



ANNUAL REPORT 2021

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FOREWORD FROM AFI BoD CHAIR THEODORE PETROULAS



It is impossible to speak about 2021 and not to mention the pandemic. For a second year AFI, as pretty much everybody in the world had to find ways to adapt quickly to new realities and overcome multiple challenges. We managed to reach remotely a large number of people and present how AFI can help them take the next steps in realizing or expanding their business idea. Even though the amount of loans we were able to finance was not as large as we had anticipated we feel that we planted the seeds for the future.

Looking at the future and the new phase in AFI's mission, we were able to implement the IT infrastructure that will allow us to operate more efficiently and meet all the challenges when we start operating as a new microfinance institution in Greece, able to issue loans from our own funds. We are ready to cover a larger part of the country and appeal to the needs of a wider spectrum of small entrepreneurs

And we can't wait to do that in person.

FOREWORD FROM AFI GENERAL MANAGER ANASTASIA TSILOGLOU



Every cloud has its silver lining.

Agility and innovation have been the silver lining of the pandemic. In 2021, having already two tough years under our belts, both AFI and the entrepreneurs we have supported, invested considerable effort and resources to innovate, transform, restructure, and embrace new models, technologies, and automations.. We witnessed the micro and small businesses of our ecosystem to adapt to circumstances, to create their new reality on their own, to overcome the fear of the unknown, to invest in new infrastructure, to form new partnerships, to amalgamate the physical with the online business presence, to automate operations, to establish new interfaces within their supply chain.

In 2021, AFI also focused on uncovering the comforting prospect of the pandemic and embarked on building the foundation of the organization's growth and expansion:

Launched a brand-new set of technologies to help the organization scale in the next 5 years, and be able to support micro and small entrepreneurs regardless of their location in Greece,

Established new practices automations and workflows to eliminate process time to new microloan applications,

Managed and maintained healthy risk indicators of its portfolio despite the pandemic,

Brought onboard new partners, investors, philanthropists, and VCs,

Continued advocating intensely for a more suitable fiscal and institutional environment for microcredit and entrepreneurship to flourish

Encouraged micro and small entrepreneurs to increase their speed, agility, and responsiveness through continuous training, coaching, and mentoring.

The entire family of AFI, the entrepreneurs, partners, volunteers, mentors, and collaborators, all showed in 2021 remarkable adaptability and drive to constantly rethink, reinvigorate, and reinvented Our internal bet, and year-end success, was to create, with the help of technologies, more space, time, and ease in every interaction, so that we can provide the most personalized, and focused support to an increasing number of new and existing entrepreneurs.

Get into the habit of looking for the silver lining, and it will help you get over many hard places!



Akis (Ted) Petroulas

Private Investor
Chair



Grégoire Héaulme

Regional Director, ADIE
Vice Chair



Bianca Glavanis

*Member of Finance &
Audit Committee ActionAid Hellas*
Secretary



Svetoslav Danchev

*Head of Microeconomic Analysis
and Policy Unit, IOBE*
Treasurer



Adrien Gizon

Director, ADIE International
Member

OUR STORY

AFI is a Civil Non Profitable company that was founded in 2014 by Action Aid Hellas and Adie with a mission to introduce microfinance in Greece, and combat unemployment.

AFI is the first microcredit organization in Greece that provides access to finance, through microcredit up to 12,500 euros, to those who have a business idea or existing business, but can not find the necessary funds either through traditional banking or any other way, making them excluded from the financial and banking system and as a result from society.

At the same time, it supports these companies by providing free training and guidance before, during and after the establishment of their business in order to ensure its viability and development. The organization is aimed at the unemployed and welfare people who want to start their own business as well as existing micro-entrepreneurs who need funding to grow further.

From 2014 until today, we have given access to financing to over 540 beneficiaries in order to create or grow their business, with a total amount of > 5.2m. Euro We are proud to say that with our support 340 new businesses have been created (63%), of which 241 have been created by former unemployed.

With the help of AFI, a total of 814 new jobs have been created, either through self-employment or through recruitment by the beneficiary entrepreneurs. Of the 540 companies we have supported, 230 (43%) are women, while 16% are young people > 30 years old. With the business development and training services, we have trained a total of 4,238 people and more than 2,500 trainings have been conducted by AFI staff and volunteers.

In 2018 we were awarded for the first time with the European Code of Good Conduct for Microfinance Provision, which was renewed in 2020 for 3 years, ensuring that the organization is fully in line with the best European practices in the field of microcredit.

In 2021 we were awarded the Venture Impact Award by The Hellenic Initiative for our contribution and practical support to the economy and its positive multiplier benefits to society.

Since 2014 and for 7 years of continuous advocacy, AFI has been consistently promoting a more appropriate fiscal and institutional environment for micro-entrepreneurs in order to develop sound inclusive entrepreneurship. The organization has recently raised awareness of its ecosystem, including representatives from three different governments, on the appropriate microfinance framework in Greece based on EU best practices. These efforts paid off and in July 2020 the first law on microcredit was voted. This fact paves the way for our independence from the banks and leads us to become an independent microcredit institution. In the current situation, our organization has already applied for the license from the Bank of Greece and we expect it to be granted to us by the end of 2022.

Today we are in a unique place. Our many years of experience in the industry, accompanied by our commitment to our vision and values, makes us now equipped and ready to go to the organization in its next phase. With the help of our experienced people, but also innovative solutions in the field of technology, we are ready to expand and deepen our support to our target groups, but also to multiply our social impact.

MISSION



Finance

We provide microloans to unemployed and vulnerable people who are excluded from the mainstream financial system



Educate

We provide free of charge business development services before, during and after the loan provision to increase the sustainability and chance of success of the business



Advocate

We advocate for an improved and inclusive legal framework for microfinance and entrepreneurship in Greece

SERVICES



Microloans up to 12.500 euros



Free of charge business development services in the form of trainings, seminars/webinars, 1:1 coaching or mentoring

OUR VALUES



Trust



Solidarity



Respect



Innovation



Professionalism



2021 RESULTS



Loans Disbursed

61



Total amount injected into the Greek economy

644.500€



New businesses funded

54% (33)

Risk as at 31/12/21

Par 30	17%
Par 90	12%
Repayment rate	97%

BUSINESS DEVELOPMENT SERVICES & AFI VOLUNTEERS



Unique trained

2021 1.580



BDS Sessions

2021 598



Active Volunteers

50

After the microloan disbursement, AFI provides mentoring and customized support according to the needs of each entrepreneur up to the full repayment of the loan. Each beneficiary may have more than one mentor at some times, in varied specialties, depending on the training needs. The meetings take place in our offices or online at a frequency which depends on the individual needs of the entrepreneur. AFI mentors come from various backgrounds and have experience in many different verticals and industries, in order to be able to cover a wide range of mentoring needs. Many of them are at a CxO level and have had international

careers, others are current or ex-entrepreneurs, specialists in various areas, such as sales, online marketing, accounting, e-commerce, UX/UI, licensing, law and many others. In total 598 BDS sessions took place and 1580 unique people attended at least one training session on several entrepreneurial thematic areas. All group trainings are very aimed to provide practical and immediately applicable solutions and improvement methods to all attendants. Also, all AFI beneficiaries that receive a loan are offered a mentor to support them in their business needs.

2021 SOCIAL IMPACT



% of loans directed to unemployed people

33%



Number of jobs created

57



Average jobs created per loan

0,9



Female entrepreneurship

41%

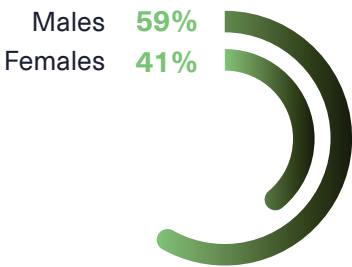


Youth entrepreneurship

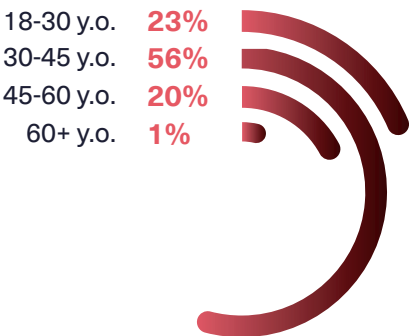
23%

WHO ARE OUR CLIENTS

Gender

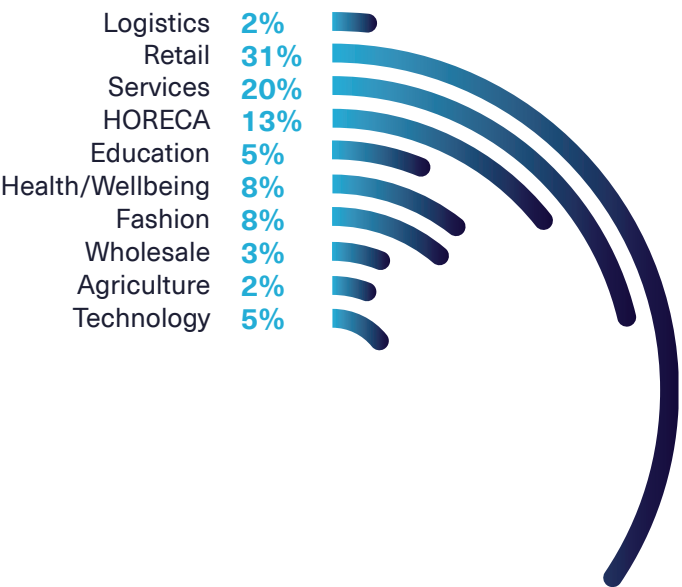


Age



WHAT DO OUR CLIENTS DO

Industries



MAP



WHERE ARE OUR CLIENTS

Area		Area	
Attica	352	Lesvos/Chios	5
Crete	7	Magnesia	3
Cyclades	6	Other	13
Drama	3	Pella	2
Evoia	14	Peloponese	22
Grevena	1	Phtiotis	5
Halkidiki	5	Samos	1
Imathia	3	Serres	8
Kastoria	3	Thessaloniki	80
Kavala	1	Veroia	1
Komotini	1	Viotia	1
Kozani	1	Xanthi	2
Lamia	1		

AFI's 5 step digital transformation

As the rest of the world, the pandemic did not leave us untouched. We had to re-design the way we work, the way we communicate internally and externally with our beneficiaries and the way we offer our services. We saw this as an opportunity to innovate and put in place actions that were long overdue. Obviously, digitalization was at the heart of our innovative actions. These are the five steps we took towards this direction.



1 INTRODUCTION OF A NEW CRM BASED ON SALESFORCE PLATFORM

In the beginning of 2021, AFI welcomed Singlify as its new CRM system. This step was long due, but was made more urgent by our plans to become a licenced microfinance provider in 2022, but also the COVID-19 crisis. Both our organization and our beneficiaries now benefit from automation of procedures, higher security, a faster procedure, but also a greater geographical reach.



2 AUTOMATED 2 STEP APPLICATION AND APPRAISAL PROCESS

A new online application process was introduced, whereby interested parties from all over Greece can apply and begin the appraisal process through our website. As a personalized approach is in the DNA of microfinance, however, we value and insist on meeting each and every one of our applicants, even if it is online.



3 PROVISION OF ONLINE BUSINESS DEVELOPMENT SERVICES

The third pillar of our new digital approach, entails the provision of webinars, trainings, coaching and mentoring online. Apart from our 9 e-learning that are free and available to all on our website, a wide range of large and small group trainings, but also 1:1 mentoring sessions now take place online. AFI also provides a variety of webinars in order to support beneficiaries in their own digital transition.



4 LIVE STREAMING OF EVENTS & WEBINARS

As live events were not possible for a very long time, we decided to introduce a new, hybrid way of reaching out to our beneficiaries, partners and the general public. This way we can bring a smaller group of people together, but reach a much larger audience than we would through physical events.

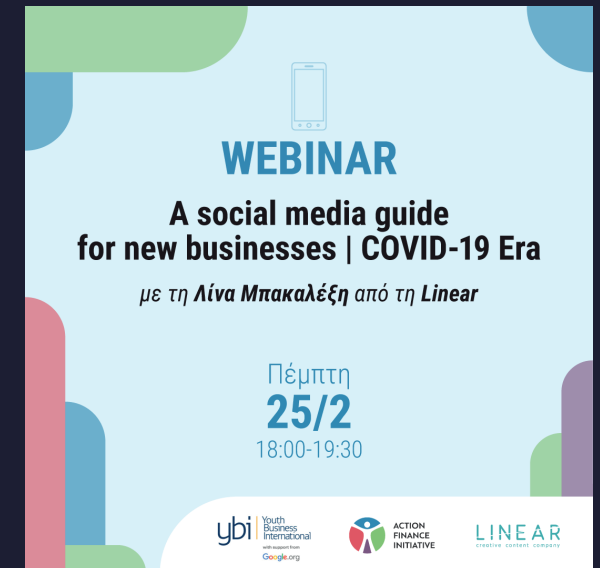
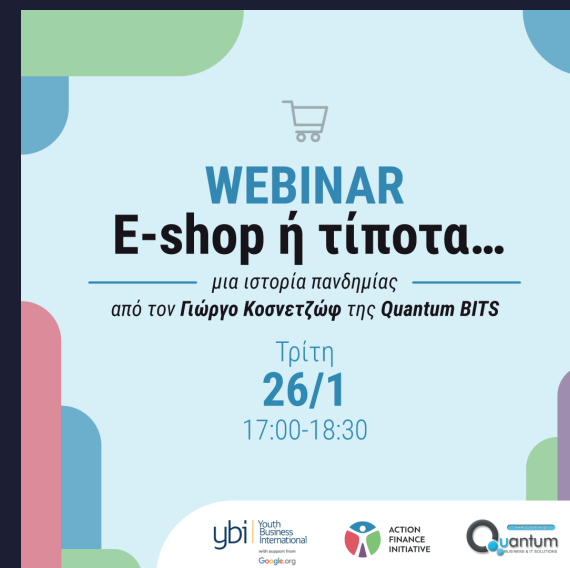


5 REMOTE WORKING SCHEME FOR PERSONNEL

Last but not least, our digital transformation was not only client-oriented, but inwards looking as well. An option to work from home when possible was introduced for AFI staff, internal processes changed to incorporate this in the day-to-day operations without compromising internal communications and organizational culture.

AFI SUPPORTS ITS BENEFICIARIES IN THEIR DIGITAL TRANSITIONS THROUGH TRAINING AND WEBINARS

As digitalization was the theme of 2021, we designed and offered a series of webinars and trainings to our beneficiaries, in order to support them in their own journeys towards this direction, something which was much needed and will remain important for the years to come. Below are only some of the thematics we offered and were met with great interest by our beneficiaries.



SYNERGY IN ACTION

Campaign

AFI collaborates with partners if the entrepreneurial ecosystem in a multitude of ways, such as co-curation of events and trainings, volunteering, participation in each other's selection committees. This collaboration allows us all to offer a better offering to our beneficiaries, who are always at the heart of what we do.

Synergies are at the heart of AFI, as are our partners, as they are an integral part of supporting the entrepreneurs we fund!

We asked the co-founders of Women on Top, and our collaborators, **Stella Kasdagli & Penelope Theodorakakou**, to describe the collaboration with us, and here is what they told us!

Our 3 words for our collaboration are essential, empowering and very creative!

Many thanks to Women on Top for actively supporting AFI's work and for promoting women entrepreneurship.



PARTNERS

-QUOTES

AFI partners are a key component of the success of the entrepreneurs we fund, and our partnership with Eurobank's EGG is the true definition of synergy!

But what do our partners say about AFI?

We asked **Roula Bakhtalia**, Director & member of EGG to describe our collaboration! "Start-up financing through AFI at the heart of the egg-enter • grow • go business accelerator»

Many thanks to the EGG organization that is one of its valuable partners!



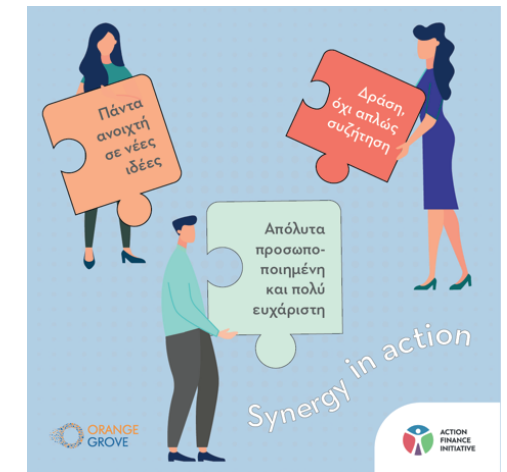
At AFI we strive to develop a diverse business ecosystem with access for all and this is a possible because we share this common goal with our partners!

But what do our partners say about us?

We asked **Alexandra Sarma**, General Manager of Orange Grove & **Natassa Apostolidis**, Senior Policy Officer at the Dutch Embassy to describe our cooperation and they described AFI as:

1. Always open to new ideas
2. Actions, not just discussions
3. Absolutely personalized and very pleasant

And the feelings are mutual!



At AFI we provide substantial education, training and mentoring to aspiring and existing entrepreneurs who trust us and this is possible through our partnerships with organizations such as ALBA.

But what do our partners say about AFI and our synergy?

We asked **Alexis Komselis**, Director of AHEAD-Alba Hub for Entrepreneurship and Development and head of the VentureGarden program in Southern Greece to describe our cooperation.

In three words he gave the essence of cooperation to our purpose, "Co-creation - Completion - σύμπνοια"





OUR CLIENTS
UNIQUE DIGITAL STORIES



*Fear is nature's way of warning us
to get busy*

Alexandra Papadiamantaki

MEDITERRANEAN GOLD/ΧΡΥΣΑΦΙ ΤΗΣ ΜΕΣΟΓΕΙΟΥ

Olive oil and deli products

For what reason did you decide to go forward with this (digital/ innovative) change?

The circumstances called for it -
I needed to be more outward looking

Please describe the change(s) you made to your business

I created an e-shop, I added new products and educated myself on
how to manage my e-shop.

What changed after you made these changes?

My business has evolved and I have started to make a few sales
internationally!

Do you plan to make any more changes in the future?

I plan to change my personal brand

Eleni Natsopoulou

WWW.YOUNGSTERS.GR

We are a kids clothing/shoes and accessories company

For what reason did you decide to go forward with this (digital/ innovative) change?

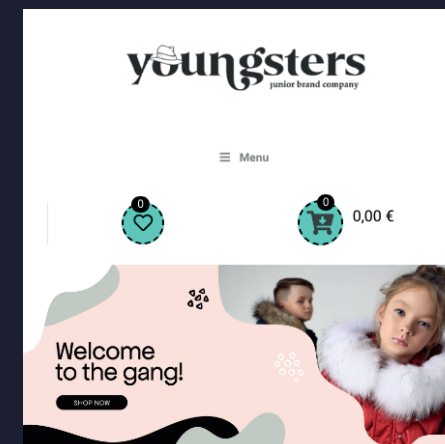
It is essential to have a neat digital presence, it is a matter
of the company's viability and being competitive

Please describe the change(s) you made to your business

I created an online shop from scratch

Do you plan to make any more changes in the future?

I aim on expanding my business and distributing
my products as much as possible



*Dare to take the risk, hard work
always pays back*



Anastasia Chalkidou

QUANTUM BITS

Accounting & IT Services to SMEs

For what reason did you decide to go forward with this (digital/ innovative) change?

Digitalisation is embedded in our culture at Quantum since our establishment. Therefore we seize every opportunity to modernise the way we do business and educate our customers as well for a twin transition towards a more digital and sustainable economic environment.

Please describe the change(s) you made to your business

Quantum Financial Reporting Service (QFRS) is a cloud-based data analysis web app developed by our inhouse IT experts. We use AI algorithms to automatically transform raw accounting data (General Ledger Account Balances) to financial reports accompanied by their dynamic, graphical illustrations. Our web app enhances SMEs decision-making providing a reliable source of information as well as it improves their extroversion by producing professional and highly customizable infographics simply by the click of a button!

What changed after you made these changes?

More informed decisions and improved tax planning for our customers. And definitely less paper!

Do you plan to make any more changes in the future?

We are already in the process of developing QOBT, a budgeting overall tool to prepare and monitor budgets for profit and non-for-profit organisations.



Innovation distinguishes between a leader and a follower"

Steve Jobs

Anna Tsakyroglou

BABYWORKS

Distribution and retail of premium baby brands

For what reason did you decide to go forward with this (digital/ innovative) change?

Although DIY, shopify offers 24/7 support, it is easy to create, maintain and grow your site without a big investment and looks super professional to the end customer.

Please describe the change(s) you made to your business

I created two eshops serving both retail and wholesale channels, using only shopify, an end user platform, without the input of an external agency/freelancer.

What changed after you made these changes?

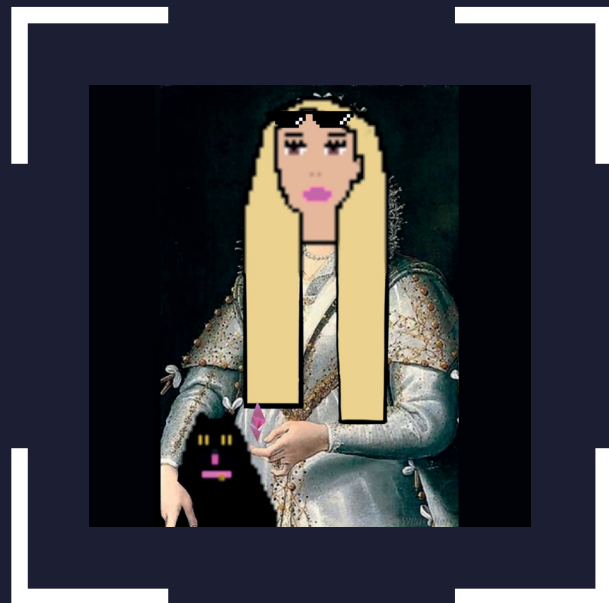
Sales increased by 22% thanks to the ease of use of the sites and analytics offered by the platform on the basic plan

Do you plan to make any more changes in the future?

Yes. I intend to get help from a digital agency to create the things I cannot, for example a great newsletter



Innovation is the only way to differentiate from competition



“

In today, already walks tomorrow

Meru Skouteri

THE ART WORKHOP 2.0

The ART workshop is a phygital extended realities and crypto Art & Design center

For what reason did you decide to go forward with this (digital/ innovative) change ?

We are currently experiencing a new Renaissance in the art world. And just like the European Renaissance of the 15th and 16th centuries included radical shifts in the art world, so too, is the art world at the center of another cultural phenomenon. It is likely that all this phenomenon will radically shape the landscape of a new digital economy. After our shift on extended realities art, we dealt with Covid-19 restrictions. On DeFi summer of 2020, a new way of artifacts appeared on the global scene. We decided to transit our operations towards that field combined with our existing services on extended realities art, this time in our virtual academy. We now operate on both physical and digital spaces.

Please describe the change(s) you made to your business

On our transition to our digital space, we created a kind of a MOOC. We created a marketplace with our innovative courses, where a student or a new teacher can register. We introduced to our curriculum online VR art & design courses, NFTs programs, and more.

What changed after you made these changes?

For our local market, we haven't been advertising our product that much as we have been working on it still. On the other hand the local potential customers, are not educated or informed yet on the growth our curriculum and services are introducing. We are now working further on our digital project, and we will have our final results on mid summer. We noticed an interest from global students on registration, though.

Do you plan to make any more changes in the future?

Yes, we are working on a more metaversesque edit of our digital platform, where our users will have their PFPs as NFTs, with the certificates, merch and other goods are as NFTs and our platform will be connected to a digital wallet.

FONDATION CHANEL PROJECT

- In 2020 AFI entered into a 3-year project, together with Microstart, Belgium, funded by Fondation Chanel with the main objective to support women entrepreneurs. AFI supports female entrepreneurs through providing them access to funding, business development services and trainings and by raising awareness through campaigns for gender equality, against stereotypes and by promoting good practices and relatable role models.

- The two organizations exchange best practices and participate in capacity building trainings aimed at improving the way we communicate with and service the specific population. AFI has also adopted its first ever Gender Action Plan, with the aim to promote gender equality and women's empowerment across AFI's operations, both internally and externally. AFI recognises the importance of fully understanding the differences between women and men (a) AFI employees to ensure a diverse, respectful and equal workplace; and (b) AFI customers to meet their needs and constantly improve the financial and non-financial services provided.

- In total, since this collaboration began, AFI has provided 122 microloans to women, amounting to 853K euros and has trained 1.859 women through 1:1 trainings or group trainings or webinars. 4 communications campaigns have been realized and 2 peer-to-peer visits with Microstart have been organized for capacity building and exchange of best practices.



FONDATION
CHANEL

OUR FEMALE ENTREPRENEURS MARIAN- ZUZUTO RAMEN

Marian Delavega originally comes from the Philippines, but lives in Athens.

She is the mother of two young children.

She always had a dream of creating a beautiful life for herself and her family in Greece. This is why ever since she finished school, she has been working very hard, while simultaneously studying.

Until before the COVID-19 struck, she was a sales analyst in a hotel in Athens. This is when she and her husband, an experienced chef specializing in Asian food, decided to take the risk and do what they have always dreamed of and create their own Ramen Restaurant, Zuzuto Ramen.

They had heard about AFI and microfinance, and had even visited the organization two years ago, but they were not yet ready. They finally received their microloan in October 2021 and opened their Ramen restaurant in December 2021!





FEMALE ENTREPRENEURSHIP WEEK

In April 2021, AFI conducted the second female entrepreneurship week!

This as a week full of workshops!

AFI and the NGO Women Do Business presented webinars on female entrepreneurship with the support of Fondation CHANEL. Six days, six unique webinars from three dynamic women in business share their knowledge and experiences to help other women.

WOMEN Do Business

WEBINARS

05/04/2021	18:00-19:00	Σχεδίασε τον ιδανικό πελάτη
06/04/2021	18:00-19:00	Αυτοπεποίθηση στην επιχειρηματικότητα: Από που προέρχεται και πως μπορούμε να την εξασκήσουμε
07/04/2021	18:00-19:00	Content Marketing
08/04/2021	18:00-19:00	LinkedIn Marketing
09/04/2021	18:00-19:00	Μέθοδος Συνέχισης-Ολοκλήρωσης
10/04/2021	11:30-12:30	Elevator Pitch-Παρουσίαση του εαυτού μου σε 1'

YU NAI KES

ACTION FINANCE INITIATIVE

YOUTH BUSINESS INTERNATIONAL

Google.org project

In 2021, AFI completed the “Rapid Response and Recovery programme” funded by Google.org.

This entailed a variety of combined Business Development Services, mentoring services, webinars and e-learning for businesses impacted by the Covid-19 crisis.

The project took place from April 2020 to April 2021. In total, 32 webinars were conducted with 2.152 participants. Out of these, 70% were women and 55% (1.187) were young people (18-30 y.o.).

Hannah Caswell, project manager at YBI said about the programme “YBI’s 32 country Rapid Response and Recovery programme was a timely and incredibly necessary programme to support young entrepreneurs across the globe to navigate the unforeseen pandemic and its many detrimental effects on their businesses. As one of YBI’s 34 delivery partners for this programme, Action Finance Initiative (AFI) was instrumental in providing critical and urgent support to the hardest hit entrepreneurs in Greece and enabling this programme to reach over 375,000 young entrepreneurs across EMEA and APAC. AFI were a strong delivery partner and a pleasure to partner with to deliver this much-needed and hugely successful global programme.



ybi | Youth
Business
International
with support from
Google.org

ENEL Green Power project

In December 2021, AFI launched a new project with YBI with the support of ENEL Green power in order to support young entrepreneurs whose business was impacted by the COVID-19 crisis with 1:1 mentoring by ENEL experienced staff. Chryssa Giannopoulou, Head of Sustainability

Office of Enel Greece said:

“In Enel Green Power Hellas we’re very proud of our participation to the global Enel SOS mentoring program. With YBI and AFI as local partner but mainly with our volunteers we support vulnerable young entrepreneurs and we ensure a sustainable future for all”!



enel
Green Power

AFI & THE ENTREPRENEURIAL ECOSYSTEM

As an active participant in the entrepreneurial ecosystem, AFI not only organizes, but also participates in events organized by its valued partners. 2021 was very much a digital year indeed, with the majority of events taking place online.



On 11/12 Marisa Antonopoulou, COO of AFI, participated as a mentor in Live a Legacy event curated by Mastercard & Women On Top.

AFI proudly in the Start Up Now forum as a community partner. Startup Now Forum aims to upgrade the Greek ecosystem of Startups through the interconnection of leading investors & Venture Capitals, dynamic companies, incubators & accelerators.



On 23/6, Dimitris Simos, Senior MDO at AFI, participated in the Live event live on Skywalker.gr Facebook - Jobs in Greece to women's business and how the Action Finance Initiative makes the beneficiaries' dreams come true and helps businesses grow.

AFI participates in all events co-organized by NBG Seeds, supporting innovative entrepreneurs from all areas in Greece in their search for funds and supporting services.



AFI TEAM



Anastasia Tsiloglou
General Manager



Pericles Ananiadis
IT Director



Operations Team
Athens
Dorothea Gikopouli
Microcredit Development Officer



Operations Team
Thessaloniki
Pavlos Antonoglou
Microcredit Development Officer



Operations Team
Marisa Antonopoulou
Chief Operations Officer



Operations Team
Athens
Dimitris Simos
Senior Microcredit Development Officer



Operations Team
Thessaloniki
Elena Farini
Branch Manager Thessaloniki

FINANCIAL STATEMENTS

Balance Sheet as at 31/12/2021

Amounts in Euro	31/12/2021	31/12/2020
Property, plant and equipment	17.199,65	15.165,60
less: Accumulated depreciation	(17.199,14)	(14.829,94)
	0,51	335,66
Receivables	5.784,91	3.555,19
Prepayments and other receivables	18.959,96	7.513,77
Cash in hand and at banks	328.210,64	522.002,46
	352.955,51	533.071,42
Total Assets	352.956,02	533.407,08
Equity	286.938,21	443.412,96
Current liabilities	45.095,76	70.810,97
Employee benefit obligations	20.922,05	19.183,15
Total Equity and Liabilities	352.956,02	533.407,08

Income Statement for year 2021

	31/12/2021	31/12/2020
Revenue	232.823,31	540.573,78
Employee benefits	(293.908,89)	(284.533,32)
Administrative expenses	(92.646,85)	(124.773,14)
Other expenses	0,00	(15.000,00)
Credit risk losses	0,00	(23.007,51)
Depreciation expense	(2.369,20)	(1.244,59)
Interest income less bank expenses	(270,86)	331,55
Surplus (Deficit) before taxes	(156.372,49)	92.346,77
Income tax expense	(102,26)	(227,18)
Surplus (Deficit) after taxes	(156.474,75)	92.119,59



DONORS

TRAFIGURA
FOUNDATION

FONDATION
CHANEL

Google.org

ybi | Youth
Business
International

enel
Green Power



Private Philanthropists

In - kind Donors



LAW OFFICES
PAPAConstantinou

Banking Partners







ACTION
FINANCE
INITIATIVE