

finMED

Boosting the financing of innovation for green growth sectors through innovative clusters services in the MED area

D6.5.3 – High level conference on financing innovation in green sectors

28th & 29th October 2021

ADEIT Conference Rooms – Valencia (Spain)

IVACE

Delivery date: [January-2022]

Partner in charge: IVACE

Partners involved: All

Status: Version 2 (January 2022)



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The aim of this deliverable is to show the results of the conference held in Valencia in November 2021. The conference lasted two days, and was entitled: “Financial scenarios & overcoming challenges for sustainable entrepreneurial growth”.

0. Scope of the event

The Covid-19 pandemic has dramatically reshaped the global economic environment and financial priorities exposing fragilities in the corporate and financial worlds. However, it has also provided opportunities for innovation when it comes to the utilisation of financial instruments and grants.

Indeed, financial instruments such as loans, guarantees, and equity bring with them opportunities for both public and private collaboration, paving the way to catalyse private capital into impactful investing. On the other hand, EU grants may provide the necessary support to rebuild and to implement new business models in such times of uncertainty. A combination of the abovementioned can deploy the advantages offered by both tools which stands a chance of becoming a very effective financing mechanism for the recovery plan of European regions, SMEs, and entrepreneurs. That, however, is only part of the picture. There is another category of investing beyond traditional investments that is becoming increasingly accessible to all types of investors and industry professionals, especially to entrepreneurs and regional practitioners. It remains, nonetheless, unknown for most of them.

This high-level international conference aims to be a forum where regional development practitioners and finance experts will be able to exchange good practices, transfer knowledge, and discuss innovative measures and financial instruments for bringing an economy heavily damaged by the undesirable effects of the pandemic up to speed again and guaranteeing sustainable, long-term corporate growth.

1. Structure of the event

The finMED Conference was structured as a two-day conference. The event was held on-site in the city of Valencia and was organised collaboratively by IVACE, Foro ADR, and EURADA. Three lines of discussion led the conference, each of them developed by specialists in the field: i) what are the specific needs of these investments, ii) how to evaluate projects and iii) what alternative sources of finance could be mobilised by development agencies. The outline of the two days discussion was:

European programs and initiatives to support financial instruments.

The first day of the event was dedicated to identifying potential sources of funding for impact investments. On the morning of Thursday 28 October, an overview of the European support framework was provided, reinforced by presentations in which examples and best practices already tested by regional practitioners were discussed through a series of panel discussions. In the afternoon, through several parallel workshops, regional and local experts discussed the new funding modalities, their frameworks, introducing new concepts such as "blending", and giving proof of their effectiveness through various discussion rooms where examples of their application were illustrated.

Sustainable Finance / towards the green and digital transition

The second day of the event was dedicated to analysing the demand for impact finance; examples of social innovation and green transition finance were presented. On the morning of Friday 29 October, the discussion focused on the importance of green transition and social innovation, which are seen as the backbone of the EU's recovery from the coronavirus crisis and the creation of a competitive and sustainable climate-friendly economy.

2. Agenda

Thursday 28th of October

9h30

Welcome

Rafael Climent González Regional Minister for Sustainable Economy and Industry of the Valencian Community

OPENING SESSION

- **Roberta Dall'Olio** (ART-ER) President of EURADA
- **Elisa Peinetti** Regione Piemonte. Lead partner of finMED.

10h15

Setting the scene

- **Enestor Dos Santos**. BBVA Research
- **Francisco de Paula Coelho**. Dean of EIB Institute
- **Pieter Waasdorp**. Director of Entrepreneurship. Ministry of Economic Affairs. The Netherlands. SME Envoy

Moderator: **Jordi Sebastià** External Relations Director at IVACE

Coffee Break

11h30

A favourable financial framework for a European economic recovery after COVID-19

- **Jan Sienkiewicz**. Agencja Rozwoju Regionalnego S.A. Bielsko-Biała
- **Stephan Mathesius**. Agencja IDEA
- **Jaime Barragán**. EIB
- **Mauricio O'Brien**. European Crowdfunding Network
- **Pedro Cerdeira**. Business Angel Europe
- **Gonzalo Serrano**. ICO. Spanish Institute of Credit

Moderator: **Roberto Algarra** Head of Financial Advice at European Programmes Unit IVACE

Lunch - Break

14h30

International benchmarking

- **Ed Gilliland**, Senior Director at the Interstate Renewable Energy Council. USA
- **Naoki Mori**, Programme Director of IGES Financial Taskforce. Japan

Moderator: **Giovanni Zazzerini**. Secretary General. INSME

15h30

Learning from practice: Parallel Workshops

**Workshop 1: Energy
Driven City renovation**

**Workshop 2: Experiences
from Region of Valencia**

**Workshop 3: Interreg
Europe Policy Learning**

Working Group Smart Cities
Tom Huizer, De Groene
 Grachten
Jan Willem Veening, De
 Groene Grachten
 Moderators: **Claire
 Harvey**. EDP

Ivana Rae Almora.
 EURADA

Results from Financial
 Regional Observatory /
 MASDE FinMED

Platform – Good Practices on Impact Investment

Alexandre Almeida ,ANI.
 Innova-FI

Eudokia Balamou, ANETEL
 Road CSR

Tracey Hannon, WestBIC,
 RaiSE

Viktorija Vaitkevičienė,
 Coinvest Capital. Recreate

20h00 Reception Dinner

Friday 29th of October

8h30 **Registration of the participants and welcome coffee**

9h00 **finMED Recommendations on sustainable innovation finance: towards the green transition**

- **Elisa Peinetti**. Piemonte region. finMed Coordinator
- **Mayte Carracedo**. FundingBox
- **Gérard Lombardi**. CNER.
- **Felipe Del Busto**, CIRCE, XPRESS project.
- **Francisco Benedito**, ClimaTrade

Moderator: **Isaac de la Peña**. General Partner. Conexo Ventures

10h30 ***Coffee Break***

11h00 ***Learning from practice. Parallel workshop***

Workshop 1 Social innovation

Anto Recio FUNDECYT-PCTEX

Kristian Mancinone. ART-ER

Paula Santarén. ACCIO

Moderator: **Christian Mecca**.
 Novaterra

Workshop 2 Interreg Europe Policy Learning Platform Matchmaking Sessions

Meeting point of the regions
 interested in setting up impact
 investment instruments and experts
 with relevant experience and
 knowledge to provide initial guidance
 and feedback how to do it.

Workshop 3 Cascade funding

Jakub Kruszelnicki,
 FundingBox

Graciela Garrido,
 FundingBox

María Roca, I4MS

Begoña Sánchez,
 TECNALIA

Carmen Renovell CEEI-
 Valencia

12h30 **Closing remarks**

Esteban Pelayo. Director of EURADA

Elisa Peinetti. Piemonte Region. finMED project

Rafael Escamilla. IVACE. Foro ADR

Networking Lunch - Break

15h30- 18h30 Visit to Entrepreneurship Hubs in “La Marina”, “Las Naves” and “Lanzadera”. Business accelerator “Innsomnia”

This event was organised with the kind support of:



3. General results

Firstly, this event provided regional practitioners with a comprehensive overview of the main opportunities and new financial instruments available for investment in the upcoming EU funds. The event provided specific experiences of implementing innovative financial solutions to compare and exchange best practices within and outside Europe with the aim of improving the effectiveness of European Structural Funds, while exploring effective disintermediation initiatives to provide direct funding to private companies and entrepreneurs.

The finMED Conference is designed to deliver, in two days, what participants and their institutions can normally only achieve through weeks of work. The event was an unmissable opportunity for development agencies and related ecosystem actors to exchange knowledge and network, bringing together a unique concentration of high-level guests from European institutions, umbrella organisations, consultancies, private companies and regional development agencies.

4. Impact of the event

At the communication level, different activities were carried out to promote the results of the event. These included photographs of the event, which are presented separately in Annex 1 of this document. On the other hand, a series of videos were made to promote the results and general ideas of the event. The first video corresponds to the summary of the two days, which can be viewed through the following link: <https://www.youtube.com/watch?v=uUNqkN18Xok>



Figure 1. Video summary of the event

Annex 1. Pictures of the event



Figure 2. Mr. Esteban Pelayo, Director of Eurada, during the opening speech.



Figure 3. General view of the conference hall during the opening event



Figure 4. General view of one of the parallel workshops held on the afternoon of the 28th.



Figure 5. General view of one of the parallel workshops held on the afternoon of the 28th.



Figure 6. View of the opening session, in hybrid format, during the intervention of the Piemonte Region team.



Figure 7. Mr. Rafael Climent, Regional Minister of the Generalitat Valenciana, during the opening speech.

For more pictures:

https://www.flickr.com/photos/eurada_rdas/with/51650959572/

Annex 2. Registration forms



GENERALITAT
VALENCIANA

IVACE
INICIATIVA VALENCIANA
DE COOPERACIÓN EMPRESARIAL



FORO
ADR
Agencia de Desarrollo
Regional Española



Interreg
Mediterranean
EMED

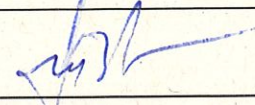
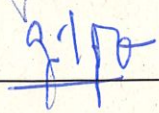

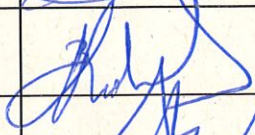
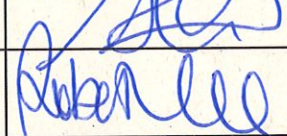
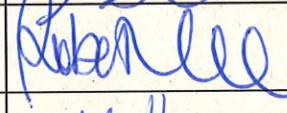
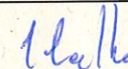
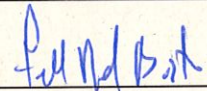
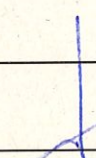
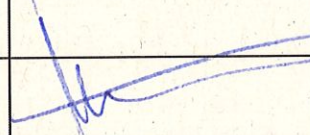

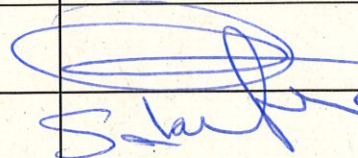
Interreg
Europe
Erasmus+ Horizon Europe Regional Development Fund



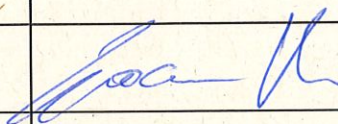
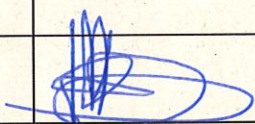
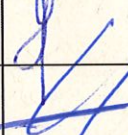
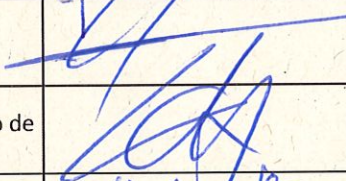
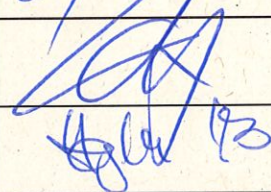
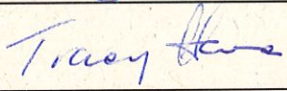
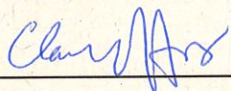
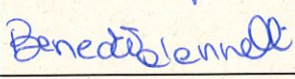
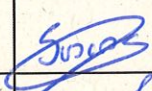
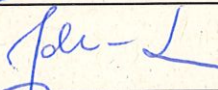

AGORADA+ 2021 "Financial scenarios & overcoming challenges for sustainable entrepreneurial growth"

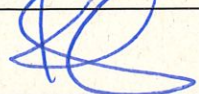
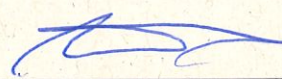
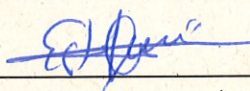
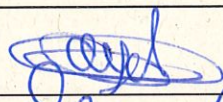
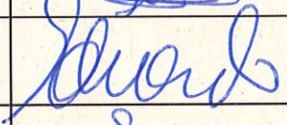
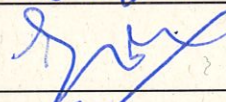
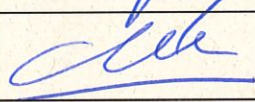
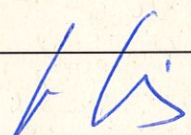
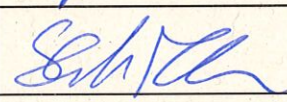
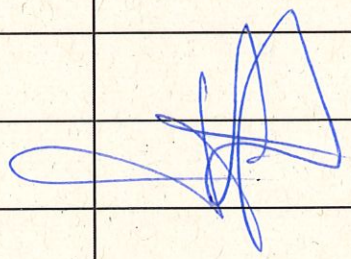
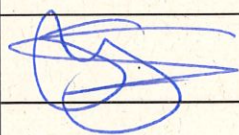
28-29 October 2021, Valencia (ES)

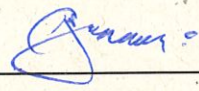
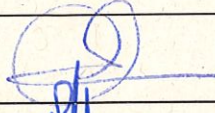
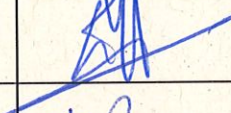
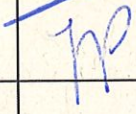



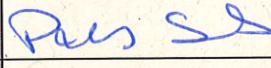
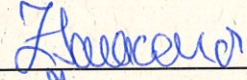

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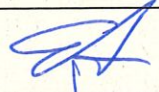
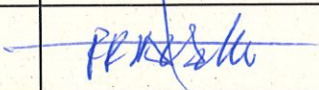
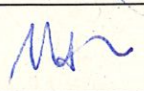
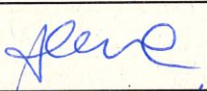
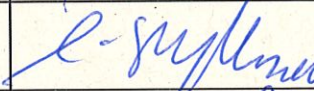
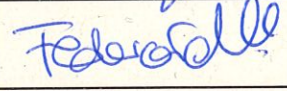
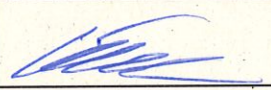
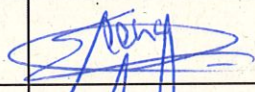
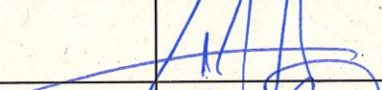
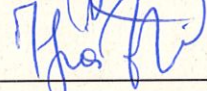
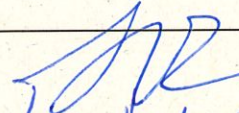
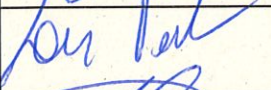
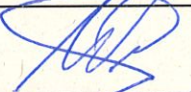
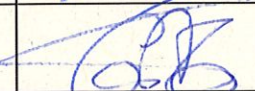
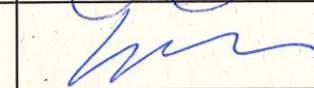
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Algarra Alberto	Roberto	IVACE	
Almeida	Alexandre	LOBA <i>ANI</i>	
✓ Almora	Ivana Rae	EURADA	
Arcos Pujades	Alexandre	EURADA	
Balamou	Eudokia	Larnaca and Famagusta Districts Development Agency	
Baldovi Borrás	Purificación	CES CV	
Barros	Hugo	UALG TEC START - Incubator of the University of Algarve	
Benito Mulet	Ana	Consejo de Cámaras CV	
Bermejo	Patricia	Foundation FUNDECYT Scientific and Technological Park of Extremadura	
Bilo	Nuno	Municipality of Évora	<i>A. Bilo</i>
Blanes	Francisco	UPV	
Botez	Silviu	Bacau County Council	
Braccio	Sarah	Regione Piemonte	

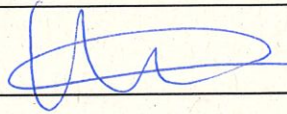

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Cardona	Natalia	Mobile World Capital Barcelona	
Carracedo	Mayte	FundingBox	
Colomer	Julia	EURADA	
Constantinou	Vassilis	Larnaca and Famagusta Districts Development Agency, Cyprus	
Cuixeres Torres	Silvia	Diputación de Valencia	
Dall'Olio	Roberta	ART-ER Emilia Romagna Regional Development Agency	
de Paula Coelho	Carlota	Asociación con Valores	
del Busto	Felipe	CIRCE	
Dentinho	Alvaro	EDP Portugal	
Diaconu	Ionut	Bacau County Council	
Donat	Santiago	Ayming	
Escamilla	Rafael	IVACE	
Escamilla	Rosa	DG Fondos Europeos GVA	
Estruch Soler	Miguel	VIROMII INNOVATION SL	
Eurada	Esteban	EURADA	
Felguera Gómez	Lucía	Power Electronics	
Femenia	Sabrina	BIOHUB VLC, S.	

Ferrando Casanova	Francisco	IVACE	
Frescia	Chiara	SERN	
Frigioiu	Irina	FBOX	
Frisanco	Giacomo	EURADA	
Garrido Grela	Graciela	FundingBox	
Gasent	Vicente	IVACE	
Gil	Nieves	Zeus	
Gimenez	Isabel	FEBF	
Giner	Pep	UPV	
Gomez	Rafael	Extremadura Avante	
González Álvarez	Carmen	Agencia de Innovación y Desarrollo de Andalucía, IDEA	
Hajdu	Eszter	ÉMI Nonprofit LLC.	
Hannon	Tracey	Clann Credo	
Harvey	Claire	EDP	
Iannelli	Benedetta	Regione Autonoma della Sardegna	
Imaginário	Susana	University of Algarve	
Jakubowska-Łazęcka	Joanna	Malopolska Regional Development Agency	
Kerins	Arlene	EURADA	

Ketikidis	Chrysovalantis	CERTH	
Lacasa	Rafael	FI Group	
Lenigno	Giuseppe	Autonomous region of sardinia	
Lopez	Estefania	SGS	
Loras	Francisco	Consultant	
Lukowski	Clémence	Zeleros Hyperloop	
Maicas Momplet	Eduardo	Diputación de Valencia	
March	Isidre	University of Valencia	
Marcos	Carmen	IVACE	
Martínez Clar	Lucas	DCN	
Martinez Valencia	Jose Domingo	Diputación de Valencia	
Mathesius	Stefan	Agencia de Innovación y Desarrollo de Andalucía, IDEA	
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Munoz	David	Ford Motor Company	
Muñoz	Jose	IVEI	
Nakunza	Margaret	Intellectap	
Nieuwenhuijs	Susanne	Municipality of Alkmaar	
Nikopensius	Kati	FundingBox	

Okerić	Ševkija	Sarajevo Economic Region Development Agency SERDA	
Palop	M ^a José	Turisme Comunitat Valenciana	
Pascual	Anabel	Dirección General de Fondos Europeos	
Pelayo	Esteban	EURADA	
Pereira	Júlia	EDP Portugal	
Pont	Clara	Mobile World Capital Barcelona	
Portales Oliva	Marta	Mobile World Capital Barcelona	
Pradella Morilla	Ricardo	SERCO	
Recio	Anto	FUNDECYT-PCTEX	
Roca	Maria	FundingBox	
Rodriguez	Belén	Diputación de Valencia	
Rodriguez Caro de la Rosa	Mercedes	SGS	
Royo López	Lázaro	Zeus	
Ruiz	Daniel	DG Fondos Europeos GVA	
Sanchez	Begoña	TECNALIA	
Santarén	Paula	ACCIÓ - Government of Catalonia	
Santos	Paula	Municipality of Évora	
Saracevic	Zlatan	Sarajevo Economic Region Development Agency SERDA	
Silva	Laura	ITeC	


Skouras	Christos	Enterprise Greece	
Soler	Fran	MAS Ingeniería, S.L.	
Sommier	Margaux	Ea-écoentreprises	
Sowa-Jadczyk	Anna	Malopolska Regional Development Agency	
Suplisson	Eugénie	Interreg Europe Policy Learning Platform	
Todde	Federica	Autonomous Region of Sardinia	
Tonnisson	Rene	Interreg Europe Policy Learning Platform	
Trbojević	Tijana	Gradska razvojna agencija CIDEA	
Tylko	Elena	SGS TECNOS	
Tziagkalos	Giannis	RDF RWM / PROJECT4	
Tzialla	Elizabeth	RDF/Media Suite	
Vaitkevičienė	Viktorija	ColInvest Capital	
Valero	Enrique	CaixaBank	
Veliste	Mart	Policy Learning Platform	
Vilar	José	IVACE	
Vodeb	Larisa	Chamber of Craft&Small Business of Slovenia	
Weinek	Leo	DAEDALUS DIGITAL CORP	
Lombardi	Gerard	CNER	
RAZZERINI	GIORGIO	INSRE	

Vechorse	De la Santa	IVACE	
REGIND	GACRON	IVACE	

CARDENAS PEREZ

SEBASTIAN SORZ

IVACE




BARRAGAN JAIME

BANCO
EUROPEO

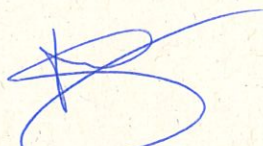


O'BRIEN MARI, MAURICIO

LEUROPEAN CROWDFUNDING NETWORK 

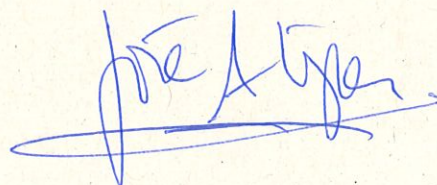
LOZANO MONTEON MELQUIADES

ASOCIACION CON VALORES



SOOS VIKTORIA

LOPEZ JOSE RUBEN





GENERALITAT
VALENCIANA

IVACE



Agència de Innovació i Recerca Regional



Interreg
Mediterranean
ERDF

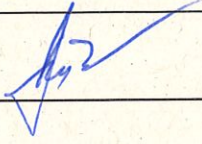
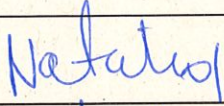
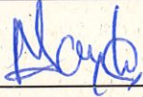
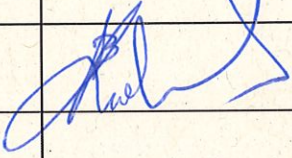
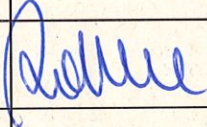
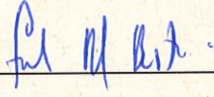
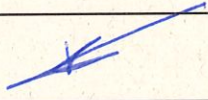




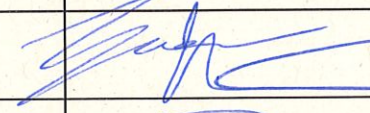

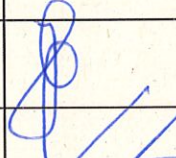
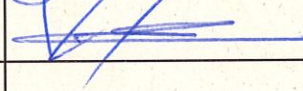
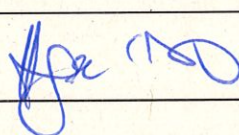
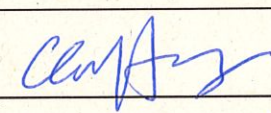

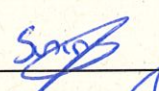
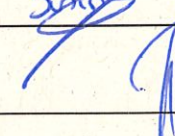
AGORADA+ 2021 "Financial scenarios & overcoming challenges for sustainable entrepreneurial growth"

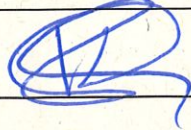
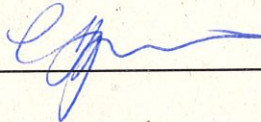

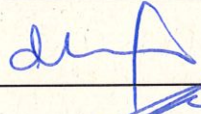
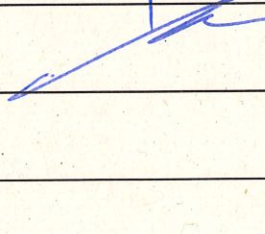
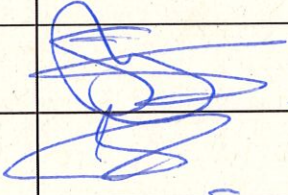
28/29 October 2021, Valencia (ES)

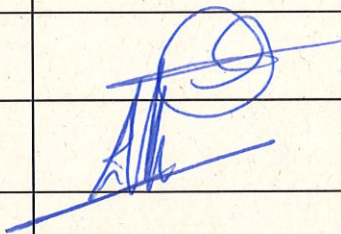

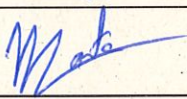



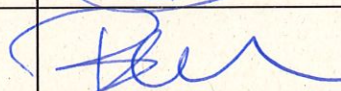
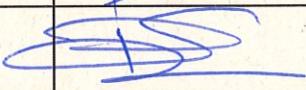
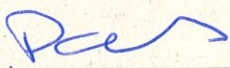
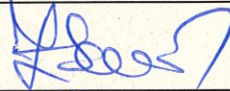

Confirmation of Attendance

Family name	Name	Organisation	Confirmed
Alcón	Estrella	IVACE	
Algarra Alberto	Roberto	IVACE	
Almeida	Alexandre	LOBA.cx	
Almora	Ivana Rae	EURADA	
Arcos Pujades	Alexandre	EURADA	
Balamou	Eudokia	Larnaca and Famagusta Districts Development Agency	
Baldovi Borrás	Purificación	CES CV	
Barros	Hugo	UALG TEC START - Incubator of the University of Algarve	
Benito Mulet	Ana	Consejo de Cámaras CV	
Bermejo	Patricia	Foundation FUNDECYT Scientific and Technological Park of Extremadura	
Bilo	Nuno	Municipality of Évora	
Blanes	Francisco	UPV	
Botez	Silviu	Bacau County Council	
Braccio	Sarah	Regione Piemonte	

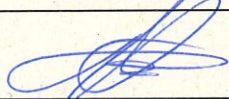
Buzatu	Andrei	North-East Romania Regional Development Agency	
Campos Alabau	Gil María	Arakua	
Cardona	Natalia	Mobile World Capital Barcelona	
Carracedo	Mayte	FundingBox	
Colomer	Julia	EURADA	
Constantinou	Vassilis	Larnaca and Famagusta Districts Development Agency, Cyprus	
Cuixeres Torres	Silvia	Diputación de Valencia	
Dall'Olio	Roberta	ART-ER Emilia Romagna Regional Development Agency	
de Paula Coelho	Carlota	Asociación con Valores	
del Busto	Felipe	CIRCE	
Dentinho	Alvaro	EDP Portugal	
Diaconu	Ionut	Bacau County Council	
Donat	Santiago	Ayming	
Escamilla	Rafael	IVACE	
Escamilla	Rosa	DG Fondos Europeos GVA	
Estruch Soler	Miguel	VIROMII INNOVATION SL	
Eurada	Esteban	EURADA	
Felguera Gómez	Lucía	Power Electronics	
Femenia	Sabrina	BIOHUB VLC, S.	


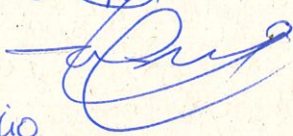
Ferrando Casanova	Francisco	IVACE	
Frescia	Chiara	SERN	
Frigioiu	Irina	FBOX	
Frisanco	Giacomo	EURADA	
Garrido Grela	Graciela	FundingBox	
Gasent	Vicente	IVACE	
Gil	Nieves	Zeus	
Gimenez	Isabel	FEBF	
Giner	Pep	UPV	
Gomez	Rafael	Extremadura Avante	
González Álvarez	Carmen	Agencia de Innovación y Desarrollo de Andalucía, IDEA	
Hajdu	Eszter	ÉMI Nonprofit LLC.	
Hannon	Tracey	Clann Credo	
Harvey	Claire	EDP	
Iannelli	Benedetta	Regione Autonoma della Sardegna	
Imaginário	Susana	University of Algarve	
Jakubowska-Łazęcka	Joanna	Malopolska Regional Development Agency	
Kerins	Arlene	EURADA	


Ketikidis	Chrysovalantis	CERTH	
Lacasa	Rafael	FI Group	
Lenigno	Giuseppe	Autonomous region of sardinia	
Lopez	Estefania	SGS	
Loras	Francisco	Consultant	
Lukowski	Clémence	Zeleros Hyperloop	
Maicas Momplet	Eduardo	Diputación de Valencia	
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Marcos	Carmen	IVACE	
Martínez Clar	Lucas	DCN	
Martinez Valencia	Jose Domingo	Diputación de Valencia	
Mathesius	Stefan	Agencia de Innovación y Desarrollo de Andalucía, IDEA	
Matolcsy Dr.	Károly	ÉMI Nonprofit LLC.	
Mecca	Christian	NOVATERRA	
Munoz	David	Ford Motor Company	
Muñoz	Jose	IVEI	
Nakunza	Margaret	Intellectap	
Nieuwenhuijs	Susanne	Municipality of Alkmaar	
Nikopensius	Kati	FundingBox	

Okerić	Ševkija	Sarajevo Economic Region Development Agency SERDA	
Palop	M ^a José	Turisme Comunitat Valenciana	
Pascual	Anabel	Dirección General de Fondos Europeos	
Pelayo	Esteban	EURADA	
Pereira	Júlia	EDP Portugal	
Pont	Clara	Mobile World Capital Barcelona	
Portales Oliva	Marta	Mobile World Capital Barcelona	
Pradella Morilla	Ricardo	SERCO	
Recio	Anto	FUNDECYT-PCTEX	
Roca	Maria	FundingBox	
Rodriguez	Belén	Diputación de Valencia	
Rodriguez Caro de la Rosa	Mercedes	SGS	
Royo López	Lázaro	Zeus	
Ruiz	Daniel	DG Fondos Europeos GVA	
Sanchez	Begoña	TECNALIA	
Santarén	Paula	ACCIÓ - Government of Catalonia	
Santos	Paula	Municipality of Évora	
Saracevic	Zlatan	Sarajevo Economic Region Development Agency SERDA	
Silva	Laura	ITeC	

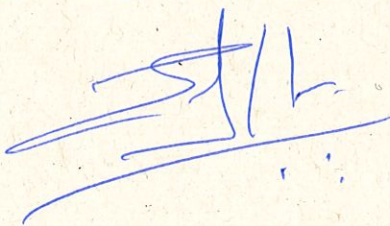
Skouras	Christos	Enterprise Greece	SA
Soler	Fran	MAS Ingeniería, S.L.	
Sommier	Margaux	Ea-écoentreprises	MB
Sowa-Jadczyk	Anna	Malopolska Regional Development Agency	Ann
Suplisson	Eugénie	Interreg Europe Policy Learning Platform	Suplisson
Todde	Federica	Autonomous Region of Sardinia	Federica
Tonnisson	Rene	Interreg Europe Policy Learning Platform	
Trbojević	Tijana	Gradska razvojna agencija CIDEA	
Tylko	Elena	SGS TECNOS	
Tziagkalos	Giannis	RDF RWM / PROJECT4	AA
Tzialla	Elizabeth	RDF/Media Suite	Elizabeth
Vaitkevičienė	Viktorija	ColInvest Capital	
Valero	Enrique	CaixaBank	
Veliste	Mart	Policy Learning Platform	Veliste
Vilar	José	IVACE	José
Vodeb	Larisa	Chamber of Craft&Small Business of Slovenia	Larisa
Weinek	Leo	DAEDALUS DIGITAL CORP	Leo
Lombardi	Gerard	CAIER	Gerard
ZARZESKI	Giorgios	INSME	Giorgios

BEHEDITO	FRANCISCO		CLIMATE TRADE
DE LA PENA	ISAAC	<u>Isaac de la Pena</u>	CONEXO

Renovell Carmen  PONENTE
TOLDRA' LORENZO  GEMINIS 2023
O'BRIEN MARI, MAURICIO

↳ EUROPEAN CROWDFUNDING NETWORK 

ALTOR MENA, EMILIO



FOUNDATION
MONTERRA.