



CAISSE D'EPARGNE



PRESS RELEASE

The Caisse d'Epargne and Mouvement Familles Rurales team up in favor of microcredit solutions

(Paris, July 22, 2009) --- The two partners are joining forces with a view to promoting the financial, social and professional integration of the individuals welcomed by the member associations of the Mouvement Familles Rurales federation. The aim, in particular, is to facilitate access to microcredit solutions and to banking services.

The aim of this partnership is to make it easier to guide the individuals welcomed by the Mouvement Familles Rurales federation toward *Parcours Confiance*, a network of associations founded by the Caisses d'Epargne with a view to offering a helping hand to people confronted with financial problems. This assistance involves, in particular, the creation of appropriate services that include personal microcredit solutions in addition to customized banking support.

Within the framework of this agreement, the members of the Mouvement Familles Rurales federation undertake to help people in difficulty to identify their needs and define their personal objectives. For its part, the Caisse d'Epargne, working through the *Parcours Confiance* support program, draws up a detailed review of the circumstances of the individuals referred to it, and offers them a microcredit along with services designed to help them bring their plans to a successful conclusion.

This partnership is primarily intended for the following:

- Workers with only limited resources,
- Job-seekers,
- Individuals suffering from life challenges (separation, divorce, loss of a loved one, illness, etc.),
- Disabled individuals, or people with limited mobility.

The projects open to financing within the framework of this scheme are extremely varied and aim to facilitate different aspects of everyday life:

- Employment,
- Mobility,
- Accommodation,
- Household equipment,
- Family cohesion,
- Expenses generated by different life challenges (divorce, illness, unemployment, etc.)

The principal characteristics of the loans available to beneficiaries are:

- A fixed rate of interest, close to that earned on the *Livret A* passbook savings account,
- A loan of between €300 and €12,000, depending on the type of project,
- A maximum reimbursement period of 36 months for loans of less than €3,000 and of 60 months for loans in excess of €3,000,
- Absence of administrative costs.

Parcours Confiance and the Caisses d'Epargne at a glance:

Created in 2006, Parcours Confiance is a comprehensive support system for private individuals and new business creators who find it difficult to gain access to, or to use, financial products and services. This structure provides, in particular, personal or professional microcredits along with a full range of banking services essential to everyday living. With 2,500 microcredits guaranteed, Groupe Caisse d'Epargne is France's largest bank providing personal microcredit among the 18 partner institutions in the Social Cohesion Fund.

The French savings banks, attached from the very outset to their responsibility to society in general, help to finance actions taken to promote social solidarity. In 2008, they supported 3,041 local and social economy projects (PELS) for a total of €58.1m. From 2001 to 2008, 18,858 PELS received funding for an aggregate total of €354 million. Since the beginning of 2009, the Caisses d'Epargne have been financing a new societal responsibility program devoted to three priorities: corporate philanthropy, financial integration and innovation in corporate social responsibility.

Mouvement Familles Rurales at a glance:

Familles Rurales is the leading federation of family oriented associations in France. For the past 60 years, its member associations have been supporting families in their everyday life while playing an active role in developing the rural environment. 45,000 voluntary workers and more than 20,000 federation employees imagine, create and develop services for families in a spirit of exchange and conviviality. The federation's principal actions include care for small children, leisure activities for children, action for young people, parenthood, intergeneration support for the elderly, consumer advice, health, environment, personal care services, cultural/leisure activities, activities in rural regions, etc.

In its capacity as a consumer-defense association, Familles Rurales provides consumers with information in its 150 consumer advice offices, heightens their awareness through prevention campaigns, handles complaints and represents families' interests.

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