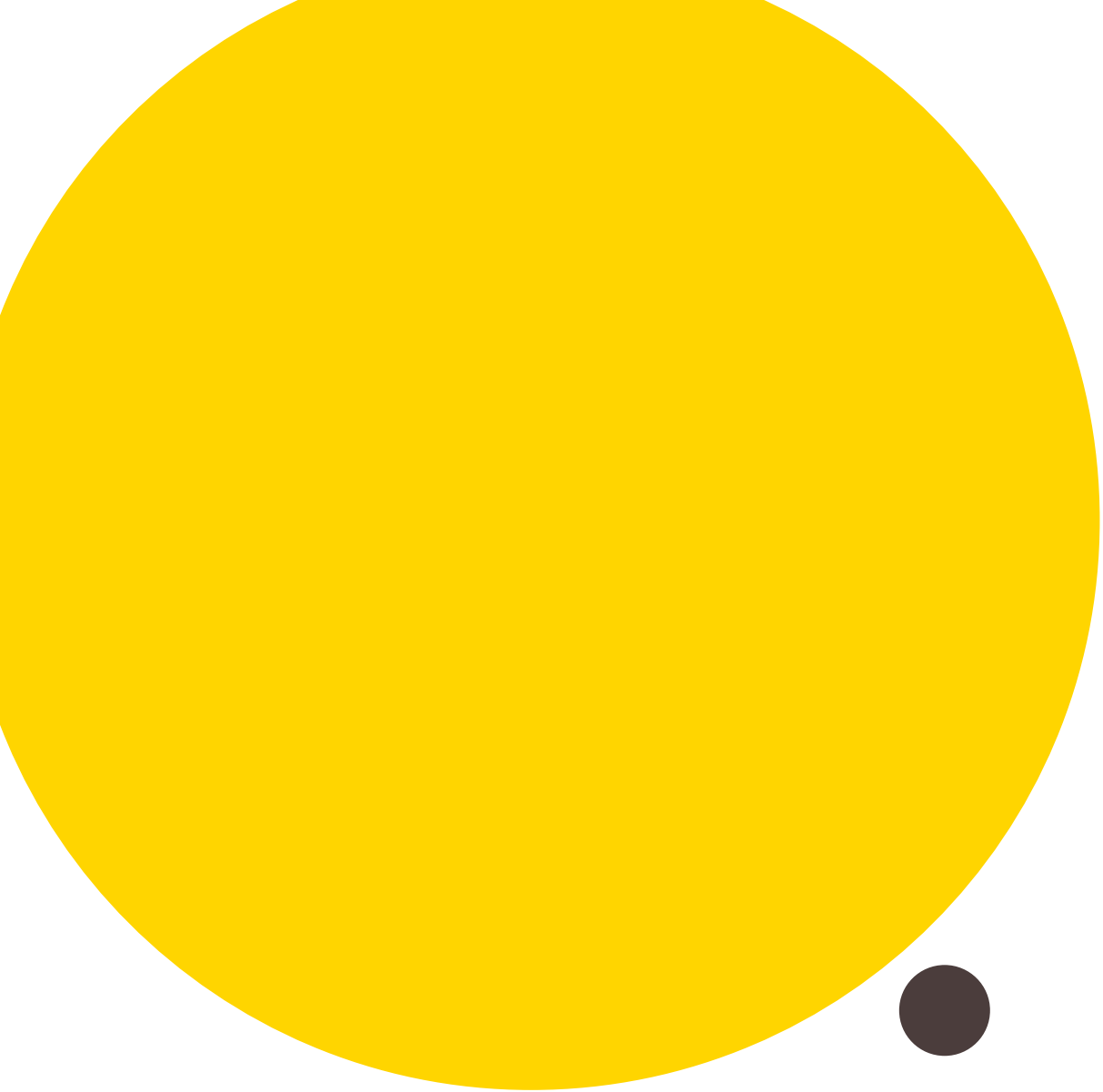




# **SERVIR L'AVENIR**



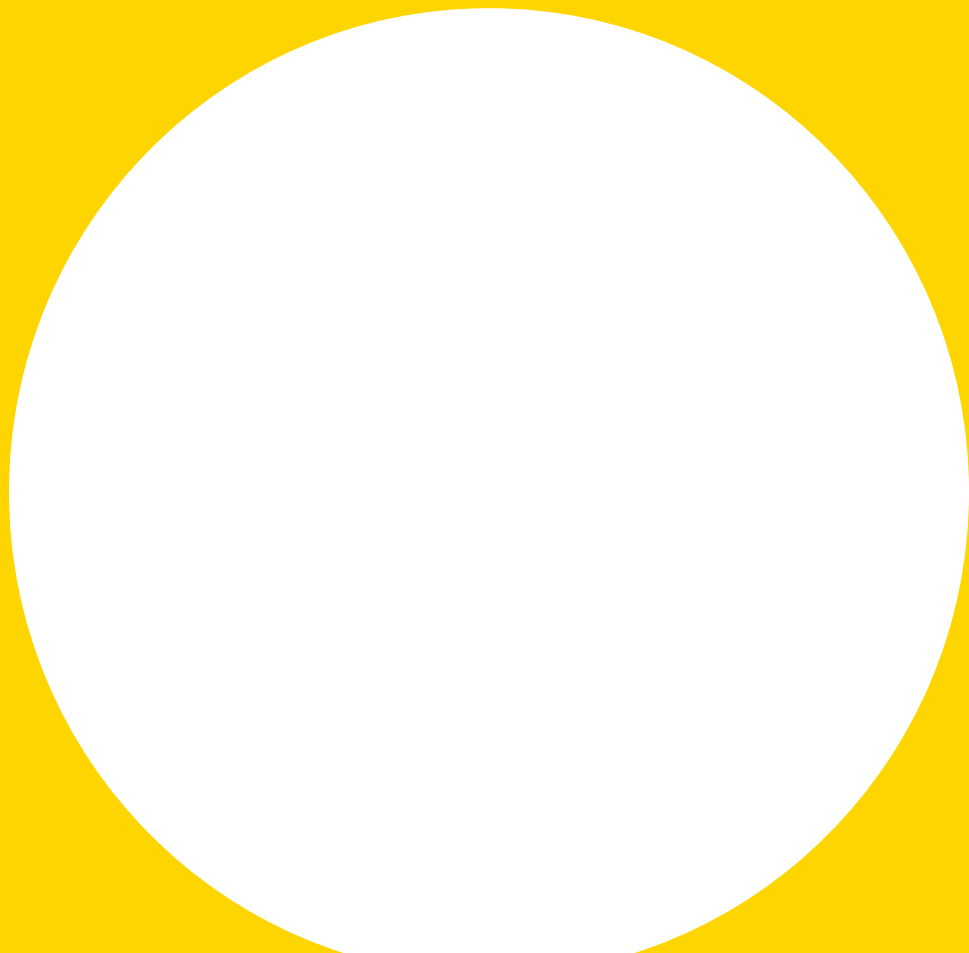
# SERVIR L'AVENIR

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\* Serving the future.

# 1. **OUR MISSION** **SERVIR L'AVENIR\***

\*Serving the future.



## **Bpifrance, a public investment bank, is the trusted partner for entrepreneurs**

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**Bpifrance** finances businesses from the seed phase to transfer to stock exchange listing, through loans, guarantees and equity.

**Bpifrance** accompanies firms developing export activities, in partnership with Business France and Coface, and provides support to their innovation projects.

**Bpifrance** offers businesses the benefit of a powerful contact, on hand and able to respond efficiently.

**Bpifrance**, whose two equal shareholders are the French State and the Deposits and Consignment Fund (Caisse des Dépôts), acts in support of public policy established by the State and the Regions.

### **Our mission: SERVIR L'AVENIR\***

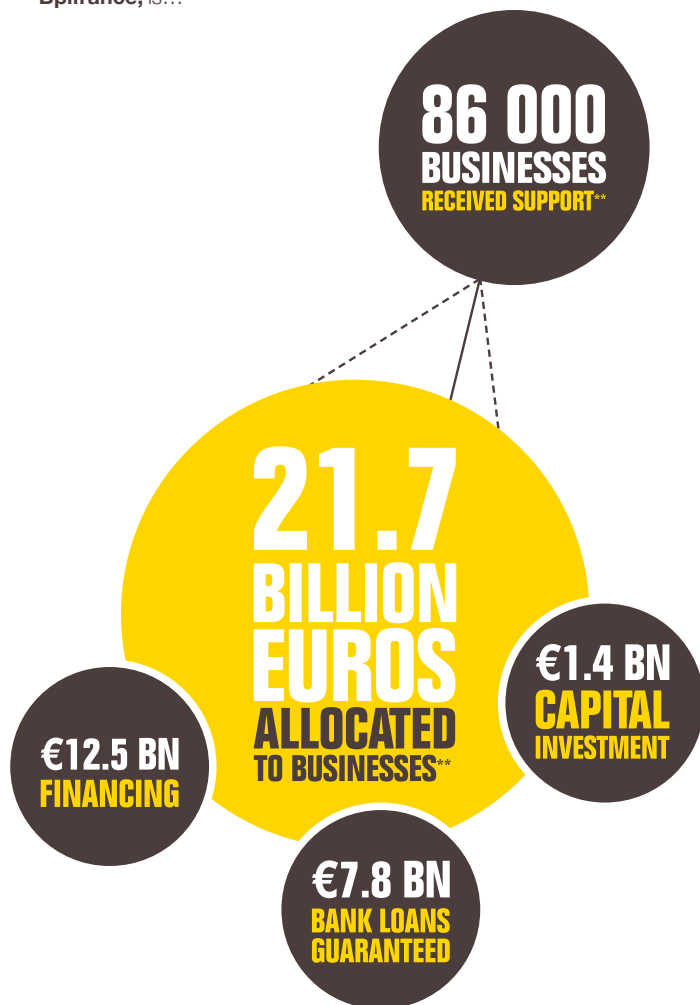
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With 2 200 employees ready to serve entrepreneurs, **Bpifrance** has three goals:

- accompany businesses in their growth;
- prepare tomorrow's competitiveness;
- develop an ecosystem that favours entrepreneurship.

\*Serving the future.

Bpifrance, is...



\*\*In 2014.

# PROXIMITY

**90% of all decisions are taken regionally,  
where entrepreneurs are located.**

# DRIVE

**Personalised support to entrepreneurs,  
providing them with the means to succeed.**

# SIMPLICITY

**The implementation of a financing continuum,  
simpler and more accessible than before.**

# OPTIMISM

**Motivated and enthusiastic teams,  
striving to make entrepreneurship a positive experience.**



# **2.** OUR EXPERTISE ACCOMPANYING ENTREPRENEURS

# Solutions for business of all sizes

**Bpifrance** assists businesses of all sizes, primarily micro-businesses, SMEs, mid-caps. But we also assist large caps that are considered strategic in terms of national economy, the territories or employment.





# A financing continuum, present in every key phase of business development

## We support individual and collaborative innovative projects, through R&D aid, financing for industrial and commercial launch, or even via equity acquisition:

- Innovation aid: grants, recoupable advances, interest-free loans
- Seed loans in preparation of fundraising
- Innovation loans to facilitate the launch of innovative products and services
- Equity investment, either directly or through partner funds

## INNOVATION

## We intervene by investing in businesses of all sizes, through co-financing with banks:

- Mid-term and long-term loans
- Property leasing contracts
- Equipment leasing contracts

## We propose long term guarantee-free development loans, to finance intangible assets and working capital:

- Growth loan - 10 years loan
- Subsidised Green and Digital loans
- Profit-sharing Development loans

## We strengthen firms' cash flow:

- Refinancing publicly or privately-held receivables
- Pre-financing of the Tax Credit for Competitiveness and Employment (CICE) or the Research Tax Credit (CIR)

## FINANCING

## We take minor stakes in growth businesses, from the seed phase to transfer, often alongside national or regional local funds:

- Equity acquisition, irrespective of company size
  - Sector funds
  - Partner funds
- Convertible bonds

## Along with public and private operators, we invest in capital investment funds that invest in SMEs:

- Over 260 partner funds including 95 regional funds

## GUARANTEES

## We provide banks with a guarantee of up to 70%\*, to encourage them to finance SMEs in the riskiest phases:

- Creation
- Transfer
- Innovation
- International Expansion
- Development
- Strengthen cash flow\*

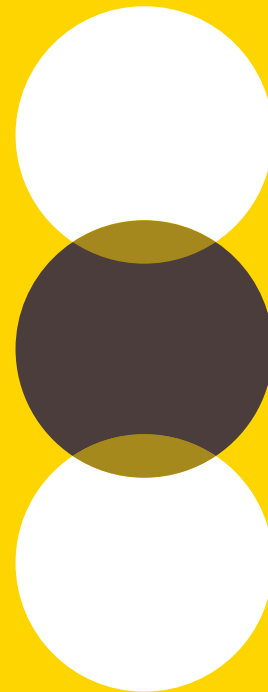
## INTERNATIONAL

## We support export projects with the help of Business France and Coface, our partners at Bpifrance Export:

- Development or establishment support (Business France)
- Prospecting, credit and currency exchange insurance (Coface)
- International Growth Loan (Bpifrance)
- Equity investment (Bpifrance)
- Guarantees on bank financing devoted to international activity (Bpifrance)

\* Up to 70% with the Regions.

**3. OUR STRATEGY**  
**BRINGING**  
**TOGETHER THE BEST**  
**OF THE PUBLIC AND**  
**PRIVATE SECTORS**  
**TO BOOST GROWTH**



**Bpifrance** makes the best of the public sector accessible to entrepreneurs:

**Bpifrance** is a patient partner whose purpose is to intervene in market segments and companies that traditionally lack the support of other financial players.

**Bpifrance** follows the same principles as private investors: reactivity, efficiency and profitability guide its entrepreneur-focused actions.

**Bpifrance**'s strategy is guided by good environmental, social and governance (ESG) practices, revolving around 3 central pillars:

## We favour a fertile financial ecosystem for entrepreneurs, in France and abroad

**Bpifrance** promotes the emergence of a fully integrated and effective ecosystem for financing and private investment in businesses.

The goal is to provide micro-businesses, SMEs, and mid-caps, at all stages of development, with access to highly competent, specialised financiers and investors.

**Bpifrance** participates through its own equity, through partner funds, or through the management of third-party accounts. It may manage State or other public budgets (both French and international, particularly European), as well as those of private industrials.

**Bpifrance** strives to attract international investors in the financing of French SMEs and mid-cap businesses.

## We give a real boost to promising new sectors and to innovation

**Bpifrance** favours growth sectors and geographical zones, in its mission to support national industrial policy (digital, biotechnology, agribusiness, aeronautic, eco-industries...).

Similarly, **Bpifrance** adopts an approach suited to the particularities of firms operating within the Social and Solidarity Economy (SSE).

Innovation is a key priority for **Bpifrance**. We intervene prior to the R&D phase and continue all the way through to the reinforcing of capital for innovative firms, who are an essential source of competitiveness for the French economy.

## We encourage the development of French businesses internationally

**Bpifrance** provides growing SMEs and mid-cap businesses with personalised international support.

**Bpifrance** with Business France and Coface, offers a specific package called **Bpifrance** Export, which facilitates businesses' access to information on foreign markets and tools for financing their export activities.

# **4. OUR NETWORK ROOTED IN THE HEART OF THE REGIONS**



**Bpifrance closer to entrepreneurs**

**90%**

**of all decisions are taken regionally**

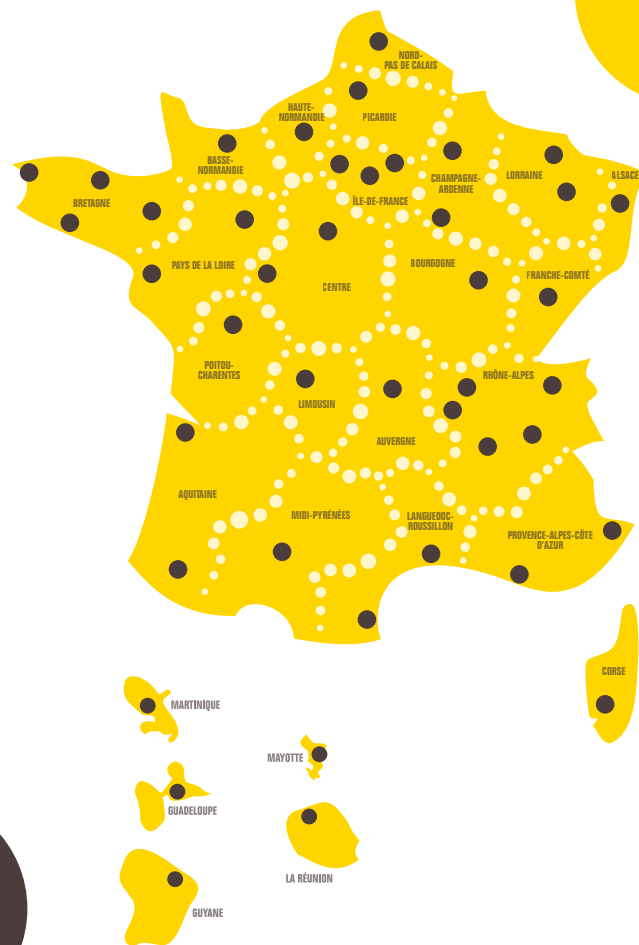
**More than**

**40**

**regional offices**

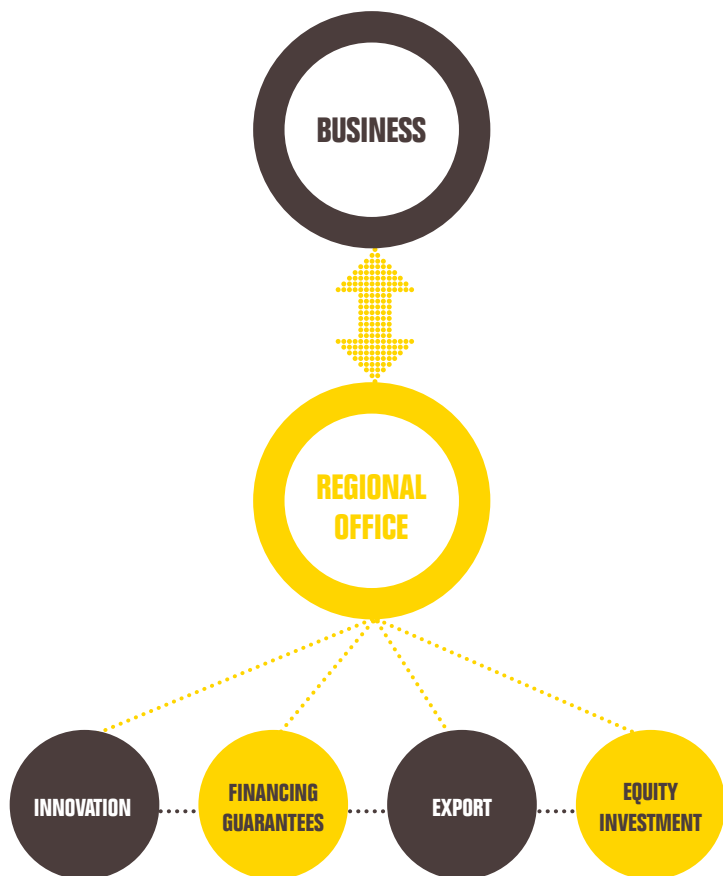
**1**

**specialised contact  
reaching out to businesses**



Contact the **Bpifrance** office in your region:  
[bpifrance.fr](http://bpifrance.fr)

## The regional office: a single contact with many solutions



## A strong partnership with regional authorities

**Bpifrance** works in collaboration with regional authorities, to develop **financial solutions adapted to territorial specificities.**

Regional authorities provide many financial tools for businesses (guarantee, financing, innovation regional investment funds...). Pooling **Bpifrance**'s financial resources with those in a given Region increases the efficiency of actions designed to develop the territory and its employment.

Regional authorities are present in **Bpifrance**'s governing bodies:

- Board of Directors: Regional authorities are represented by two administrators. Furthermore, the President of the National Orientation Committee is a permanent guest at Board meetings;
- National Orientation Committee (NOC): three regional representatives sit on this committee, one of whom presides;
- Regional Orientation Committees (ROC): chaired by the President of the Regional Council, each ROC formulates a recommendation on **Bpifrance**'s operations in the region. It ensures their coherence within regional economic development strategies, by associating the territory's economic players.

## To contact **Bpifrance** in your region

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### **ALSACE**

Strasbourg  
Christian Thériot  
03 88 56 88 56

### **AQUITAINE**

Bordeaux  
Bruno Heuclin  
05 56 48 46 46

Pau  
05 59 27 10 60

### **AUVERGNE**

Clermont-Ferrand  
Caroline Georges  
04 73 34 49 90

### **BOURGOGNE**

Dijon  
Mathieu Defresne  
03 80 78 82 40

### **BRETAGNE**

Rennes  
Eric Versey  
02 99 29 65 70

Brest  
02 98 46 43 42

Saint-Brieuc  
02 96 58 06 80

Lorient  
02 97 21 25 29

### **CENTRE**

Orléans  
Thierry Martignon  
02 38 22 84 66

Tours  
02 47 31 77 00

### **CHAMPAGNE- ARDENNE**

Reims  
Jérôme Bouquet  
03 26 79 82 30

Troyes  
03 25 81 90 25

### **CORSE**

Ajaccio  
Cécile Donsimoni  
04 95 10 60 90

### **FRANCHE-COMTÉ**

Besançon  
Pierre Couturier  
03 81 47 08 30

### **ÎLE-DE-FRANCE**

Paris  
Pedro Novo  
01 53 89 78 78

Île-de-France Est  
Jérôme Rousseau  
01 48 15 56 55

Île-de-France Ouest  
Hervé Bazin  
01 46 52 92 00

### **LANGUEDOC-ROUSSILLON**

Montpellier  
Nadine Faedo  
04 67 69 76 00

Perpignan  
04 68 35 74 44

### **LIMOUSIN**

Limoges  
Annie Chanteloube-Lambert  
05 55 33 08 20

### **LORRAINE**

Nancy  
Didier Pichot  
03 83 67 46 74

Metz  
03 87 69 03 69

### **MIDI-PYRÉNÉES**

Toulouse  
Laurent de Calbiac  
05 61 11 52 00

### **NORD-PAS DE CALAIS**

Lille  
Bertrand Fontaine  
03 20 81 94 94

### **BASSE-NORMANDIE**

Caen  
Hervé Lelarge  
02 31 46 76 76

### **HAUTE-NORMANDIE**

Rouen  
Angelina Simoni  
02 35 59 26 36

### **PAYS DE LA LOIRE**

Nantes  
Jean-Marc Ducimetière  
02 51 72 94 00

Le Mans  
02 43 39 26 00

### **PICARDIE**

Amiens  
Christophe Langlet  
03 22 53 11 80

### **POITOU-CHARENTES**

Poitiers  
Mame Dieye  
05 49 49 08 40

### **PROVENCE-ALPES CÔTE D'AZUR**

Marseille  
Pierre Villefranque  
04 91 17 44 00

Nice  
04 92 29 42 80

### **RHÔNE-ALPES**

Lyon  
Laurent Bouquerel  
04 72 60 57 60

Saint-Étienne  
04 77 43 15 43

Valence  
04 75 41 81 30

Grenoble  
Bernard Nicaise  
04 76 85 53 00

Annecy  
04 50 23 50 26

### **ANTILLES-GUYANE**

Michèle Papalia

### **Guadeloupe**

Baie-Mahault  
05 90 89 65 58

### **Guyane**

Cayenne  
05 94 29 90 90

### **Martinique**

Fort-de-France  
05 96 59 44 73

### **RÉUNION-MAYOTTE**

Christian Quéré

### **La Réunion**

Saint-Denis  
02 62 90 00 66

### **Mayotte**

Mamoudzou  
02 69 64 35 02

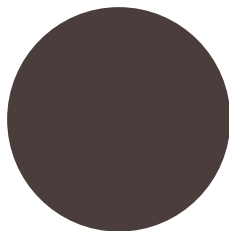
## FOR MORE INFORMATION

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**bpifrance.fr**

### **Bpifrance**

27-31, avenue du Général Leclerc  
94710 Maisons-Alfort cedex  
FRANCE  
Tel : +33 1 41 79 80 00



**SERVIR  
L'AVENIR**

