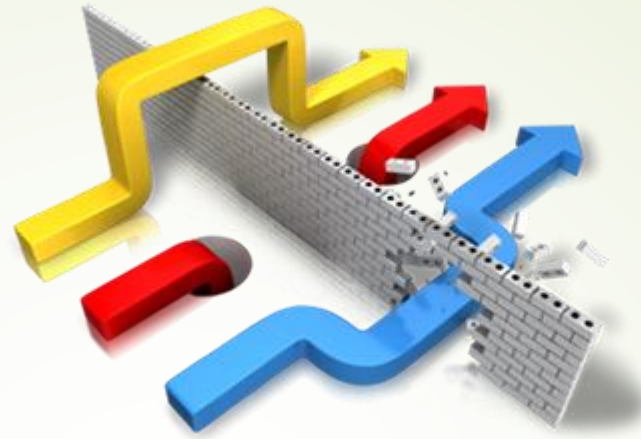
SES-Net Functions & Processes

- Our initial role is to act as a platform for improving access to finance for SE
- In 2016 Q2 starts the Pilot Phase of loan disbursements (own funding)
- Check Internal and BDS Procedures
- New members enrolling (AFI & KEPA)
- Use the existing network of Cooperative Banks
- Set up the SES-Net fund





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Thank you for your attention!

Panagiotis Chr. Tournavitis
Managing Director

