- OPPORTUNITY



Index Fund App

You discover an app that automatically invests your spare change each day..

- **Invest €100 →**
  - **Roll 4–6: +€200**
  - **Roll 1–3: +€50**
- **Skip: No change**

Risk-adjusted return

- OPPORTUNITY



Freelance Profile Boost

A platform offers higher visibility for a fee, promising more clients.

- **Pay €200 →**
  - **Roll 4–6: +€600**
  - **Roll 1–3: +€150**
- **Stay on free tier: No change**

ROI uncertainty

- OPPORTUNITY



Ethical Startup Pitch

A green tech startup seeks early supporters. High risk, high mission.

- **Invest €400 →**
  - **Roll 5–6: +€700, +1 CP**
  - **Roll 1–4: −€200**
- **Decline: No change**

Impact vs financial risk

- OPPORTUNITY



Crypto Hype Wave

A trending coin dominates social media. Everyone says 'buy now'.

- **Invest €300 →**
  - **Roll 5–6: +€900**
  - **Roll 1–4: −€300**
- **Skip: No change**

Volatility

- OPPORTUNITY



Online Course Creation

You consider turning your skill into a digital course for passive income.

- **Build course €400 →**
  - **Roll 4–6: +€1000**
  - **Roll 1–4: +€200**
- **Don`t build: No change**

Scalability risk

- OPPORTUNITY



EU Youth Grant Call

An EU programme funds youth-led projects. The deadline is tomorrow.

- **Apply €200 →**
  - **Roll 5–6: +€800, +1 CP**
  - **Roll 1–4: −€200**
- **Don't apply: No change**

Competitive funding

- OPPORTUNITY



Micro-Investing Habit

An app rounds up every purchase and invests the difference.

- **Join €150 →**
  - **Roll 4–6: +€350**
  - **Roll 1–3: +€100**
- **Skip: No change**

Behavioural investing

- OPPORTUNITY



Remote Work Setup

A remote role requires you to invest in a proper home office.

- **Invest €150 →**
  - **Roll 4–6: +€650**
  - **Roll 1–3: +€200**
- **Decline: No change**

Entry costs

- OPPORTUNITY



Youth Cooperative

A local cooperative invites members to share ownership and profits.

- **Join €350 →**
  - **Roll 4–6: +€600, +1 CP**
  - **Roll 1–3: +€200**
- **Decline: No change**

Shared ownership

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Invest in YOUTH

- OPPORTUNITY



Market Dip Opportunity

A solid company's stock drops suddenly due to market panic.

- **Invest €400 →**
  - **Roll 4–6: +€700**
  - **Roll 1–3: -€200**
- **Wait: No change**

Market timing

- OPPORTUNITY



Finance Podcast

You start a podcast explaining money basics to young Europeans.

- **Invest €250 →**
  - **Roll 4–6: +€500, + 1 RP**
  - **Roll 1–3: +€150**
- **Don't start: No change**

Credibility building

- OPPORTUNITY



Peer-to-Peer Lending

You can lend money directly to borrowers via an online platform.

- **Lend €300 →**
  - **Roll 4–6: +€500**
  - **Roll 1–3: -€150**
- **Don't lend: No change**

Credit risk

- OPPORTUNITY



Hobby to Hustle

Your hobby could become income — but it takes time and money to scale.

- **Invest €200**
  - **Roll 4–6: +€600**
  - **Roll 1–3: +€150**
- **Keep it casual: No change**

Human capital

- OPPORTUNITY



Renewable Energy Fund

A green energy fund opens to small investors for the first time.

- **Invest €500**
  - **Roll 5–6: +€800, +1CP**
  - **Roll 1–4: -€200**
- **Skip: No change**

Sustainable finance

- OPPORTUNITY



Productivity Software

Paid tools promise to double your output and earn more clients.

- **Buy €250**
  - **Roll 4–6: +€650**
  - **Roll 1–3: +€200**
- **Don`t buy: No change**

Productivity leverage

- OPPORTUNITY



Unpaid internship

An internship offers no salary but strong future job prospects.

- **Accept →**
  - **Roll 4–6: €400, +1RP**
  - **Roll 1–3: +€100**
- **Decline: No change**

Non-financial returns

- OPPORTUNITY



Subscription Business

You consider launching a monthly subscription service.

- **Launch €400 →**
  - **Roll 4–6: +€1,000**
  - **1–3: +€300**
- **Don't launch: No change**

Recurring revenue risk

- OPPORTUNITY



ETF vs Single Stock

You must decide how to invest €300: spread risk or bet big?

- **ETF →**

Roll 4–6: +€450, Roll 1–3: +€250

- **Single stock →**

Roll 5–6: +€800, Roll 1–4: -€300

Diversification

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Invest in YOUTH

- OPPORTUNITY



Online Reselling

You try flipping second-hand items on eBay or Vinted.

- **Invest €150 →**
  - **Roll 4–6: +€500**
  - **Roll 1–3: +€100**
- **Don't try: No change**

Arbitrage

- OPPORTUNITY



Community Workshop

You host a free financial literacy session in your neighbourhood.

- **Host €200 →**

Roll 4–6: +€400, +1 CP, +1 RP
Roll 1–3: +€100, +1 RP

- **Skip: No change**

Social capital

- OPPORTUNITY



Crowdfunding Campaign

You launch a crowdfunding project for your community idea.

- **Launch €300 →**
  - **Roll 4–6: +€700**
  - **Roll 1–3: −€200**
- **Don't launch: No change**

Alternative finance

- OPPORTUNITY



Digital Art NFT

You try selling digital art as NFTs on an online marketplace.

- **Mint €200 →**
  - **Roll 5–6: +€600**
  - **Roll 1–4: −€200**
- **Skip: No change**

Digital assets

- OPPORTUNITY



Career Certification

A recognised certificate could significantly boost your employability.

- **Enroll €350 →**
  - **Roll 4–6: +€650**
  - **Roll 1–3: +€200**
- **Skip: No change**

Signalling

- OPPORTUNITY



Dividend vs Growth Shares

You choose between steady income shares and high-growth shares.

- **Dividend → Roll 4–6: +€550**

Roll 1–3: +€300

- **Growth → Roll 5–6: +€800**

Roll 1–4: −€200

Income vs growth

- OPPORTUNITY



Budget Automation Tool

A tool automates your spending, saving, and bill payments.

- **Subscribe €100**
  - **Roll 4–6: +€300**
  - **Roll 1–3: +€100**
- **Don't subscribe: No change**

Financial automation

- OPPORTUNITY



Startup Incubator

An incubator offers mentorship, office space, and investor networks.

- **Join €300 →**
  - **Roll 4–6: +€700, +1 RP**
  - **Roll 1–3: +€200**
- **Decline: No change**

Network effects

- OPPORTUNITY



Lease or Buy Equipment

You need expensive equipment — should you own it or lease it?

- **Buy €500 →**
  - **Roll 4–6: +€900**
  - **Roll 1–3: +€300**
- **Lease €200**
  - **Roll 4–6: +€500**
  - **Roll 1–3: +€200**

Asset ownership

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Invest in YOUTH

- OPPORTUNITY



Social Enterprise

A business that reinvests profits locally is seeking co-founders.

- **Invest €350 →**
  - **Roll 4–6: +€600, +1 CP**
  - **Roll 1–3: -€150**
- **Skip: No change**

Social entrepreneurship

- OPPORTUNITY



Global Freelance Client

You secure an international client — but managing it is demanding.

- **Accept €200 fees →**
  - **Roll 4–6: +€800**
  - **Roll 1–3: +€250**
- **Decline: No change**

Global income risk

- OPPORTUNITY



Long-Term Savings Plan

You consider locking money away for 5 years to earn better returns.

- **Invest €300 →**
  - **Roll 4–6: +€500**
  - **Roll 1–3: +€250**
- **Keep liquid: No change**

Time value of money

- OPPORTUNITY



Social Media Personal Brand

You build a professional online presence to attract opportunities.

- **Invest €150 →**
  - **Roll 4–6: +€600**
  - **Roll 1–3: +€150**
- **Ignore: No change**

Digital branding

- OPPORTUNITY



Green Energy Home Upgrade

You invest in solar panels to save money and reduce emissions.

- **Invest €500 →**
  - **Roll 4–6: +€800**
  - **Roll 1–3: +€300**
- **Skip: No change**

Long-term sustainability

- OPPORTUNITY



Erasmus Exchange Semester

You're offered a funded Erasmus exchange in another EU country.

- **Participate €300 costs →**
  - **Roll 4–6: +€700**
  - **Roll 1–3: +€250**
- **Stay home: No change**

Human capital & mobility

- OPPORTUNITY



Sustainable Fashion Startup

You launch a small eco-fashion brand with recycled materials.

- **Invest €400 →**
  - **Roll 5–6: +€1,000, +1 CP**
  - **Roll 1–4: −€200**
- **Don't launch: No change**

Sustainable entrepreneurship

- OPPORTUNITY



Long-Term Retirement Account

You lock money into a pension account for long-term compound growth.

- **Invest €400 →**
  - **Roll 4–6: +€600**
  - **Roll 1–3: +€300**
- **Keep liquid: No change**

Time value of money

- OPPORTUNITY



Sustainable Transport

You invest in an e-bike to save on commute costs long-term.

- **Invest €500 →**
  - **Roll 4–6: +€700**
  - **Roll 1–3: +€300**
- **Keep current transport: No change**

Long-term savings

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Invest in YOUTH

- OPPORTUNITY



Language Certification

An official language certificate from Goethe, DELF, or CILS opens doors.

- **Invest €300 →**
  - **Roll 4–6: +€650, +1 RP**
  - **Roll 1–3: +€250**
- **Skip: No change**

Employability signalling

- OPPORTUNITY



Franchise Opportunity

A fast-growing brand offers you franchise rights in your city.

- **Invest €800**
  - **Roll 5–6: +€2000**
  - **Roll 1–4: -€500**
- **Decline: No change**

Business scaling risk

- OPPORTUNITY



Emerging Market Fund

You invest in a high-growth but volatile emerging market.

- **Invest €700 →**
  - **Roll 5–6: +€1800| 4: +€300**
  - **Roll 1–3: €500**
- **Skip: No change**

Market volatility

- OPPORTUNITY



Tech Startup Equity

You buy early equity in a tech startup before it launches.

- **Invest €600 →**
  - **Roll 5–6: +€2000**
  - **Roll 1–4: -€400**
- **Decline: No change**

Venture capital risk

- OPPORTUNITY



Healthcare Stock

A biotech firm claims it is close to a medical breakthrough.

- **Invest €700 →**
  - **Roll 4–6: +€900**
  - **Roll 1–3: +€300**
- **Skip: No change**

Growth vs stable returns

- OPPORTUNITY



Berlin Tech Internship

A Berlin startup offers a paid internship requiring relocation.

- **Invest €200 (relocation)**
  - **Roll 4–6: +€700**
  - **Roll 1–3: +€200**
- **Decline: No change**

Human capital investment

- OPPORTUNITY



Student Housing Sublet

You have a spare room and list it for short-term rental.

- **Prepare room €150**
  - **Roll 4–6: +€500**
  - **Roll 1–3: +€150**
- **Don't rent: No change**

Asset utilisation

- OPPORTUNITY



Weekend Food Stall

You open a small food stall at a local festival this weekend.

- **Invest €250 →**
  - **Roll 4–6: +€800**
  - **Roll 1–3: +€200**
- **Don't participate: No change**

Small business risk

- OPPORTUNITY



ETF Monthly Plan

You start a small monthly ETF investment plan — slow and steady.

- **Invest €300 →**
  - **Roll 4–6: +€450**
  - **Roll 1–3: +€250**
- **Skip: No change**

Long-term investing

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Invest in YOUTH

- OPPORTUNITY



YouTube Skill Channel

You start a YouTube channel teaching a skill you know well.

- **Invest €200 →**
  - **Roll 4–6: +€700**
  - **Roll 1–3: +€150**
- **Don`t start: No change**

Digital monetisation

- OPPORTUNITY



Deutschlandticket Mobility

You buy a Deutschlandticket to commute further for better jobs.

- **Invest €120 →**
  - **Roll 4–6: +€500**
  - **Roll 1–3: +€150**
- **Stay local: No change**

Mobility advantage

- OPPORTUNITY



Bike Flipping

You buy used bicycles, repair them, and resell them for profit.

- **Invest €200 →**
  - **Roll 4–6: +€600**
  - **Roll 1–3: +€150**
- **Skip: No change**

Market arbitrage

- OPPORTUNITY



Photography Side Business

You turn your photography hobby into a paying side business.

- **Invest €300 →**
  - **Roll 4–6: +€900**
  - **Roll 1–3: +€250**
- **Keep as hobby: No change**

Monetising talent

- OPPORTUNITY



Online Tutoring

You offer online tutoring to international students in your subject.

- **Invest €100 →**
  - **Roll 4–6: +€200**
  - **Roll 1–3: +€50**
- **Skip: No change**

Skill monetisation

- OPPORTUNITY



Sustainable Café Investment

A small eco café in your city seeks local investors.

- **Invest €400 →**
  - **Roll 5–6: +€1000, +1CP**
  - **Roll 1–4: -€200**
- **Decline: No change**

Impact entrepreneurship

- OPPORTUNITY



Startup Competition

Your university hosts a startup pitch competition with prize money.

- **Participate €150 →**
  - **Roll 5–6: +€900**
  - **Roll 1–4: +€200**
- **Skip: No change**

Innovation incentives

- OPPORTUNITY



Social Media Marketing Gig

A local business hires you to manage their social media.

- **Invest €100 in tools →**
  - **Roll 4–6: +€450**
  - **Roll 1–3: +€150**
- **Decline: No change**

Freelance economy

- OPPORTUNITY



Erasmus Networking Event

You attend an Erasmus entrepreneurship event in your city.

- **Attend €200 →**
  - **Roll 4–6: +€700, +1RP**
  - **Roll 1–3: +€200**
- **Skip: No change**

Network effects

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- OPPORTUNITY



Sustainable Energy Startup

A startup developing battery storage seeks early investors.

- **Invest €500 →**
  - **Roll 5–6: +€1200**
  - **Roll 1–4: -€300**
- **Decline: No change**

Technology venture risk

- OPPORTUNITY



App Development

You create a simple productivity app to solve a common problem.

- **Invest €350 →**
  - **Roll 4–6: +€900**
  - **Roll 1–3: +€200**
- **Don`t build: No change**

Digital entrepreneurship

- OPPORTUNITY



Real Estate Crowdfunding

A platform lets small investors co-own rental properties.

- **Invest €400 →**
  - **Roll 4–6: +€700**
  - **Roll 1–3: +€200**
- **Skip: No change**

Fractional ownership

- OPPORTUNITY



Digital Newsletter

You launch a paid newsletter on a topic you're passionate about.

- **Invest €150 →**
  - **Roll 4–6: +€500, +1RP**
  - **Roll 1–3: +€100**
- **Don`t launch: No change**

Content monetisation

- OPPORTUNITY



Cultural Project Grant

A regional arts fund offers grants for youth-led projects.

- **Apply €150 →**
  - **Roll 5–6: +€800, +1CP**
  - **Roll 1–4: +€150**
- **Don`t apply: No change**

Cultural economy

- OPPORTUNITY



Dropshipping Business

You launch an online store — no inventory needed, just marketing.

- **Launch €200 →**
  - **Roll 4–6: +€600**
  - **Roll 1–3: +€100**
- **Don`t launch: No change**

E-commerce

- OPPORTUNITY



Bonds vs Savings Account

You choose where to safely park €500 for medium-term growth.

- **Govt bonds →**
  - **Roll 4–6: +€600**
  - **Roll 1–3: +€520**
- **High-yield savings →**
  - **Roll 4–6: +€550**
  - **Roll 1–3: +€510**

Fixed income & risk-free rate

- OPPORTUNITY



Affiliate Marketing

You earn commissions by recommending products through content.

- **Invest €100 →**
  - **Roll 4–6: +€400**
  - **Roll 1–3: +€80**
- **Skip: No change**

Passive income

- OPPORTUNITY



Podcast Sponsorship Deal

A brand offers to sponsor your podcast for one episode.

- **Accept €100 production →**
  - **Roll 4–6: +€500, +1RP**
  - **Roll 1–3: +€150**
- **Decline: No change**

Brand partnerships

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Invest in YOUTH

- OPPORTUNITY



AI Tool Integration

You use AI tools to automate work and serve more clients.

- **Invest €150 in tools→**
  - **Roll 4–6: +€700**
  - **Roll 1–3: +€250**
- **Stay manual: No change**

Income scaling

- OPPORTUNITY



Community Land Investment

A land trust offers investment shares to local residents.

- **Invest €300**
  - **Roll 4–6: +€500, +1CP**
  - **Roll 1–3: +€200**
- **Decline: No change**

Ethical investment

- OPPORTUNITY



Event Planning Side Business

You organise small local events for profit.

- **Invest €200**
  - **Roll 4–6: +€650**
  - **Roll 1–3: +€150**
- **Don`t start: No change**

Service entrepreneurship

- OPPORTUNITY



Gold as a Safe Haven

Economic uncertainty makes gold attractive as a store of value.

- **Invest €400**
  - **Roll 4–6: +€550**
  - **Roll 1–3: +€380**
- **Keep cash: No change**

Safe-haven assets

- OPPORTUNITY



Coding Bootcamp ROI

A 3-month bootcamp promises to double your income.

- **Enroll €500**
  - **Roll 5–6: +€1200, +1RP**
  - **Roll 1–4: +€300**
- **Skip: No change**

Return on education

- OPPORTUNITY



Peer Skill Exchange

You swap skills with others — teach design, learn accounting.

- **Participate −€50 →**
  - **Roll 4–6: +€300, +1RP**
  - **Roll 1–3: +€100**
- **Skip: No change**

Barter economy

- OPPORTUNITY



Micro-Lending Platform

You lend small amounts to entrepreneurs in developing countries.

- **Invest €200 →**
  - **Roll 4–6: +€350, +1CP**
  - **Roll 1–3: +€150**
- **Don`t invest: No change**

Impact investing

- OPPORTUNITY



Property Tax Relief Scheme

A government scheme offers tax relief for energy-efficient upgrades.

- **Apply €100 admin →**
  - **Roll 4–6: +€600**
  - **Roll 1–3: +€200**
- **Ignore: No change**

Tax incentives

- OPPORTUNITY



Agricultural Investment Fund

A sustainable farming cooperative seeks investors.

- **Invest €350**
  - **Roll 4–6: +€600, +1CP**
  - **Roll 1–3: +€150**
- **Skip: No change**

Alternative assets

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Invest in YOUTH

- OPPORTUNITY



Print-on-Demand Store

You open an online shop with custom designs — no inventory.

- **Invest €100**
  - **Roll 4–6: +€400**
  - **Roll 1–3: +€80**
- **Don`t open: No change**

Zero-inventory business

- OPPORTUNITY



Personal Finance Blog

You build a blog teaching financial basics to young Europeans.

- **Invest €150**
  - **Roll 4–6: +€500, +1RP**
  - **Roll 1–3: +€100**
- **Don`t write: No change**

Financial education outreach

- OPPORTUNITY



Robo-Advisor Investment

An automated service manages your investment portfolio for you.

- **Invest €300**
  - **Roll 4–6: +€500**
  - **Roll 1–3: +€250**
- **Manage manually: No change**

Automated wealth management

- OPPORTUNITY



Employer Pension Matching

Your employer will match your pension contributions up to a limit.

- **Contribute max €200 →**
  - **Roll 4–6: +€600**
  - **Roll 1–3: +€350**
- **Skip contributions: No change**

Workplace benefits & compounding

- OPPORTUNITY



Sports Coaching Side Job

You begin coaching a youth sports team part-time for extra income.

- **Accept €80 setup →**
  - **Roll 4–6: +€500, +1RP**
  - **Roll 1–3: +€150**
- **Decline: No change**

Skill monetisation

- OPPORTUNITY



EU Solidarity Corps Project

You join an EU-funded solidarity project in another country.

- **Participate €150 →**
  - **Roll 4–6: +€600, +1CP**
  - **Roll 1–3: +€200**
- **Stay home: No change**

European mobility

- OPPORTUNITY



Used Furniture Flipping

You buy, restore, and resell second-hand furniture for profit.

- **Invest €150 →**
  - **Roll 4–6: +€500**
  - **Roll 1–3: +€120**
- **Skip: No change**

Circular economy

- OPPORTUNITY



Healthcare Startup

A digital health startup offers early investment rounds.

- **Invest €500 →**
  - **Roll 5–6: +€1200**
  - **Roll 1–4: -€250**
- **Decline: No change**

Venture risk & health innovation

- OPPORTUNITY



Translation Services

You offer professional translation services online.

- **Invest €100 in tools →**
  - **Roll 4–6: +€400**
  - **Roll 1–3: +€120**
- **Skip: No change**

Language skills & freelance

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Invest in YOUTH

- OPPORTUNITY



Community Shared Kitchen

You co-invest in a kitchen space for local food entrepreneurs.

- **Invest €250 →**
  - **Roll 4–6: +€500, +1CP**
  - **Roll 1–3: +€150**
- **Skip: No change**

Shared economy

- OPPORTUNITY



Carbon Credit Investment

A platform lets you invest in carbon offset projects.

- **Invest €200 →**
  - **Roll 4–6: +€400, +1CP**
  - **Roll 1–3: +€100**
- **Skip: No change**

Climate finance & ESG

- OPPORTUNITY



Virtual Assistant Business

You offer remote virtual assistant services to small businesses.

- **Invest €80 in setup→**
  - **Roll 4–6: +€500**
  - **Roll 1–3: +€150**
- **Decline: No change**

Remote work economy

- OPPORTUNITY



Financial Coaching Service

You offer one-to-one financial coaching to peers and students.

- **Invest €100 →**
  - **Roll 4–6: +€600, +1RP**
  - **Roll 1–3: +€200**
- **Don`t offer: No change**

Knowledge economy

- OPPORTUNITY



Graphic Design Gig

A small business needs a logo and full brand identity.

- **Accept €50 tools →**
  - **Roll 4–6: +€450**
  - **Roll 1–3: +€120**
- **Decline: No change**

Creative skills & freelance

- OPPORTUNITY



Podcast Network Partnership

You join a network that collectively monetises podcast content.

- **Join €200 →**
  - **Roll 4–6: +€700, +1RP**
  - **Roll 1–3: +€200**
- **Stay independent: No change**

Collective monetisation

- OPPORTUNITY



Student Housing Co-op

A student housing cooperative offers affordable membership shares.

- **Invest €300 →**
  - **Roll 4–6: +€550, +1CP**
  - **Roll 1–3: +€250**
- **Skip: No change**

Cooperative housing

- OPPORTUNITY



Wellness App Development

You partner with a developer to build a mental health app.

- **Invest €400 →**
  - **Roll 5–6: +€1000**
  - **Roll 1–4: -€200**
- **Don`t invest: No change**

Digital health market

- OPPORTUNITY



Civic Tech Grant

A foundation funds digital tools improving civic participation.

- **Apply €200 →**
  - **Roll 5–6: +€900,+ 1CP**
  - **Roll 1–4: -€200**
- **Don`t apply: No change**

Digital democracy & impact funding

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Invest in YOUTH

- OPPORTUNITY



Voice Acting Freelance

You offer voice acting for audiobooks, ads, and e-learning.

- **Invest €100 in mic →**
  - **Roll 4–6: +€450**
  - **Roll 1–3: +€100**
- **Skip: No change**

Creative economy

- OPPORTUNITY



Peer-to-Peer Car Sharing

You rent your car to others via a sharing platform.

- **List car €80 admin →**
  - **Roll 4–6: +€500**
  - **Roll 1–3: +€200**
- **Don`t share: No change**

Sharing economy & asset utilisation

- OPPORTUNITY



CSR Contract

A large company hires your social enterprise for a CSR project.

- **Accept €200 costs →**
  - **Roll 4–6: +€800, +1CP**
  - **Roll 1–3: +€300**
- **Decline: No change**

Social enterprise & corporate partnerships

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ASSOCIAÇÃO

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