



# The Caisses d'Epargne contribution to SDGs



Co-operatives: Putting People at the Centre Of Development

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### Caisses d'Epargne's key figures





16 savings banks

**4,200** branches

20.6 million clients

**4.8** million cooperative shareholders

**3,292** elected directors

**37,800** employees

#1 bank in social economy, social housing

#### Embedded in a large cooperative movement

BPCE: the 2<sup>nd</sup> largest bank in France

Cooperative banks = **60%** French retail banking market 1 of the 5 largest coop company in the world

France = the

2<sup>nd</sup> cooperative
economy (UN
report)







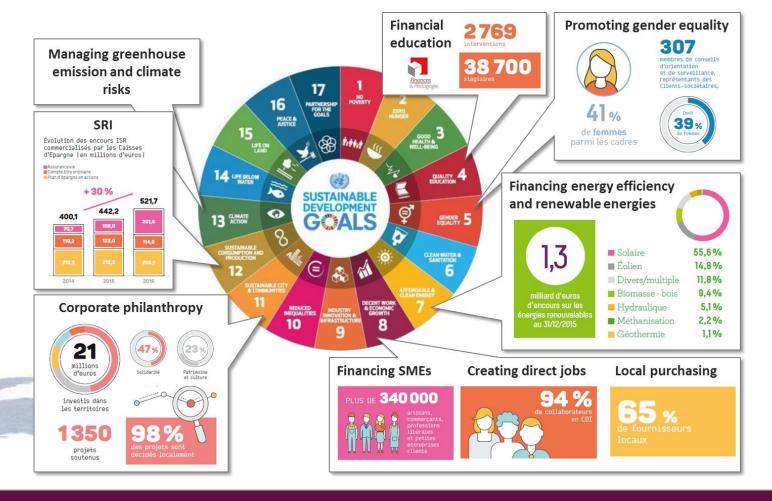






#### **Contribution to SDGs**











### **Committed to Financial Inclusion**















No banking account

Credit Exclusion

Limited access to payment

Difficulty in using financial and banking services

Process in which credit exclusion and financial difficulties lead to poverty and social exclusion

**1.4.** "By 2030, ensure that all men and women, in particular the poor and the vulnerable, have equal rights to economic resources, as well as access to (...) financial services, including microfinance."

# Microcredit and budget management advices



#### **Financial Education**



Our goal : to improve public knowledge and awareness on personal finances

- Delivering basic information on money management
- Giving long term assistance
- Participating in projects of economical and social inclusion





## Gender Equality / Women Empowerment



- Promotion of equal access to leading positions
  - 40% Executives
  - 40% Supervisory Board members



- Promotion of women's entrepreneurship
  - Creation of the 1<sup>st</sup> women's entrepreneurship barometer in 2012
  - Partnership signed with the French Ministry of Women's Rights
    - Signed 2014, repeated in 2017
    - 11 commitments to gender equality



Secrétariat d'État en charge de l'égalité entre les femmes et les hommes

- Support to women associations
  - Les Pionnières (network of female entrepreneurs)
  - Essec Business School « Entreprendre au féminin »
  - Forcefemmes (promotion of senior female entrepreneurship)





**FORCEFEMMES** 





### **International Cooperation**











Worldwide Technical Assistance Volunteering program



- » Providing **training sessions** thanks to our exerts in a large number of fields: *digital, customer relations, business development, risk management*
- » Our partners : cooperative banks, savings banks & Microfinance Institutions
- Advocating social & Solidarity Economy & Sustainable Development at the UN



- » 19th September 2017: "How Cooperative banks contribute to SDGs"
- » 2<sup>nd</sup> July 2016: "Cooperatives: the power to act for a sustainable future"
- Representing the Caisses d'Epargne and their members, and promoting the cooperative model in various French, European and Worldwide organizations



















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