



Elections to the EMN aisbl Board of Directors October 2018

- Paper application-

Description of the candidate organisation

Parcours Confiance Bretagne Pays de Loire (BPL) is a French non-profit organization that was created by the Savings Bank of Bretagne Pays de Loire in 2007. Today, there are nine of us at the association and we have granted 6,500 loans with a total value € 16,000 000. We work with about 100 partners in two regions in the west of France.

Parcours Confiance BPL is a regional member of the Parcours Confiance network, which is the national French Savings Bank network for microcredit.

Each regional Savings Bank has its own Parcours Confiance association. Within this network, Parcours Confiance BPL is the most important player. At national level, which includes all French banks and MFI, we rank fourth!

According to the Brussels classification, Parcours Confiance BPL is a non-financial services provider, but more specifically Parcours Confiance BPL is a personal microloan services provider that works exclusively with Savings Bank loans. Because these loans do not appear on our balance sheet, the association is not considered to be an MFI, even though its activities are comparable to those of all other MFIs in Europe.

The main aim of Parcours Confiance BPL is to give families, who are unable to obtain loans from mainstream banks, the opportunity to access finance. It is also a social and financial "laboratory", which offers innovative financial solutions to unmet social needs.

Unlike other members of the Parcours Confiance network, we have already developed a level of funding from sources outside the Savings Bank. Even though we remain a kind of "subsidiary" of the bank, our activity is strictly non-for-profit.

We believe that the providing financial assistance to the disadvantaged is a social issue that goes beyond the banking sector and therefore our aim is to create a new economic model with the broadest possible sources of funding.

Association Parcours Confiance Bretagne Pays de Loire, agréée « Entreprise Solidaire »

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Bio-description of the organisation's representative

Didier GILLET is the Managing Director.

Straight after school, he began his professional career working at a number of different mainstream banks in France. He progressed to branch manager and ten after fifteen years moved to the regional headquarter of the Savings Bank as a manager in the marketing department. Here he worked specifically on consumer loans and personal insurance markets.

He is the father of a large family with handicapped children; these circumstances have given him a more compassionate view of social issues and explain his keen interest in corporate social responsibility programs. The regional establishment of Parcours Confiance gave him the opportunity to work in a new role closely allied to his personal beliefs.

For the first ten years of the association's existence, his main aim was to help it to grow and develop. His next mission will be to design and consolidate a new economic model for the future of Parcours Confiance.

Candidature Motivation

We would like to deliver two messages to all members of EMN:

1/We think that it is becoming more and more necessary to develop personal microcredit at European level.

At the moment, all the European financial tools are today focused on professional microcredits, but we know that not all job seekers are able to become self-employer. Most of them are simply looking for employment and need financial assistance for things such as learning to drive, buying or repairing a car, buying a computer and so on...

However mainstream Banks do not consider such people to be financially attractive applicants and are reluctant to give them consumer credit. Therefore the only solution for these people is through personal microcredit.

So, it will be essential to explain to our European interlocutors that consumer loans and personal microcredits are widely differing.

2/We hold the belief that the European banking regulatory framework is creating a complicated future for our public

Since the 2008 financial crisis, there have been a lot of new regulations aimed at consolidating the banking system. The common framework is already the same, year after year, for bank to firmly orient their balance sheets toward higher and higher profits and therefore become financially more robust!

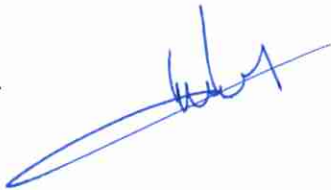
But what will become of all the disadvantaged people who will never be profitable consumers?

We are convinced that European microfinance will become more and more essential at an unparalleled level, not only for those seeking work but also for those who want to keep their actual jobs or just want to have better way of life and meet basic family needs.

We would like to be able to deliver this message at European level through the EMN board.

Prepared to Nantes (France) on the 17/09/2018

Didier GILLET
Managing Director



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