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.

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.

<table>
<thead>
<tr>
<th>Year</th>
<th>Business &amp; Strategy</th>
<th>Digital &amp; IT</th>
<th>Financial management</th>
<th>Human Ressources</th>
<th>Risks &amp; Compliance</th>
<th>Product development</th>
<th>Communication &amp; Marketing</th>
</tr>
</thead>
<tbody>
<tr>
<td>2018</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>6</td>
<td>7</td>
</tr>
<tr>
<td>2019</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>6</td>
<td>7</td>
</tr>
<tr>
<td>2020</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>6</td>
<td>7</td>
</tr>
</tbody>
</table>

OUR ACTION & IMPACT

<table>
<thead>
<tr>
<th>Area</th>
<th>Key Figures</th>
</tr>
</thead>
<tbody>
<tr>
<td>Business / strategic plans implemented</td>
<td>5</td>
</tr>
<tr>
<td>Digital strategies / infrastructures enhanced</td>
<td>2</td>
</tr>
<tr>
<td>Financial strategies / management strengthened</td>
<td>2</td>
</tr>
<tr>
<td>HR policies and tools structured</td>
<td>1</td>
</tr>
<tr>
<td>Risk control systems consolidated</td>
<td>1</td>
</tr>
<tr>
<td>Action plan to diversify the portfolio</td>
<td>1</td>
</tr>
</tbody>
</table>

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

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.

**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

**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.

**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)

Bruno Lepoivre (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.

**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 the new ACRE strategy
  2. Structuring of monitoring tools

**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.

**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

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.

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

**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
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.

**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 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 DELIVERABLES**

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

<table>
<thead>
<tr>
<th>Country</th>
<th>Mission duration</th>
<th>Solidarity Banker</th>
<th>Deliverables</th>
</tr>
</thead>
</table>
| Tajikistan       | 10 days (2019)   | Julien Leroy, Strategy and organisation consultant, Crédit Agricole CIB | 1. Assessment of the existing business and digital model  
|                  |                  |                                    | 2. Development of a digital strategy for the company                         |

<table>
<thead>
<tr>
<th>Country</th>
<th>Mission duration</th>
<th>Solidarity Banker</th>
<th>Deliverables</th>
</tr>
</thead>
</table>
| Senegal          | 10 days (2019)   | Michèle Kouam, Project Manager, Crédit Agricole SA | 1. Software integration to optimize operations  
|                  |                  |                                    | 2. Automation of reporting via digital tools                                  |

<table>
<thead>
<tr>
<th>Country</th>
<th>Mission duration</th>
<th>Solidarity Banker</th>
<th>Deliverables</th>
</tr>
</thead>
</table>
| Bosnia-Herzegovina | 10 days (2020)  | Daniel Hoarau, IT and Technology Manager, CA Réunion | 1. Assessment of the existing IT infrastructure  
|                  |                  |                                    | 2. Development of an IT investment plan                                       |
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.

Eva Hoglund (EFL) et Anne-Sophie Delattre (Crédit Agricole SA) will support Kossam, subsidiary of Laiterie du Berger, 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.

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.
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.

**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.

**AL-KARAMA**

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

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.

**MISSION DELIVERABLES**

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

**KMF**

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

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.

**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.

**OXUS**

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
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 favor of organizations supported by the Foundation.

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www.gca-foundation.org