



CRÉDAL, L'ARGENT SOLIDAIRE

THE IMPACT OF EU FUNDING ON OUR ACTIVITIES

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IFISE

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CRÉDAL, L'ARGENT SOLIDAIRE

- Promote a society based on solidarity and sustainability with regard to the use of money
- Develop responsible financing, liberated from profit maximization
- Support the development of projects that promote societal change
- Support social innovation that put the economy at the service of people
- Facilitate the access to adapted financing to people in situations of exclusion
- Finance projects that create a lasting social impact








RESULTS FOR 2017

- €36 M Capital - over 3500 cooperators
- 331 loans given to associations and entrepreneurs for €23 M
- 915 loans given to private individuals for €5 M
- 300 people assisted in their business creation project
- Write-off loan portfolio ratio : 0,43 pct



SPECIALIZED SOCIAL LENDING

<i>Crédal offers four types of lending</i>	<i>For whom</i>	<i>EU Guarantees</i>
Crédit solidaire	Social Economy	
Impact +	Social Enterprises	
Professional microcredit	Microentrepreneurs	
Personal Microcredit	Low income families	-



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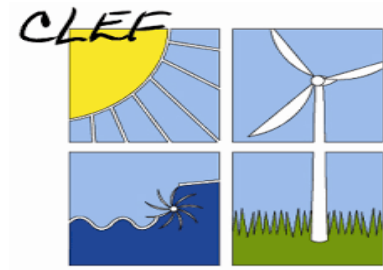
CRÉDIT IMPACT + FOR SOCIAL ENTERPRISES

- Current portfolio – 30 social business - €4 M
- For idealistic entrepreneurs idéalistes with ambitious projects
- Viable economic models with social and/or environmental impact
- The right people and the necessary skills



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FINANCE FOR SOCIAL ENTERPRISES



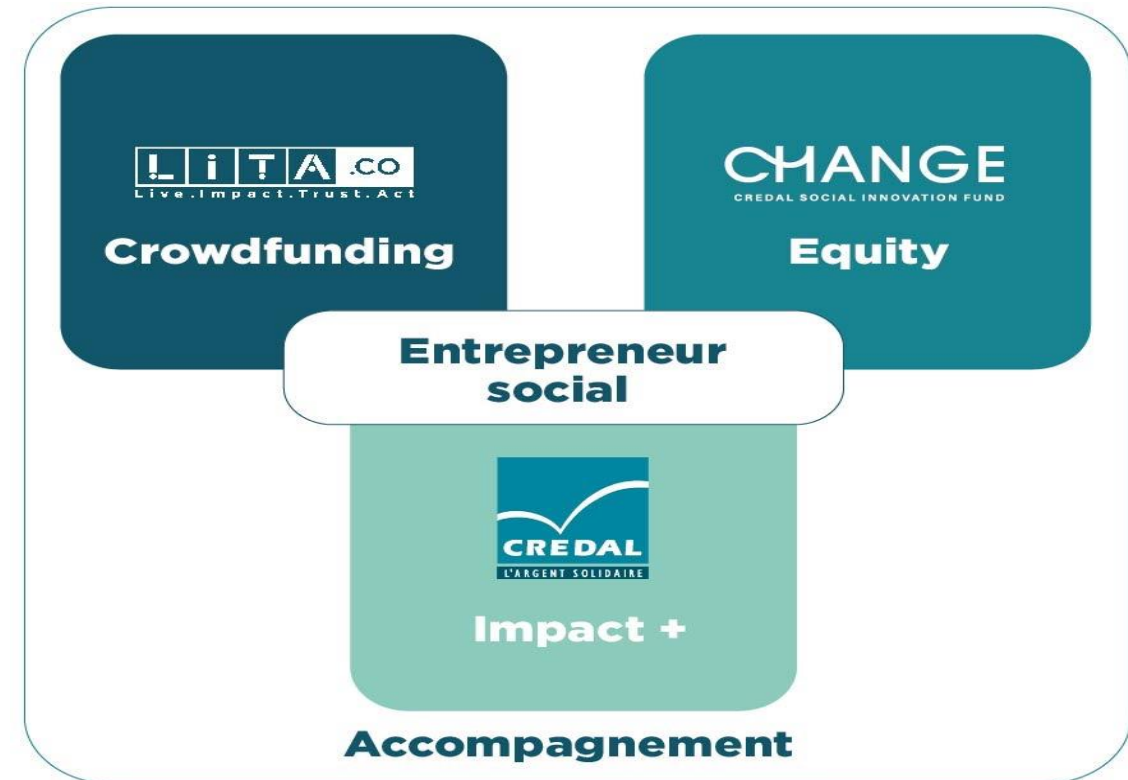


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DEDICATED ECOSYSTEM FOR SOCIAL ENTERPRISES



- **Financed through EaSI Social Innovation Pilots**
- Single Entry Point
- « One-stop-shop »
- Customised and long-term
- Complementary products :
 - Loan Impact+
 - Campaign Crowdequity LITA
 - Investment for Change
- Business development,
Investment readiness
& social impact



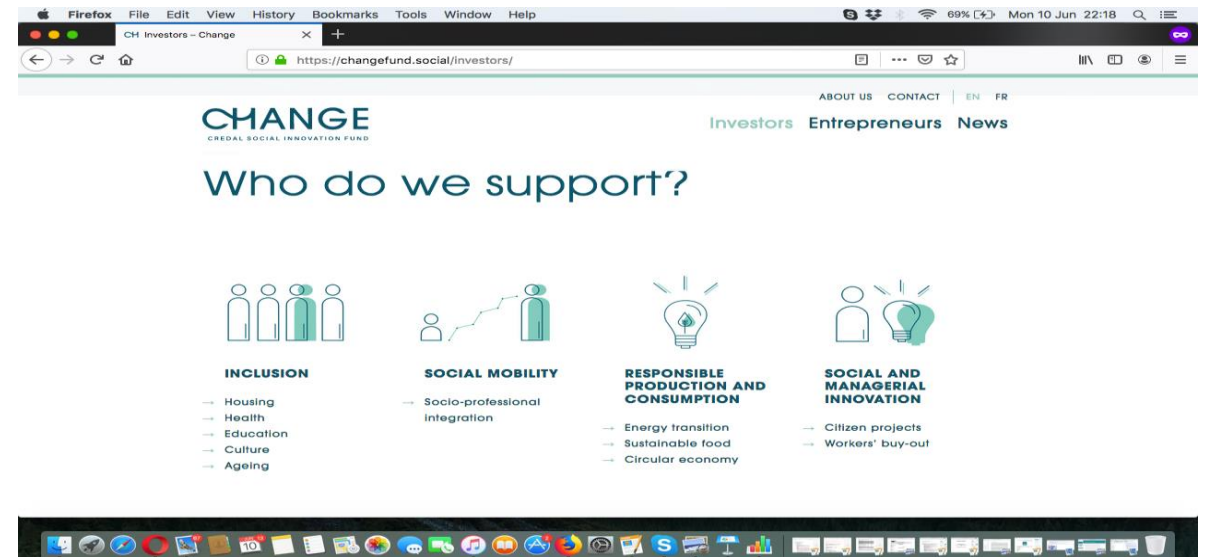


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CHANGE SOCIAL INNOVATION FUND

[WWW.CHANGEFUND.SOCIAL](https://www.changefund.social)

- **Financed through EaSI Transaction Cost Support**
- Social Entrepreneurs and Social Economy
- Established team and business
- Identified economic model
- Growth potential
- Product or service on the market
- First billing





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CHANGE

EQUITY INVESTMENTS

- Equity investments
 - Convertible subordinated loans
 - Hybrid loans
- Max. €400k
- Minority shareholder
- Duration: 6-8 years





THANK YOU

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