

*Una manera de hacer Europa*



# BUENAS PRÁCTICAS Actuaciones Cofinanciadas

Line of Participative Loans in Co-investment that has resources from the ERDF Operational Programme 2014-2020 Valencia Region, personalised in the loans granted to the companies FoodRation4All and Cocircular Sustainable Solutions

Valencian Institute of Finance IVF)

**Programa Operativo de la  
Comunidad Valenciana**

Año 2022

**Fondo Europeo de Desarrollo Regional**



**Good Practice of the Valencian Institute of Finance (IVF) consisting of the line of Participative Loans in Co-investment that has resources from the ERDF Operational Programme 2014-2020 Valencia Region, personalised in the loans granted to the companies FoodRation4All and Cocircular Sustainable Solutions**

**March 2022**

**Presentation**

The Valencian Institute of Finance (IVF), a body under the Ministry of Finance and Economic Model of the Generalitat Valenciana, is the manager of European resources from the ERDF Operational Programme of the Valencian Community 2014-2020. The IVF has launched a line of Participative Loans in Co-investment with private investors, through which it offers financing for the growth and development of newly created companies, prioritising those investment projects that involve a high degree of innovation.

Since the creation and launch of this line of funding in mid-2019, a total of 58 investment projects have been financed with these resources, for which funding amounting to 11,373,727 euros has been approved (an average of 196,099 euros per project).

Among all the projects, the companies **FoodRation4All** and **Cocircular Sustainable Solutions** have been selected as examples of good practice.



**FoodRation4All** is dedicated to the development of social awareness and improvement projects, all of which are framed within the food sector.

Its main project is known as "Nadie Sin Su Ración Diaria" and consists of the digitalisation of a system of food donations, with the aim of favouring the social inclusion of people who need to receive food aid through the Food Bank. These donations go directly to the food banks, which distribute them to the beneficiaries using a wallet card. To this end, the system is based on the establishment of lines of collaboration with leading companies in the food sector, the large supermarket chains.

**Cocircular Sustainable Solutions** specialises in the treatment of waste from large construction companies, thus promoting the circular management of waste for developers, construction companies, engineering firms and architectural firms to which it offers a comprehensive waste management service. The company offers products and services that include the study of waste, advice for separation on site, coordination with each company to recover each waste and full traceability of the process, reducing the environmental impact. It also has a technological platform that facilitates correct waste management for the different actors in the chain.

Arguments that make this action a Best Practice in accordance with the defined criteria:

## 1. The action has been adequately disseminated to beneficiaries and potential beneficiaries and to the general public

### Public events

Information day on the new EU Programming Period 2021-2027 (23 January 2020)

Public event unveiling IVF financial instruments (18 September 2019).



### Articles on Official Websites

#### Nadie Sin Su Ración Diaria:



Nadie Sin Su Ración Diaria es el proyecto de FoodRation4ALL que digitaliza el sistema de donaciones de alimentos, permitiendo a la **Federación Española de Bancos de Alimentos -FESBAL** y a los Bancos de Alimentos asociados disponer de una herramienta de recolección y distribución de donativos de alimentos de forma transparente y trazada mediante tecnología blockchain.

Este sistema digitaliza las donaciones y las convierte en tarjetas monedero para que el beneficiario de ayuda alimentaria pueda al supermercado asociado al proyecto que desee a comprar los productos que le sean necesarios, evitando así que acuda a las colas en entidades de reparto, otorgando autonomía y dignidad al usuario.

#### CoCircular:

#### Para CoCircular la medición del impacto que genera su actividad es fundamental ¿Qué métricas de impacto ha conseguido 360° advisor hasta el momento?

En solo 3 meses de vida que tiene 360° advisor hemos conseguido que más de 500.000 toneladas de residuos no acaben en el vertedero y sean valorizados. Lo que serían 180 piscinas olímpicas. Eso ha generado además, en comparación con un escenario lineal, que más de 300 toneladas de CO2 no hayan sido vertidas a la atmósfera.

#### ¿A dónde llegará el 360° advisor?

En CoCircular somos ambiciosos, está en nuestro ADN la implantación de soluciones sostenibles. Hemos comenzado por el sector de la construcción pero es un viaje que no ha hecho nada más que empezar, nuestro objetivo es no quedarnos aquí, queremos llegar absolutamente a todos los residuos, de todos los sectores y conseguir que tengan un tratamiento y no acaben en los vertederos.

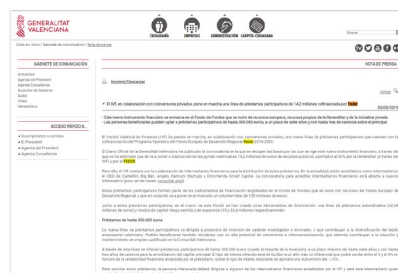
#### Explicanos en un tuit 360° advisor.

Es una herramienta que rompe barreras. Y es algo tan bonito como que algo digital nos ayude a permitir acabar con los vertederos. Es ese punto de unión entre lo digital y lo físico.

CoCircular se ha beneficiado del préstamo participativo del Instituto Valenciano de Finanzas, cofinanciado por la Unión Europea a través del Programa Operativo FEDER Comunitat Valenciana 2014-2020.

### News published in general and specialised digital press

#### Press release (20 May 2019)



#### News published in Castellón Información (20 May 2019)

#### El IVF ofrece una línea de préstamos participativos de 14,2 millones cofinanciada con fondos Feder

Este nuevo instrumento financiero se enmarca en el Fondo de Fondos que se nutre de recursos europeos, recursos propios de la Generalitat y de la iniciativa privada.

#### Castellón Información

**Institut Valencià de Finances (IVF)** ha puesto en marcha, en colaboración con inversores privados, una nueva línea de préstamos participativos que cuentan con la cofinanciación del **Programa Operativo del Fondo Europeo de Desarrollo Regional-Feder 2014-2020**.

El Diario de Castellón, la Generalitat Valenciana ha publicado la convocatoria en la que se reconocen recursos por las que se llega este nuevo instrumento financiero. La línea de préstamos participativos que se va a poner a disposición de las pymes valencianas son 14,2 millones de euros de recursos públicos, aportados al 50% por la Generalitat a través del IVF y por el Feder.

Para ello, el IVF contará con la colaboración de intermediarios financieros para la distribución de estos préstamos. En la actualidad, estos acreditados como intermediarios en **CEB de Castellón, Big Ben, Angels, Domium Startup y Encomenda Smart Capital**. La convocatoria para acreditar intermediarios financieros está abierta a nuevos interesados **(para ver las bases consultar aquí)**.

Estos préstamos participativos forman parte de los instrumentos de financiación englobados en el Fondo de Fondos que se nutre con recursos del Fondo Europeo de Desarrollo Regional, y que en conjunto va a poner en el mercado un volumen total de 125 millones de euros.

Junto a estos préstamos participativos, en el marco de este Fondo se han creado otras herramientas de financiación: una línea de préstamos subvencionados de 10 millones de euros y fondos de capital riesgo semilla y de expansión de 133,6 millones respectivamente.



## News published in Las Provincias Digital (21 May 2019)

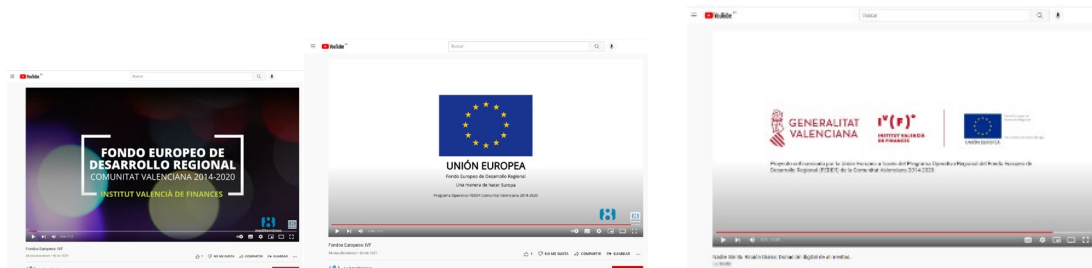


## News published in La Vanguardia Digital (27 January 2021)



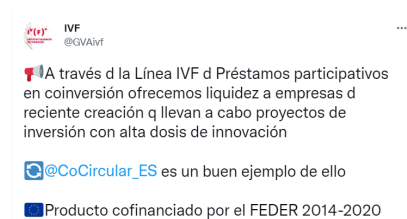
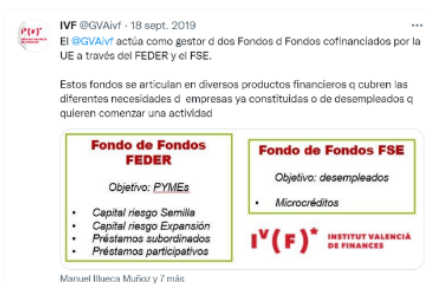
## Social media

### Youtube



### Twitter



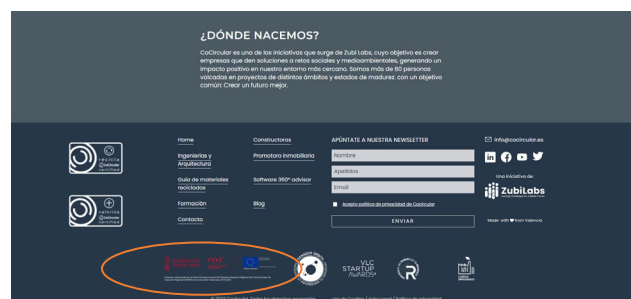


## Websites

Nadie Sin Su Ración Diaria:



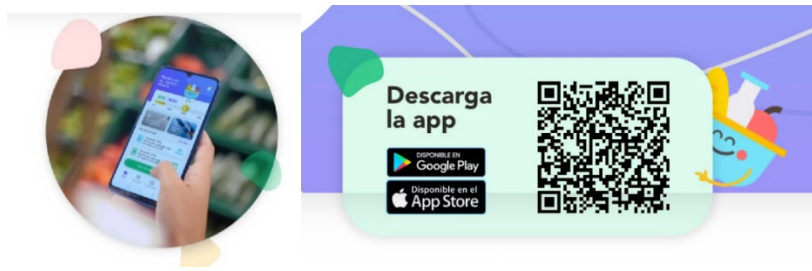
CoCircular:



## 2. The action incorporates innovative elements

With the creation and launch in 2019 of this financial instrument, IVF concentrates for the first time in a single financial product different sources of financing, such as resources from European funds, IVF's own funds and contributions made by private investors. It is the first instrument of these characteristics to be launched in the Valencia Region.

**Nadie Sin Su Ración Diaria** project involves an important component of social innovation. It creates a hitherto non-existent channel through which an easy and quick food donation system can be established, also applying innovative technological tools that allow interaction with donors through apps, totems (a set of digital supports installed at the entrance of supermarkets), QR codes, wallet cards, etc., thus improving the experience of both the person who donates the food and the final beneficiary.



**Cocircular Sustainable Solutions** project also offers innovative solutions based on digitalisation. This initiative carries out an innovative recycling chain process through the study and calculation of the types of waste, as well as the cubic capacity/volume of each one of them and the associated cost. Added to this is the location of the local waste management companies that assess and convert the waste into new recycled raw materials. For all this, it has a technological platform that facilitates correct waste management for the different actors in the chain.

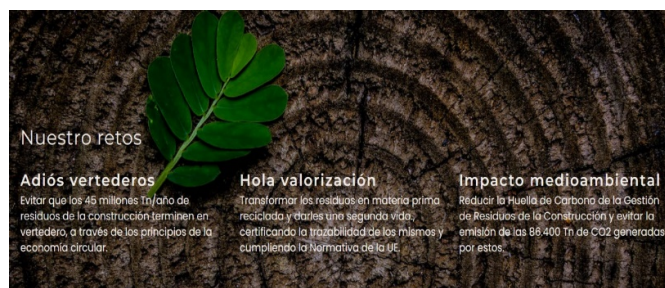


### 3. Adequacy of the results obtained to the established objectives

**Nadie Sin Su Ración Diaria** project aims to create an agile donation system that offers donors easy ways to make their contributions. In this way, the ultimate goal is to increase the number of donations and the number of people who benefit from them and, at the same time, to considerably reduce the volume of wasted food.



The project of **Cocircular Sustainable Solutions** project is framed within the objective of promoting the treatment and reduction of waste with three major challenges: to eliminate landfills, to transform waste into recycled raw material by giving it a second life and to reduce the environmental impact. This is achieved with this large waste collection and recycling chain, complemented in turn with a study and calculation of each one of them.



#### 4. Contribution to the resolution of a regional problem or weakness

The line of participative loans set up by IVF contributes to diversifying the business fabric of the Valencia Region, supporting recently created projects that often find it difficult to obtain liquidity to carry out their initiatives. In addition, special attention is paid to innovative projects with a high growth potential and to those that create a significant volume of employment, especially highly skilled jobs.

In addition to helping to alleviate the major problem of poverty, **Nadie Sin Su Ración Diaria** project involves the major leading companies in the food sector. By giving visibility to the project through points located in the supermarkets themselves, it contributes to generating a society that is more aware of the problem of hunger and the need to show solidarity with the most disadvantaged people.

On the other hand, **Cocircular Sustainable Solutions** contributes to solving the problem of waste, giving it a second chance, and the problem of landfills, betting on recycling. All this reduces the environmental impact.

#### 5. High degree of coverage of the target population

The fact that this financial instrument is channelled through financial intermediaries collaborating with IVF increases the scope and dissemination of this financial product among the target population. Moreover, this line of participative loans has been used to finance projects that benefit a broad sector of the general public.

These two projects presented as Best Practices are mainly based on factors that give them great visibility. In the case of **Nadie Sin Su Ración Diaria**, with the presence of physical points in supermarkets and large food chains where citizens can make their donations directly and quickly. The App dynamically indicates the main social and environmental impacts caused by the activity, as well as, through an interactive map, the origin of all the donations that the project distributes on a daily basis. This visibility allows a greater reach and knowledge among the donor population, which in turn permits a greater number of people to receive the donation.

With regard to **Cocircular Sustainable Solutions**, the project itself is very attractive to the population, which is currently very aware of both recycling and environmental issues. The possibility of significantly reducing waste increases the quality of life levels of nearby populations and favours the improvement of the urban and rural landscape in which it is located.

#### 6. Consideration of horizontal criteria for equal opportunities and environmental sustainability

The financial instruments designed by IVF are committed to environmental sustainability and the sustainable development of the Valencian business fabric and pay special attention to those projects that promote these factors.



The aim of **Nadie Sin Su Ración Diaria** is to expand the current system of food donations, improving the social integration and quality of life of the most disadvantaged people and thus favouring the reduction of inequalities among citizens.

The system designed favours that the most disadvantaged citizens can go to supermarkets to get their food, like the vast majority of the population, and do not have to resort to food distribution queues organised by non-profit institutions. All of this is in line with the Sustainable Development Goals set by the United Nations, such as the end of poverty, zero hunger and the reduction of inequalities, among others.

In the case of **Cocircular Sustainable Solutions**, this circular waste management contributes to the reduction of waste and environmental impact, according to European Union guidelines. This contributes to the objectives established in the European Green Pact in order to achieve environmental sustainability.

## 7. Synergies with other policies or instruments of public intervention

Both *Nadie sin su ración diaria* and *Cocircular Sustainable Solutions* are in line with the Sustainable Development Goals (SDGs) promoted by the United Nations, which include a series of practices and policies that promote environmentally sustainable attitudes and behaviours, and seek to achieve positive changes for the benefit of people and the planet.

**Nadie Sin Su Ración Diaria** project meets nine of the 17 goals set by the United Nations.



For its part, **Cocircular Sustainable Solutions** is deeply involved in achieving them through its activity, specifically focusing on 8, 11, 12, 13 and 17.



Likewise, **Nadie Sin Su Ración Diaria** project is in line with the Valencian Plan for Inclusion and Social Cohesion 2017-2022, which is the planning tool and strategic direction of the actions and measures for inclusion and social cohesion linked to the territory, being an opportunity to reduce the factors of social inequality and vulnerability. It is worth highlighting the solidarity networks, such as volunteering, which are fundamental for combating inequalities and social exclusion.

**Cocircular Sustainable Solutions** project follows the lines of the Valencian Climate Change and Energy Strategy 2030, based on the establishment of measures to tackle climate change, including waste mitigation actions. It is also in line with the State Waste Management Framework Plan (PEMAR) 2016-2022, which contains the minimum targets to be met in waste prevention, preparation for reuse, recycling, recovery and disposal.



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# BUENAS PRÁCTICAS

## Actuaciones Cofinanciadas

**Fondo Europeo de Desarrollo Regional**