



The partners

The French Savings Banks have set up agreements with four major national mentoring networks: ADIE (Association for the Right to Business Initiatives), France Active, the Boutiques de Gestion and France Initiative Réseau. The French Savings Banks may apply these agreements at a regional level.



mentoring

Support for mentoring organisations

To become widely known and develop their action, these mentoring organisations seek financing. The French Savings Banks cater to these needs through their 4,700 agencies, informing applicant entrepreneurs of the existence of these mentoring organisations and the services they offer.



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Our Keys to Solidarity



2001 LSBP Report

The French Savings Banks and Local & Social Business Projects

The French law of 25 June 1999 reforming the French Savings Banks confirmed for the first time in history, that "the French Savings Banks network carries out missions of general interest", apart from their banking activities.

The law reiterates the French Savings Banks's deep-rooted commitment towards solidarity, fighting all forms of exclusion, protecting popular savings, financing social housing, economic and regional development, employment etc.

Furthermore it introduces an important new feature, a precedent in the world of banking: part of each French Savings Bank's annual profits must be allocated to the financing of local and social business projects (LSBPs). These projects "must focus on both local development or environment protection plus social development or job creation".

Two major lines of action have been initiated:

- **solidarity in the finance and business creation sphere,**
- **solidarity in the social and civic sphere.**

In 2001, when these were first implemented, the French Savings Banks devoted over EUR 20 million to financing LSBPs. They examined 1,600 projects and financed 952.



Solidarity in the finance and business creation sphere PROMOTING THE CREATION

Whether it's to create one's own job to get out of a precarious situation or obtain financing to put an idea into action, entrepreneurs often come up against a lack of finances, with banks refusing to lend them money. In order to remedy this brand of exclusion the French Savings Banks have chosen to back entrepreneurial initiatives. It is a priority in LSBPs.

251 projects backed



creating

The crucial role of mentoring organisations

Mentoring organisations hand out advice, dispense training and track the project from A to Z. They offer a variety of services: direct loans for entrepreneurs, acting as surety, providing equity in the form of loans on trust etc.



CAISSE D'ÉPARGNE

• Solidarity in the **social and civic sphere**
BACKING ACTIVE PLAYERS



➤ **Facilitating the acquisition of basic skills**

32 projects backed

The lack of basic skills (reading, writing and counting) is a primary cause of social exclusion, one that in turn engenders others. The French Savings Banks back projects to fight illiteracy.

➤ **Encouraging the autonomy of senior citizens, the sick and persons with reduced mobility**

212 projects backed

In this sphere, the projects backed by the French Savings Banks encourage the autonomy of senior citizens, the sick and persons with reduced mobility, by helping them to maintain their autonomy on a day-to-day basis, their decisional capabilities, and keeping up social ties. Services have been set up, equipment has been bought, and centres have been opened.

➤ **Supporting social integration through training and employment**

206 projects backed

This is all about promoting mobility for job seekers and providing places in which those who cannot hope to find a job straight away may socialise. The French Savings Banks back projects providing training and professional qualifications.

➤ **Producing social integration through culture and sports**

57 projects backed

The French Savings Banks back projects that provide access to culture, get-togethers, artistic creation, or taking part in sports activities. Projects financed include the creation of multimedia workshops, a radio set up by young people, concerts given by young performers in hospitals, or the promotion of team sports in difficult neighbourhoods etc.

➤ **Satisfying basic needs**

154 projects backed

The French Savings Banks back projects aiming to satisfy the basic needs of housing and food. They have financed centres, the renovation of unhealthy housing, meals, household equipment, support for tenants having defaulted on rental payments etc.

➤ **Enhancing natural and cultural heritage**

40 projects backed

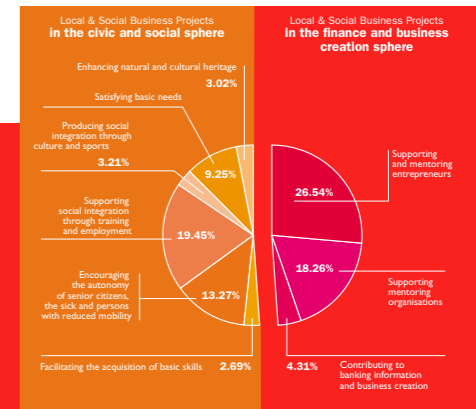
Maintaining natural and cultural heritage cannot be the sole responsibility of the State and local governments. Many associations and firms contribute in this sphere in order that people who are often far removed from the job market, can be offered an opportunity to enjoy lasting reintegration. The French Savings Banks participate in the financing of this type of project.

Local and Social Business Projects
Over EUR 20 millions benefiting 952 projects

In 2001, the French Savings Banks devoted nearly EUR 10 million to LSBPs in the sphere of finance and business creation. Micro-business start-up accounted for over a quarter of the projects financed (in numbers of projects) and half of the overall budget. Loans accounted for over EUR 5 million, i.e. 1,200 micro-businesses.

In the sphere of social and civic solidarity, the French Savings Banks have privileged three aims: integration through employment, autonomy for senior citizens, the sick and persons with reduced mobility and the satisfaction of basic needs. These three fields account for 42% of the total amount, i.e. EUR 8.53 million.

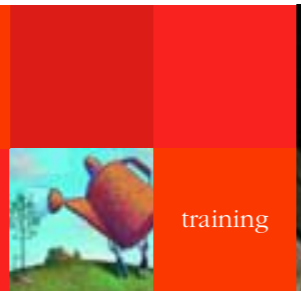
Breakdown of funds in 2001 according to sphere of action



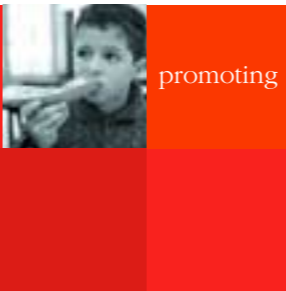
living



integrating



eating



promoting

discovering

training

Initiales

From "help with homework" to coaching, the association Initiales offers an overall approach involving parents, empowering them to (re-)assume their role as primary educators for their own children. This regional initiative should shortly be extended throughout France and in French-speaking Europe.

The Pen-Bron Works Association

The project involves building a seaside hotel that gives priority to guests with reduced mobility and those who accompany them. The hotel business will generate 20 jobs plus positions for skilled medical staff.

Backing employment

Each year, the Caisse d'Epargne de Haute-Normandie hires around twenty long-term job seekers. Each of them has a mentor at the French Savings Bank, whose task is to help them find their feet within the firm. They are also monitored by a training organisation that helps them to find a job.

The Auchel School Video Festival

This festival gives young people hands-on experience in the visual world. It has led to an annual get-together promoting their creative efforts concerning social issues such as "A child's eye view of exclusion, life in cities, education".

The Relais Ozanam

Working hand-in-hand with council housing authorities, this association helps people in difficulty to gain access to housing as a tenant or to benefit from cuts in their rent in order to avoid expulsion.

Rempart

Pollution on the Bellac battlements led the association to create an integration building site for persons with reduced mobility experiencing great difficulties. Today, the battlements have been cleaned up and fitted out, and have become a tourist attraction employing sixteen people.

➤ **82% of the organisations benefiting from LSBPs in 2001 were associations**

➤ **The lowest amount globally allocated per French Savings Bank was EUR 12,196 and highest was EUR 2,183,191**

➤ **The average budget for financing LSBPs was EUR 597,840 per French Savings Bank**