



SOLIDARITY BANKERS

by 

 **FONDATION GRAMEEN**
CRÉDIT AGRICOLE
Microfinance & Social Business 

**WORKING EVERY
DAY IN YOUR
INTEREST**
 **AND FOR
SOCIETY**

SOLIDARITY BANKERS by CA

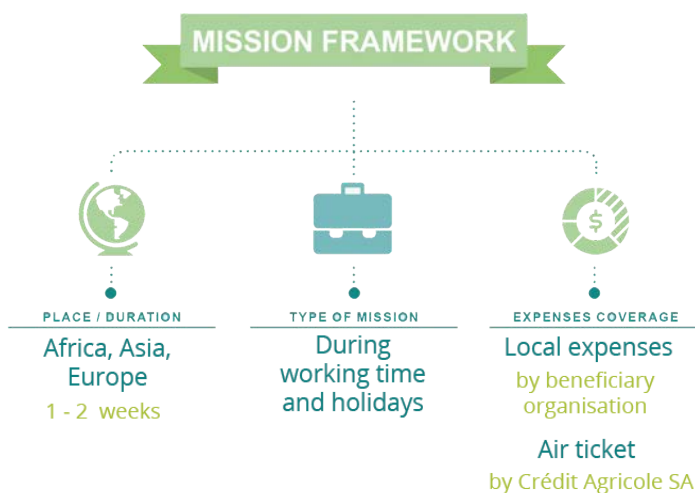
Launched by the **Grameen Crédit Agricole Foundation** and **Crédit Agricole SA**, Solidarity Bankers is a skill-based voluntary programme for employees of the Crédit Agricole Group in favour of organizations supported by the Foundation.

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OBJECTIVES

The objective of the Solidarity Bankers programme is twofold: it allows, on the one hand, to promote the skills of Crédit Agricole Group employees who wish to invest in solidarity projects and, on the other hand, to provide additional technical assistance for the microfinance and social impact enterprises supported by the Foundation

FRAMEWORK



TIMELINE

- Writing the Terms of Reference (1 month)**
The Foundation and the beneficiary organisation write the mission's terms of reference and check its feasibility with Crédit Agricole SA
- Solidarity Banker(s) Selection (1-2 months)**
The mission is published on CA Solidaires and the Foundation website. The Foundation selects the Solidarity Banker(s)
- Signatures and mission preparation (2 months)**
The stakeholders sign an agreement and an engagement letter. The Foundation and the beneficiary organisation prepare the mission before leaving for on-site visit

TOPICS AND NUMBER OF MISSIONS (2018-2020)

The Solidarity Bankers missions covered several themes between 2018 and 2020. The list presented below is not exhaustive and other subjects such as social and environmental performance management and impact assessment are also possible.



SOLIDARITY BANKERS 2018-2020

KEY FIGURES*

Mission days	220
Countries	11
Solidarity Bankers missions launched	20
Solidarity Bankers	22
Beneficiary organisations	17

*Since 2018 and based on the missions launched

OUR ACTION & IMPACT

KEY FIGURES*

Business / strategic plans implemented	5
Digital strategies / infrastructures enhanced	2
Financial strategies / management strengthened	2
HR policies and tools structured	1
Risk control systems consolidated	1
Action plan to diversify the portfolio	1

*Since 2018 and on based on the missions already carried out

MISSION BUSINESS PLAN



2018

LAITERIE DU BERGER
SENEGAL

Jonathan Michaud (**CA Franche-Comté**) defined and consolidated the conditions for the success of the pilot mini-farms of the social enterprise, Laiterie du Berger.

TERMS OF REFERENCE

- Conduct a diagnosis of the existing situation
- Define the key success factors of the "mini-farm" business model
- Estimate needs for Phase I deployment (15 mini-farms)

MISSION DELIVERABLES

The livestock development plan proposed by the Solidarity Banker was validated. Supported by CA Franche Comté, the Solidarity Banker left for 2 years to manage Kossam, the new subsidiary of the Laiterie which aims to structure the milk sector in Senegal.

MISSION MICROINSSURANCE STRATEGY



2019

ACRE AFRICA
KENYA

Bruno Lepoivre's (**CA Assurances**) mission was to evaluate the new organisational strategy and business model of the enterprise and to produce key recommendations to implement a monitoring tool.

TERMS OF REFERENCE

- Diagnose ACRE's situation and evaluate the organisation's new strategy
- Analyse the alignment of human resources with the new business model, following the reorganisation

MISSION DELIVERABLES

A diagnosis and a series of recommendations on the economic model and the new ACRE strategy were drawn up by the Solidarity Banker.

MISSION COLLATERALS ASSESSMENT



2021

OXUS
TAJIKISTAN

Olivier Mancini's (**CA Languedoc**) mission will be to analyse the existing guarantees assessment, to develop a new methodology and to train managers at headquarter.

TERMS OF REFERENCE

- Analyse the current collaterals assessment methodology
- Develop a new methodology for the evaluation of collaterals with cost calculation and evaluation tools
- Train head office managers

MISSION DELIVERABLES

The field mission will last 10 days and will take place in March 2021. It will strengthen the OXUS collaterals evaluation system.

LAITERIE DU BERGER

KEY DATA



Country
Senegal



Mission duration
10 days (2018)



Solidarity Banker
Jonathan Michaud,
Agronomic engineer,
CA Franche-Comté



- Deliverables
1. Development of a business plan to deploy La Laiterie's mini-farm model
 2. Since 2019, the Solidarity Banker is CEO of Kossam, a Laiterie subsidiary created after his mission

ACRE AFRICA

KEY DATA



Country
Kenya



Mission duration
5 days (2019)



Solidarity Banker
Bruno Lepoivre,
Deputy Director of Agricultural
and Professional Markets,
CA Assurances



- Deliverables
1. Assessment of a business strategy
 2. Structuring of monitoring tools

OXUS

KEY DATA



Country
Tajikistan



Mission duration
10 days (2021)



Solidarity Banker
Olivier Mancini,
Head of Recovery Department,
CA Languedoc



- Expected deliverables
1. Development of a collaterals methodology
 2. Framing of a training module

MISSION DIGITAL STRATEGY



2019

HUMO
TAJIKISTAN

Julien Leroy (**Crédit Agricole CIB**) supported the institution in the evaluation of its business model and the adoption of a new organisational structure over the next 3 years.

TERMS OF REFERENCE

- Assess the company's existing digital strategy
- Develop a model that optimises the business plan and organisational structure based on innovative approaches and the contribution of new technologies

MISSION DELIVERABLES

The Solidarity Banker supported HUMO's management team in optimising its organisational model. He also built with the management team various strategic options to accelerate the growth of HUMO.

MISSION DATA MANAGEMENT



2019

SFA
SENEGAL

Michèle Kouam (**Crédit Agricole SA**) made an evaluation and produced recommendations to set up a digital application to manage and optimise its operations.

TERMS OF REFERENCE

- Assess the current SFA data management system
- Implement GESCOM (under SAGE)
- Automate reporting by the SAGE system
- Develop an application for weighing rice, integrated into SAGE

MISSION DELIVERABLES

The Solidarity Banker carried out an inventory of the existing SFA infrastructure and made recommendations for the establishment of a Management Information System.

MISSION IT INFRASTRUCTURE



2020

PARTNER
BOSNIA-HERZEGOVINA

Daniel Hoarau (**CA Réunion**) made an assessment of the existing IT infrastructure and developed guidelines for a 3 to 5 year IT investment plan.

TERMS OF REFERENCE

- Assess the existing IT infrastructure and organisational structure
- Develop guidelines for future development of IT infrastructure and applications
- Put in place recommendations for a 3 to 5 year IT investment plan and specific recommendations for 2020.

MISSION DELIVERABLES

Partner will renovate its IT infrastructure on the basis of the recommendations made by the Solidarity Banker.



MISSION FUNDRAISING



2020

PPSE
CAMBODIA

Jean-Baptiste Bounes (**SODICA Corporate Finance**) will support PPSE in the consolidation of PPSE new business plan and the equity raise and merger process of the company.

TERMS OF REFERENCE

- Prepare a complete business plan (financial simulation, market analysis, operations)
- Develop an investor pitch for PPSE and recommendations regarding the fundraising process

MISSION DELIVERABLES

The Solidarity Banker will support PPSE remotely one day a week, from November 27, 2020 to March 5, 2021. Its support will strengthen the new business plan and the merger process of PPSE.

MISSION FINANCIAL AUDIT



2021

LAITERIE DU BERGER
SENEGAL

Eva Hoglund (**EFL**) et Anne-Sophie Delattre (**Crédit Agricole SA**) will support Kossam, subsidiary of Laiterie du Berger, in strengthening in strengthening the teams, the financial process and reporting.

TERMS OF REFERENCE

- Diagnose the organisation and financial processes
- Propose an action plan
- Establish an expanded financial reporting table and an action plan for automating their editing
- Develop a risk matrix and mitigation proposal

MISSION DELIVERABLES

The field mission will last 10 days and will take place in January 2021. The support of the Solidarity Bankers will strengthen the company's financial reporting system.

MISSION HUMAN RESSOURCES



2018

CHAMROEUN
CAMBODIA

François Galland (**Crédit Agricole SA**) conducted an evaluation of HR tools and procedures and proposed a 2-year HR strategy for the institution.

TERMS OF REFERENCE

- Perform an assessment of existing HR tools and procedures
- Propose a 2-year HR strategy
- Contribute to the development of new HR tools and procedures
- Suggest ways to promote leadership within the organisation

MISSION DELIVERABLES

The 2-year HR strategy proposed by the Solidarity Banker has been formalized and validated by the beneficiary organisation.

PPSE

KEY DATA

Country
Cambodia

Mission duration
10 days (2020)

Solidarity Banker
Jean-Baptiste Bounes,
M&A Analyst,
SODICA Corporate Finance

Expected deliverables

1. Consolidation of a business model
2. Development of a fundraising strategy

LAITERIE DU BERGER

KEY DATA

Country
Senegal

Mission duration*
10 days (2021)

Solidarity Bankers
Eva Hoglund, CFO, EFL
et Anne-Sophie Delattre,
Project manager - BPI, Crédit
Agricole SA

Expected deliverables

1. Strengthening of the financial strategy
2. Development of financial management / risk management monitoring tools

(*) La mission durera 10 jours, mais elle sera réalisée par 2 Banquiers solidaires, pour un total de 20 jours de mission en pro bono

CHAMROEUN

KEY DATA

Country
Cambodia

Mission duration
10 days (2018)

Solidarity Banker
François Galland,
Inclusive Finance CSR,
Crédit Agricole SA

Deliverables

1. Assessment of existing HR tools and procedures
2. Development of an HR policy and associated procedures

MISSION RISKS & COMPLIANCE



2018

AL-KARAMA
MOROCCO

Sarah Belbachir (**Crédit Agricole SA**) supported the institution in the formulation of an action plan for improving its anti-money laundering and anti-terrorism financing procedures.

TERMS OF REFERENCE

- Evaluate Al-Karama's AML-CFT Processes
- Adapt AML-CFT training modules for frontline agents
- Provide a first "pilot" training in an Al-Karama agency
- Finalize the AML-CFT action plan

MISSION DELIVERABLES

The Solidarity Banker produced AML-CFT training modules for front-line agents and an action plan for setting up a strong AML-CFT system.

MISSION PRODUCT DEVELOPMENT



2018

KMF
KAZAKHSTAN

For this mission as a pair, Vasyl Bielozerskykh (**CA Ukraine**) et Olivier Gaubert (**Crédit Agricole SA**) developed a risk mitigation strategy for the agricultural portfolio of the institution.

TERMS OF REFERENCE

- Identify how to diversify the current agricultural loan portfolio by introducing a new product
- Provide risk mitigation tools specific to agricultural loans, based on stress tests
- Identify potential non-financial services to be developed for farmer clients

MISSION DELIVERABLES

The Solidarity Bankers have provided development paths to KMF in order to diversify its agricultural portfolio.

MISSION MARKETING STRATEGY



2021

OXUS
KYRGYZSTAN

Andreas Brunner (**CA Assurances**) will be responsible for supporting the institution in the production of a Marketing plan for 2020 and a Client Loyalty programme.

TERMS OF REFERENCE

- Evaluate the actions and marketing strategy carried out by OXUS Kyrgyzstan
- Create a document on the customer loyalty program with the institution
- Produce a marketing plan and make recommendations to put it in place

MISSION DELIVERABLES

The field mission will last 10 days and will take place in April 2021. The support of the Solidarity Banker will allow the structuring of OXUS' marketing strategy.

AL-KARAMA

KEY DATA



Country
Morocco



Mission duration
8 days (2018)



Solidarity Banker
Sarah Belbachir,
Compliance project manager,
Crédit Agricole SA



Deliverables
1. AML-CFT training for teams
2. Development of an AML-CFT action plan

KMF

KEY DATA



Country
Kazakhstan



Mission duration
10 days (2018)



Solidarity Bankers
Vasyl Bielozerskykh, Head of Agro
expertise division, CA Ukraine
et Olivier Gaubert, Agri Agro
Development, Crédit Agricole SA



Deliverables
1. Market analysis for the
development of the agricultural
portfolio
2. Action plan to diversify the
portfolio

OXUS

KEY DATA



Country
Kyrgyzstan



Mission duration
10 days (2021)



Solidarity Banker
Andreas Brunner,
Internal Auditor,
CA Assurances



Expected deliverables
1. Development of a marketing
plan and marketing
management tools
2. Conception of a customer
loyalty programme



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FONDATION GRAMEEN CRÉDIT AGRICOLE
5, Allée Scheffer – L-2520 Luxembourg

www.gca-foundation.org
Contact : carolina.viguet@credit-agricole-sa.fr

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